

Andrew J Spencer

**Only fools and
Horses Work**

BOOK 1

Learn the secrets of Financial Freedom

Are you worried about not being like everybody else?

**Well if you think like everyone else....
you'll have what everyone else has....
Years of hard work and a lifetime of debt!**

**To get a different result.....
..... you need to change what you do!**



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Have you ever wanted to have more money, to be financially independent, geographically and time free? To be able to look after and feed you and your family for life?

.....Yes of course you have, haven't you?

To My Family

PROLOGUE



Some years ago I saw someone receive a wedding gift, which they called a 'Money tree.'

This was a small tree in a plant pot which had £5 and £10 notes folded and tied onto its branches as if they were the fruit growing on the tree. A nice idea for a gift, but it was not a real money tree.

It got me thinking though, what if you really could have such a thing as a money tree?

I couldn't stop thinking about this and I began challenging and researching the concept. After much research the answer became clear that you can have your own money tree.

How many times have you heard, or even said yourself, "Money doesn't grow on trees."

We all know that money does not grow on trees and it cannot ever be the case, don't we?

Well that's what I used to believe, but I now understand that money can grow on trees.

So what do I actually mean?

Now I am talking about a metaphor for a financial fruit tree. There is an equivalent of a money tree which produces financial fruit as profits.

As with real trees, a financial fruit tree has to be nurtured and grown over a period of time to bear its fruit and just like with any other fruit, the profit on the financial fruit tree can turn bad if it is not harvested at the right time.

Also, just as in nature, there are growing seasons for these financial fruit trees and the weather (economic conditions) during these seasons can affect the growth of their fruit.

A good summer season can produce some excellent fruit, but a big storm can blow all the fruit off the tree. Similarly a poor summer can prevent the fruit from ripening properly, causing it to rot.

The duration of these financial seasons is less predictable than in nature but there are indicators of when the seasons are changing.

You need to learn to become a financial gardener. You have to pull up the weeds and leave the healthy trees to grow and bloom and then harvest their fruit at the optimum time.

For example, in a bad year you may have to sacrifice some of your harvest, collecting it early, to avoid losing it all.