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How YOU can Become Rich



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Chapters in this e-book:

1. THINK ABOUT THIS.....	3
2. DO SOMETHING YOU LIKE.....	5
3. BECOMING FINANCIALLY-INDEPENDENT.....	8
4. GETTING RICH – THE STARTING POINT.....	9
5. A METHOD OF SAVING TO BECOME RICH.....	11
6. THE BETTER GLOBE WAY.....	12
7. EMPLOYED OR HAVING YOUR OWN BUSINESS?.....	16
8. FRANCHISEE OR AGENT FOR A KNOWN COMPANY.....	18
9. INVEST ONLY IN ASSETS.....	20
10.THINK ABOUT THIS:.....	22

THINK ABOUT THIS

Let me ask you a question: **do you think you can become rich?**

Stated clearly your answer to this question may well decide whether you can get rich or not.

If your answer is “no”, you will probably never do what it takes to get rich, at least not until you believe that you can.

If your answer is “yes”, you have already fulfilled the first requirement: the belief that you can. The next question may be harder to answer: **why are you not rich already?**

You probably do not have a simple answer to this question, but it may be worthwhile taking the time to write down possible reasons why you are not already rich, as you may learn something from it. Keep also in mind that;

“what your mind can conceive and believe you can achieve”.

This sentence can give incentive to action, to those who understand its essence. What is more, everyone who has become rich has, either consciously or unconsciously, followed the law of cause and effect.

Then there is a law saying “you shall harvest what you sow”, which is applicable to all circumstances where economically conditioned goals are at stake. But first of all, something you will always need, if you want to get rich, is faith.

In this E-BOOK we will go through many causes and effects, as well as some advice and methods that can make everyone who follows them rich, depending on which way they choose.

We should add that “being rich” is a wide notion and can be defined in different ways. An individual can be rich in so many ways, depending on how he or she defines this notion.

This e-book, however, is about how you can get rich in money, and wealth thus becomes easier to define.

How rich you want to become is another question, though. Some people consider themselves rich once they have a hundred thousand on their bank accounts; others need a million, and yet others may need ten, twenty million, or even more, to feel rich.

It’s not up to me, therefore, to decide how rich you want to be; that is entirely up to you. What you have to do is to set yourself a goal for how rich you want to be, and to write down the amount you want to achieve to call yourself rich.

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A famous philosopher once said: “Before you can *become* somebody, you have to *be* somebody”. You have to think like, behave like, and even dress like the person you would like to be, before you can become that person. However, just remember that if you want to become a millionaire, you must not start spending money like a millionaire, until you *are* one. 😊

DO SOMETHING YOU LIKE

Let us then look at the first piece of advice on your way to becoming rich. And that is that practically all rich people principally do what they like to do. So my question to you is: what do you like to do? What are you good at? Is there anything in particular you would like to do and to devote the rest of your life to?

If this is already clear in your mind, or if you have some thoughts about it, you have already got quite far. If not, keep on thinking. Do you have any hobbies or interests that you could make money from, or if you have given them your best?

Take nearly everyone who has had economic success, and you will see that they are all good at what they do. And it is for this reason that they have become rich.

The fact is that you have to like what you do to be willing to put in from fifteen to eighteen hours of work a day over an extended period of time; that is what the rich have done, even though you might not see this clearly at this point.

Many appear to become rich overnight. But remember that it generally takes 5-10 or even 20 years of hard work before you can “get rich overnight”.

These people have all become experts in their fields; and you, too, must become an expert in *your* field, because your money will always come from others, and thus you have to develop a product or a service that people are willing to pay for.

Also worth considering is this: if you ask rich people, practically none of them had ever dreamt of the wealth they later achieved. They simply started doing something they liked and were good at, and then it kept on growing until their wealth was a reality.

You may set yourself a certain goal – a defined sum you need to reach to consider yourself rich. But what is most important is to be willing to work hard for what you believe in and put in at least 5-10 years in your quest for wealth.

Very few have made this in a shorter time, especially if you start off with two empty hands. Your point of departure should be that you decide to be fair and square in your interaction with others. A wise man once said: “if honesty had not been invented, I would have invented it and become the richest man on earth”. No one wants to do business with dishonest people, so this is a necessity if you want to get rich.

Think about this:

If I gave you 86,400 dollars and told you that I would be back tomorrow to give you another 86,400 on one condition; that you had spent all the money I had given you the day before, otherwise you would not get any more money!

Do you think you would succeed in spending all this money; or, perhaps more importantly, what do you think you would spend it on?

Would you go on a shopping-spree; would you buy luxuries; or would you save and invest the money; what do you think you would do?

Well, the fact is that you are already getting 86,400 every day. Not *dollars*, that is true, but 86,400 *seconds* every day.

The question is still the same: **“what do you do with them?”**

Do you waste them, just let them pass by, without considering what you spend them on, or do you plan in detail the time you have at your disposal, hoping to get the maximum in return, and invest it in yourself?

It may be worthwhile thinking about this, because, as we all agree, time is money; it always has been, and it always will be. Therefore, if you want to become rich, you must first of all give thorough consideration to the way in which you spend your time.

A good way to use your time efficiently is to imagine that you have less time than you really have. For instance, imagine what will happen if you have three hours but pretend that you only have one.

The fact is that people seldom do anything until they **have to**. It is certain that most people do not work as quickly as they could if they had to do it more quickly. You may think about this in the future.

Practically all rich people are hard workers, despite what many people who are not rich tend to think.

They first make an action plan, and then work according to this plan, until they have attained their goal.

It has been said that if you distribute equally all the wealth in the world between all its people, a few years later all this money will probably be back in the hands of those who had it before the distribution took place.

The reason for this is clear. The people who got it free will probably spend the money on useless things and somehow the people who had the money in the first place will make a product or a service that someone will use their money on and that way and before or later they will get it all back again.

You see, in the vast majority of cases your results directly correspond to the effort you put in. Also worth keeping in mind is that you have the ability to think big. With small goals you will only get small results, whereas if you have big goals, you have a great chance of getting big results.

When you have a small goal, you neither have to make a big effort, nor make a detailed plan to achieve it; consequently, you will not acquire the habit necessary to become rich.

And remember that thinking big is not at all dangerous; should you aim for the moon and miss it, you would still find yourself amongst the stars. **That** may be worth a thought.

Practically everyone in the civilised world would like to have more time, for their work, their families, or their past-time activities. Let me ask you a question: do you think you waste about an hour a day on idling or useless activities?

If so, think about this: just by making efficient use of this hour each day, you would get an extra 6.4 weeks a year. This means that efficiency, i.e. the use of time, is essential to learn if you want to become rich, as it is exactly what you do in the time you have at your disposal that can make you rich.

Keep in mind, moreover, that it is your thoughts that direct you towards wealth or poverty. If you have positive thoughts, telling you that you can and will get rich, this will give your brain great powers that will help you in your pursuit.

The opposite will occur if you think negatively about your abilities, as the law of cause and effect will hit with full strength even here. In such a situation you will probably end up just as poor when you reach the age of retirement as you are today.

Another strength rich people definitely have is the ability to make decisions. The result of indecisiveness is often that you are too late for the best offers, the best possibilities, and you certainly will not achieve the best results.

There are thousands of decisions that have to be made in the course of a life-time; some are small, others are big; but generally, they all have to be made as soon as you have the necessary information.

Of course, you do not always have all the facts at hand; in that case you need courage, self-confidence and faith to make the decision; and the outcome is good in most cases.

The outcome is generally good *because* you have the ability to make quick decisions, and this builds up your intuition which makes you better and better. Do not forget that you, too, can get as rich as you want; what you have to do is to decide to do something you enjoy, without thinking about the money, only concentrate on doing your best, and the rest will follow automatically.

BECOMING FINANCIALLY INDEPENDENT

Defining what financial independence means, for each of us, is almost as difficult as explaining what wealth is. Still, let us take a minimum definition of what we need to call ourselves economically independent.

When you have assets which give you an income higher than all your monthly expenses together, so that you do not have to work, then you are financial independent.

This could be interest from bank accounts, rent from property, license incomes, dividends, or royalties from something you have developed or composed, to give a few examples.

Many people reject money and say that money is the root of all evil. This is of course completely wrong, as money is not a living organism and does not have a soul.

Those who take a negative attitude towards money are often hypocrites in what they say, and the reason why they condemn money is very often that they do not think they themselves can get any of it.

The undeniable fact is that money is a measure of what others are willing to pay for the knowledge, service and effort that we are willing to put in.

Before money was invented, people exchanged directly goods and services. Thus, someone who was good at making weapons could exchange these for clothes from someone else who was better at making clothes.

Gradually, a monetary system was developed which made it easy to compare, and so it became easier to assess the value of a piece of work or a service.

As a rule we could say that your value to the company you work for is proportional to how important you are for the company and how long it would take to replace you. For example, a street cleaner can be replaced more easily than a brain surgeon. Therefore, a brain surgeon is obviously always better paid than a street cleaner.

This will equally be the case in many other professions. Thus, it is important that you really like what you do and always aim for perfection if you want to get rich. Have you ever made a financial assessment that shows everything you own and owe? You should!

Make a T-account and put all your assets on one side and all your debt on the other side. Put the prices of your assets as if you had to sell it TODAY at market prices.

NOW you know your monetary value of all you own of assets.

Maybe your debt is even higher than the total of your assets?

If that is the case you really have to do something to increase your value and become financially independent.

GETTING RICH – THE STARTING POINT

I would say that this is the starting point for everyone who has debts and wants to get rich. Make a simple t-account with the value of everything you own, if you had to sell it all today, on one side of the line, i.e. **not** the price you bought it for but the current price of the used item; be realistic when you note this price.

On the other side of the line you make a column stating everything you have in debts; this should be easier to define. If it turns out that your total debts exceed your assets you will get a negative figure; if your assets are higher than your debts you will get a positive figure.

Many people will find that the car they bought is now only worth half the original price, and in some cases the value of an asset may turn out to be lower than what you bargain for.

It does not matter, however. What is important is that you start working as soon as possible to attain your goals: first to get rid of your debts, then to build up a total of assets that by far exceeds your liabilities.

Doing it this way, you will get more motivated, because you will perceive that for each month you pay down on your debts, your net value increases by the same amount.

This is the way we human beings are; the feeling of moving forward has a great impact not only on our motivation, but also our self-esteem. And the nervousness and the fear you had because of heavy debts are overshadowed by satisfaction when you see that you are moving in the right direction.

This is very important at the beginning. In this way you will also manage your money better, as you see what it is used for, and you do your utmost to pay down on your debts, so that your net value will increase month by month.

Too many people do not make a budget at all; they just spend their money at their whim and end up broke before pay-day comes, and so it continues month by month.

It is only when you make a budget that you realise what is wasted on useless things and what could be used to create a fortune.

It has been said that 95 percent of people in the western world spend all their salaries every single month. The size of their salaries makes no difference. Those who earn more may eat food that is somewhat more expensive, drive a car that is a little bit shinier and live in a slightly bigger house than the rest; but their level of consumption is the same as that of their earnings, and thus it goes on year after year. (It is known as the culture of consumerism).

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As soon as they get a salary increase, they get a newer and bigger car, so that this increase disappears. Let me tell you the easiest way to get relatively rich. It is not quick, but it is absolutely safe, and the sooner you start applying it, the sooner you will become a relatively rich person.

A METHOD OF SAVING TO BECOME-RICH

Whatever your present salary, take 10 percent of the money and put it into a savings account every month with the highest possible interest; this money is not to be touched. Then you decide for the years to come to live on the remaining 90 percent. In principle, this means that you give yourself 10 percent before paying any creditors or spending money on food, clothes, and so on.

Let us take a concrete example: let us say your present salary is 2,000 dollars a month, and that you set aside 10 percent, in this case 200 dollars, on a savings account at 6 percent interest. Let us say that you are 25 years old and do this for 25 years; by the time you reach 50 you will have nearly 150,000 dollars on your account.

For the sake of simplicity I have not counted salary increases here, which would evidently increase the 10 percent you put aside each month.

On the other hand, I have not taken into account possible inflation either, nor interest and taxes imposed because you have this money on your account. In any case, the amount on your account will be at least 150.000 dollars.

In your opinion, how many people, having ordinary jobs, have almost 150.000 dollars on their accounts the day they turn fifty? The answer is that about 95 percent of ordinary people do not have this. They are just as broke at fifty as they were at twenty-five, and likewise, this will probably still be in the future.

So, although saving is not necessarily the most lucrative way to get rich, it is much better than the alternative. As you see, compounded interest could make you rich over time.

Thus, if you want to get rich it is important not to waste your money on things you do not need. And remember that even if you buy something on sale at half price, then ALL that money will still be wasted if you did not really need the thing you bought.

If you are a big consumer, who spends everything you earn, then you will most likely never get rich, whatever your salary.

Ask yourself these three questions before making a purchase:

- 1. Do I need it?**
- 2. Can I do without it?**
- 3. Could I get it more cheaply elsewhere?**

If your answer is “no” to the first question and “yes” to the second, you should not make the purchase. If it is the other way around, you should ask yourself question three.

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In most cases, you could get whatever you are buying for a lower price, if you just take the time to look around. You will also often realise, after some consideration, that you really do not need it after all, and at that moment you will have saved your money.

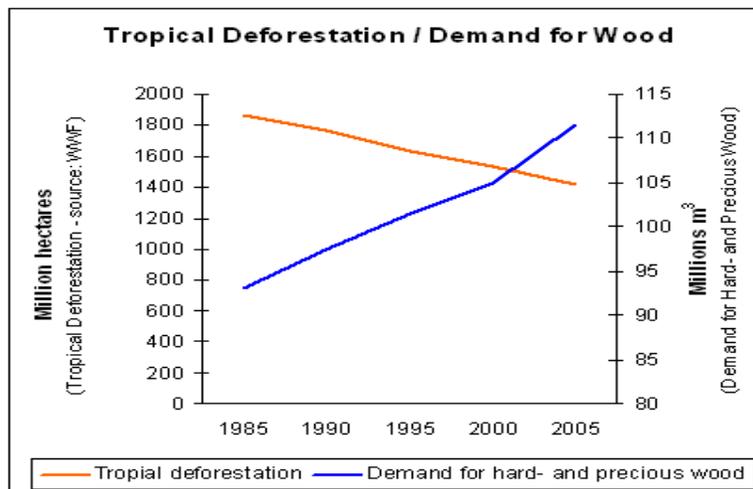
Remember that money saved is money earned. For instance, there is no point in saving a couple of hundred dollars a year on electricity, by paying close attention to your electricity consumption, if that money is still spent on things you have no use for.

THE BETTER GLOBE WAY

As you could see from the above example, even putting the money in the bank will at least see to that you have a lot of money saved over 25 years and is much better than just spending the money as most people are doing. However, there is an alternative to make money in the long term without risking much and that is the “**Better Globe Way**,” which is based on buying what they call “commodities in the form of trees”.

Most people, when they know what business is all about, know that any product success is dependent on SUPPLY and DEMAND. When there is low demand and high supply it is difficult to make a profit, but with huge demand and very little supply a company can probably demand a higher price and therefore get bigger profit.

Tropical trees are like that:



As you can see on the above graph the blue demand line crossed the red line of supply in 2002 and will according to market research NEVER manage to cover the demand again, due to ban of timber from the rain forest areas of the world and therefore tropical timber can only come from certified plantations in the years ahead. That is why Better Globe has started what can be called “the best tree business deal in the world”.

Here is how they do it:

Anybody can log in to the website www.BetterGlobe.com/10 and buy and subscribe to trees in any number and each tree is “owned” by the buyer for 20 years. Each tree cost €17 and the owners can follow their tree over the 20 years online. The harvest from the trees gives a profit of 15% every year from the 5th to the 19th year and that is good in it self, but the 20th year the tree is cut and the owner gets 10 times the buying price or €170 paid out cash. On the website above, after buying the first tree, you can see when the payment is due and how much your trees are worth any time.

THAT is a GOOD DEAL.

Each tree cost €17(Euro). Return of the tree harvest over 20 years is as follows:

€ 17 x 15 % = €2.55 x 15 years	€ 38.25
+ € 17 x 10 (in the 20th.year)	€ 170
- € 17 (buying price)	€ 17
= Total Net Profit per tree	€191.25

To give you some idea of what kind of profit you will receive when buying many trees:

Product	Purchase Cost	Total Net Profit
10 trees	€ 170	€1,913
50 trees	€ 850	€9,563
100 trees	€ 1,700	€19,125
1,000 trees	€ 17,000	€191,250

It is simple to predict your financial future with Better Globe. Example:

1. Decide how much you want to make of money each year from the 20th year (**€50,000**)
2. Divide the amount with each trees profit (**€191.25**)
3. You then find the number of trees you have to buy every year from now (**261 trees**)

Tree planting in developing countries has many other positive effects too:

- a) It gives work to poor farmers,
- b) It hinders desertification,
- c) It helps capture water,
- d) It prevent erosion of the ground,
- e) It gives different products for sale,
- f) It prevents global warming.

This is probably the best and safest way anyone can save money and get so many additional results today. As a tree owner you will get continuously updates on your trees and you will also get coordinates on where your trees are growing, so you can practically see them grow on Google Earth.

GET RICH SLOWLY - BUT STEADY

Everybody can afford to subscribe to buy one or more trees at only €17 per month for each tree. Start your journey towards a surely richer life by logging on to our website and become a tree owner by monthly subscribing to one or more TREES today. You can start with the number of trees that suit your finances today and increase it when you can afford it. You will be amazed about the calculations and control you get over your future finances. If you are too old to think about yourself, think about by your children or grand children, because they definitely need a lot of money 20 years from now and they will probably not be able to save anything themselves.

What would you choose of the following two alternatives?

Let us say that I wanted you to work for me for 31 days, an entire month, and offered you **ten thousand dollars per day**; altogether, this would give you 310,000 dollars in one single month, a more than decent income for most of us.

Let us then take the second alternative:

I gave you 0.10 dollar the first day, and then I doubled that sum every day in the following 31 days, so that you would have 0.20 the second day, 0.40 the third day, 0.80 the fourth, 1.60 dollar the fifth day, etc. etc. etc.

So, what do you think; do you think the first alternative sounded more interesting?
Would you rather have a fixed income of 10,000 dollars every day?

Many of us would probably choose the first alternative and thus settle with **310,000 dollars** for the entire month.

If you chose the second alternative, however, you would, believe it or not, get **107,374,182** dollars for day 31 alone, and you would end up with a total of; **214,748,365 dollars for the month as a whole.**

So, you see, you can get very rich in the course of 31 days if you manage to double your income every day; let me point out, however, that this is of course not easy.

EMPLOYED OR HAVING YOUR OWN BUSINESS?

Very few get really rich by working for others.

With a good education and a few years of experience, you can of course build yourself up to become a top leader and receive a relatively high salary and over time get rich.

On the other hand, your expenses often increase along with your income, so that there is very little left to create a fortune.

But, if you do not aspire to start your own business, let me at least give you some advice as to what you could do to get a top salary in your present job, or in future jobs as an employee.

Let me start by asking you a question: **why** do you really work? I presume your answer to this question would be that you need money for food, clothes, rent, and so on for your family.

In other words, you work in order to have money. It is probably also true that you get paid in exchange for the work you perform for your employer. When you are employed in an enterprise, the compensation you get for your work is called a salary; if you are running your own business, then your compensation is called profit, or earnings.

I like the word “earnings”, because it expresses the fact that you have actually earned your money; this is always the case when you have your own business, but not always when you are employed. On the other hand, if you as an employee understand the law of cause and effect, you will be able to do a lot with your salary in years to come.

Let me tell you how you can increase your salary or get a promotion. The formula can be summed up in three words, but first a little introduction to these words.

First: ALWAYS do what you are paid to do; and then comes the three words:

AND SOME EXTRA.

This may sound simple at first. But consider more closely what happens in an enterprise; who gets promoted and who gets a salary increase?

Is it **only** those who do what they are paid for, or is it those who first do what they are paid for, and then a little extra, who get promoted?

The most important attitude an employee in any enterprise should have is that whatever you do beyond what you are paid to do is an investment in itself, which over time will increase your value on the job market considerably.

In any enterprise a skilful employee will always be noticed, either by the management or, if *they* don't realise, by competitors, clients or others, and job offers will probably come sooner or later.

In practice, this means that you risk nothing by making an extra effort; rather, it is an investment that will always pay off. In fact, you get paid in two ways; first you get a good feeling knowing that you have done a good job, whether anybody notices or not, then your pay increase is certain to follow.

We can divide the day into three: 8 hours of work, 8 hours of leisure and 8 hours of sleep.

If you want to increase your value as an employee, and thus to earn more, it is essential that you use the eight hours of leisure each day to develop your personal skills, so that you improve in the eight hours you work.

If you want to get rich as an employee, you can be sure that the only way is to do as I explained above. In addition, you must either save or invest the money you have earned, so that you can take advantage of compound interest and enjoy having money on your account over time.

Have you also considered that even if you work for someone else, you should think about yourself as your own enterprise – a **YOU Inc.**, if you like. And in principle, you sell your services to your employer, who pays what he thinks you are worth.

Thus, it is simply a question of increasing your own value and giving better service which people are willing to pay more for, so that you can pick and choose among the job offers you get.

FRANCHISEE OR AGENT FOR A KNOWN COMPANY?

Many do not want to take the big step out into the unknown by starting their own business and prefer to work for a while during their spare time to earn some extra money. There is **one** way of earning extra money which clearly stands out in this context: To become a Franchisee for a company which already has a business plan and are successful.

As a Franchisee you just buy the start-up business and everything else is already thought out for you, you just have to do the work itself.

Few marketing methods, if any, have been more popular in the last 50 years; indeed, there are many millions Franchisees worldwide, working with hundreds of different companies.

As already mentioned, you can get rich as an employee, but it does not happen very often.

Everyone has to pay taxes on what they earn, but it may be worth noting that most of us work between three and six months a year, 25-50 percent of the time, before they can take out the net amount of what they have earned.

All your expenses as an employee have to be paid with your net income, which has already been taxed.

When you run your own company, a considerable part of the expenses you would otherwise have had as a private individual can be put on the company and paid back with money not subject to tax; thus you get more for your money. Let me illustrate this by giving you a straightforward and simplified example.

If you pay 33 percent tax as an employee and intend to buy something for 1,000 dollars you have to make 1,500 dollars gross to afford it. If you are self-employed, on the other hand, 33 percent tax will in real terms, if you buy something for 1,000 dollars be what you can count among your company expenses, reducing the price to (670 dollars)?, as your cost is now reduced by 330 dollars on the price, if the company tax is the same. This means that instead of you having to earn 1500 dollars in order to buy the product, now it only costs you 670 dollars or less than half the price if you buy it through the company.

So, as you can see, there is a great difference between being an employee and being self-employed. For this reason, practically everyone who has acquired a considerable amount of wealth have their own enterprise.

If you are thinking of starting your own business, there is one quality you must acquire to succeed: **great salesmanship**.

Whatever you intend to sell, a product or a service, you need to find clients and persuade these clients to start using your services or products before you can begin to earn money.

Thus, you must learn the art of persuasion, and a prerequisite herein is that you believe in your product; only then can you be persuasive.

Moreover, as we talked about before, most rich people have **become** rich because they do something they love to do, or are good at; so here lies the key to wealth and to whatever you might want to start up with.

Find out what you can, and what you like, to do. Then, it is important to find a demand in the market and to fill it.

Any successful enterprise has found or revealed a demand in the market and done something to cover this demand. However, you do not need to reinvent the wheel; a 10 percent improvement of an already-existing product or market is all it takes to succeed.

If you want to succeed in business, I would advise you to learn a principle I call the **mini-max**. This means: deliver your product at a **minimum** price and with **maximum** service.

Another obvious possibility today is Internet, with a vast range of possibilities within many different fields. The principle here is finding something that is faster, cheaper and that makes things easier than other existing products.

Almost everything is sold on Internet today, from food to houses and all you need to do is to have a website for the sales itself. Many people with good ideas have been very rich on Internet and the most is still to come, so here is unlimited potential!

And remember that if you want to start up on your own, you do not have to wait until everything is perfect, perfection should only be the result of a long process.

INVEST ONLY IN ASSETS

Rich people invest their money in assets, while the man in the street spends his money and ends up in debts. You have probably heard utterances like “It’s expensive to be poor” and “Cash is king”.

Both of these utterances are completely true. It is expensive to be poor because you never have money to act when there is a good offer, whatever the offer, and you even get the least attractive offers in the bank, loans at very high interest *e.t.c.*

This is why the rich get richer and the poor get poorer. The poor buy everything they can possibly afford, and their consumption increases at the same rate as their salaries, so that they never succeed in building up their assets.

The approach of the rich is first of all to buy something that might pay off, in the short or in the long run. They buy their own business, they buy properties, and they buy art objects and whatever else that may increase their incomes or increase in value over time.

While an employee works for the money, the rich make sure that the money works for them. They therefore buy **assets** instead of products for **consumption**.

When rich people buy products for consumption, the money comes from the profit of their assets. This profit they can spend as they like, because there is always more coming.

As I mentioned earlier, cash is king, and thus it is important always to have money available for whenever an offer of a good bargain comes up. Properties, as well as stocks and other assets, can be bought cheaply when the market is down, or when the seller needs money.

You may have heard about the; “Golden rule of money”:
“The one who’s got the money makes the rules”.

For many it is very important to own the house they live in, and they often buy a house that is much more expensive than they can afford. Married couples put their two incomes together, find out what is the maximum of what they can possibly pay, and then they start looking for a house for that amount.

Would it not be much better to buy two small houses, to let out one and live in the other; or to buy a house with one or several flats or rooms that can be rented, so that the expenses are reduced to a minimum, or even pay down the house with that extra income?

Remember that when you buy consumer goods, e.g. a car, its sales value will always fall considerably already after a month of use. Many make the mistake of ignoring this.

I am not going to tell you here how to invest your money; for which there are too many factors involved. But let me still give you one example of what has at least turned out to be profitable in the past, at least over time: **property**.

In 1975 I was offered a property centrally located in Oslo for 1.2 million NOK; in 2010 35 years later, the same property was worth 35 million. Although 1 krone was worth a lot more in 1975 than in 2010, this was still a considerable price increase.

In his book *Rich Dad, Poor Dad* the author Robert T. Kyosaki writes that if you want to get rich you have to arrange the following conditions in the right order of priority.

So, the question is whether your first priority is:

1. **safety;**
2. **comfort;**
3. **getting rich.**

If safety is your first priority, comfort your second and getting rich your third, your chances of getting rich are very small indeed. If your first priority is comfort, safety number two and getting rich number three, your chances are somewhat greater; they are greatest, however, when getting rich is your number one, comfort number two and safety number three.

In principle, this means that your *inner* safety is enough for you to stake everything you have to get rich; as a consequence, your chances of getting there are greater. Remember that it is only when your assets cover all of your monthly expenses that you can consider yourself economically independent. As mentioned earlier, “rich” has several possible definitions; however, in short, you will never get rich if you do not build up your assets; you do not have to be a mathematical genius or an economist to understand this.

Also worth considering is this: “**you will not get rich if you do not earn money when you sleep**”. This means that you must first have invested in assets that do the work for you, whether you are asleep or on holiday, before you can get really rich. In short, if you want to get rich, you should spend as much as possible on assets, which increase in value and give you profit.

Keep also in mind that every time you spend money on buying something, whatever the price, you should always think twice, because the habit of buying things you do not need may stop you from getting rich.

Remember: rich people buy assets; poor people SPEND their money and run up debts.

You see, it is the habits you establish, economically speaking, that decide more than anything else whether you will get rich or not.

Good luck on your way to wealth and financial independence.

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