

**THE WEALTH SECRETS
YOU MUST KNOW
BEFORE40**

(FREE Chapters)

Jay Onwukwe

Also by
Jay Onwukwe

SEXUAL ENERGY TRANSMUTATION - *the*
Secret path to Health, Wealth and Genius

DEDICATED TO
YOUTHS
OF THE WORLD

WEALTH SECRETS

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1.0 INTRODUCTION

The major reason we suffer lack, poverty, failure, deprivation, pain and disappointment in life is *ignorance*; the ignorance and non-application to our lives of the *natural* Laws, *ancient* Wisdom, *common* Secrets, *biblical* Truths and *spiritual* Principles that govern Life, Wealth and Success.

Ignorance is that *cloud of unknowing* - a state of less than adequate self-knowledge that prevents man from truly *knowing* himself; and thus keeps him unaware of his innate powers and potentials, and how to exploit them for his own good. Ignorance keeps man wandering blindly in the *wilderness* of life.

To become rich and successful, you must eradicate from your life this destructive affliction of the mind called ignorance. You must escape from the *blindness and slavery* of ignorance into the *vision and freedom* of wisdom. You must exit from a life of *confusion and suffering* in ignorance, into a life of *peace and balance* in knowledge.

Truly, *many suffer for lack of knowledge*. (Hosea 4:6).
They see but do not perceive; and they hear but do not understand. (Mark 4:12).

It is this veil of ignorance, this cloud of unknowing, this non-application to our lives of the natural laws, ancient wisdom, spiritual principles and biblical truths, that govern life, money, success and prosperity, that result in poverty, frustration, failure, sickness and suffering.

Your primary responsibility is to remove the veil from your own eyes, to rise above the limitations of unawareness, to disperse the loathsome clouds of unknowing, and to illumine the dark chambers of ignorance in your life. You must quickly liberate yourself from a life of desolation in the *wilderness*, into a life of abundance in the *promised land*.

Knowledge is the key that opens the doors of wisdom and opportunity. Your duty is to continually push back the boundaries of lack and suffering while extending the frontiers of prosperity and joy, by seeking higher levels of knowledge: *for unto you it is given to know the mysteries*. (Mark 4:11).

The 'WEALTH SECRETS' presents in a fast and easy format, these immutable laws, principles, wisdom and secrets that have over the ages propelled ordinary men and women like you and I unto superior heights of personal success, fame and fortune.

As you apply these laws and principles in your daily affairs, you inevitably activate a gradually increasing

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inflow into your life, of wealth, joy, peace and prosperity beyond your utmost imagination.

Whatever the level of your formal education or even lack of it, you can quickly place yourself firmly on the golden path to wealth and power by aligning with these laws and principles that govern Life, Money, Success and Prosperity. That briefly, is what this book will do for you. Your destiny is in your MIND.

"Wisdom is the principal thing; therefore get wisdom; and with all thy getting get understanding." (Proverbs. 4:7).

"And by knowledge shall the chambers be filled with all precious and pleasant riches." (Proverbs 24:4).

The WEALTH SECRETS
You Must Know BEFORE40
(PART ONE)

We set out on this great journey to Wealth and Success with a brief introduction in chapter 1. In chapter 2 we examine why you are not yet rich; followed by an inspirational chapter on why you must become rich and successful. With the rays of wisdom beaming on your path from the pages of chapter 4, you are guaranteed to reach your financial destination quickly.

In chapter 5, you discover the *SEVEN* barriers to wealth and success, and how to avoid or overcome them; and with the *TEN* powerful milestones to Wealth and Success revealed in chapter 6, you are greatly empowered to re-draw your financial destiny and create for yourself a life of peace, prosperity and superior accomplishments.

2.0 WHY YOU ARE NOT YET RICH

Many desire wealth but only a few achieve it. Some fail because they lack the mental capacity to create, manage and multiply wealth. Others fail because even though they know what to do to get rich, they lack the expertise and enterprise to convert their ideas into wealth. Some fail because they lack the self-discipline and perseverance to pursue their projects to a logical and successful conclusion.

Others fail to become rich because they do not have the special knowledge and skills required to create valuable products and services that can place them firmly on the path to financial success. Many are simply too lazy to develop the aptitude necessary to generate the level of wealth they want.

The ladder of financial success is never crowded at the top, and for obvious reasons. Firstly, many do not know what to do to get there. Secondly, many who know what to do are unwilling or incapable of doing it. That leaves the few who know what to do and are capable and ready to convert that knowledge into wealth.

To have money is great; but to possess the ability to create or add *value* is your greatest asset for financial success because if you can add value to others and to the world, you can become rich.

"Happy is the man that finds wisdom, and the man that gets understanding. Length of days is in her right hand; and in her left hand riches and honour."
(Proverbs 3:13, 16).

The laws of life are timeless - as old as creation and as consistent as arithmetic operations. Being neutral and just, they are faithful to those who obey and unforgiving to those who do not. They know neither creed nor clime. Wherever you are and whatever your station in life, the laws apply ever faithfully for the GOOD of Man.

All through the ages, great men and women have harnessed these immutable laws and principles to great advantage, for the acquisition of wealth and personal power.

This knowledge will surely help you live a prosperous, happy, eventful and distinguished life on planet earth. That way, your hand is made strong to give back to humanity, as you move yourself and your people forward.

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It takes much more than formal education to become rich, successful, happy and fulfilled. Formal education alone does not guarantee wealth and success.

And so despite your academic qualifications, without the knowledge of the laws and principles that govern life, wealth and success, your certificates become mere meal tickets that condemn you to a life of perpetual struggle in which you work for money and material possessions all your life.

Many millionaires had little or no formal education. Many rich individuals were *never-do-wells* or even dropouts from school. But they all harnessed these principles to turn their lives around for good; and place themselves permanently on the path to wealth and greatness.

Useful *Knowledge* is Power! Seek it, get it, but most importantly, use it. It is not just what you know, but what you do with what you know that makes the difference.

"If ye know these things, happy are ye if ye do them." John 13:17.

In this knowledge and information age, you can only remain ignorant by choice. All great achievers were people who invested their time, money and energy into seeking knowledge. In this day and age, only you

hold yourself back from acquiring as much knowledge and wisdom as you want.

You have a choice; your choice has consequences. You may choose to surrender to the vicissitudes of fate by remaining ignorant, or you may choose to exert some degree of control over your earthly destiny by seeking useful knowledge. If you must govern your earthly destiny, then you must seek the knowledge you need, and surely you will find.

"Seek and you shall find." (Matthew 7:8)

As a rational being endowed with a creative mind, you create your world. You bring about your personal state of affairs through your thoughts and actions, just as you give form to your home and environment through your imaginative designs. Take your financial destiny in your own hands by making the right choices today that create the tomorrow you desire.

Use your power of creative visualization to create and hold sharp mental images of how and where you see yourself in the years ahead. Plan and work diligently towards those milestones with faith and confidence, and you will surely succeed.

Focus your mind on the future you desire for yourself and how to bring it about, and it shall surely come to pass. For we always gravitate towards that upon

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which we fix our attention: *Wherever thought goes, energy flows.*

Success is a journey and you must have a destination. You must know what you want. You must define your success. You must be clear in your mind what 'success' means for you. Is it to be the president of the world, or just a great father or mother? Whatever it is, prepare your plan and work towards the goals you've set for yourself, and success is assured. Most importantly, believe in yourself that you can.

Your financial success is your personal responsibility. If you want to reap great financial success tomorrow, then sow good financial seeds today. You are ultimately responsible to yourself and to your loved ones to make this happen. No one else will do it for you.

"For every man shall bear his own burden".
Galatians 6:5.

Always consider carefully your choices, your priorities and your actions, because what you think and do today determines what you become tomorrow.

"...For whatsoever a man soweth, that shall he also reap". Galatians 6:7.

3.0 WHY YOU MUST BECOME RICH

"It is the blessing of God that makes rich and adds no sorrow with it." Proverbs 10:22.

"The rich man's wealth is his strong city; the destruction of the poor is their poverty." Proverbs 10:15.

"The poor is hated even of his own neighbour; but the rich hath many friends." Proverbs 14:20.

"The rich ruleth over the poor, and the borrower is servant to the lender." Proverbs 22:7.

As a responsible youth, you may have at one time or another experienced the unpleasant feeling caused by needing something but being unable to afford it; of genuinely wanting to help someone, your church or community but being unable to do so, due to lack of money.

Have you helplessly watched a business opportunity slip away due to lack of money? Do you know of young people dropping out of school for lack of financial support; or the sick dying at home for lack of money to obtain quality medical care?

Money is good. Money increases your options in life. When you are rich, you are free within the bounds of legality to do whatever you want. The richer you are, the better your options. When you are rich, you feel good because you can meet your financial obligations. You can afford anything money can buy.

More importantly, when you attain that level where money is no longer an issue in your life, your creative energies are unleashed to propel you to superior accomplishments in life. When rich, you are greatly empowered to help others and to serve humanity in many more ways. When rich, more opportunities flow to you. Success they say, begets more success.

Wealth has obvious advantages. When majority of the people of a nation are rich, then that nation is truly rich. When a society is rich and educated, it becomes easier to govern. Democracies and economies are more likely to stabilize and flourish when the people are well educated and prosperous.

A rich and prosperous society will more likely channel its energies into positive activities that enhance not just the physical environment, but also the human capital and overall quality of life of its people. The rich have the capacity to uplift their families, their people and humanity at large.

Wealth is power, and you can hardly be influential and

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powerful without being rich - directly or indirectly. Again, we say that the law is no respecter of persons, but we also know that the rich hardly go to jail; and when they do, it becomes headline news.

Money provides your food, your shelter, your health-care, your clothing, your education and many other necessities of life. Money is important. Money is good. Money is not everything, but with money many things are possible!

Your desire for wealth is therefore perfectly in order because money is the key resource you need to be a good and respectable father, mother, husband, wife, brother, sister, uncle, etc. In many political circles, you need strong financial muscles to be a recognised and relevant politician, godfather or kingmaker.

You must take seriously this study of the laws of Life, Wealth and Success because it is a very important step towards being the best you can ever be, to yourself and to others; and living a truly successful, accomplished, rewarding and fulfilled life on earth. What better way can there be to serve God and Man?

To become financially free is not a one-day affair. The earlier you become rich the better. Even though you can become rich at sixty or seventy, truth is, the earlier you hit big money the better for you, for those around you and humanity at large.

"The average man reaches the period of his greatest capacity to create between forty and sixty. The years between forty and fifty are as a rule the most fruitful. Man should approach this age, not with fear and trembling, but with hope and eager anticipation." Napoleon Hill.

One sure way to align with that quote is to become rich early in life. That way you eliminate the anxiety and fear associated with money issues, especially at old age. And your mind is set free, ready to tap into and fully harness the immense reservoir of creative and spiritual energies available to man during that golden epoch between forty and sixty.

Start early and achieve wealth in your youth. That way, you position yourself to enjoy your riches for much longer; and positively touch the lives of many more people for much longer.

As a youthful prince in pursuit of fame and fortune, you must be enthused by Machiavelli's notion that:

"...fortune is a woman. ...being a woman, she favours young men, because they are less circumspect and more ardent, and because they command her with greater audacity."

You must do all that is necessary to become rich, because money answereth all things and the blessing

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of God makes rich and happy. Prosperity is the law of Nature, and God's mandate to you is to go into the world and be prosperous.

"Be ye fruitful and multiply; bring forth abundantly in the earth..." Genesis 9:7.

"Make all the money you can as fast as you can, so that you can focus on the more important issues of life." Jim Rohn.

"It is a man's duty to make all the money he can, to keep all that he can, and give away all that he can."
John D. Rockefeller.

"No one would remember the Good Samaritan if he only had good intentions. He had money as well."
Margaret Thatcher.

"Our first duty is not to be poor." George Bernard Shaw.

As a store and symbol of *value*, money portrays to the mundane world how effective you have been in harnessing and managing your talents, your creative abilities, your knowledge and experience, your time, your energy and your life.

You can see that apart from the benefits of financial well-being, there are many more reasons why you must become rich. Therefore do all that is within your

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power to avoid poverty and lack in your life, because God's mandate to you is to be fruitful and multiply.

You must assert your God given right to abundance of wealth, health and joy on this earth. Yes, with Money many things are possible!

6.0 TEN MILESTONES TO WEALTH AND SUCCESS

6.1 Positive Mental Attitude

"Finally brethren ...whatsoever things are true ... honest ...just ...pure ...lovely ...of good report ...think on these things." Philippians 4:8.

Your mental attitude affects all aspects of your life including health, wealth and happiness. A positive mental attitude helps you to achieve a great financial altitude. A positive mental attitude helps eliminate destructive negative energies such as fear, anger, revenge, hatred, envy, anxiety and regret.

When you harbour negative thoughts, you deplete your mental and emotional energy that is better channelled into the attainment of desirable goals. Negative thoughts and emotions must not be allowed any space in your mind. For speedy progress on the path to wealth and success, your thoughts, feelings, words, actions and reactions must be positive always.

Positive mental attitude suffuses your consciousness with positive emotions of love, faith, gratitude, joy and peace. When positive mental attitude becomes

your way of life, you naturally exude a genuinely warm, pleasant and infectious personality that makes being with you an exciting and desirable experience. And when influential people desire your company, the doors of opportunity become wide open.

When you live a life of positive mental attitude, you inevitably cultivate that positive approach to life that successful people are known for - you think positive, talk positive and act positive. You walk tall, face up and confident. You live in positive expectancy, and you achieve great results.

Instead of lack and poverty, think wealth and prosperity. Instead of sickness and poor health, think wholeness and vitality. Instead of defeat and failure, think victory and success. Instead of impossibility, think possibility.

Instead of being pessimistic, be optimistic. Instead of worry and uncertainty, fill your mind with faith and positive expectations. Begin right now to live your life in positive mental attitude.

The major difference between the rich and the poor, the successful and unsuccessful, the lucky and the unlucky, is their mindset or mental attitude. Your mental attitude determines how you act and react to opportunities or challenges that come your way.

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Generally, the rich mind habitually manifest rich mental attitude, while the poor mind habitually manifest poor mental attitude, even if unconsciously.

To illustrate, imagine two Minds: a *rich Mind* and a *poor Mind* standing side by side on the road kerb and watching as a glittering new car zooms past. They both admire the car and follow it with their gaze as it disappears round the corner.

The poor Mind depressingly shrugs his shoulders, shakes his head from side to side and whispers to himself: *I can't have that, or I can't afford that or such is not for me.* His poor mind and negative attitude automatically forecloses any search for options; thus effectively shutting down the capability of the Mind to generate solutions to his desires, problems or needs.

On the other hand, the rich mind gets positively excited, nods his head up and down and thoughtfully whispers to himself: *I'll go for that! or How can I achieve that? or How can I make it?* His RICH mind and positive mental attitude automatically activates and sets in motion the creative energies needed to actualise his desire; thus effectively mobilising all mental and emotional forces towards the actualization of set goals and objectives.

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With that background illustration, let's take a quick tour to explore the differences between the workings of the *rich Mind* and the workings of the *poor Mind*:

The rich mind thinks *possibilities*.

The poor mind thinks *impossibilities*.

The rich mind asks, "*How can it be done?*"

The poor mind believes, "*It can't be done.*"

The rich mind asks, "*How can I get that?*"

The poor mind intones, "*You can't have that!*"

The rich mind asks, "*What do I have that I can use?*" The poor mind declares, "*I don't have what it takes!*"

The rich mind sees the *beautiful rose flowers* amongst the thorns. The poor mind sees the *dangerous rose thorns* amongst the flowers.

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The rich mind looks out from the prison window and *sees the stars*. The poor mind looks out from the prison window and *sees the mud*.

The rich mind *sees opportunities everywhere* and goes after them. The poor mind *sees risks everywhere* and runs away from them.

The poor mind sees Goliath and thinks: *He's so big I can't kill him*. The rich mind sees Goliath and thinks: *He's so big I can't miss him!*

What the poor mind *sees as an obstacle*, the rich mind *sees as a stepping-stone*.

The rich mind sees half glass of water *as half full*, and is joyful. The poor mind sees half glass of water *as half empty*, and is sad.

Rich minds *make the best* out of the way things turn out. Poor minds *make excuses* out of the way things turn out.

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Rich minds *give results*. Poor minds *give reasons*.

The rich mind *thinks prosperity and abundance*.

The poor mind *thinks lack and limitations*.

The rich mind gives freely with confidence, aware of his eternal link to *unlimited supply*. The poor mind gives hesitantly, lest he be left with *less than enough* for himself.

Rich minds know *life is fun* and should be lived to the fullest. Poor minds believe *life is hard* and full of difficulties.

Poor minds think *poverty is a virtue!*

Rich minds know *poverty is a curse!*

Rich minds passionately *WANT money*, and do something about it. Poor minds only *WISH they had money*, but do nothing about it.

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Rich minds have *purpose*.

Poor minds have *wishes*.

Poor minds *revere money*, and make it their master.

Rich minds *value money*, but make it their slave.

Poor minds *work for money* all their life.

Rich minds *send money to work* for them.

Poor minds *wait to get lucky*.

Rich minds *work to get lucky*.

While rich minds *create additional incomes* to meet growing needs, poor minds adopt *self-denial and cut-backs* to survive.

You can see that there are positive and negative perspectives to every situation in our lives. When faced with exactly the same situation, some people see it from the positive viewpoint while some see it

from the negative viewpoint.

Some people are generally optimistic about life, while some are generally pessimistic about life. Our stand reflects our predominant mental attitude: *Rich Mind* or *Poor Mind*. And this to a large extent determines what we 'see' and what we don't 'see', our actions and reactions.

How you perceive any situation is a function of your way of thinking or mental attitude, acquire over the long period since childhood. It is an *inside thing*. Your outer world is only a reflection of your inner world.

Positive mental attitude is a powerful and desirable *habit-force* that propels you towards your goals in life. By the law of mental causation, you will attract into your life the ideas, people and resources necessary to bring to fruition your most dominant thoughts, be they good or bad, positive or negative, rich or poor.

You must therefore nurture positive thought currents that produce desirable results in your life; and you can easily achieve this by developing a positive mental attitude. Never allow negative emotions such as hatred, revenge, fear, anger, jealousy or anxiety to occupy any space in your mind.

The quality of your THOUGHTS determines the quality of your LIFE. What gets into your HEAD determines

what gets into your LIFE. Your mental attitude shapes your earthly destiny. Yes, your *attitude* plus your *aptitude* determine your *altitude*. Rich thoughts, rich Life: poor thoughts, poor Life!

What is your mindset? What is your mental attitude? Is it positive or negative, optimistic or pessimistic, rich or poor? Whatever it is, just know that your Mind is your World, and you can take control of it right now to create a new earthly experience of your choice!

When you live your life in positive mental attitude, when you habitually project rich and positive thought-forms into the universe, you inevitably attract corresponding thought currents back to yourself; and you see your world from an exciting new perspective that puts you firmly in control on the path to a happier, healthier and wealthier you. *Namaste!*

6.2 Be Prepared: Use Your Time Well

"He that loves pleasure shall be a poor man; he that loves wine and oil shall not be rich." Proverbs 21:17.

Use your time well. Time is Money; and just like money, you can invest, save or waste your time. Time is a very important resource that must be used efficiently. You can recover lost money but you cannot

recover lost time. A minute gone is gone forever. You must therefore invest your time in activities that empower you towards your goals in life. Develop and position yourself for greater levels of service delivery and value added by using your time well.

Everybody, be they rich or poor, has twenty-four hours a day. The difference is in how we use our time and what value we create out of it. Do you engage in productive ventures that propel you towards wealth and success; or do you indulge in wasteful ventures that lead to nowhere but poverty and failure?

"Yet a little sleep, a little slumber, a little folding of the hands to sleep: so shall your poverty come as one that travelled; and thy want as..." Proverbs 24:33.

Like everybody else, you have twenty-four hours every day. If you sleep eight hours and work eight hours, then you have eight hours left to utilise as you please. If you spend just two of those hours everyday keenly focused on how to improve your person, add value or create more wealth, you will definitely attain greater heights of personal success.

Your best ever financial investment is on yourself. Educate yourself! Upgrade your knowledge. Use your time and money to sharpen your ability to create or add more Value. Make yourself highly sort after by

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developing the capacity to provide something of value that many people want and are ready to pay for.

Use your spare time to improve your expertise, ability and personality, because these attributes contribute immensely to your success in any undertaking. When you get better, you increase your capacity to perform better. And when you make the lives of others better in any way, your own life certainly gets better.

The lesson taught in the parable of the ten virgins (Matthew 25:13) is preparedness. Be prepared to seize opportunities as they come. Time is essential to preparedness. Deploy your time to those activities that prepare you for opportunities, and sustain your relevance in your business, workplace, profession, niche, trade or calling.

Preparation is the mother of good fortune. The better prepared, the luckier you get. Make yourself fortunate by being prepared for promotions and higher responsibilities in your organisation or workplace. Use your spare time or vacation to upgrade your knowledge and enhance your potentials.

Look ahead to see what new opportunities will open up in your profession, workplace or business in the years ahead, and what skills or knowledge are needed to effectively tap into them. Then get prepared so that when *opportunity* comes she will smile favourably

upon you because you are ready!

And when that happens, some will say you were at the right place at the right time. Others will say you are lucky. But you know better - you were ready! You simply synchronised opportunity with preparedness. You aligned yourself with the law of *Time and Chance*. (Ecclesiastes 9:11). Opportunity stays only with those who are ready to receive her, and wastes no time with those who are unprepared for her arrival. Indeed, *time and chance* happens to us all.

Time and tide wait for no one. When you fail to plan, you plan to fail. Be prepared, for you know not when opportunity cometh. One sure way to get lucky is to get prepared. The better you prepare, the luckier you get. Put a 'big value' sign on yourself and watch the world come after you! Preparation is the key.

Reduce to the barest minimum time spent watching television and movies. If you value time, you cannot afford to sit idle watching other people make money. You sit idle for hours watching actors and actresses make more money, yet you wonder why you are not rich and successful.

Be focused. Be prepared. Ensure there is always *oil in your lamp*, ready to ignite at the shortest notice. Do not be like the five foolish virgins who did not have oil in their lamps when it mattered most (Matthew

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25:1-13). They lost the great opportunity they had been waiting for simply because they were not prepared.

"Everything you are today and everything you become in the future will be determined by the way you think, and the way you use your time." Brian Tracy.

Endeavour to always start your day properly. Make it a habit to rise a little earlier than normal. Take advantage of the peace and quiet of the early mornings to prepare your mind and body for the day's task ahead (Mark 1:35). Over time, the cumulative effect of the extra early hours impacts you positively. Successful people are early risers.

*"The heights by great men reached and kept,
Were not attained by sudden flight,
But they, while their compatriots slept,
Were toiling upward in the night."*

Henry Wadsworth Longfellow

11.4 Take Action

If you enter a room that is in darkness, it is up to you to reach out and turn on the lights, or do nothing and remain in darkness. You have a choice of action or inaction; light or darkness. Choose your action, and you choose your result. That is the power of choice.

Your financial destiny is a matter of choice, not chance. What you choose to do today determines what results you get tomorrow. By your action or inaction, you choose to become rich or to remain poor. The choices you make today will activate a chain of events that ultimately produce the results you deserve. It all depends on you!

It is not just what you know, but what you do with what you know that makes the difference. You can go to school, obtain degrees and diplomas, read many books and attend many seminars and boot camps. If you do not put to use the knowledge acquired, your situation will not change. Without action, there is no motion. And without motion, there is no progress.

Knowledge is power because it is convertible into wealth. However, until you do, that potential remains dormant. To create wealth, you must deploy your education, knowledge, ability and experience to productive use. Until you put knowledge to productive use, it is only potential power. *Use what you know to*

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get what you want.

Fear and procrastination prevent many youths from converting their skills, knowledge and experience into success, wealth and power. You remain poor only when you fail to take appropriate actions, using what you have to get what you want. Avoid such costly mistakes! Never underrate the value of what you know! Make yourself rich and successful by converting your skills, knowledge, wisdom and experience into wealth and prosperity. Take action now!

Get the Bigger Picture!
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