

CHOOSE TO BE WEALTHY



**8 Habits of the
Happy Millionaire**

BO SANCHEZ

*#1 Bestselling Author of **How to Turn Thoughts Into Things***

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the Happy Millionaire**

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Are You Sick and Tired of Being Poor?

You don't have to be poor.

You don't have to panic every time there are bills to pay.

You don't have to be buried under a mountain of debt.

You don't have to worry where to get money for emergencies.

You don't have to struggle with money anymore.

You can have financial freedom.

You can be wealthy.

Let me tell you my story.

For 20 years, I was a poor missionary.

I started serving God when I was 12 years old.

I loved my life of comfortable poverty.

For all those 20 years, I was very happy.

But that was because I was single. When I got married at the age of 32, I knew my financial life had to change.

So I changed my *habits*.

In 12 years, I learned the 8 Habits of the Happy Millionaire.

Today, I'm a millionaire missionary.

I know. It's a controversial thing to say.

Why a missionary?

I serve God, more than ever. I still lead nine non-profit organizations. Our team serves the poorest of the poor in the most amazing way — running orphanages, scholarships, livelihood organizations and elderly homes.

But why a millionaire?

I own 12 small, personal, private businesses.

I have a financial consultancy, a tiny school, a corporate seminars firm, an Internet marketing business and some real estate investments, to name a few of my income streams. (Note: I run them on autopilot. So 90 percent of my time is still devoted to our growing ministry.)

But honestly, I don't look like a millionaire.

And I like it that way.

I still live in a simple house.

I still drive a simple car.

I don't wear designer watches. Heck, I don't even wear a watch. I just look up at the sun and guess.

Just kidding. I check the time from a cell phone that I carry, which is also pretty low-end. If a thief sees my phone, he won't bother.

Why the simple lifestyle?

I've gotten used to it. (Twenty years is a long time.)

And, because my priorities are on more important things.

I invest much of my earnings in God's work.

Because this was the reason why I became rich.

To be a blessing to others.

Friend, do you also want to become a happy millionaire?

Then this book is for you.

Open it and let me teach you how.

Dedication

*I dedicate this book to all the spiritual people in the world
who for the longest time have been trapped in their financial
struggles —
because they were taught wrongly.*

May you become a happy millionaire very soon!

CHOOSE TO BE WEALTHY

8 Habits of the Happy Millionaire

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INTRODUCTION

Why Not Be Rich and Happy at the Same Time?

*Remember the Lord your God,
for it is he who gives you the power to produce wealth...*
Deuteronomy 8:18

*After a visit to the beach,
it's hard to believe that we live in a material world.*
Pam Shaw

"I'd rather be poor and happy!"

I was having coffee with my friend Dean when he blurted out these words.

"What made you say that?" I asked.

Dean explained, "My uncle is so rich. He's a mega-millionaire. He's got four wives, too. But all his kids are fighting over his properties. Their family reunions happen at the courthouse. No one is talking to each other."

"So sad," I said.

Dean nodded. "In his old age, my uncle is very sick. And very bitter. He's paralyzed from the waist down. He's so rich, he can ride his private jet to any part of the world. But he can't even leave his wheelchair. Man, I don't want to be like him. I'd rather be poor and happy than rich and miserable!"

“I totally agree with you,” I told Dean, “I wouldn’t want to be like your uncle.” I paused a bit and asked him, “But tell me, is it also possible to be rich and happy at the same time?”

He shrugged, “I don’t know. I guess so.”

I then told him my story.

“I’m an incredibly happy person. I’ve been serving God for 30 years now. I’ve got a great marriage. I’ve got a fantastic relationship with my kids. And, well, I’m a millionaire, too.”

For a moment, he looked at me. He finally asked, “Can anyone become like you? Or are you a freak of nature?”

“Anyone can be a happy millionaire. But first, you have to choose to be one.”

Choose Happy Wealth Now

Friend, I have long believed that happiness is a choice.

You decide if you want be happy or not.

Your happiness doesn’t depend on your circumstances.

Because happiness is an inner decision.

But very soon, that inner decision will affect your outer circumstances.

But hear me out: *I believe wealth is also a choice.*

It’s a decision that you have to make.

And it’s a decision that God leaves up to us.

If you choose to be a Happy Millionaire, then the answer lies in acquiring a set of specific habits. To be exact, eight of them.

Hey, I've learned them from others, too.

I'm merely passing the information to you.

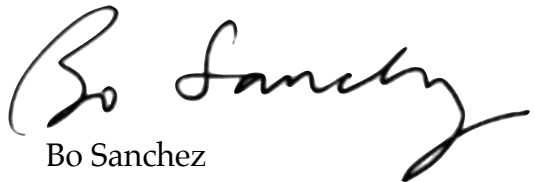
But before I did, I road-tested them first. I couldn't share the 8 Habits with you without field-testing them in my personal life.

What happened?

You'll have to read this book. (Blackmail.)

Friend, acquire these 8 Habits and change your financial life forever.

May your dreams come true,

A handwritten signature in black ink that reads "Bo Sanchez". The signature is fluid and cursive, with the first name "Bo" being more compact and the last name "Sanchez" being more elongated and flowing.

P.S. *Get Spiritually Nourished.* Every Monday, I send out the *The Bo Sanchez Soulfood Letter* for FREE. All my *Soulfood* subscribers also get a FREE E-book, *How to Know If Your Dreams Are God's Dreams*. To receive all these, log on to **www.BoSanchez.ph** now.

HABIT 1

Define Your Wealth

Focus on How Money Can Serve Love

*Money is neither my god nor my devil.
It is a form of energy that tends to make us more of
who we already are, whether it's greedy or loving.*

Dan Millman

*For I know the plans I have for you, plans to prosper you,
and not to harm you, plans to give you hope and a future.*

Jeremiah 29:11

CHAPTER 1

Real Wealth

Ordinary riches can be stolen; real riches cannot.

*In your soul are infinitely precious things
that cannot be taken from you.*

Oscar Wilde

I lead an organization called Light of Jesus.

Last January, our top leadership team went to
Vietnam.

What did we do there?

Lots of hard work.

We ate.

We laughed.

We played.

And we ate again.

Five days of doing nothing.

In other words, we worked on our friendships.

Why?

I believe that leaders need to spend time together.

I've learned that when leaders aren't friends first, the
organization falls apart. Guaranteed.

So, every so often, we just go on a trip and work on
our friendships.

Sometimes we travel locally.

Next month, we're going to Vigan. We'll hop on a big bus and spend a few days exploring the northern parts of the Philippines.

These guys are incredibly busy men doing very important work. But we've realized nothing is more important than our relationships.

By the way, there's something special about this group of men: I've been working with these guys for decades. We're a 30-year-old organization, and the guys who helped me start Light of Jesus 30 years ago are still serving with me today.

Why? We prioritize relationships.

Arm to arm.

Shoulder to shoulder.

Smelly armpit to smelly armpit.

Because we've decided to grow old together.

A long time ago, I've defined what my wealth is:

My wealth is my relationships.

Not my money.

Not my properties.

Not my investments.

This Is My Wealth

My wealth is my relationship with God.

My wealth is my relationship with my family.

My wealth is my relationship with my friends.

And my wealth is the poor that I minister to daily.

This is the reason why I'm rich.

Money Is Not My Wealth, But It Sure Comes in Handy!

But I still need money.

For example, I needed money to go to Vietnam with our leaders.

Gosh, I need money for a simple thing as a romantic date with my wife, which, by the way, is the highlight of my week. When possible, I squeeze in a second date. I love being with her. I can't get enough of her. I've been dating her weekly without fail for 12 years now.

I also need money to date my kids each week. Every Monday, I bring the two boys out for milk and donuts. We just love horsing around, swapping stories and discussing plans on how to conquer the world.

I also need money to date my 84-year-old Mom. I pick her up from her house and drive her to a cheap restaurant. She insists that it must be cheap, or she won't eat. She still thinks she's living in the Japanese war. If she had her way, she won't eat anything more than P50, or she'll have a heart attack.

Like she never orders a drink. (She says, "Bo, how can we pay P40 for a glass of softdrinks? ¡Qué horror! With that P40, I can already buy a *litro!*") But again, it's the cheap meals that have made our relationship very rich.

I repeat: My wealth is my relationships.

Not money.

But I can't deny that *money helps me in my relationships.*

Money Helps Me Love

Once upon a time I was poor.

But in the past 12 years, I've grown my financial wealth.

I now have small businesses, got into real estate and invest in the stock market and equity funds. From being a poor missionary, I'm now a millionaire missionary.

Because of this, I'm able to support God's ministry in a very big way.

I support missionaries.

I send poor kids to school.

I give livelihood to poor families.

Do you want to experience what I experience?

Wealth Is So Much More than Money

So here's my first point.

Wealth is so much more than money — and you've got to define it.

What should happen in order for you to call yourself wealthy?

Once you define it, you'll also find the reason for earning money. Because even if money isn't your wealth, I bet having money will help you have more of what you consider "wealth."

Do you know why I'm working hard and creating wealth?

Because I want to continue to bless people and bless my relationships.

That's my dream.

In the next chapter, I'll tell you the most important ingredient in creating your wealth.

CHAPTER 2

Create Your Wealth Mindset

A great pleasure in life is doing what people say you cannot do.
Tommy John

I've been teaching financial topics for the past seven years now.

And here's what I've learned: A wealth mindset is more important than financial literacy.

I could teach you investing and business but if you have a poverty mindset, nothing will work. Believe me.

You can know everything you need to know about investments, entrepreneurship and real estate. But if you have a poverty mindset, all that you know won't make you wealthy.

That's why I emphasize having a wealth mindset so much.

That's why throughout this book, I'll be teaching about wealth mindset and financial literacy at the same time.

Work on Your Subconscious Mind

I remember the first time I drove an automatic car.

I was with a lady friend who owned an automatic car and I gallantly volunteered to drive it for her — even if I knew that I had never driven an automatic car before.

But she said yes and gave me the keys.

When I sat on the driver's seat, I put on my seatbelt and put the gearshift to "drive." I smiled at my friend and pressed on the gas pedal.

Vrrroooooom!

The car made a lot of noise but we weren't moving. My friend laughed at me.

I said, "Why are we not moving?"

She said, "Because your other foot is stepping on the brakes!"

I thought it was the clutch.

I released it and we started to move.

When you have financial knowledge but don't have a wealth mindset, it's like you're pressing on both the gas and the brake pedals at the same time.

In your conscious mind, you may be saying, "I want to be rich!"

But in your subconscious mind, you may be saying, "No! I'm afraid to be rich! I'll lose my happiness!"

In this book, I'm going to help you train your mind to think in a different way.

Here are four objections that you need to clear away from your mind.

Objection #1: "It's My Fate to Be Poor."

"Bo, you're wrong. Poverty is a matter of fate..."

He came up to me right after I gave a talk on financial

literacy. The man spoke to me with the gravity of a Supreme Court Justice. It scared me.

“Why do you say that, sir?” I asked.

“Because there are people who are born poor,” the man said, “And there are people who are born rich. That’s destiny. That’s the will of God.”

I winced. How could I tell him that I’ve been working for years (no, decades) with the poor, and this was the exact kind of distorted thinking that has trapped a lot of people in poverty. “God made me poor” is an invisible placard written on the foreheads of many poor people I’ve met.

I told him, “To be born rich or poor is *not* a choice, that’s true. But to *become* rich or poor, that’s a choice that God leaves up to us.”

He looked at me as though I spoke in Swahili.

I wanted to explain myself, but he wanted to ask me a very disturbing question.

Objection #2:

“Why Desire More? I’m Happy Where I Am.”

He asked, “Bo, why are you teaching us to become rich?”

His tone of voice was sharp. Like he was asking me, “Why are you teaching us to murder people, burn their bodies and eat their liver?”

He continued, “If you’re really a Christian, you should teach us to be content with where we are. Bo, aren’t you content with where you are?”

I laughed. “Oh, I’m very content.”

I never told this to him but I’d like to tell you: Right

now, if I choose to, I can stop working, deposit my money in a bank — and live on the interest. Sure, I have to simplify my lifestyle even further but we'll still be very comfortable.

With the interest I'll earn from the bank, I can maintain my small house and simple car.

And yes, I can still bring out my wife for our weekly romantic dates.

And I can still bring my kids for our twice-a-year vacations. No more Vietnam trips. But Tagaytay would be just fine.

I can even pay for our homeowner's association dues. (A whopping P120 a month! Yes, I live in a happy, simple village.)

But if I stop working and live on my interest, a few things will have to change.

Today, I send a number of poor children to school. That has to stop.

Today, I finance lay missionaries. That has to stop.

Today, I provide capital for livelihood projects for the poor. That has to stop.

Today, I finance my new ministry projects in its trial period. That has to stop.

This is the reason why I've chosen to grow, to expand, to increase and to become richer because I want to bless the world more.

That's why I work very hard today!

Here's what I learned: *To be content and to want to grow can coexist in your heart.* That can only happen when love rules your heart.

Objection #3: “I Might Do Something Against God’s Will.”

Some people say, “I just want to do God’s will.”

You can say that in a right and wrong way.

Wrong way: When you’re immobilized by your fear — specifically, a fear of failure.

Friend, here’s what I believe: God gives you life like an empty canvas.

And he says, “Here’s a paint brush. Here’s a palate and here are 24 colors. Paint something so beautiful.”

“Ah, Lord, what do you want me to paint?”

“It’s up to you,” He says.

“Lord, please tell me what to paint. At least, tell me if I should draw bowl of fruit, a sunset scene perhaps or group of children playing...”

“It’s up to you. What do you want to paint?”

“Lord, what style? Classic? Realistic? Abstract?”

“It’s up to you, child. What style do you want to use?”

“Lord, should I use red or blue or white or pink?”

“It’s up to you, child. What color do you like to paint with?”

I know of some people who were aggressive businessmen before becoming religious. But after they became religious, they became cowardly. They lost their willingness to try new things out. They kept telling me, “I want to make sure it’s God’s will.” Soon, their businesses became smaller.

What a pity.

I don’t believe God is into micromanaging our lives.

If that was His plan, He should have made us robots.

And He shouldn't have given us a phenomenal brain that can create and imagine new worlds.

Here's my belief: God's way is narrow between choices of good and bad. But God's way is very wide when it comes to choices between good and good. He opens up life to you like a white canvas and says, "Make your life the best life possible. Create something incredibly beautiful."

Objection #4: "If I Become Rich, I'll Lose My Friends."

Yes, you will.

When I grew my wealth, I actually lost some "fans."

They wrote to me, "I don't like you anymore because you earn too much money."

Huh? What's wrong with earning too much money?

First of all, I'm not a priest. I've got two growing boys who eat a lot of pancakes.

Someone else wrote to me and said, "People are saying that you've changed. That you're not humble anymore. Because you've gotten rich."

Yes, I'm different. I've grown. I'm more loving. And I'm happier!

Let me tell you why you lose some friends.

One day, there was a fisherman selling three pails of live crabs.

American crabs, German crabs and Filipino crabs.

A buyer came along and noticed that two pails were covered and one wasn't.

"Why are only two pails covered and the other not covered?" he asked.

The fisherman said, “I don’t have to cover that pail. Because those are the Filipino crabs. If a crab tries to go up, the other crabs will pull him down.”

People aren’t happy for the success of others.

They feel threatened. “Why is he succeeding and I’m not?

When a neighbor has a new car, what do the other neighbors say? “He’s probably a smuggler.”

When people see a girl driving a BMW, what do they say? “I wonder who’s her sugar daddy?”

Let me warn you: If you think badly of the success of others, you won’t be successful. Because you’ll also be thinking badly of your own success, you’ll pull yourself down, too!

Important: If there’s envy in your heart for other people’s success, you’ll never receive success, either.

You need to wish blessing on others.

Train yourself to celebrate the success of others.

If you see someone getting wealthy, be happy for that person.

Admire him. Learn from him.

Now, it’s time to determine what you really want — financially.

CHAPTER 3

Define the Financial Wealth You Want

Whether you think you can or think you can't, you are right.

Henry Ford

You have to make a choice.

This is a choice that God leaves up to you.

I compare God's universe to a large restaurant.

Unless you order, you won't get served.

You can't complain to the waiter, "Why hasn't my food come?" if you haven't given your order.

So what's your order?

Option #1: Just Enough

Enough to pay the bills.

Enough to eat three meals a day.

Enough to send kids to school.

When you grow old, you'll be depending on your kids and living with them — because you can't support yourself. You'll be living on your SSS or GSIS pension.

This is a valid choice.

And God's universe will respect your choice.

A father talked to me the other day.

With tears in his eyes, he said he's not been able to bring his kids to a vacation for the past 10 years. He has four kids and he earns P15,000 a month.

He earns just enough to get by.

But now, his goal is to have more than enough.

Option #2: More Than Enough

In this option, you're able to pay all your bills and still save for the future.

You're able to take your vacations with the family.

You're also able to help others in need.

You're able to be more generous to God's work.

If you want this, then choose this as your financial goal.

I repeat: God's universe will respect your choice.

But it'll also respect your choice if you choose the third option.

Option #3: Exceedingly More Than Enough

My friend earns a million pesos a month.

Aside from his tithe of P100,000, he gives another P300,000 for God's work every single month. By doing this, he gives up a lot of trinkets that his rich friends indulge in. But he's happy.

Why? Because he's made a decision to be wealthy for this sacred purpose: to be a channel of support for the Kingdom.

Do you want this kind of wealth — or more? Do you want his kind of lifestyle?

Remember: You're capable of earning any amount you truly want to earn.

The Bible says, "The Lord will make us prosperous and our land will produce rich harvest."¹

Have You Decided to Be Wealthy?

Most people wish to be wealthy.

A lot of people have this attitude towards becoming rich: "If it's for me, it'll come." *Que sera, sera, whatever will be, will be...*

I've realized that very few have decided to be wealthy.

But I also know that unless you decide to become wealthy, nothing much will happen. You have to be totally committed to be wealthy. When you're committed, you'll find a way. You know that nothing can stop you.

Have you decided?

Write Down Your Definition of Wealth

What do you truly want?

God's universe will respect your choice.

The restaurant is waiting.

So what's your order?

Write it down:

"I will earn _____ by _____.
(amount) (date)

¹ Psalms 85:12

Make Dream Reminders

One day, God spoke to Abraham and He said, “Look up at the heavens and count the stars — if indeed you can count them.” Then He said to him, “So shall your offspring be.”²

When God talked to Abraham, he had no kids.

Notice that God didn’t only say, “Hey Abe, you’ll have lots of kids.”

Instead, God gave him a picture. “Look at the stars. Can you count them? That’ll be the number of your grandkids and great grandkids.”

Pictures are powerful.

That’s why a lot of people benefit from making a dream board.

They cut out photos of their dreams, paste them on a thick board, and hang it in their room. A photo of a happy family. Places to visit. Cars to drive. Homes to live in. Ministries to support. Every time you look at it, you’re reminded of your dreams.

For Abraham, the entire night sky was his dream board. Every time he saw the stars above, he was reminded of his dream.

Go ahead.

Create your dream board now.

A part of this dream board could be your emotional whys.

² Genesis 15:5

HABIT 2

Find Your Emotional Why

Discover Your Hunger

*If you have a big enough reason to get something done,
there's almost no way you can fail.*

Yanik Silver

The Lord takes pleasure in the prosperity of his servant.

Psalm 35:27

CHAPTER 4

Find Your Hunger

God gives us dreams a size too big so that we can grow in them.

Author Unknown

Question: Why do people fail to reach their goals?

Answer: Because they've not yet discovered their emotional why.

Let me explain what I mean.

One day, I was talking to Ricky, a smoker.

He said, "I've tried to quit smoking, but it doesn't work. I've tried so many times, and I've failed again and again. I don't think I can quit smoking."

So I told him, "Do you have a kid?"

"Yes. I do. I have a three-year-old girl," Ricky said.

"What's her name?"

"Suzie."

I told him, "Imagine this vividly in your mind. What if someone pointed a .45 caliber pistol on the forehead of Suzie, and tells you, 'Unless you quit smoking, I'm going to blow her brains out.' Ricky, will you quit smoking?"

He swallowed hard. "Yes. Absolutely."

**When the Why Is Big Enough,
Facts Don't Matter**

You have the power to achieve any goal you set your mind on.

The reason why you're not able to do it is because you haven't found a big enough reason to change.

Amway leader Dexter Yager said, "When the why is big enough, facts don't matter."

You need a fierce emotional reason to become wealthy — or it won't happen.

Here's why: We make choices based on emotional reasons, not logical ones. (Oh yes, after the choice, we justify with logical reasons. But the initial reason is always emotional.) The reasons must always come from the heart, not just from the brain.

If you want to become wealthy, you need to discover your emotional why.

Another word for emotional why is "hunger."

Are You Hungry?

Rich friends tell me, "Brother Bo, I was born poor. Through hard work, I became who I am now. But I fear for my kids. I don't know what will happen to them. They don't have the same drive, the same passion. Because they don't have the same hunger I had."

Hunger is important if you want to become wealthy.

Another word for emotional why is "desire."

What do you really want? What is your deepest desire?

Desire in Latin is *de sidere*, which literally means "from the stars."

I believe our deepest desires are "from the stars." They were planted there by God Himself. If you move

beyond the shallow desires of your life and touch base
with your deepest desires, you'll find the will of God.

How do you do that?

Get to know yourself deeply.

What do you truly want?

How did I become rich?

Let me now share with you why I wanted to become
rich.

CHAPTER 5

Why I Wanted to Become Wealthy

*Some of the world's greatest feats were accomplished
by people not smart enough to know they were impossible.*
Doug Larson

Here are my three fierce emotional reasons for
changing my financial life.
From the most sublime to the silliest.

First, I Wanted to Provide for My Ministry

I wanted to help people but I couldn't.
Because I had no money.

Every day, I was faced with the needs of the people I ministered to. Some of them had very small financial needs and I couldn't even meet those small needs. It was so frustrating. So I nursed a fantasy: that I would have more than enough to share for their needs.

I loved it when the Bible said, "Command them (the rich) to do good, to be rich in good deeds, and to be generous and willing to share."³ That for me was the purpose of wealth.

³ 1 Timothy 6:18

I was so frustrated because I had so many new ministry projects in mind, but I couldn't do them — because of a lack of money.

So I began to nurture another fantasy: that when I had a new ministry project, I'd pull out my wallet or checkbook and say, "I'll finance this project for the first six months..." I had goose bumps just imagining this scene! It felt so good and wonderful, it was my favorite daydream.

Today, these are no longer daydreams. It happens quite regularly.

Some time back, Rey Ortega, our director for Pag-asang Pamilya scholarship program for poor children, emailed to ask me, "I need money for five new scholars."

I didn't even finish reading his letter. I typed, "Yes, I'll fund that." When I pressed the enter key and sent my email to him, I felt so much joy in being able to make that quick decision. Because God has blessed me with resources to do it.

Here's my other practical reason.

Second, I Wanted to Provide for My Family

Family is a very valid emotional why.

That was my "hunger," too.

The Bible agrees with me. It says, "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever."⁴ Being a poor missionary, I thought I'd be single for life.

But when I got married at the age of 32, I knew I had to change my finances.

⁴ 1 Timothy 5:8

I could live if I missed a meal. I was used to fasting.
But I wouldn't be able to face myself in the mirror
if my kids were hungry and I had no money to buy them
food.

I wanted enough money to send them to good
schools.

I wanted enough money for family vacations.

I wanted enough money so that if an emergency
comes up (like medicine or house repairs, etc.), I won't
panic because I have enough stashed away.

Before I got married, I also knew that 50 percent of all
marital fights are about money. Usually about not having
enough of it.

So I told my then fiancée, "I'll see to it that we won't
fight about money."

So I made a decision to earn a bundle and manage it
together with my wife.

But I had my silly reason for getting wealthy, too.

Third, I Wanted to Have My Little Joys

I've always loved restaurants.

Simple, little, cozy restaurants.

Perhaps because when I was a small boy, I remember
Dad bringing me for pizza or ice cream or hotdog every
week. In restaurants, I felt loved. And happy.

And when I hit my twenties, one of the favorite things
I loved to do was sit in a coffee shop all by myself, reading
a thick fat book.

The Bible says, "Moreover, when God gives any man
wealth and possessions, and enables him to enjoy them, to

accept his lot and be happy in his work — this is a gift of God.”⁵ It is God who enables us to enjoy our riches.

But I had a big problem. For years, I was a poor, single missionary.

How poor? Every time I entered a simple eatery like Jollibee, I *always* had to first count my money — including my coins — to see if I had enough. And many times, I had to walk away because I didn’t have enough money to eat there.

Let me tell you about one of my unforgettable experiences.

It has something to do with crispy *pata*.

⁵ Ecclesiastes 5:19

CHAPTER 6

Emotional Pain Can Make You Change

Turn your wounds into wisdom.

Oprah Winfrey

One day, I wanted to impress my girlfriend.

Thankfully, I felt rich that day because I had P500 in my wallet.

So I invited her to eat in a nice restaurant.

But a part of me still wondered if I really had enough money for the meal.

I knew the restaurant's specialty was crispy *pata* or deep-fried pig's knuckles. (Yep, I was still eating meat at the time.) Quickly, I read the menu. It cost P150 only. Yes! I could afford it.

I called the waiter and ordered crispy *pata*. With two cups of rice.

To save money, I didn't order drinks. Thankfully, my girlfriend didn't order, too. I smiled. Things were going my way.

At the end of our meal, the waiter brought in two little green bowls of *macapuno* (sweetened coconut). So this was how it was in more expensive restaurants: They give free desserts!

The waiter then gave me the bill.

And that was when I felt like my soul jumped out my body for 10 seconds.

Because my bill was P561!

With my heart racing, I called the waiter. I asked how my bill could be more than P500 if I ordered only crispy *pata* worth P150?

He showed me the menu again. He pointed out that it was P150 *per* 100 grams. With a smile on his face, he informed me that he served us 300 grams. Like he did me a favor!

So we ate a whopping P450 of crispy *pata*.

And that wasn't the end of my trials.

The waiter also pointed out that the *macapuno* was P20 each. It wasn't free at all. So with the rice and the tax, the entire bill reached more than what I had in my wallet.

So I did one of the most embarrassing things I ever did in my entire life — right up there with preaching with my zipper open. Sheepishly, I asked my girlfriend, "Uh, do you have money? I'm a little short..."

Thankfully, she had a few pesos in her wallet.

But both of us had nothing left for the waiter's tip.

With my head bowed down, I walked out of the restaurant as fast as I could.

Friend, this happened a long time ago.

But I can never forget how this embarrassing experience gave me a wild fantasy. It may not be wild for you but it was absolutely wild for me: I fantasized of a time when I had so much money, I could enter any restaurant and order anything I wanted — without even looking at the prices on the menu.

Call me silly. Call me juvenile. Call me crazy. But experiences like these were painful enough, they fueled my desire to become wealthy.

Write Down Your Emotional Why

Think deeply.

Why do you want to become a happy millionaire?

Write down the reasons below.

"I will earn _____ by _____.
(amount) (date)

Here are my emotional whys for wanting to be a happy millionaire:

Next, we work on your beliefs...

HABIT 3

Create Your Wealth Beliefs

How to Form Habits of Thought

Success is a state of mind.

If you want success, start thinking of yourself as a success.

Dr. Joyce Brothers

*"I tell you the truth, if anyone says to this mountain,
'Go, throw yourself into the sea,' and does not doubt in his heart
but believes that what he says will happen,
it will be done for him."*

Mark 11:23

CHAPTER 7

Decisions vs. Beliefs

*Obstacles are those frightful things you see
when you take your eyes off your goal.*

Henry Ford

"I'm going to exercise!"

I've heard this line so many times before.

From friends. From family members. From coworkers.

Usually I hear it around New Year's Day.

That's why if you visit any gym in January, it'll be overflowing with people.

You can't even park your car — the parking lot is full.

The lockers are full, too, and there's a line to the bathroom.

So you complain to the gym manager, "My gosh! What kind of gym is this? I pay good money every month. Why aren't you expanding? I couldn't even park my car. Why don't you buy new machines? Right now, there are three people lining up to use each of your 16 treadmills! This is absurd, I tell you, absurd!"

The manager is not fazed. In fact, he's smiling at you.

He tells you, "Sir, don't worry. This is only for January. Just come back in February. Actually, you don't have to wait that long. You can come back on the fourth week of January and you'll like our gym."

So you come back like the man told you — on the fourth week of January.

You notice it right away. The parking lot is almost empty.

You enter the gym and it's very quiet. About four people are using the 16 treadmills.

Why does this happen?

Because your habits are a thousand times more powerful than your decisions.

Because your decisions come from your conscious mind. But your habits come from your unconscious mind.

Two Kinds of Habits

The first are habits of action.

Do you brush your teeth every day? Do you bathe every day? Do you pray every day? Do you read the Bible every day?

All these are habits of action. And they will determine your life.

But there is another kind of habit that is even more basic.

They're called habits of thought.

It's what you think about constantly.

There's another word for habits of thought: beliefs.

Beliefs are habits of thought and they live in your unconscious mind.

I repeat: *Decisions come from our conscious mind. Beliefs come from our unconscious mind.*

The Two Parts of Your Brain

Let me introduce you to your phenomenal brain.

You have 100 billion neurons capable of running 10 quadrillion operations per second. If you combine all the computing power of all computers of the world together, they still won't be able to do what your brain can do.

Picture this: Put all the telephone network of the entire world together — and it will not even compare to the complexity of one neuron in your brain.

Friend, that's how fantastic our brain is.

Your mind has two parts. The conscious and the non-conscious. Which is more powerful? The non-conscious mind is more powerful than your conscious mind.

Let me prove it to you.

For two seconds, look at the following numbers, close your eyes, and repeat the numbers in sequence:
725999941178741109

Give up?

I can rattle those numbers in sequence. Why? Those are my office phone numbers and zip code.

But if faced with another set of digits, I'll be funky as you.

Needless to say, our conscious mind is very limited.

Now let me tell you how powerful your non-conscious mind is: Ten million cells in your body die every second. And ten million cells are created every second. Guess who supervises all that? Your non-conscious brain.

If you harness the power of your brain, you must understand that man has yet to discover the limits of this brain that God has given you. You can achieve almost anything. Only God knows the limits of your brain.

Let me give you some facts.

Your conscious mind can process 2,000 bits per second.

Your non-conscious mind can process 400 *billion* bits per second.

Your conscious mind's impulses races at 120 miles per hour.

Your non-conscious mind's impulses races at 100,000 plus miles per hour.

It's All Automatic

Here's the truth: 96 to 98 percent of your behavior is automatic — controlled by your non-conscious mind.

A loving person doesn't have a hard time being loving.

It's automatic: He has loving habits.

A holy person doesn't have a hard time being holy.

It's automatic: He has holy habits.

So a rich person doesn't have a hard time being rich.

It's automatic: He gets richer and richer every day because he has wealth habits.

So here's the big question: How do you gain wealthy habits?

How can we make wealth automatic?

CHAPTER 8

Beliefs Are Found in the Unconscious

An old belief is like an old shoe.

We so value its comfort that we fail to notice the hole in it.

Robert Brault

By the time a person is 17 years old, he has heard the statement, “You can’t do that!” approximately 150,000 times.

“You can’t do that because you’re too small.”

“You can’t do that because you’re too young.”

“You can’t do that because you’re not skilled enough.”

“You can’t do that because you’re not good enough.”

“You can’t do that because you’re not bright enough.”

“You can’t do that because you’re clumsy.”

“You can’t do that because you’re not as intelligent as your older sister who gets all the honor medals while *you* don’t get any!”

Some parents don’t mean to discourage their kids. But because they’re busy, they’ll say to a child who is trying to help, “No, don’t help me. Because you’ll take too long. And after you do it, I’ll have to do it all over again. So the best way to help me is for you to sit down and do absolutely nothing.”

After hearing this for 150,000 times, it'll become a habit of thought.

It'll become a belief.

So whenever there's a dream in front of him, his subconscious mind will say, "You can't do it!"

As a parent I've learned that my most important role isn't to correct my children's every mistake. One of my most important roles is to believe that they can achieve any dream that God has placed in their hearts.

Believe Your Kids Are Brilliant

I have two boys, Bene and Francis.

From the very beginning, I told them that I believed in them.

I told them they were brilliant. "You're a genius," I would tell them.

I praised them not only for their achievements but also for the effort of achieving. It didn't matter to me if they won. What mattered was they tried to win.

When my eldest son, Bene, was growing up, I allowed him to play computer games for about 30 minutes a day. One day, I told him, "You know what? I think you should create your own computer game."

He loved the idea. So he wrote the theme, the goals, the rules and the various powers and monsters and prizes in his game.

To this day, the game has never materialized. Because he has moved on to other things. But that exercise pushed his creativity — a creativity that he uses in his projects today.

At age 5, he started his first small business.

At age 8, he started writing articles for our kids magazine.

At age 9, he gave his first talk to a group of kids on entrepreneurship.

Today, at age 10, he's working on his first book.

I remember the day Randy Borromeo, our TV show director, called me up. He asked, "Bo, can Bene be a TV host for our kids show?"

"I'll ask him," I said.

I turned to Bene and asked, "Hey, Direk Randy wants to know if you're willing to be a host for our TV show..."

He didn't even let me finish my sentence. He said, "Sure!"

I was shocked by his answer. He was eight years old.

As I looked at him, happy and excited, his eyes lighting up like a Christmas tree, I wondered if he was really my son. For the first time, I thought he could be an alien that dropped out from outer space.

Because normal kids don't react that way. Normal kids will give you many reasons why they can't do stuff.

Ever since my sons were born, I've brainwashed them into believing how brilliant they were. (Hey, if a parent doesn't brainwash his kids, who will? TV? The Internet? His friends?)

Other parents love catching their kids when they do wrong and correct them.

But I love to catch my kids doing something right and praise them. Oh, I discipline them. But only after building a strong relationship with them.

Friend, that's the power of non-conscious beliefs in a human being.

Now the big question: How can you change your own non-conscious beliefs?

CHAPTER 9

How to Change Your Non-Conscious Beliefs

*Setting your goals is an activity of your conscious mind.
Habitually achieving your goals is an activity of your
unconscious mind.*

Bo Sanchez

When you create a new belief, you're like clearing a path through a thick forest in your mind. This is a brand new path you're making. Using your long and sharp machete, you'll have to whack your way through the branches, vines and bushes.

It will be very difficult and slow.

But on the second time you go through that same path, it'll be a little bit easier. You still probably need to fling your machete a few times to cut away the foliage you missed.

By the third time, it will be easier still. Fewer whacks from your blade.

By the 28th time, it'll be a stroll in the park. No need to bring the machete at all.

The Power of 28 Days

Years ago, NASA designed a fascinating experiment.

They outfitted their astronauts with goggles that flipped their field of vision 180 degrees — so that they saw the world upside down.

They asked the astronauts to wear these goggles 24 hours a day.

Obviously, they experienced a lot of stress.

But something happened on the 26th day.

One of the astronauts began to see his world right side up.

He now had normal vision. He still was wearing his goggles but his mind was able to adjust to the strange information. Enough neural connections were created in his mind that his visual perception saw everything upside down.

Soon, *all* the astronauts experienced the same thing around the 28th day.

This experiment showed that to change your pattern of thoughts, you need 26 to 30 days of bombarding yourself with the new pattern.

3 Steps to Rewire Your Beliefs

Here's how to bombard yourself with your new belief.

First, write down a clear financial dream.

"I'll be earning _____ by _____."

I mail a small booklet called *Novena to God's Love* to Kerygma Family members who support our ministry. (If

you want one, go to www.KerygmaFamily.com now.) I also give this to first timers who come to The Feast, our weekly prayer gathering.

In it's tiny pages, I ask people to write down their seven dreams.

I cannot tell you the number of times people have come up to me, announcing to me how many of their seven dreams have already been fulfilled.

Second, create new beliefs that support this dream.

At first blush, it will seem like you're writing fiction.

A fairy tale, up there with Snow White and the Seven Dwarfs.

That's OK.

Write your brand new powerful beliefs anyway.

Here's a list of beliefs I wrote for myself.

You can edit this and print it out for your use.

My Wealth Beliefs

I'm God's beloved and it is His great happiness to bless me.

God's river of blessings is flowing to me at every single moment of my life.

Everything I need comes to me.

I'm a blessing magnet.

I'm guided by God at every moment.

I am blessed with great relationships.

I'm always meeting wonderful people that bless me and make me grow.

I'm anointed by God to serve and bless the world.

I inspire millions of people.

I'm a brilliant entrepreneur creating wealth for God's purposes.

Money flows to me in great abundance.

I can earn any amount of money I choose.

I'm a fantastic communicator sharing God's love to my audience.

I love God with all my heart, soul, mind and strength.

I love others as Christ loves me.

I also wrote a few of my favorite passages below.

Make them part of your new beliefs.⁶

Third, declare your dreams and beliefs every day.

In fact, I don't only declare my dreams and beliefs once a day.

I do it many times a day. It's extremely powerful.

The key is repetition and feeling.

Declare your dreams and beliefs often and say it with conviction.

Remember: The reason why we're not successful is NOT because of some external factor. The reason why we're not successful is because of our beliefs.

Because beliefs are self-fulfilling.

It's Your Turn

Once upon a time I had a poverty mindset.

I inherited it in part from my mother.

She thinks she's poor and lives a life of near poverty.

Sometimes, when I date her and we park in front of a restaurant, she orders me to back up and drive away.

⁶ Mark 9:23, Philippians 4:13, Philippians 4:19

“Why?” I ask.

“This is an expensive restaurant,” she says.

“How do you know?”

“There are tablecloths on top of their tables. Any restaurant that uses tablecloths is expensive.”

Groan.

That’s my mom.

She believes that money is scarce.

She believes that it’s difficult to earn money.

She believes that money doesn’t grow on trees.

But amazingly, through the years, I’ve grown out of my poverty mindset.

Yes, it’s possible.

Today, I have prosperity mindset.

I believe that money is flowing towards me in great abundance.

I believe that it’s very easy to earn money.

I believe that money grows on trees.

It’s your turn.

Go ahead and change your beliefs.

Including your belief about aggressiveness...

HABIT 4

Be Consistently Aggressive

Are You Interested or Committed?

Success isn't a result of spontaneous combustion.

You must set yourself on fire.

Arnold Glasgow

*If you are unable to make up your mind and are undecided
in all you do, you must not think that you will receive anything
from the Lord.*

James 1:7-8

CHAPTER 10

Are You Committed to Be Wealthy?

The impossible is often the untried.

Jim Goodwin

Let me remind you again.

There are two kinds of people who are reading this book.

Those who wish to be wealthy and those who are committed to being wealthy.

Which kind of reader are you?

I know I've said this before but I just wanted to mention it again.

Because there's a huge difference between the two.

Going Against the Culture

Say this out loud: "I'm committed to being wealthy."

What do you feel?

Do you feel a teensy-weensy tinge of guilt?

That's because you're going against a specific grain of our culture.

In our culture, we value docility. Submission. Passiveness.

How many of you heard this song before? *Heart of Jesus meek and mild, hear o hear thy feeble child...*

I heard that song growing up as a child.

But when I grew up, I corrected my image of Jesus.

Jesus was meek, yes.

But He wasn't mild.

Jesus was aggressive. Only aggressive people get crucified on a cross.

Jesus was tough. Jesus was determined. Jesus was committed. Jesus was aggressive.

Here's the truth: *Every successful person I know is aggressive when it comes to their dreams.* Do you want to be successful? Then you have to be aggressive towards your dreams.

Does God Cause Poverty?

Last year, I had lunch with a wealthy foreigner in Tagaytay.

How wealthy? He was earning two million dollars a month. (Does that figure blow your mind?) He was in the Philippines visiting our smaller islands.

"So how did you like your visit?" I asked him.

"I loved it," he said, "I have never met a more polite, more courteous, nicer people than the Filipinos."

"Thank you," I beamed.

But then he frowned. "Bo, I also noticed how religious Filipinos are. I saw the tricycles with signs, saying, "God loves you" and "John 3:16." There is so much God in your country. And yet there is so much poverty."

Ouch.

That hurt because it's so true.

His question reminded me about my visit to Vietnam a month before — and how disturbed I felt.

There's not much God in that country. It's been a communist country for decades. But the economy is exploding. And according to statistics, poverty has gone down by a huge 60 percent. Can you believe that?

One reason: Foreign investments.

In 2008, the Philippine's foreign investments reached a measly \$2.5 billion.

In the same year, Vietnam's foreign investments reached \$15 billion.

And do you know what happened last year? From January to July 2009, foreign investments in Vietnam already reached \$33 billion.

Look at China. Another "godless" nation. Poverty there has gone down as well. And they're now poised to be the next superpower of the world.

But look at a few South American countries.

Like the Philippines, they're religious but poor as well.

A Wrong Kind of Religion

Obviously, this is a highly complex problem.

Too many factors caused our poverty.

But I'm going to bet that one major cause is our wrong kind of religion.

We were taught by our Spanish *conquistadores* to be submissive.

To obey orders.

To bow low, shut our mouth and say amen.

That was our model of a true Christian.

Any desire to be great was stamped out of us. Instead, we were simply to be content with our lot and pray for a better life in heaven.

This kind of passive religiosity helped the conquering nation crush all rebellion.

We were trained to be passive. To be quiet. To be content with little things. That's why our most famous folk song is "*Bahay Kubo, Kahit Munti.*"

And our national flower is the *sampaguita*.

And our national bird (until it was changed recently) was the *maya*.

But even if the Spaniards have left us for over a hundred years now, we've not yet changed our brand of religion.

It's time to move on.

CHAPTER 11

5 Cultural Roots That Rob Us of Our Aggressiveness

The world is moving so fast these days that the man who says it can't be done is generally interrupted by someone doing it.

Elbert Hubbard

I agree with my wealthy foreigner friend.

He said, "I haven't seen a more polite, courteous and nicer people than the Filipino."

This is indeed our strength.

And that's why we're the best employees in the world.

That's why our biggest export is Overseas Filipino Workers.

We export the best nurses, teachers, managers, domestic helpers, engineers and seamen.

But our strength is our weakness: We're too subservient; we lack aggressiveness.

Where does this come from?

There are Five Cultural Roots that rob us of our aggressiveness.

1. *Haciendero* Complex

When we were mostly farmers, we had a *haciendero* who would take care of all our needs. Food, housing, education of the kids, hospitalization...

To this day, we still want someone to care for us.

To many Filipinos, the President of the Republic of the Philippines has become the biggest *haciendero*. The governors and mayors and congressmen have become the new *hacenderos*. People depend on them. They ask them for everything.

We've lost our aggressiveness because of the *haciendero* complex.

2. *Bahala Na!* Attitude

May I give you common examples?

You ask your son, "Did you study for the tests today?"

He answers, "*Bahala na!*"

You ask your husband, "Did you tune up the car for our trip to Baguio?"

He answers, "*Bahala na!*"

You ask your friend, "Did you go to the doctor for your checkup?"

He answers, "*Bahala na!*"

"*Bahala na!*" means whatever happens, happens.

It's fatalism. *Que sera, sera*.

The phrase originally came from the expression "*Bathala na*" which means "As God wills it." Unfortunately, through the years we've twisted the meaning and made it fatalistic.

3. Lotto Culture

One day, I was talking to a woman who had large debts.

I asked her how she plans to pay her loans.

She said, "I'm buying lotto tickets."

I was about to laugh when I realized it wasn't a joke. This was her only plan.

Everywhere I go, when I ask the poor, "How will you get rich?" they always give the same answer: "I buy lotto tickets."

Recently, another kind of lotto has appeared: noontime TV shows.

Poor people pin their hopes on winning these contests to rise above their poverty. For the poor, lotto isn't a game.

It's their only hope.

I feel so sad.

That's why I've made it my passion to teach financial literacy.

By the way, some treat network marketing (or multi-level marketing) like the lotto. It's a common invitation. "Join us," our friend says, "because all you have to do is buy the basic package, ask two friends to join you, and you'll earn millions."

That's not true.

My close friends who are very successful in network marketing work like crazy. Some of them work 10 hours a day. Believe me, it's not a lotto ticket. It's something better — hard work that's fulfilling and helping people at the same time.

4. *Mañana* Habit

One man said: “I will stop procrastination — starting tomorrow!”

It’s a close cousin of “*Bahala Na!*”

You ask your husband, “Have you fixed the roof?” He answers, “I’ll do it next week. It leaks only when it rains anyway.”

Your ask your son, “Have you bought a new battery for the car?” He answers, “Next month. It still starts if you give it a little push anyway...”

You ask your friend, “Have you started investing?” He answers, “I’ll do that after I pay my bills. Besides, God will provide for my needs...”

You ask your sister, “Have you renewed your insurance policy?” She replies, “Not yet! Been so busy. So far, nothing bad is happening with me anyway. And if something happens, you’ll take care of my kids, right?”

5. Crab Mentality

I mentioned this earlier.

I’ve met a lot of people who are afraid of what others will say.

In our culture, some people will look down on you because you’re aggressive.

Some won’t like it that you’re aiming too high.

Some won’t like you anymore because you’re trying to succeed.

Some will criticize you because you’re becoming wealthy.

Some will even create dirty gossip about how you got rich.

I urge you: Don't mind the crabs.

Fulfill your dreams anyway.

Be aggressive.

Let me teach you now the 7 Laws of Aggressiveness.

CHAPTER 12

7 Laws of Aggressiveness

The greatest dreams are always unrealistic.

Will Smith

If you want to become wealthy, you need to be aggressive.

If you want to be entrepreneurs, you have to be aggressive.

If you want to be great employees — not just mediocre ones — you have to be aggressive.

Single-minded.

Proactive.

Focused.

Here are the 7 Laws of Aggressiveness:

1. The Law of Clarity

People ask me, “How were you able to achieve all that you have achieved?”

Here’s my answer: “I know what I want. I imagine it. I dream it.”

How can you be aggressive if you don’t know what you want?

People who aren’t clear with what they want will always be lukewarm, wishy-washy, tepid and non-committed.

The more precise these thoughts are, the quicker they become a reality.

When Tiger Woods was eight years old, he said, "I will break all golf world records and be the number one golfer in the world."

When Steven Spielberg was 12 years, he said, "I will tell stories to the world through movies."

When Bill Clinton was still in Yale, Hillary said that he told everyone he met, "One day, I'll be the President of the United States."

They were clear about what they wanted.

Are you?

Review your dreams.

2. The Law of Focus

An aggressive person is totally focused. Single-minded.

At any time, you only focus on one thing.

The more focused you are, the quicker it becomes reality.

(More on this in Habit 7.)

3. The Law of Intensity

Show me a successful person, and I'll show you a passionate person.

If you have not yet discovered your passion, you've not yet discovered your path to success.

Be intense! Be passionate! Be on fire!

Note: I'm not talking of obsession.

We want to live a life of balance.

But to succeed in business, you need to have passion for what you do.

4. The Law of Action

Let me ask you a question:

Six frogs were sitting on the fence. One frog decided to jump off. How many are left?

If you answered five, you're wrong.

The correct answer is all six are still sitting on the fence.

Because I said "One frog *decided* to jump."

But did he really jump?

Many people just make decisions.

"I'm deciding to diet tomorrow."

"I'm deciding to quit smoking."

"I'm deciding to get rich."

Will something happen?

Aggressive people don't just decide.

Aggressive people don't leave the place where they made their decision without putting their decision into action.

Unless you act, nothing happens.

One of my most favorite quotes is from the CEO of Google, Eric Schmidt.

He said, "Fail quickly. So you can try again."

This has been the story of my life.

5. The Law of Hustle

If one door is closed, look for an open door somewhere.

You don't give up until you succeed.

Walt Disney was turned down 302 times before he got financing for his dream of creating the "Happiest Place on Earth."

Colonel Sanders spent two years driving across the United States looking for restaurants to buy his chicken recipe. He was turned down 1,009 times! How successful is Kentucky Fried Chicken today?

Aggressive people hustle.

They always look for the open door.

6. The Law of Gestation

There's a timing in everything.

The baby has to stay in his mother's womb for nine months.

You can't force the baby to come out in a month or two.

I believe there's also the right timing for the birth of your achievements.

Wait for the right time.

Remember: Success is 90 percent preparation and 10 percent action.

You don't wait for luck. You create it.

But how?

Let me define luck for you: *Luck is when preparation meets opportunity.*

When opportunity comes, you're prepared!

So keep preparing now for your great success.

7. The Law of Integrity

Everything you do must come from love.

You can be a loving person and an aggressive person at the same time.

In fact, you are aggressive because you love.

Naturally, entrepreneurs focus on money.

But there are two types of income.

There's monetary income and psychic income.

In psychic income, the entrepreneur believes he's making this world a better place — by giving jobs, by giving his product, by being a businessman.

Remember that you're a great person.

Don't ask, "Am I worthy of these goals?"

Ask, "Are these goals worthy of me?"

How Aggressive Are You?

I read the life story of Sylvester Stallone and it moved me.

Stallone was born in poverty. In fact, his mother gave birth to him on the steps of a school.

He spoke with a slurred speech all his life.

Yet his dream was to be an actor.

Obviously, no one wanted to hire him.

But the man had hustle.

Every day, he sat in front of the director until he was given a bit part in a movie. After that, no one wanted to hire him again.

One day, he became so poor, he sold his dog for \$50.
That was heartbreaking for him.

He then wrote a movie script that nobody wanted.

Finally, after many rejections, one production house said they want to buy the script for \$75,000 on one condition: Someone else would play the main role.

Stallone rejected their offer because he wanted to play the main role.

The production house raised the price to \$225,000 — for as long as Stallone would agree that someone else would play the main role.

He rejected them again.

Finally, they offered him an offer he couldn't refuse: \$1 million.

But he rejected that, too.

So they offered \$35,000 for the script — with him in the starring role.

He accepted!

And as they say, the rest is history: That movie was *Rocky* and it grossed \$171 million. It also won 10 Academy Awards including Best Actor and Best Picture of the Year. That one movie began his meteoric rise to stardom.

(By the way, when he became rich, he bought back his dog.)

That, my friend, is aggressiveness.

After reading his life story, I realized why many are not successful. We're simply not aggressive enough.

Rate Your Aggressiveness

Do you give up easily?

Do you get discouraged and become passive?

From a scale of 1 to 10, rate your aggressiveness towards your dreams.

One is totally passive while 10 is Stallone's aggressiveness.

Aggressiveness Rating: _____

How can you be more aggressive?

Next Habit: Money Machines.

HABIT 5

Create Your Money Machines

First in Your Mind, Then in Reality

*In the business world, everyone is paid in two coins:
cash and experience.*

Take the experience first; the cash will come later.

Harold Geneen

It is the Lord's blessing that makes you wealthy.

Proverbs 10:11

CHAPTER 13

How Many Money Machines Do You Want?

Money is better than poverty, if only for financial reasons.
Woody Allen

“God will supply my every need.”

I love saying that.

But how will God provide?

Ninety-nine percent of the time, He'll do it through what I call money machines.

How many of you would like to own a machine that prints money?

I own 16 of them.

Every day, they print money for me.

The difference between the financially wealthy and the financially poor is the number of money machines you own.

In Bible times, sheep or cows were their money machines. That's why it says, “Be sure you know the condition of your flocks, give careful attention to your herds....”⁷ In the same way, you also need to give careful attention to your money machines.

⁷ Proverbs 27:23

Two Stages of Your Financial Life

I got this piece of wisdom from my friend Rex Mendoza.

He said that there are two stages in our financial life.

In the first stage, Man works for Money.

The second stage, Money works for Man.

Sadly, there are many people who don't reach stage 2.

They get stuck in stage 1. Consequently, they're very busy doing things they're not happy about.

Because in stage 2, they can now do anything they want. The irony is that when they do what they really want to do, they can earn even more money.

Are You Busy Getting Rich or Are You Just Busy?

Someone said, "If the devil can't make you bad, he'll make you busy."

Many people are so busy!

Busy earning money. In the process, they lose their family life, their health and their spiritual life.

So busy, they don't ask themselves the question, "Is this the best way to earn money?"

In Stage 2, people start owning automated money machines. These machines print money for them every day.

Then they stop just being busy. They become busy getting rich in all areas of their life. They spend more time with their families. They serve God. And they do what they love, thereby earning more money.

Another term for money machines are golden chickens.

CHAPTER 14

Do You Want Golden Eggs or Golden Chickens?

Don't count your eggs until the chicken's laid them.

Anonymous

One day, a huge alien ship arrived on planet Earth.

The aliens on the ship surveyed humankind and were so moved by the poverty they saw. They pitied the poor so much, they decided to help. They left behind one of their very special chickens.

Looking around, the aliens chose *Mang Pong*, a very poor farmer, to receive their wonderful gift. And in the middle of the night, they teleported this chicken to the backyard of *Mang Pong*. And in a blink of an eye, the ship rocketed away to a far, distant galaxy.

When *Mang Pong* woke up the next morning, he discovered the strange-looking feathered creature at the back of his little hut.

"Where did that weird animal come from?" *Mang Pong* asked. "It's extra-large and has golden-colored wings!"

But then something even weirder happened. When the chicken stood up, *Mang Pong* saw a shiny egg underneath it, glimmering under the sun. The chicken just laid a golden egg!

Boy, was *Mang Pong* excited.

He rushed out, sold the golden egg and bought lots of food, new clothes and new furniture for his tiny house. Life was great that day!

The following month, *Mang Pong* couldn't believe his eyes. Because the chicken laid another golden egg! So he ran to town, sold again the golden egg, and bought an iPod, a laptop, a Jacuzzi and a 60-inch plasma TV. Ah yes, life was becoming very sweet for *Mang Pong*.

And when the third month came, he already expected the egg. And he sold the golden egg and bought more stuff.

But the next day, *Mang Pong* grew very impatient. He realized that he had to wait for another month for the next egg. But he wanted buy his own personal helicopter and his very own private helipad. He badly needed more golden eggs.

And then he had a brilliant idea — or so he thought.

You see, *Mang Pong* wasn't very bright.

He said, "Where are these eggs coming from? From inside the chicken!"

So he grabbed the alien chicken, got his sharpest knife, and cut it open.

But alas, *Mang Pong* didn't find a single golden egg inside.

And the alien chicken was now dead!

Mang Pong cried at the loss of his chicken and all her golden eggs.

And slowly, the farmer had to sell his clothes, his furniture, his iPod, his laptop, his Jacuzzi, and his wide screen TV.

And in a year, the farmer became very poor again.

One day, as he walked around town depressed, he met one person who had become very rich. And the man was thanking him profusely.

“Why are you thanking me?” he asked.

“Remember the golden egg you sold me?” he said.

“Yes, of course,” *Mang Pong* said.

“Well, the egg hatched...” he said.

“What do you mean the egg hatched?” the farmer asked.

“I placed it in an incubator. After 12 months of care, it hatched and out came a chicken. A very special chicken. It’s extra-large and has golden wings. But more importantly, it lays golden eggs!”

Mang Pong could only stare in disbelief.

Every egg he sold — given the right conditions — could have become a chicken.

Oh, if only he kept the eggs and made it hatch — then he would have had many chickens laying golden eggs for him every day.

After many years, the alien ship returned to planet Earth.

They were happy to discover some had become wealthy.

The rich were those who owned chickens that laid golden eggs.

But they were also sad that many remained poor, including *Mang Pong*.

Money or Money Machines?

This is the story of many poor people.

The poor prefer golden eggs (money) rather than the chicken that lays them (money machines).

Remember this lesson: Every golden egg has a chicken inside.

Do you have money right now?

Inside every coin and paper bill is a money machine.

You just need to “incubate” it for sometime.

So you always have a choice.

You can “spend” the egg or you can make the egg become a chicken.

Blessing or Burden?

How many of you are praying for a house?

How many of you are praying for a car?

Do you want to make that happen?

I’ll teach you to adjust your prayer.

Don’t just pray for a house or a car.

Because if you do, this is what will happen:

Mike says, “Lord, give me a car!”

And kaboom, the car appears in front of him.

“Praise the Lord!” Mike says.

But in no time, he’ll have more needs.

Very quickly, he’ll be praying, “Lord, give me gas!”

Soon, he’ll also pray, “Lord, give me money for the tune up and change oil.”

The car that was a blessing has become a burden.

Remember: *Money without money machines are not blessings but burdens.*

Because the things that you buy with your money need more money to maintain them.

Here's how you should pray for a house and a car.

"Lord, give me a money machine so that I can buy a house and car!"

The money machine should come first.

The liabilities should come later.

Spend vs. Incubate?

Your golden eggs — if you incubate them — can become chickens.

Your money — if you don't spend it, but incubate it — can become a money machine.

We've been brainwashed with a wrong spirituality: We've made God the chicken. We've made Him our money machine.

But from experience, God doesn't give money.

He gives us money machines that will give the money.

God wants to provide money machines for you.

Here are the different types of money machines:

(1) job, (2) self-employment, (3) paper investments, (4) businesses, and (5) properties.

I repeat: Don't just pray for money.

They'll become burdens, not blessings.

Instead, pray for money machines that produce the money.

Two Components of Financial Wealth

Friend, let me define what financial wealth is to you.

Financial wealth is not money. Or property. Or stocks. Or jewelry. Or houses. Or cars. All those are simply fruits of wealth but not wealth itself.

In fact, I believe wealth consists of two things.

First, having a mindset to create money.

Second, having an ability to create money.

This is what wealth is all about.

Some people are confused.

They think that wealth means golden eggs.

But wealth is not owning golden eggs.

Wealth is owning the chicken that lays the golden egg.

Some people think rich people have Rolexes, BMWs and expensive clothes.

No. All these are golden eggs. (Some of them have borrowed those golden eggs and are paying huge interests!)

It's not how many golden eggs you have.

It's how many chickens you have that can lay golden eggs.

CHAPTER 15

Two Kinds of Money Machines

*The safe way to double your money
is to fold it over once and put it in your pocket.*
Frank Hubbard

Once upon a time I had only one money machine — my job. I was a missionary receiving a small monthly allowance.

Today, I own 16 money machines that produce money regularly.

But when you think about it, there really are only two kinds of money machines. It's either *manual* or *automatic*.

The difference is radical.

The manual money machine is like the typewriter.

The automatic money machine is like the computer.

If I'm using a typewriter, I have to type the entire letter every time I want a copy. If I'm using a computer, all I have to do is press the "print" button — and I can create as many copies as I want.

There are two types of manual money machines.

The first is a job.

The second is self-employment.

Your Job Is a Manual Money Machine

Jobs are great.

Jobs put food on the table.

Jobs offer some level of security.

After all, companies don't fold up overnight, right?

But I call them manual money machines because the moment you stop working, you stop earning, too.

Let's say you earn P350 a day.

After working for eight hours, you earn P350. You're so happy.

But the next day, to earn another P350, you have to work for another eight hours.

That's why I believe that jobs offer a false sense of security.

What if something happens to you or your company — and your job ends?

I urge employees never to depend their life on one manual money machine.

Self-Employment Is a Manual Money Machine, Too

Some self-employed professionals are richer than many employees.

These are dentists, doctors, lawyers, photographers, artists, singers, actors, event coordinators, *sari-sari* store owners, etc...

Theoretically, they own their time.

But it's still a manual money machine because the moment they stop working, they stop earning too.

Because they're still exchanging time for money.

Let me now introduce you to automatic money machines.

Paper Assets Are Automatic Money Machines

If you invest in the stock market, mutual funds, and retail treasury bonds (RTB), you're creating an automatic money machine.

Let me explain each one of them:

1. Retail Treasury Bonds

Many years ago, I read in the newspaper that the government was selling RTBs. They promised 11.75 percent interest each year if I kept the bonds for five years. Bonds are simply "I owe you" papers. So I marched into the Development Bank of the Philippines and asked about it. I told them I never did this before. I invested P100,000 just to try it out.

As I write this today, RTBs give much lower interest rates. I suggest this for people with huge amounts of money who don't want risk.

2. Mutual Funds

Through the years, I've invested a lot in mutual funds.

Mutual funds are really simple.

Instead of directly buying the bonds or directly getting into the stock market, you give your money to a fund manager. You let them manage your money for you — for a management fee. This company then invests it in bonds and the stock market for you.

Many mutual funds accept as low as P5,000 or P10,000 investments.

This is great news. We want the poor to enjoy the interest rates enjoyed by the rich. They, too, can earn 12 to 18 percent interest every year.

But the key is to invest in mutual funds only if you'll put in your money for at least six years. The longer, the better. In fact, I suggest you do this for your retirement.

There are various kinds of mutual funds.

If the mutual fund is invested totally in various bonds, it's called a *bond fund*. If the mutual fund is invested in both bonds and the stock market, it's called a *balanced fund*. If the mutual fund is fully invested in the stock market, it's called an *equity fund*.

Obviously, equity funds are more volatile but I'll recommend that for you if you won't touch your money for 10 years or more.

Then there are peso, dollar, and euro mutual funds, too.

Confused? Good. That means you have to study more.

So far, I've put money in these mutual fund companies: Philequity, ATR Kim Eng, Prudential Optima, Sunlife Financials, Prulife UK, Philam Asset Management, etc... (Why so many? I have many friends who work in these companies, and they ask me to invest in their fund. So I toss in a few thousands to make them happy.)

But *I'm* very happy with the growth of my mutual funds.

I remember my very first investment in a mutual fund five years ago. I put in P300,000 in one balanced fund. Today, it's worth P500,000 plus and keeps on growing.

I'm speaking for the Philippine situation.

In the US, it's a totally different ballgame.

It might be better to invest your money in an index fund rather than a mutual fund. An index fund is money invested in the entire US Stock Market — and it has zero management fees. And they say that the index fund gives you a higher interest rate than 80 percent of all mutual funds in the US. Weird, right?

If you want more information about mutual funds here in the Philippines, you can email Fely at **fely.santiago@gmail.com** or Lyndon at **lyndonmalanog@yahoo.com** now. They'll be happy to answer your questions.

Invest Small Amounts Today

I want you to study the table below.

I want you to compare how much you'll earn if your money grows at 4 percent interest (for example, time deposit in banks) and at 12 percent interest (for example, mutual funds).

Fact: You Can Be a Millionaire Investing Small Amounts Every Month

Monthly Savings	Interest	10 Years	20 Years	30 Years
P1,000	4%	147T	366T	694T
	12%	247T	980T	3.2M
P2,000	4%	294T	733T	1.4M
	12%	495T	2M	6.5M

P3,000	4%	441T	1M	2M
	12%	743T	3M	10M
P5,000	4%	736T	2M	3.5M
	12%	1.2M	5M	16M
P10,000	4%	1.4M	4M	7M
	12%	2.5M	10M	32M
P20,000	4%	3M	7M	14M
	12%	5M	20M	65M
P50,000	4%	7M	18M	35M
	12%	12M	50M	163M

That’s why I keep telling people that banks aren’t the place for your long-term investments. Unless of course you’re like some of my friends who have millions already — and a small interest rate will be enough for them.

Notice also that the length of time is crucial. The longer you save, the wealthier you become. The earlier you save, the richer you get.

Let me introduce you another powerful paper asset.

3. The Stock Market

“The stock market is dangerous!”

Have you heard that before?

I have. Many times.

And you know what? I agree.

After all, statistics say that 85 percent of stock market players lose their money. Believe me, billions have been lost.

But whenever people say, “The stock market is dangerous!” they’re referring to trading the stock market. Not investing in the stock market.

There’s a big difference.

I want you to *invest* in the stock market, not *trade*. If you want to trade the stock market, then what I’m going to say won’t help you. Please look elsewhere.

Here’s the basic difference.

Trading is buying stocks and selling them within a day or a few days.

Investing is buying stocks and selling them in six months or never! (Warren Buffet, the man who made his billions in the stock market, rarely sells his stocks.)

Here’s why I believe you should be investors: I don’t believe ordinary people should be trading. I repeat, 80 percent of people lose their money in the stock market. My belief is that most of those 80 percent are traders. And most of the 20 percent who do earn money in the stock market are investors.

So leave the trading to full-time traders, people who do this eight hours a day.

You, on the other hand, should focus on your business or job. Focus on your core competency. Stick to your game plan. Through your business or job, you create the money necessary to invest in the stock market.

Who Wants to Retire with P10 Million?

Here’s what you do: Open an account in www.citiseconline.com and click on their “Easy Investment Program.” You can download the application form from

the website. And then start doing your Money Cost Averaging.

I believe this is one of the most powerful ways to grow your wealth.

What is Money Cost Averaging? It's investing a regular amount every month for years. And you don't touch your money for decades.

In the Easy Investment Program of Citiseconline, you can invest P5,000 (or more) every month into great, solid, stable companies. Citiseconline will even tell you what these companies are. (Note: If you can't afford P5,000 a month, then save up for two or three months until you have the amount and invest it that month.)

In other words, it's like creating your own mutual fund. You choose what companies you want to invest in. You plunk in your money every month, not minding whether the market is up or down.

Their fearless forecast: If you invest P5,000 a month for 22 years on these great companies, you can earn up to P10 million. That's a growth rate of 22 to 24 percent a year.

It won't be a straight line up, that's for sure.

Through the years, there'll be a lot of zigzags. So like your investments in mutual funds above, this stock market strategy is for long-term investments only.

By the way, I have a special personal service I give to my TrulyRichClub members. Each month, I tell them my personal investments in the stock market. A lot of people find this very helpful. Each month, I update them if there are any changes in my investments. I also give to my members a special report entitled, *My Maid Invests in the Stock Market*.

Join the TrulyRichClub by logging on www.TrulyRichClub.com now.

Some Properties Can Be Automatic Money Machines, Too

My friend and mentor, Larry Gamboa, taught me all I know about creating passive income via real estate.

Last year, one of my partners and I bought a condo for P1 million.

It was a foreclosed property from the bank.

Now, you might be impressed: “Wow, Bo has lots of money.”

Actually, we only paid the downpayment of 20 percent required by the bank.

So that’s P200,000. And even that wasn’t mine.

I borrowed P200,000 from my mother-in-law, promising to pay her interest.

Six months later, we sold it through a rent-to-own scheme.

The tenant will pay us for 20 years.

My profit in the deal? I will earn P10,000 a month.

In 20 months, I get back my investment (or more accurately, the investment of my mother-in-law). But the great thing is that for the next 18 years, I’ll earn a passive income of P10,000 every month.

You might tell me, “Bo, P10,000 is nothing nowadays.”

But who says we stopped with one condo?

So far, my partner and I have done nine condos.

Now if you'll excuse me, I have to deposit post-dated checks for this month into my bank account. Gosh, what a hard life.

Business Is My Favorite Automatic Money Machine

But obviously, this is my favorite.

I love setting up businesses.

Why? Because I love serving people.

For me, business is ministry. The only difference between ministry and business is that I earn from it. But the purpose is the same.

I love my customers. I love to bless them with the best products.

I firmly believe that love is the best business strategy in the world.

Be Sure That It's Automatic

I know people who build a business and get married to it.

They work 16 hours a day and lose their life.

One of my goals in building businesses is to make them run on autopilot.

Since my businesses are small, I can follow this schedule: For about six months, I do a lot of work. But I always work with a team. After six months to one year, my team takes over. And I have the freedom to move on to build another business.

There are many businesses to choose from.

If you want to build your business, please read Habit 7: Stick to Your Game.

From Market Vendor to Millionaire

I met an 82-year-old woman who told me a fascinating story.

During the Japanese war, Nieves had a tiny table in the market. She was a vendor selling fruits and vegetables. Sometimes, she would sell clothes. Whatever people needed, she would sell.

She and her husband lived a simple life.

Soon, they were able to save enough to buy a second-hand jeepney.

The husband drove that jeepney as a school bus for kids.

Through their savings plus a loan from a friend, they bought a small property.

On that property, her husband built an apartment. On the spot, he learned to become an architect, contractor, foreman, carpenter and painter all rolled into one. They rented out the apartment and began building another one.

After many years, Nieves and her husband owned 70 apartments.

Those are 70 automatic money machines, churning out money each month.

I love their story.

Write Down Your Desired Money Machines

First, know where you are.

Check below what stage you are in your financial life.

Stage 1: Man working for money

Stage 2: Money working for man

Next, write down your desired money machines:

In Habit 6, we talk about your cash.

HABIT 6

Control Your Cash

Know Where It Goes

*More people should learn to tell their dollars where to go,
instead of asking them where they went.*

Robert Babson

*If, then, you have not been faithful in handling worldly wealth,
how can you be trusted with true wealth?*

Luke 16:11

CHAPTER 16

What Kind of Future Do You Want?

When I was young I thought that money was the most important thing in life; now that I am old I know that it is.

Oscar Wilde

“Bo, we’re torn between loving my mother and loving my kids.”

My friend Pam was talking about her aging mother and her two daughters.

Her mother was 63 years old and very sickly. Since her father died, Pam’s mother has been living with her for the last two years.

“Bo, we’re not rich. But last month, we spent more than P12,000 for my mother’s medicines. Again! I wish my two brothers and other sister take care of her, too,” she said, her voice trembling. “My husband doesn’t complain but I’m sure he doesn’t like it. We have two daughters and we sometimes can’t buy them things for school because of Mom. Yesterday, my daughter asked me again if I could buy her a computer — but I told her, ‘Sorry, we can’t,’” she paused to breathe, fighting back her tears, ““because grandma needs our money.””

“Have you asked your brothers and sister to help out?” I asked.

“We fight about it a lot. Over the phone. Emails. I tell them to let our mother stay in their homes. That it’s their turn. But they tell me they can’t afford it, too.”

“I see.”

“Bo, the sad thing is that Mom feels it. She knows we don’t like her at home.”

“Why do you say that?”

“I just know. Perhaps she overheard us fighting. Sometimes, she talks about dying so that we won’t be burdened anymore.”

What If We Can Go Back in Time?

What if this 63-year-old grandmother read this book when she was in her 20s, 30s 40s? The situation would have been totally different.

Dramatically different.

Because she and her husband could have saved 20 percent of their income every month and invested it in the stock market, mutual funds and other investments.

By age 63, she would have had P10 million.

She’d be living comfortably in her own simple house. She’d be paying for her own medicines and doctor’s fees. With her own money, she’d have hired a full-time caregiver and house help.

Every weekend, her children and grandchildren would visit. The grandkids would love going there because there’s always delicious food prepared for them.

During those visits, her four children would “fight” for grandma to stay in their home. “Mommy, you always

stay with my sister,” the younger one would say, “ Why don’t you also stay at my house?”

Once a year, grandma pays for a big family vacation for all her children and grandkids. Last year, they went to Vigan. This year, they’ll be going to Batanes.

Thanks to grandma, everyone looks forward to this big break.

Now I ask you: What kind of future do you want?

CHAPTER 17

The Problem of Living Too Long?

Inflation is when you pay fifteen dollars for the 10 dollar haircut you used to get for five dollars when you had hair.

Sam Ewing

One day, I was talking to “George” about saving for his future.

This man told me, “Why bother? I’m an old man. In 20 years, I’ll be dead.”

I was shocked. I asked him, “How old are you, George?”

“I’m 40.”

I frowned. “You think you’ll live only until 60?”

“Well, you never know...” George shrugged.

I grinned. “Yes, you’ll never know that you may live until 90.”

“Ninety? My goodness!” he said.

I smiled, “That means you’ll have 50 more years left in your life.”

George looked very shocked at that number.

And I hope to shock you enough today to wake you up.

People Are Living Longer

Here's a fact: Man's life expectancy continues to grow. Because of better health conditions, better medical care, we're living longer than our ancestors.

See how our life expectancy in the last two centuries increased:

Year	Life Expectancy
1900	47
1910	50
1920	54
1930	59
1940	63
1950	67
1960	69
1970	71
1980	74
1990	76
2000	80
2010	102
2050	140

My father died at 88.

I guess you'll have to get used to me because there's a high probability that I'll live longer than my father did. I may reach 100 years old, still writing books and still having great fun with my life. But I do promise that when I hit 90, I'll slow down a bit. I'll have more vacations with my lovely 85-year-old wife.

Here's my point...

Be Healthy in Body and Wallet

If you lived until 100, how many more years do you have left?

Living too long can be a blessing or a burden.

It depends on two things: how healthy you are physically and financially.

I definitely don't want to live until a hundred if I'm sick.

And I definitely don't want to live until a hundred if I'm poor.

We have to be healthy in both areas.

Here's how to be healthy in your finances...

CHAPTER 18

4 Steps to Control Your Cash

*In the house of the wise are stores of choice food and oil,
but a foolish man devours all he has.*

Proverbs 21:20

How you handle money is a reflection of your soul.

There was a time when I thought to save for the future was against the Bible. Because it meant I wasn't trusting God.

But then I read this verse: "Take a lesson from the ants... Learn from their ways and become wise! They labor hard all summer, gathering food for the winter."⁸

The Bible says that ants are wise.

They are wise because they save for the future. If you're not saving for the future, that means you're not wise.

Here's our problem: We keep asking for blessings — when He has already blessed us — and we mismanage our blessings.

Let me illustrate.

Imagine your son asks one morning, "Daddy, I need P100 for a school project." So you give your son P100.

⁸ Proverbs 6:6, 8

The next day, he comes to you and says, “I need P100 for a school project.”

You say, “Wait a minute. I already gave you P100.”

He says, “Yesterday, I was in the mall and I passed by some video games. I spent the P100. Can you give me another P100?”

What will your reaction be? Will you be happy?

I believe God has blessed us with so much wealth.

In fact, millions have passed through your hands already.

But we’ve not managed them properly.

Here are the Four Steps to take control of your finances.

Step 1: Stop Borrowing

Step 2: Protect Your Assets

Step 3: Live on 70% of Your Income

Step 4: Invest 30% of Your Income

Step #1: Stop Borrowing

The Bible says, “The borrower is the slave of the lender.”⁹

It’s a big lie when the leaflet you receive in the mall says, “You can get this flat-screen TV set in 12 Easy Payments” because there’s no such thing as an easy payment. Every payment will be hard.

I have a simple rule to give you: If you can’t afford to buy it now, don’t buy it.

Hey, what’s wrong with a fat TV set?

⁹ Proverbs 22:7

If you borrow beyond your means, you may also be saying yes to worry, sleepless nights and marital fights.

I'm very thankful that I have a credit card. It's so convenient not to carry a huge amount of cash around. But I don't borrow a cent from it. I pay my entire bill at the end of each month. I recommend that you do the same.

But the fact is, credit card companies like you to borrow. They keep announcing, "Pay only 5% of your total amount due." So they can charge you 3.5 percent interest each month. Yes, they want to charge you 42 percent interest a year!

They also secretly want you to pay late. So that they can give you penalties, which translates to millions in profits for them.

Don't give in.

Here's the second step...

Step #2: Protect Your Assets

As my exercise, I walk around my village every morning.

Because of the stray dogs around, I carry a four-foot stick. My son Bene was bitten by a dog last year. The bite didn't puncture his skin but we still had to give him shots. Thus, the stick in my hand every time I walk.

But so far, I've never had to use it. And I wish I'll never use it.

I guess all the dogs now know me.

In their minds, they're probably thinking, "There's the guy with the stick. I should be friendly."

Insurance is like that stick.

You need to carry it. But you wish you won't use it.

If you have small children or other people depending on your income, buy insurance. And pray that you won't need it. Pray that you'll live a long life and won't need it at all.

But if something does happen — and God takes you home — you have insurance to take care of your kids when you're gone.

Generally, I recommend that you "buy term insurance and invest the difference" in mutual funds, stock market and other investments. You'll earn much more in the long run.

But some people don't have the discipline. They don't "buy term and invest the difference." They "buy term and *spend* the difference." If you don't have the discipline or the financial literacy, I recommend you to buy whole life insurance. You may also be older — and buying a whole life insurance product may be a wiser thing to do — so you'll be covered until your old age.

Here's the third step...

Step #3: Live on 70% of Your Income

I can hear you now.

"Bo, that's impossible. How can I live on 70 percent of my income? I live on 110 percent of my income!"

I want you to look at the list below.

If you cut back on buying some not-so-essential items, and invest it in an investment vehicle that grows at 12% a year, you'll be earning millions.

You think it's just a few pesos today — so why not spend it?

But when you do, you're also throwing away your earnings.

If you quit smoking, you would earn P6 million.

If you cut back on coffee, you could save yourself P10 million.

If you give up lotto, you'd have another P6 million.

Take a look...

Fact: You're Throwing Away Millions

Little Things	Price/Item	Quantity	Month	35 yrs @12%
Softdrinks	P20/can	2 cans per day	P1,200	P6M
Coffee	P60/cup	1 cup per day	P1,800	P10M
Internet on line games, video games, CD rental	500	1 per week	P2,000	P11M
Ice cream, dessert, junk food, candy, etc.	100	1 per day	P3,000	P17M
Cigarette	P40/pack	1 pack per day	P1,200	P6M
Extra cell phone load	P1,000	1 per month	P1,000	P6M
Lotto tickets	P40/ticket	2 tickets per day	P1,200	P6M
Movie tickets	P100/ticket	10 per month	P1,000	P6M
Buying "sale" items	P1,000	1 per month	P1,000	P6M

Total: P74 Million

Obviously, you have to watch your big-ticket purchases.

That's where a lot of people lose money.

Example: I've been driving my car for the past four years now. (And it was even given to me!) A lot of people are telling me, "Bo, it's time to buy a new one. You can afford it anyway."

Yes, I can afford it.

But my car is still in great condition.

Sure, it isn't as smooth as when it was new. And its interiors are showing its age. Its mileage is pretty huge because I go all over the country.

But I don't have plans to change it yet. Not now. I'm having so much fun investing my money and seeing it grow.

Step #4:
Invest 30% (or More) of Your Income
into 3 Special Funds

So what will you do with the 30 percent that you don't spend?

You deposit it into three funds.

First is a Generosity Fund.

This is your greatest investment with out-of-this-world, eternal returns.

This is your tithe to God.

Give 10% of your income to this fund.

Second is your Emergency Fund.

This is very important.

You need this when the house roof leaks and needs repair.

You need this when the baby gets sick and needs hospitalization.

You need this when the car breaks down and needs a major overhaul.

You can't put all your savings in your long-term investments such as mutual funds, stock market, properties and business.

You need some cash in the bank.

So put 10 percent of your income into an emergency fund, and make it reach at least three to six months of your monthly income. Once it reaches this amount, you can divert this 10% into your Wealth Fund.

Third is your Wealth Fund.

You put 10 to 20 percent (or more) of your income into this special fund.

I've noticed that Filipinos love putting their savings in piggy banks, Pringles cans, mayonnaise jars and under the mattress.

Believe me, nothing will happen if you leave them there.

I strongly suggest your Wealth Fund to be invested into paper assets, properties and businesses. (See Habit 5: Create Money Machines)

Write Down Your Action Plan

Write down how you'll apply the 4 Steps to Control Your Money:

Step 1: Stop Borrowing

Step 2: Protect Your Assets

Step 3: Live on 70% of Your Income

Step 4: Invest 30% of Your Income

Generosity Fund _____

Emergency Fund _____

Wealth Fund _____

HABIT 7

Stick to Your Game

How to Play Your Way to Success

When you love what you do, it's difficult not to succeed.

Richard Carlson

Do not neglect your gift.

1 Timothy 4:14

CHAPTER 19

God Has Given You a Gift

*I don't care how much power, brilliance or energy you have,
if you don't harness it and focus it on a specific target
and hold it there, you're never going to accomplish as much as
your ability warrants.*

Zig Ziglar

"I want to start a restaurant."

Maila's face was filled with excitement. She took the early retirement package from her company and was ready to plunge into business.

Because Maila was my friend, I asked her, "Have you worked in a restaurant?"

"No," she said.

"Was your family involved in restaurants before?"

She shook her head. "No."

"So why do you want to have a restaurant?"

Maila said, "I like to eat in restaurants. I imagine a nice, cozy restaurant where I can go to every day and see the people enjoy the food."

I bit my lip. I asked her, "Maila, what was your job before you resigned?"

"I was an accountant for 24 years."

“Were you good?”

“Very good.”

“Maila, I’ll strongly suggest that your first business should be about accounting.”

“Noooooooo!” she cried, “I’m tired of accounting.”

“I’m sorry. But this is your gift, Maila. If you get into something new, like a restaurant, the learning curve will be very long. You’ll be failing for a few months or a few years...”

“Really?”

“But let’s say you offer freelance accounting services to companies. You can hit the ground running. By next month, you’re earning money. All you have to do is learn how to market your services. If you become good at it, you can hire other accountants to do the actual accounting — so you could do other stuff.”

“Hey, I like that.”

“And when your great accounting business starts humming, you can think about setting up another business. Perhaps a restaurant. But I strongly urge you to look for a partner who knows more about restaurants than you do.”

That day, I saved Maila a ton of problems and heartache.

Friend, do you want to build a business?

Here’s my most important word for you: Stay in your core gift.

God has given you a gift.

Use it and you will prosper.

Here are four keys you need to be a great success in business and life.

CHAPTER 20

How to Play Towards Your Success

*The supreme accomplishment is to blur the line
between work and play.*
Arnold Toynbee

Believe me.

Learn these and you'll save yourself from a lot of future trouble.

Here are the 4 Keys on How to Play Towards Your Success:

Key 1: Learn to Play

Key 2: Stick to Your Game

Key 3: Forget Your Weakness

Key 4: Reinvent Yourself within Your Game

Let's begin...

Key 1: Learn to Play

To prepare for this book, I holed up in a Tagaytay hotel for five days.

My clothes were in a tiny knapsack. But I brought with me a huge luggage filled with 35 books.

I worked from 6 a.m. to 10 p.m. straight.

That's 16 hours of work every day.

Guess what: No one forced me to do that.

I loved it so much, it was heaven for me.

In the same way, no one forces me to write 80 articles a month.

No one forces me to give 300 talks a year.

No one forces me to write three books a year.

I do all these things because I love doing them.

Do you think I'm having a hard time? No.

I'm having a ball.

What's Common Among Successful People?

Think of Bill Gates.

Think of Warren Buffet.

Think of Bo Sanchez. (Wink.)

What's common about successful people?

They're playing. They're not working.

If you're playing, you're having fun. You've got passion for what you do.

In one huge study, 5,000 successful entrepreneurs were interviewed to see what traits, characteristics and attributes they had.

Result? They found out that there is no one "entrepreneurial type." Some are strong with numbers. Some are strong with sales. Some are strong with operations. Some are very innovative. But the researchers found one thing in common with all of them: Passion!

They had intense passion for what they were doing.

The truly successful person is a happy person.

They're happy not because of their success. They're happy because of the passion that brought about their success.

If you're not playing, then you're in the wrong game.

2. Stick to Your Game

But here's the big temptation for those who've become successful.

When you're good in one game, it's very tempting to think that you'll also be successful in another game.

The logic is very attractive. "Gosh, I'm good in preaching, I'll probably be very good in counseling, too." But that's not true!

So many people are failing because they're not playing the right game.

Michael Jordan was, no doubt, greatest basketball player who ever lived.

He won the NBA championship six times. He won six finals-MVP awards, he won nine defensive team awards and, for 14 times, he played in the NBA All-Star Games.

But in 1993, he shocked everyone by retiring from basketball and signing up with a minor league baseball team called the Chicago White Sox.

He was the greatest in basketball, so people figured — he's Jordan, so he'll be great in baseball, too! But that never happened. Even in minor league baseball, he was forgettable. He never made it to major league baseball.

You can buy a Michael Jordan basketball card for as high as \$650.

But you can buy a Michael Jordan baseball card for \$1. Because in basketball, he was a god. In baseball, he was a failure.

We're talking of one person.

We're talking of one incredibly fit and healthy and talented body.

But his performance was so different in two games.

God has given you a special gift.

You need to work at that gift and spend your entire time developing it to the hilt. Don't go anywhere else. Here's a lesson: If you want to succeed in life, you have to stick to your game.

3. Forget Your Weakness

Don't spend time trying to develop your weakness.

One of the things I did before was to compose songs.

I composed worship songs for about 20 years.

But then I had to make a choice.

Life is short. I had to focus on one thing.

Composing songs takes time. A lot of time.

I could spend three hours composing one song, or three hours writing an article or preparing a talk. I decided to stop writing songs.

I'm not saying I won't write worship songs ever again. I'll probably go back to it when I'm old — as my way of recreation.

But here was how I decided: I was great in writing and speaking. I was average in composing songs. I had to choose my focus.

Wrong Education

But we were trained not to think that way.

The problem with school is that it tries to make you a well-balanced person.

To be good in all areas.

But in life, success isn't given to those who are good in many things. Success is given to those who are experts in one thing. Those who have developed a niche.

We were told in school: Identify your weaknesses and strengthen your weaknesses so you'll be a well-rounded person.

Here are my weaknesses.

My weakness is Math. I kept failing in it. I was good in English and Religion. So Mom got a tutor for me in Math. My grade went up from 72 to 75. But throughout my academic life, I had poor grades in Math.

I can try to be a better mathematician, right?

But no matter what I'll do, I'll never be great in Math.

I had another weakness: Sports.

I was terrible in sports. Basketball. Baseball. Soccer.

As a child, I felt so bad that I was very poor in sports.

So my teacher told me, "Work on your sports. You have to be a well-rounded person." So I did but I was crushed every time my classmates would laugh at me.

In school, you have to be well-rounded.

In life, you have to be focused on one thing.

Your Weakness Is God's Call to You to Work with a Team

So this is what you do: Forget your weaknesses.

Focus on your strength and spend your entire time and energy developing it.

And ask other people who are strong in your weaknesses to work with you.

Today, I don't do the bookkeeping and accounting of my businesses. My partners do all that. I focus on my strength: I speak and I write.

Your weaknesses aren't God's call to develop them. They're simply God's invitation for you to work with others — and form teams.

I've learned that we have two important assets.

Your most important asset is your strength.

Your second most important asset is your friends whose strengths are your weaknesses.

So here's your goal: Work with people who consider as play what you consider as work.

Let me give you an example.

For me, accounting is work.

For our finance director, Jill Ramiscal, and our chief accountant, Weng Cequeña, accounting for them is play. They can do it while they sleep.

My strength is to speak in front of thousands.

My wife would rather have a root canal without anesthesia than speak in front of people. But she likes staying at home and caring for the kids.

Some of you may be asking now, "Bo, won't I get stuck doing one thing? Shouldn't I be growing?"

Yes, you should. A person who isn't growing is dying.

So grow. Change. Expand. Develop. Reinvent yourself.

But do it within your game.

4. Reinvent Yourself Within Your Game

Here's the key: You need to reinvent yourself.

But some people, in their desire to change, play another game.

This is the temptation of many people.

You don't reinvent yourself to play another game.

If you want to succeed in life, you reinvent yourself within the game you're playing!

Think of Sylvester Stallone again.

He created the *Rocky* movies and they did amazingly well.

And when everyone thought he'd be stuck with one action movie, he reinvented himself and did *Rambo* movies — and they did amazingly well, too.

But then, he reinvented himself to do comedy — and whatever he did was forgettable. Why? Because comedy was not his game.

So the key is to reinvent yourself within your game.

Don't Move Around Too Much

Think of a magnifying glass.

Imagine if I place it under the sunlight and focus the energy of the sun on one particular spot. It will burn.

But imagine I place this directly under the sunlight but move it around a lot.

Nothing will happen.

Friend, God is the sunlight. He is your power source.

To succeed in life, the first thing you have to do is to place yourself under the sunlight of God's power.

But that's not enough.

I hear so many people complain, "Nothing much is happening in my life." Here's why: *Because you're moving around too much.*

Get God's power to focus on one thing.

Stay in one area — your passion, your gift, your play — and concentrate your entire life there.

And you'll experience more success.

In the next chapter, I'll teach you how to start a business.

CHAPTER 21

10 Principles in Starting a Business

A business that makes nothing but money is a poor business.

Henry Ford

Today, I run 12 small businesses.

I've made so many mistakes and I wouldn't want you to repeat them.

Here are the 10 Principles for starting your own business:

1. Find something you're passionate about.

I cannot emphasize this enough.

Obviously, you need to know yourself well.

What is your core gift? What is play to you?

2. Get firsthand experience in the business.

For my friend Maila, she has 24 years experience as an accountant.

If you don't have this firsthand experience, then look for one.

Work for free if you have to and expose yourself to a similar business.

3. Start small.

You'll always make mistakes at the start, so make your mistakes small by starting small. Maila's accounting firm can start with one or two small clients first. Through this, she'll perfect her system and aim for bigger clients later.

4. Dream big.

How do you plan to expand your business? When you start a business, have a rough plan on how to duplicate yourself and serve more people. Be cautious about starting a business you can't duplicate or scale up.

5. Have mentors.

There are people around you who are already doing what you want to do. They've been doing the business for 20 years. They've learned so much. Find them and pick their brains. Copy first. Doing so will save yourself from a lot of pain.

6. Learn a new skill: How to run a business.

My friend Maila knows accounting. In fact, she's an expert. But she doesn't know how to run a business. So this is a new skill she has to learn. Another example: You may be a great cook but running a restaurant is a totally different ball game. That requires not just cooking, but managing staff, balancing accounting books and marketing to new customers.

7. Be a marketing expert.

Marketing is the lifeblood of any business. No marketing, no customers. No customers, no sales. No sales, no money. It's as simple as that. The owner of the small business must learn marketing or his business fails. (Strong suggestion: The Internet is a powerful marketing tool that you can use. If you want to know more about Internet marketing for your business, join the seminars of my Internet marketing guru, Jomar Hilario.)

8. Focus on your strength.

At the start, expect to do everything. From sales to messengerial to janitorial services. But as your business grows, focus only on your core gift and outsource other tasks to experts. Do what only you can do. Delegate the rest.

9. Hire people better than yourself.

When you hire people, hire always the best. In fact, hire people better than yourself.

10. Be a relationship expert.

At the end of the day, business is about relationships. It's building great relationships with your staff, your suppliers, your partners, your regulators and your customers. Without good relationships, your business will be short-lived.

Write Your Game

Habit 7 is Sticking to Your Game.

What is your game? Write it down below:

Make a decision to focus your career and business there.

HABIT 8

Share Your Wealth

It Is Your Best Investment

The reason we give is because tithing is our way of paying our partner — God.

God is the best business partner I've ever had.

Robert Kiyosaki

*“Do not be afraid, little flock,
for your Father has been pleased to give you the kingdom.*

Sell your possessions and give to the poor.

*Provide purses for yourselves that will not wear out,
a treasure in heaven that will not be exhausted,
where no thief comes near and no moth destroys.”*

Luke 12:32-33

CHAPTER 22

Love God with Your Wealth

*Money is like manure.
You have to spread it around or it smells.*
Anonymous

You already know this.

But instead of just talking about giving 10 percent of your income to God (which I hope you're doing now), I'll encourage you to do much more.

For the 8th Habit, I'll simply tell you one powerful story.

The story about my dearest friend, *Tita Neneng*.

Who was she? She was God's love to me.

She was a short, plumpish, silver-haired, never-been-married woman with a contagious laugh and a heart as big as a boat.

For years, she was a very successful businesswoman who owned a gigantic canteen in a hospital. All her life, she cooked and fed people. If she fed a human being and that human being said, "*Sarap!*" (Delicious!), she was in heaven.

I first met *Tita Neneng* in 1980, when she joined our tiny prayer group, Light of Jesus. After a few weeks,

I noticed how people loved her. As their leader, people greeted me with respect. But when *Tita Neneng* walked into the prayer group, everyone stood up and adored her. Because each week, without fail, she brought a humongous pot of steaming *tinola* (chicken soup) for everyone.

Here's a secret I'd like to share with you...

She Was My Second Mother

One day, when I was only 18 years old, *Tita Neneng* pulled me aside and pressed a thick, white envelope in my hand. "Brother Bo," she said, "I know you've been praying for a car. Instead of just praying for it, I'm giving you money to buy a second-hand car."

I couldn't believe my eyes. It was P50,000 in cash. It was the biggest amount I've ever held in my hand at the time. In 1984, P50,000 was a huge sum of money.

But I simply couldn't buy the car for myself. So months later, I told her, "*Tita Neneng*, I'm donating your money to the community. We need a community van more than I need a personal car." She understood. "That's up to you, Bo."

She was like a second mother to me. Whenever she saw me, she'd give me food, stories and laughter.

And when community needed money, she'd be the first person I'd call. "*Tita Neneng*, I want to buy a small piece of property for our community office. Will you help me?" She didn't even ask me to explain. She pulled out her checkbook and wrote a check for P100,000. (Today, that would be worth P500,000.) Our office building is now sitting on that same property.

And when I ran out of money for the salaries of our

full-time staffers, I called her up. When I greeted her, “Hi, *Tita Neneng*,” she didn’t even let me speak. She just said, “I have a check for you. Visit me.”

But something happened when she was 70 years old...

She Left Everything for Love

She suffered a massive heart attack.

So massive, she died — for one minute.

Thankfully, the doctors were able to revive her.

I visited her in the hospital and I was shocked by her request. Even as she was still lying down in bed, this 70-year-old woman said, “Brother Bo, I want to serve the Lord.”

I said, “*Tita Neneng*, you’re already serving the Lord.”

“No,” she said, “I want to serve in *Anawim*,” she said. “This is now my second life. Please let me live with the poor and cook for them every day.”

Anawim was a ministry for the poorest of the poor that I started the year before. We housed the abandoned elderly in a five-hectare property in Montalban.

Tita Neneng left everything — her big house, her air-conditioned room and her brand new van. And she also left her businesses.

She lived in *Anawim* and took over the kitchen.

Tita Neneng moved into one of the houses where the poor old women we’d pick up from the streets stayed. In that house, she would share the same toilet with these street people.

It wasn’t an easy life. During the early years of *Anawim*, we didn’t even have electricity or running water.

But every day, with great love, she'd cook breakfast, lunch and dinner for hundreds of our Anawim residents. Indeed, we called her the Mother of Anawim.

Many times, she'd pull out her own money and give it to the ministry. Until one day, she said with a laugh, "Brother Bo, I don't have money anymore. It's all gone."

She gave everything. Her strength. Her time. Her money. Her life.

The Happiest Woman I've Ever Met

Many times, we'd talk over lunch. She loved telling me, "Brother Bo, I can die right now. I'm so happy. What else will I ask for?" Every time she'd say these lines, she'd cry tears of joy. Believe me. She was one of the happiest persons I've ever met in my life.

After 13 years of service to the poorest of the poor, she suffered another heart attack. This time, God didn't let go of her.

She died at the beautiful age of 83.

Heaven is now celebrating.

No wonder.

God and his angels must like *tinola*, too.

Do you want to be happy?

Serve the Lord like *Tita* Neneng did.

Pass on your wealth.

Love God with your wealth.

It's the purpose of why we become rich.

A Personal Invitation:

If you want to share the blessings God has given to you to our work for the poorest of the poor and our work of evangelism, join the *Kerygma Family*. You'll be lifting up the lives of orphans, the abandoned elderly left on the streets, street kids, pregnant women in crisis, poor children who want to go to school. As a way of saying thank you, I'll send you Bible reflections every day plus a truckload of blessings to nourish your spiritual life. You won't regret it. **To join, log on to www.KerygmaFamily.com now.**

EPILOGUE

Success Is a Habit (Failure Is a Habit, Too)

*Successful People aren't born that way.
They become Successful by establishing the habit of doing things
Unsuccessful People don't like to do.*

William Makepeace Thackeray

*We first make our habits,
and then our habits make us.*

John Dryden

*Habit is a cable;
We weave a thread of it each day,
and at last we cannot break it.*

Horace Mann

I announce to you the truth:
God's blessings are flowing to you today.
Open yourself to those blessings.
But you can't just be open once.
It's got to be a habit.

In this book, I showed you the eight habits of opening
yourself to those blessings.

Success is not an act but a habit.

Failure is not an act but a habit, too.

If it's not automatic, success won't last.

Everything has to be automatic.

Everything has to be a habit.

Everything has to be a system.

After 12 years of my journey towards wealth, I feel I've reached a point where creating wealth is now a habit for me. I see ways of earning money that other people don't see. I see money machines all over the place.

I see money flowing towards me like a river. If you want me to stop earning money, you'll have to chain me. I can't help but create wealth.

You, too, will reach this point in your life.

I encourage you to keep seeking growth.

Keep reading, keep joining seminars and keep listening to mentors.

By the way, I created a rich resource of continuous growth for you called the TrulyRichClub. Through my audio *PowerTalks*, *WealthStrategies* newsletter, *Stock Market* guidance and loads of free E-books and surprise gifts, I'm able to guide my members towards wealth constantly.

Be happy.

Be wealthy.

Be a happy millionaire.

May your dreams come true,


Bo Sanchez

P.S. *Get constant guidance.* I created the TrulyRichClub for this very purpose. Through the club, I guide my members to become happy millionaires. Every week, I send my members my *WealthStrategies* Newsletter. Twice a month, I send them audio *PowerTalks*. Plus a huge mountain of resources. I know you'll love the TrulyRichClub. (Note: You'll also be able to earn through the club.) For details, log onto **www.TrulyRichClub.com** now.

Get Your Abundance Now

Get Your Up-to-Date Financial Guidance Here.

Experience the financial guidance that comes from being an exclusive Gold Member in Bo Sanchez's TrulyRichClub. Daily, weekly and monthly, Bo will give you both spiritual inspiration and financial guidance on your journey towards wealth.

Here's a review of the 11 Big Blessings you'll receive when you become a Gold Member of the TrulyRichClub.com.

- Receive 2 *PowerTalks* every month (instant access via MP3)
- Receive Bo's *Success Mentors Collection* every 3 months — FREE
- Receive 4 *WealthStrategies* newsletters every month — FREE
- Receive Daily *GodWhispers* Email — FREE
- Receive *How to Be Truly Rich Seminar* — FREE
- Receive *How to Conquer Your Goliaths* E-book — FREE
- Receive *How to Turn Thoughts into Things* E-book — FREE
- Receive *My Maid Invests in the Stock Market* E-book — FREE
- Receive a monthly update of what stocks Bo invests in — FREE
- Earn passive income by being Bo's affiliate in the TrulyRichClub
- Earn passive income with Bo's other Internet Work

A "Wow Experience" Guarantee

During the first month of your membership, if you don't find the material Bo sends you a powerfully inspiring "wow" experience, then simply tell us — and we'll return your money. No questions asked. And you can keep all the great stuff Bo sent you (worth \$251.50 value) as his FREE gift to you for just trying.

Log onto **www.TrulyRichClub.com** now.

RESOURCES

Bo's Live Seminars:

Thousands have been blessed by Bo's *How to Be Truly Rich* Seminar and Bo's two-day intensive *Financial Coaching Program*. For dates of these seminars, email Beckie at beaconlightevents@gmail.com.

Internet Marketing Workshops:

Jomar Hilario, Bo's Internet marketing guru, gives a two-day hands-on internet marketing workshop. For dates of these seminars, email Beckie at beaconlightevents@gmail.com.

Stock Market:

Log onto www.Citiseconline.com and check out their *Easy Investment Program*.

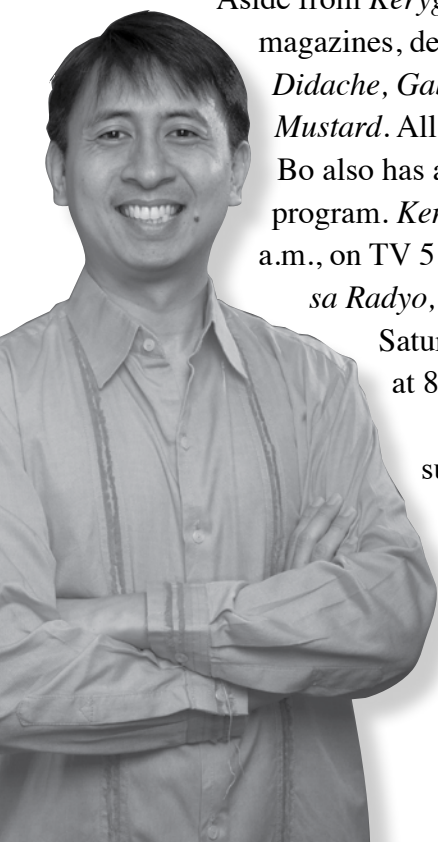
For more guidance on how to invest in the stock market, join Bo's *TrulyRichClub*. Log onto www.TrulyRichClub.com.

Mutual Funds:

This book already lists the mutual funds Bo invests in. (See Habit 5.) To get more information on how to invest in mutual funds, as well as how to offer mutual funds to your friends (and earn commissions), you can email Lyndon at lyndonmalanog@yahoo.com or Fely at fely.santiago@gmail.com.

ABOUT THE AUTHOR

Bo Sanchez started preaching at the age of 13 and wrote his first book at the age of 20. He is the publisher and main writer of *Kerygma*, the number one inspirational magazine in the country. Today, he continues to preach to millions worldwide. And for years now, his inspirational books have not left the top 10 list of bestselling books in the country. His powerful books include *You Can Make Your Life Beautiful*, *How to Be Really, Really, Really Happy*, *You Have the Power to Create Love*, *Fill Your Life with Miracles*, *Simplify and Live the Good Life*, *Simplify and Create Abundance*, and *Your Past Does Not Define Your Future*. (They're also available through our online store. Log on to **www.shepherdsvoice.com.ph.**)



Aside from *Kerygma* magazine, he publishes six more magazines, devotionals and Bible reflection guides: *Didache*, *Gabay*, *Companion*, *Sabbath*, *FiSH* and *Mustard*. All of them are top selling periodicals. Bo also has a weekly TV show and a daily radio program. *Kerygma TV* airs every Sunday, 6:00-7:00 a.m., on TV 5. His radio program, *Gabay sa Biblia sa Radyo*, is on Radyo Veritas, Monday through Saturday at 5:00-5:30 a.m. and on Sundays at 8:00-9:00 a.m.

He founded many organizations, such as Anawim, a special home for the abandoned elderly (for more information, log on to **www.anawim.com.ph.**), and Shepherd's Voice, a media ministry that publishes the most widely read Catholic literature

in the country. He also founded the Light of Jesus Family and the Light of Jesus Counseling Center. A firm believer in working with others, he has partnered with Gawad Kalinga and other groups that work for the poorest of the poor. He has also formed the KerygmaFamily, a borderless, international, non-physical community. All over the world, people are signing up as members of this virtual community — where they receive a mountain of great stuff for their spiritual and personal growth. (Log on to **www.kerygmfamily.com**.)

Privately, Bo is also a micro-entrepreneur. He engages in small businesses not only for his family's needs and for his various projects, but also from his firm belief that one of the most important solutions to his country's economic problems is to raise more micro-entrepreneurs among his countrymen. He frequently teaches and writes about financial literacy, believing that our poverty is hugely a product of people's very low financial I.Q. on subjects such as debt management, saving, investing and business.

In another endeavor he's very passionate about, Bo started the Catholic Filipino Academy to help parents who wish to teach their children at home. (Log on to **www.bosanchez.ph**.) But above all these, Bo believes that his first call from God is to be a loving husband to his wife, Marowe, and a devoted father to his sons Benedict and Francis. They live in Manila, Philippines.

Each month, Bo writes *The Bo Sanchez Soulfood Letter* and emails it to tens of thousands of people, inspiring them to live fantastic lives and connecting them to Bo's ministry. It is absolutely FREE. To subscribe, log on to **www.bosanchez.ph** or call up (+632) 725-9999 or 411-7874.

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Habit is what keeps you going.

Jim Ryuh

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Read this book and change your financial life forever.

Bo Sanchez is a much sought-after Catholic lay preacher and bestselling author of more than 15 books. As a public speaker and servant of God, he has received three recognitions from prestigious award-giving bodies in the Philippines. But over and above all these, he considers his relationship with his wife, Marowe, and two sons, Benedict and Francis, as his greatest achievement in life. They live in Manila, Philippines.



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