

WEALTH BEYOND YOUR IMAGINATION

– IT'S UP TO YOU!

The E-Book That Set the World On Fire

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What Wealth Beyond Your Imagination is all about

Countless teachers, gurus and sages have counselled over the ages what steps one needs to take in the journey of destiny. Whatever name you wish to ascribe to the journey: whether you wish to call it the search for success, or the search for meaning or the search for significance, the basic steps for moving from here to there remain the same today as it was in ancient times. If you equate material possession alone to “success”, you’ll not be alone. However, there is more to success than being materially wealthy. Mother Theresa didn’t have much material possessions, yet she is revered the world over as a Saint of the Roman Catholic Church. So there is more to success. Success is a continuum that extends from a series of individual achievements to significance and finally to legacy. In this thought provoking ebook, I show you the basic steps you can take to achieve lasting success in the journey of life.

You can draw your road map and follow it. If Bill Gates, Oprah, Aliko Dangote, and countless others that have impacted humanity and realized their dreams can do it, so can you. On the other hand, rather than follow the road less travelled, you could decide to go where life’s currents take you. Either way it’s up to you. Produced shortly before the sad demise of Steve Jobs, to whom the ebook is dedicated, **Wealth Beyond Your Imagination – It’s Up to You**, will shock, awe and inspire you. If you become uncomfortable after reading this book, then it’s time to begin your journey to becoming who you were truly meant to be by knowing, learning to apply, and mastering what the author calls the “eleven hooks”, thus moving from ordinary to extraordinary, and from useful to invaluable.

INTRODUCTION: YOU'RE A GENIUS

Perhaps I should start with the quotation from Walter Russell, who said “Mediocrity is self inflicted. Genius is self bestowed.” Believe it or not, you’re a genius, and it’s important you make something out of your life. You must aspire to do something greater than what you thought was ever possible, like “leaving a dent in the universe”, as Steve Jobs, Apples’ co-founder aspired to do all his life.

FIRST MY BACKGROUND

Why should I talk about wealth when I'm not one of the known millionaires? What qualifications do I have when I hardly can make both ends meet? A classic case of the dictum that says if you don't know it, teach it, and if you don't really know it, consult on it! Well I'm only joking here, but in a cynical way, this ebook is one of my ways to becoming a millionaire. Believe me, in a more serious note, I'm talking about wealth because the well known millionaires like Carlos Slim, Bill Gates, and Warren Buffet, to mention a few, are busy making their millions and will hardly have time to talk about wealth.

I started my first career as a banker. For 14 years, until the end of the year 2010, I worked with Diamond Bank, one of Nigeria's largest banks by assets. Before Diamond Bank, I worked for over 12 years with the institution which is now known as Bank of Agriculture, where I first served some of the poorest peasant farmers in northern Nigeria, in the area covering the present Sokoto, Zamfara, and Kebbi States. Today, in addition to running my companies, I am a life coach and help people realise their dreams.

I have six children. The first, David Jones, is a music producer and a sound engineer. He runs a recording studio where the audio CD version of this ebook was produced. The second, Winnie-Mandela, read Economics and is now doing Masters Degree in Economics and Finance in a private university in the US. The Third, Socrates, is a graduate of Law from Madonna University, and is now working in a Law Firm, having completed National Service in Enugu

State. I may add, he is a great dancer, and has a musical video and CDs to his credit. The fourth, Nightingale, read Accounting, also from Madonna University, and now working with a top flight bank in Nigeria, after her National Service, where she served in Jigawa State, Northern Nigeria. The fifth, Paul Jr., read Chemical Engineering at University of Benin, and is now doing National Service in Lagos, Nigeria's commercial capital, while the sixth, Athenia, has just completed her National Service in Ekiti State, Western Nigeria, after reading Mass Communication at Madonna University. My wife is a Lawyer, and runs her Law firm, Aret Paul & Associates, while at the same time also deals in real estate as a broker. You now have sufficient details about me and my family, so let's dive straight into wealth and how you can create **Wealth Beyond Your Imagination.**

HOW I BECAME A TEACHER OF WEALTH

I have been studying the formula for wealth creation for over 10 years and I'm now bold enough to share the formula with others. I remember while in Bank of Agriculture in Kaduna as a Senior Assistant Manager, I could not feed my family and could not pay my kids School fees. One day the school authorities threw my two kids, Winnie-Mandela and Socrates, out of School. Trinity College, it was. The saddest day of my life was the day I returned from work and met my two kids scrapping burnt rice from the bottom of the pot. I went into my bedroom and wept silently. I could not understand. My wife said there was no food. In effect, there was no money. I also remember that when I came to Lagos in 1996 to attend Diamond Bank's interview, I borrowed the transport money from a Lawyer friend. When my father died earlier in 1991, I had no money for the burial, I had to borrow. So as you can see, it has not always been easy, but today, I can say I am wealthy and on my way to more wealth.

HOW I CAME INTO WEALTH

Today the combined wealth of my family is in the region of \$1m and grows by the day. You would say not much, but compared to the low of yesteryears, you would agree, it's a big jump. My first book, **Bridges to the Customer's Heart**, is sold in over 20,000 internet online stores, including Amazon, Barnes & Noble, and Kalahari, to mention a few, and the publisher pays me 20% royalty for every copy sold . It currently retails on Amazon at \$17.48 per copy. The 2011 edition of **Bridges to the Customer's Heart** and my new book, **The Gods of Quality Strike Back**, come with ebook versions and I'm paid about \$2 for every download. If conservatively I achieve 100,000 downloads per book per year globally, that will be whole lot of money. Do the arithmetic! You may wish to know that **Bridges to the Customer's Heart** is one of the books in a trilogy that eventually is to be called **The Three Legs of Excellence**. The two other books in the Three Legs of Excellence collection are still on the way, so in effect, the combined cash flow from this selection alone will be far in excess of N100mm as the years pass by. And as the local currency, Naira, weakens I make more money in Naira terms when I convert Dollars into Naira. Let's explore further how you too can become wealthy.

WHAT YOU MUST KNOW

Some people say what you don't know does not hurt you. On the contrary, I must say, what you don't know can kill you. I recently attended a Book Jam at Lifestyle, the book store at Silverbird Galleria, where I met Pastor Olumide Emmanuel, the Author of two books, **"The Pathway to Wealth"**, and **"Love is Not Enough & Common Sense Is Not Common"**. Olumide said something that reminded me of what I have always known. He said, *"the best income is passive income"*, and continued, "any income that depends solely on you as a person is not passive income". That struck a cord with me. It's not that I didn't know these basic truths. After all, at the height of the stock market boom, my stocks were in excess of N27m in value. I had stocks in all the different market segments for maximum diversification, and I had nothing to worry about, so I thought. The first thing they teach you in business school is to maintain a balanced stock portfolio. Harry Markowitz even won a Nobel Prize in economics in acknowledgement of his work on *efficient market portfolio*. Well, no one mentioned that there could be a total market meltdown, the type that threw the world economy into tail spin beginning in 2008. By the time the dust settled, my portfolio was worth less than N3.5mm, some 87% decline. In effect my portfolio was worth 13% of its pre-meltdown value. So if diversification cannot protect you in the stock market, what can? Good question! The only type of investment that can generate for you maximum passive income, if you get it right, is multilevel marketing, sometimes also called network marketing or direct sales. We will return to multilevel network marketing in part two of this eBook. Unlike passive income, active income depends entirely on you and your effort. If you lose your job for instance, you and your family begin to suffer almost immediately if you depended entirely on active income. Even if you retire, you may not get any pension or gratuity as in all likelihood, you will owe your employer more than your employer owes you. That is the

sad situation in Nigeria. And unfortunately, by the time you retire you would have been too old to start a new sustainable income yielding career.

WHY SOME OF THE THINGS YOU DO MAY BE SABOTAGING YOUR EFFORT TO BE WEALTHY

Everybody dreams about wealth but what have you done concretely in the past one, two, or three years, say, to bring your dream to fruition? If you must be wealthy, you must hunger for wealth, and pursue it with every fibre of your being day and night. If any one had told me pursue wealth with every fibre of your being day and night about one or two years ago, I would have said or secretly thought the person was not serious otherwise he would have seen that I was already doing that. After all, I was working very hard at my days work. I was that naïve. I thought if I worked really hard, the promotions would come rolling in, and within a few short years I would hit the general manager or executive director position and the vaults to wealth would open up. I could visualise a Toyota Prado V6 Engine All-Wheel Drive Vehicle in my garage. I could visualise apartment in Ikoyi, or Victoria Island, and barring that, VGC, Lekki. So I really worked hard. I literally slept in the office, sometimes closing at 10pm. Even when the bank decreed that we close at 7pm, I said it was a huge joke. As a risk manager and senior credit analyst of the bank, I rationalised, who would analyse all the credits from the network of over 200 branches? I needed to show diligence, resilience, and the ability to work under pressure as a true professional, I thought to myself. But the real world doesn't work that way. I didn't know that no matter how hard I worked the bank would only pay me my salary entitlement as agreed in my employment contract. As they say, ignorance of the law is no excuse. Besides, I knew nothing about office politics. Those really savvy in it call it networking, in short, being with the in-crowd or connecting up with the people that matter. So hard work alone does not guarantee promotion! However, hard work is expected! If you don't work hard, they just throw you out. Sadly but true, even if you work hard, they can still throw you out if the company is not meeting

its profit targets. The company may just decide to get rid of 2% of the staff across board and your name may as well appear amongst those affected. Not that they hate you, it's just the nature of the rat race. The business of working for another person, climbing the corporate ladder, getting stabbed at the back, is called THE RAT RACE. Bob Marley even sang about it. Except the very best and world's most admired organisations, the company you work for is out to make money and not out there to make you happy! Period! It's the founder's way of making his or her MILLIONS! So get it quite clear, you can never be financially independent if you work for somebody, big or small, as an employee. Ask the ex-employees of any company that you know, whether it's GM, IBM, or the defunct Nigeria Airways.

The other day I was discussing with an assistant general manager with one of the top banks and he told me even bank directors retire highly indebted, with huge loans. I shouted it was a lie, that I thought the banks normally write-off loans for directors and he laughed me to scorn. No kobo is ever written off. So it doesn't matter whether you're a bank officer or director, you can never be financially independent if you pursue the RAT RACE STRATEGY. In the rat race strategy, you wake up by 5am, run like a headless chicken up and down, attend ten meetings in a day, and generally show to the whole world how busy you're. You hardly have time for you yourself and loved ones. No matter how hard you work as an employee, the two questions that continually stare you in the face are: a) is my reward commensurate with my effort? b) When will it be my turn to kiss the dust? As a matter of fact, as I was writing this, two of Nigeria's largest banks laid off a combined total of over three thousand of their employees. So like it or not, lay off is part of today's employment reality and a fact of modern life.

Apart from the fact that working for some other person does not allow you to pursue your dreams, people in paid employment spend frivolously. Sometime ago while still in Diamond Bank, I asked my ex-senior colleague, Emmanuel Akpokpovbo, why the wealthy don't spend frivolously, like giving money to beggars on the street, going to fast foods, and joining expensive clubs, and you know what he told me? He told me, wealthy people have *wealth consciousness*, while the poor and middle class don't. The middle class spend frivolously, mostly to be noticed. Rather than pursue their dreams like the wealthy, the poor and middle class like to be seen, to be heard, and to be popular.

Richard Branson in his book, **Screw it, Let's Do It**, said, "the illiterate of the 21st century will not be the person who cannot read or write but the person who cannot learn, unlearn and relearn." Branson admonished, "you should have dreams no matter how modest, and whatever your dream is, go for it. But remember, if you opt for a safe life you'll never experience the thrills of winning." Before I zero in on what you need to do to be wealthy, even if you don't fully agree with me, let's explore some of the reasons why people behave the way they do.

WHY PEOPLE BEHAVE THE WAY THEY DO

People all behave the same. We all do! As we were growing up, the constant refrains from our parents were, study hard, get at good grade, at least second class upper, so you can get an oil company, merchant bank or at worst, commercial bank job. While preparing for university, or collage as the Americans call it, we all selected or our parents helped us select the hottest subjects, the ones that would guarantee us a leg up, at least, in the labour market. Law, engineering, and medicine were for the really smart ones, economics, accountancy, and architecture were for the next in the pecking order of smartness. At the other end, business administration, political science, and mass communication was for those in the lower rung of the ladder in terms of being cool. We really worked hard while in school, college or university and most of us came out in flying colours. But what did we get? The people who could not get first class or second class upper to get top oil company jobs, came back, joined politics and made millions. The really smart ones that got first class got into the academia where they aspired to become Professors. The other really bright ones became medical doctors, bankers and accountants, and they all generally ended up being ASUU (Academic Staff Union of University), NMA (Nigeria Medical Association), and ASSBIFI (Association of Senior Staff of Banks, Insurance and other Financial Institutions) members, living, working and retiring mostly in penury.

According to Bob Proctor, people behave they way they do because the most powerful force in nature is conformance. Marcus Buckingham of the “**First, Break All the Rules**” fame, put it slightly differently. He said “we are herd animals”. In effect, we like to do what every other

person is doing. We all wish to conform. We all have the herd instinct. That is why we talk about COMMUNITY. (Latin: munus (gift), and cum (together)).

I remember as I was growing up as a teacher's son in the catholic mission years back in Anua, all the teachers lived together in small 6 feet by 6 feet brick bungalows. Everybody was the same. Everybody was poor. Anybody that was different was viewed with suspicion. I remember my uncle who resided in Lagos then, and had a motorbike. He was always viewed with suspicion whenever he came home on vacation. While we the kids admired him, the elders secretly feared he probably was engaged in something that could bring shame to the family's name for daring to be different. He had a motorbike and not a bicycle! I used to hear the whispers. Well, I must tell you the need to conform is not peculiar to any culture, that is why the Japanese have a saying, "any nail that stands out is hammered down".

Yes, we must all conform for if we tried to do otherwise we may be ostracised. How can you dare to be wealthy in a sea of poverty? How can you dare to own a yacht, a ranch, go on holidays, fly first class, and send your kids to the best schools money can buy when every body else is doing RAT RACE and making do by cutting corners, cutting cost, eking out a living, and unfortunately sometimes dying young? So at the root of the reason why we do not like to try new things, why we don't like to think differently and why we don't like to take risks is because we are all herd animals. We like to conform. We like to do what every other person is doing, even if it makes no sense. Until you switch from the mental mode that says conform, and accept the fact that being different, pursuing your passion, and aspiring to be the best that you can be, you may be wasting your potential.

The greatness of Christopher Columbus does not lie in the fact that he discovered America, “the New World”, but in pursuing his dream to the logical conclusion, at a time when every known human being believed the world was flat, and daring to go far to sea was to fall into the abyss. Bill Gates forfeited Harvard to pursue his dream to develop software, when others would have sacrificed a limb just to get close enough to touch Harvard’s gate. If I must tell you, it’s time you heeded Shakespeare’s advice, “be not afraid of greatness, some are born great, some achieve greatness, and some have greatness thrust upon them”. For those of us who were not born great, or had greatness thrust upon us, we must go out there and achieve greatness.

THE THINGS YOU MUST DO TO BE WEALTHY

First, let's look at the three things you must never forget. Today where the world is indeed flat, thanks to technology, the key really is not about the important things you must remember, but about the few imperatives you must never forget. I will be very brief here. The three things you must never forget are: **Principles, Philosophy, and Formula.** Let's quickly review them.

PRINCIPLES

Whether you call them principles, rules or laws, they operate all the same, and they are universal. That is why they are laws. Like the law of gravity and electricity. For gravity, anything that falls, comes down to earth, and for electricity, if you put your bare hand in electric current, you are electrocuted instantly. If you infringe laws or rules, you get punished, penalised or sanctioned, sometimes severely. It doesn't matter whether you are old, young, poor, rich, educated or illiterate. You must never forget principles. If you forget any of the rules regarding wealth, your success in wealth creation will be severely circumscribed, and any success you achieve will be short lived. These principles include trust, honesty, and resilience, to mention but three.

PHILOSOPHY

Philosophies are what people postulate, and differ from culture to culture and from generation to generation. While principles are unchangeable and unchanging, philosophies do change. An

example of philosophy is chastity. In the olden times, you were expected to be chaste, especially if you were a girl. Chastity was like a rule or principle. For instance, you were not expected to engage in sex before marriage. Today that is not the case, you can still get a husband even if you're not a virgin. Also, in the olden days, you were expected to marry within your clan, today that is being observed in the breach because of better knowledge. So, know the broad philosophies but don't be weighed down by them. Do not be weighed down by the philosophy that says pursuing wealth is bad because money is the root of all evils. Forget or ignore gurus that propound philosophies and say theirs are the universal truths. Choose the philosophies you wish to adhere to carefully and use them as compasses to navigate life.

FORMULA

If you look at the thesaurus, formula is equated or taken as synonymous with rule or principle but it is not. Unlike principle, formula is not universal. Formula is the secret you employ to gain advantage over the competition or to master your environment. For instance, Coca Cola has a formula for all its drinks and theirs are different from Pepsi Cola's. Every company, association, club, family, and even individuals have formulae or secrets to protect their interests. To make money you must not only know, but must master the basic formula for wealth. If you don't you will be forced to work for or sell yourself to those that know the formula for making money as an employee and regrettably retire or die poor, or at best live an unfulfilled life. To acquire, master and deploy the formula for wealth you need a guide, mentor or coach to unlock for you the secrets.

THE THREE IMPERATIVES FOR WEALTH

The old formula for making money and creating wealth was to have capacity and knowledge. If you had capital and knowledge in the 18th century, like Henry Ford or Karl Benz, you could set up a plant and produce cars and you could become very rich. But today knowledge is very pervasive. Knowledge is everywhere. Just go to the internet you can get all the knowledge you need. If knowledge was truly the determining factor, university dons would be the richest people on earth, but they are not. University dons get paid even less than bank officers they taught in school, so there are some missing ingredients. They are three. If you have the three of them going in the same direction reinforcing each other, you can be insanely wealthy and successful. I reveal the three of them here briefly. We call them the 3 Fs, and they stand for Faith, Fire, and Focus. Let's review them quickly.

FAITH

This is not religious faith, like if you pay tithe and fast you can do exploits. The faith we are talking about here has to do with your values, beliefs, outlook to life. Do you believe that it is wrong to pursue wealth with all the fibre of your being because money is the root of all evil? Do you believe that pursuing money and wealth is wrong because only greedy people do that? Do you believe that your parents or uncles did not pursue wealth with all the fibre in their body and survived so you too can survive? Well, you are being misguided by someone else's philosophy

that may come back to haunt you. To prepare for the journey for wealth you must cleanse your believe system and attune to your environment and reality.

FIRE

This refers to your passion, drive and energy. You must really be fired up to go out there and become wealth no matter what it takes. The fire must really burn in your breast and you must not be contented with your current situation. Some people when they find themselves in a rut blame others. They blame their parents, they blame their destiny, and they blame the government. They blame fate for dealing them a bad hand. In traditional African societies sometimes people even blame witchcraft! They will blame everything under the sun except themselves. How naive? This message is for the serious minded, willing to take his or her destiny in his or her own hands and break away from his or her current rut, and start charting a more successful life for himself or herself and loved ones.

FOCUS

The last thing you must have is focus. This is the laser like quality that propels you forward and enables you to zero in single mindedly on what you wish to achieve. If you investigate every successful person, company, or institution, the one thing that sets them apart from the rest is the discipline to focus. People with focus instinctively know what they want and focus on it single-mindedly, and are never diverted to other *nice to do* endeavours. Some people make the mistake of getting diverted into seeking more knowledge instead of focusing their energies on doing

things that could help them build their wealth. Some register for post graduate diploma courses at the age of 50, some go for MBA at 60, while yet others pursue ICAN at 40 while still holding down a fulltime job. Bill Gates focused on software and is today one of the richest men on earth! Ask yourself, is Bill Gates the most educated person in the world? You may get all the degrees in this world but don't forget, they may not necessarily make you wealthy. Only focus on activities aimed at wealth creation will make you successful and wealthy. Let's now look at the eleven critical and decisive things you need to do to point you in the direction of wealth.

THE ELEVEN CRITICAL HOOKS FOR WEALTH CREATION

Master these eleven critical hooks and you will be wealthy for ever. I didn't include *networking* and, *education*, because net working has limited validity. Until the other hooks listed here have been satisfied, networking may not see you far. On the other hand, education properly situated as we have already stated, is a universal, that is, a principle. You need education to bolster your confidence, and master philosophies, but it may not necessarily make you wealthy. If you look very closely, the most educated people are not necessarily the wealthiest. In fact I make bold to say education, sad but true, makes no difference to making wealth today. You must master the eleven hooks as weakness in one may undermine your overall edge. Let's quickly review the eleven hooks.

#1: FUTURE

Focus single-mindedly on the future. Some people expend all their energies focusing on the past, such as the hurts people have inflicted on them, and their past failures. Rather than needlessly dissipating this mental energy into unproductive self pity, focus on the possibilities that lie ahead. Map out your future, design your roadmap how to get there and channel all your energies towards its achievement. Remember Thomas Edison, one of the world's greatest inventors. Though he failed over almost ten thousand times in his bid to invent the incandescent bulb, he never wavered. He remained committed and focused on the future and task at hand until he prevailed.

#2: READ

I learnt about this years back when I listened to the motivational speaker, Bryan Tracy. He said, if you read one hour per day in a subject area you love, within five years you will be the most knowledgeable person in the world in that subject. I started practising that and today I can boast that I count myself as one of the top experts in customer service in the world. My book, **Bridges to the Customer's Heart**, attests to that. So find the area you love, or have passion for and start reading one hour per day and before long you will be a sought-after guru and can start charging premium fee for your effort like Tom Peters. Tom's calendar is fully booked till 2014. That is the power of read. Tom reads voraciously.

#3: SPEAK

Learn to speak to reduce your inhibitions and generate self confidence. Self confidence will banish fear and when once you master fear, you are on your way to greatness. All the greatest men in all of history were great communicators: Cicero, Demosthenes, Abraham Lincoln. Add to that list Martin Luther King Jr., John F. Kennedy, Nelson Mandela, the Madiba, and Barack Obama. Join a Speakers or Toastmasters Club near you. If I may tell you, I'm not a natural good speaker so I joined Toastmasters Club to master the basics. Join a Toastmasters Club and see how your success skyrockets, so long as you don't ignore the other hooks.

#4: DECIDE

Decide has three dimensions, but in this instance we are concerned only with you deciding what you want to become the master of. Some gurus may ask you to decide or visualise how you want your future to be. That mixes up cause and effect. What you can be, or will be is the outcome, that is, the effect, of the steps, that is, the causes, that will bring it to being. Just focus on the doing, decide what you want to do and the being will naturally follow. If you have so many passions and cannot really decide what to focus on, your coach or mentor should be able to give you simple tests to help you make the right decision. Play to your strengths and avoid areas you don't have natural talent for.

#5: MASTERY

Master one thing! Be known all over the world, at least your small world, as the master of that one thing. Know ten, five or three things well but master just one. Remember, Bill Gates knows many things well but he mastered just one thing: software. In my years in banking, I mastered one thing. Just one thing: training. I could design programs and train new entrants, managers and general managers alike. I masterminded training in Diamond Bank for seven years. When I was moved to risk management, though I became the head credit analysis after six years and was recognised as one of the team members that passed the rigorous CBN (Central Bank of Nigeria) examination that led to the seizure of the assets of five sick banks and the sacking of their

managing directors, I never quit training. What are you unequivocally known for? Do not be a jack of all trade but master of none. Master one thing.

#6: CSF

Closely aligned to Mastery is CSF, which stands for critical success factor. We earlier talked about the three imperatives you must never forget, which included principle, philosophy, and formula. It's formula we are talking about here under CSF. Every business, industry, field of endeavour has its secrets. Know the secrets, master them. Do you know the top three secrets for success in your field? If you do not know the secret of something how can you master it? If for instance you are a policeman, the most critical success factor to stay alive is how to manoeuvre during night patrols otherwise you may be killed either by enemy or friendly fire. As a consultant, you must be at the cutting edge in the particular area you're consulting on otherwise you may be regarded as a charlatan. Some people for instance go into multilevel network marketing and do not know the critical success factors and remain as distributors for years and after a while just give up, whereas multilevel network marketing is one of the fastest highways to wealth creation.

#7: MEASURE

Measure your progress; recalibrate your course once in a while. Be truthful to yourself and avoid self denial. Every once in a while benchmark yourself against the best people in your industry. Are you seen and regarded as amongst the top 10, 20, or 50 in your field? Visualise a matrix with

four quadrants. Aim to be in the upper end of the topmost right hand quadrant, the quadrant of excellence. If you cannot make this quadrant, then you may be struggling. Go back and review whether you took the right decision as far as the *decide* hook was concerned until you get it right.

#8: KEEP TAB

Keep tab of the developments in your industry. Tune your antennae to your environment. Things change so fast and sometimes so fundamentally these days that if you don't keep pace you may become a dinosaur. Experts say the half life of knowledge, that is, how long it takes current knowledge to become obsolete, these days is six months. In fact, it's closer to three months. Look at the American auto industry, as an extreme example. They were not keeping tab at what the Japanese were up to until they (the Japanese) sneaked up on them and over took them right at their own backyard. It took the Japanese just 30 years, approximately from 1961 to 1991, to dethrone the Americans and Europeans. How do you keep tab? Attend seminars, industry conferences and conventions. Seek out the experts meet and buy their books, tapes and audio and video compact disks. Befriend them, and be willing to be their student. In the motivational industry, you cannot afford not to know Les Brown, Tony Robbins, and Wayne Dyer for instances. Last August, I bought Darren LaCroix's entire collection of "Get Paid to Speak By next Week", at Palm Desert, California, to keep abreast of the speaking industry. Unless you are willing to invest in the future you may underperform. Keep tab and work tirelessly to stay current.

#9: ANNOUNCE

Announce your arrival in your industry or area of mastery by your fruits. Remember, by their fruits we shall know them. What can you do to announce your arrival? Write software and sell to industry top leaders as Bill Gates did. The first thing he did was to license his DOS (Disk Operating System) to IBM and render all the extant systems obsolete overnight. Win a Nobel Prize if you're a scientist or a poet like Wole Soyinka. Write best sellers like Tom Peters, Seth Godin, Stephen Covey. Write hit songs and perform like 2Face Idibia. Don't seek publicity by jumping from one television or radio show to another or you'll soon become a commodity. In fact, be publicity shy. When you have finally arrived by releasing prodigious output, all the media houses will be running after you and your media director or consultant will choose carefully the ones you should talk to. Some times if you are in a team, break away and go solo. Michael Jackson did that - he broke away from the then Jacksons Five. 2Face Idibia did that too. He broke away from the Plantation Boyz. Lionel Richie did the same. He broke away from the Commodores. Beyonce did that. She broke away from Destiny's Child. And Victoria Beckham did that. She broke away from the Spice Girls. By the time you have arrived, you'll have a cult-like followership, tribes as Seth Godin puts it, willing to buy your products without prompting. That is how you announce your arrival on the scene and not the other way round. Announcing your arrival requires savvy marketing. Immediately you announce your arrival at the scene, follow up with the next step, Prove.

#10: PROVE

Prove you are not just a fly by night success, a fluke or a flash in the pan. Come out with more success stories like Apple: **iMac, iPod, iPhone, iTunes, iPad**. Apple comes out with cool products and apps year in and year out because Apple wishes to be known as the most innovative company on earth, not the biggest as Microsoft. If you are an author, come out with two, three, four blockbusters like Tom Peters: **In Search of Excellence** (with Bob Waterman Jr.), **Passion For Excellence** (with Nancy Austin), **Thriving On Chaos, Liberation Management, The Circle of Innovation** and so on. It's such messianic output that attracts a following and guru status. Ever wonder why Tom is called the Uber-Guru? Can you remember the number of blockbusters Michael Jackson had under his belt? So many, that's why he became a legend even in his lifetime. So what is your prove? Four-wheel drive SUV from your employer may not take you very far. Prado Car or a rented flat in Lekki is no proof if you acquired them with loans from your employer! As someone once said, even if you win the rat race, you're still a rat. It's your prove of resilience; that you have come to stay, and that you have a teachable point of view that will logically take you to the final step, Earn.

#11: EARN

Earn the respect of elders in your industry. As Chinua Achebe said in **Things Fall Apart**, when a child has washed his hand, he can eat with elders. When you have announced your arrival by your output, and have been accepted in your industry with a tribe running into tens of

thousands or millions , you can then go ahead and start earning money by charging premium fee for your expertise and your tribesmen will be lining up to listen to you and buy your products. My mentor sometime charges up to \$5,000 for some of his engagements while I start at \$1,750 per engagement but before long it may be difficult to get me for \$5,000 as my calendar gets crowded with engagements. You earn respect, prestige and honour by your fruits and the money starts rolling in. That is how men such as Les Brown, Jack Canfield, Tony Robbins, Mark Victor Hansen, Alex Mandossian and others have become mega stars, and legends.

THE ONE LAST THING YOU MUST DO

Overcome fear. Some psychologists call this mental interference. Fear applies everywhere but it manifests most dramatically in the field of sports. Like during penalty shoot out in football or soccer. Players that lack mental strength collapse at such critical moments. If you remember the UEFA semi final match between Chelsea and Barcelona in 2009, during the penalty shootout, John Terry, the Chelsea captain, buckled and lost his crucial kick and Chelsea lost. Yet in the 2012 UEFA epic final between the same Chelsea and Bayern Munich, Bayern threw away a two point lead during the penalty shootout by losing three shots in a row, allowing Chelsea to draw level and win the Championship by scoring the crucial final kick, taken by the match maker, Didier Drogba. Fear plays out in all our lives! We are afraid of failure, we are afraid of mistakes, we are afraid of success. The reason we are afraid is because we focus on ourselves rather than on the endeavour at hand, or the end result. So learn to control fear and you control your destiny. Remember what Christ told the apostles during the storm on the Sea of Galilee: Fear not! The best and most successful people in life learn to control their fear and channel it for accomplishment. Bill Gates was not afraid to leave Harvard to pursue his dream. When Steve Jobs was sacked from Apple, the company he co-founded, he didn't wallow in self pity and moaned the world had come to an end. He went and founded NeXT Computer. Success is never final, neither is failure. Success is a journey and unless you have the mental toughness to overcome all manners of mental interference, or fear, you may not last the distance.

THE ONE ABSOLUTE YOU MUST DO

Take Action! Some gurus will say take risk. It's one and the same thing. Risk is the flip side of action. When you take action, one out of ten times, you'll win. The more actions you take, the more your chances of winning. If you don't take action it means you've ruled yourself out of the game of life. No action, no win. No risk, no return. The more actions you take the greater your chances of winning. As the saying goes, the higher your risk, the higher your return. Take action today and start pursuing your dreams. Some people buy books, attend conferences and seminars, but never take action to do anything. When you ask them what they are waiting for, they tell you they are waiting for the right moment. My friend, there is never a right moment. The best time to have started, as the Chinese would say, was twenty years ago, the next best time is now. Neither a pessimist nor an optimist be! Just be you. Be a realist. The world will never get better until you get better. Do not wait until you are old enough, educated enough, or high in the corporate ladder enough. Take action today. Call your coach today. Call your mentor now. Call me but don't call me first because you may not be able to pay me just yet. Have you mastered the eleven hooks? Start there and within 12 months you'll be amazed at what you have accomplished and at that point you may decide to call me and I will be glad to speak with you. My mentor once told me, Paul, it's not the people that you know, it's how much those people know you. So stop unnecessary busybody trying to *network* when you have not mastered the basics, like the eleven hooks. The people you are trying to network with will see through your pretence, presumptuousness and immaturity and will call your bluff. You will be treated as an imposter, because you do not yet belong. So forget about networking which has to do with the outside, begin from the inside: YOU!

MY FINAL ADVICE

The things I have said here are what have worked for me. You don't have to follow my example or trajectory. But beware, you cannot rediscover the wheel. That will be time consuming, inefficient, and out-rightly ineffective, as the time you would have spent in growing your wealth would have been frittered away on experiments. Avoid charlatans. Discover your passion. Take action on your passion. We can lie with our words but we cannot lie with our actions. Work hard on what you have passion for. Know that problems are opportunities in workmen's cloths. So seize opportunities that suite your temperament. Set up your seminar company like Jack Canfield. Set up television show like Oprah. Set up your clothes line like Victoria Beckham. Join a good and growing network marketing company for excellent passive income. If you do, even while still working, you will be guaranteed excellent income within 18 months, and a life you can only dream of within three years, if you are consistent. Manage your activities to conserve time because time is absolutely inelastic. If you follow the rules I have enunciated here, you will be wealthy beyond your imagination, and will move from ordinary to extraordinary and from useful to invaluable. Follow these steps and success will come, it must surely come. Now, it's up to you.

End

Send me your comments, feedback, sentiments, remarks and grouse at: info@pauluduk.com

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