

Contents

Introduction	13
---------------------	-----------

PART ONE

Achieve the wealth and success you dream about	21
---	-----------

1. Take stock, and set your financial goals	23
--	-----------

Take stock of your financial situation	24
--	----

Prioritize and address your financial problems	29
--	----

Review and reorganize your financial assets and liabilities	29
---	----

Consider the income and wealth you want to be much happier	32
--	----

Decide your commitment and sacrifice	33
--------------------------------------	----

Set your income and capital goals	33
-----------------------------------	----

Create your personal 10 year vision for wealth and happiness	35
--	----

Commit to a month by month action plan	38
--	----

Key point summary	40
-------------------	----

2. Vital touchstones to create serious wealth	41
--	-----------

Get to really know yourself	42
-----------------------------	----

Turn your dreams into conviction, belief and reality	43
--	----

Identify and lock onto the jugular vein of opportunity	43
--	----

Rehearse success daily	44
Develop your self-esteem	45
Good luck is an attitude of mind	46
Exploit your talents	47
Regard disability as an unfair advantage	48
Assess the upside and downside of risks... always	49
Respect people and beware arrogance	52
Key point summary	53
3. Do yourself some valuable favours	55
Meet and learn from the rich and influential	56
Network seriously	57
Become image conscious and invest in your appearance	59
Develop your poise and charisma	60
Improve your skills and qualifications	62
Find a rich life partner (if you are single)	63
Create a will	64
Commit to a personal action plan	64
Key point summary	66
4. Become richer with spare time opportunities	67
Proven opportunities	68
Investment opportunities	74
Risky opportunities	84
Key point summary	87
5. Get to the top... or higher than you thought possible	89
Be unswervingly honest, loyal and reliable	90
Become a resultaholic not a workaholic	92

Maximize your enjoyment and minimize stress	93
Benefit from a mentor and coach	94
Make yourself redundant or reinvent your role	95
Think, talk and act strategically	96
Be at IT's leading edge	99
Sharpen your decision-making skills	99
Demonstrate leadership	101
Improve your financial know-how	103
Invest in a world class MBA	104
Really learn a second language	105
Market yourself, internally and externally	106
Ask for shares or share options	108
Key point summary	109
6. Become self-employed or start your own business	111
Procrastination is your worst enemy	112
Opportunities are staring you in the face	113
Mundane chores are a route to success	114
Test your idea in your spare time	115
Personal traits for success	116
Skills needed for success	118
Research your market and your competitors	122
Write a convincing business plan to raise finance	123
Cash flow is life or death	124
Become a franchisee	125
Buy an established business	126
Decide when to cash in your chips	127
Key point summary	129

7. Pursue a management buy-out (MBO) or buy-in (MBI)	131
A committed top management team	132
A suitable business	133
A carefully handled request for an MBO	135
Appoint an experienced corporate finance adviser	136
Write a convincing business plan	138
Select a compatible private equity house or investor	140
Set a realistic timetable	141
Appoint expert lawyers and tax advisers	143
Satisfactory due diligence	144
Professional fees involved	144
Particular requirements of MBI's	146

PART TWO

Become truly happier as well	151
8. Manage your health	153
Weight	154
Diet	156
Exercise	158
Sleep	160
Stress management	161
Relaxation techniques	162
Create work-free periods	163
Leisure and holidays	163
Alcohol	164
Smoking	166
Drugs	167

Gambling	167
Positive mental attitudes	168
Consider investing money in your health	169
Personal action plan	170
9. Invest time in family and friends	173
Your partner or spouse	174
Your parents	176
Your children	177
Your other relatives	179
Your friends and acquaintances	179
Coping with separation and divorce	180
Coping with bereavement and terminal illness	183
Finding a partner	184
Gifts that count	185
Family and friends action plan	186
10. Reinvention not retirement	189
Dismiss any thought of retirement, think reinvention	190
Develop ideas and interests well ahead	191
Ease down to part-time work	192
Start a part-time business or self-employment	193
Consider charity work	193
Build mental stimulus and social contact in your life	194
Learn for the hell of it	195
Keep abreast of technology	195
Exercise sensibly	196
Avoid a golden oldie ghetto lifestyle	197
Personal action plan	197

11. Enjoy your wealth	199
Don't put all your eggs in one basket	200
Don't attempt to walk on water	201
Use an expert wealth manager or do-it-yourself	202
Give your children and grandchildren the ultimate gift	203
Tax effective giving	204
Reward your own achievement	205
Maintain a value for money attitude	205
Be generous but avoid hangers-on	206
Key point summary	207