

Preface: Zero to Billions: ANYONE CAN

This book is a sequel to **Zero to Billions: Beginning, Beliefs, Behavior, Billions or Bankrupt**: The first book covers the how-to, the beginning and the psychology of self-made billionaires. Becoming rich is one of the most difficult things and often takes decades of focus and effort. To become a billionaire, one must go through thousands of failures, hundreds of rejection, work 16 hours a day for decades, endure multiple bankruptcies etc.

In this sequel, I concentrate less on macro economic conditions: small countries vs big countries, taxation, regulation, international division of labor. The common definition of Zero is someone who has high school or less education. I try to answer questions like: what level of education? Which countries? What gender? What sectors? When is good time? What age? etc.

Why study high school self-made billionaires? I try to find a solution where I can marry equality with meritocracy.

Equality + Meritocracy = high school self-made billionaires = ANYONE CAN

Without equality, we will live in an unjust society. Without meritocracy, we will have a society without progress. How do we marry both ideals?

At a deeper and philosophical level: this is like marrying Marx with Nietzsche

Marx + Nietzsche = Equality + Meritocracy

Now comes the great news. Hundreds of self-made billionaires fit this perfect mix of equality and meritocracy. Those who started with high school or less are the best stories of meritocracy. In this book, you will the stories of 50 high school self-made billionaires. We don't need all 300 stories to prove they exist.

The following table summarizes the major differences and similarity between these 2 books.

Comparison	first eBook	second eBook
Title	Zero to Billion: Beginning, Beliefs, Behavior, Billions or Bankrupt	Zero to Billions: 50 High School Self-made Billionaire
Purpose	how to be a self-made billionaires (based on 13 Beliefs and Behaviors)	Who, where, which, when
Approach	Concentrate on Micro Factors 1. psychological: beliefs, behaviors 2. childhood development	Concentrate on Macro factors: e.g. taxation, regulation, international division of labor, which sector, which country
Stories	13 Less than High School Self-made Billionaires (all deceased)	50 High School Self-made Billionaires (all living)
Country Quota	No Country Quota	Country Quota Each country can have up to maximum of 2
Special Quota	No Special Quota	1. Special Quota for women

		2. Special Quota for young billionaires under age 40 3. Special Quota for ex-gangster
Similarity of 2 books		
Education Level	High School or Less	High School or Less

The Four Quota System

I started my research on billionaires by building up database of more than 1,100 self made billionaires. Within this group, about 300 of them have education that is high school or less. 300 is too many. I opted for 50. For global appeal, I steal a page from the Olympic Games. I introduce a system of quotas. 4 quota are used in this book (1) country quota (2) woman quota (3) youth quota for under 40 and finally (4) a quota for ex-gangster. The end result is the stories and the conclusions in this book include 43 non-Americans and only 7 Americans. The United States starts with a country quota of 2, gains 2 more from women quota, 1 dual citizen shared with Israel, 1 from quota of under age 40 and 1 from ex-gangster quota for a total of 7. The US still leads the world in high school self-made billionaires by virtue of its diversity.

Contents

Preface: Zero to Billions: ANYONE CAN	1
Chapter 1: Ugly Billionaires, Bad Billionaires, Good Billionaires, Best Billionaires	6
Chapter 2: Paradox 1: the Rich Get Richer, the Poor Get Poorer	7
The rich are not always rich, and the poor are not always poor	7
Self-made Billionaires are Good for Society	7
4 Social Benefits of Self-made Billionaires.....	8
16% Annual Turnover Rate: the Economic Cycles of Billionaires: their Rise and Decline	8
Chapter 3: Paradox 2 Higher Education Bubble.....	9
The Higher education bubble: It's Real and it is Universal	9
Alternatives to expensive Higher Formal Education: Self-taught or Lean-Learning.....	9
Chapter 4: Paradox 3 Small Country, Big Billionaires.....	10
Explanation 1: Taxation:.....	10
Explanation 2: Regulation:	11
Explanation 3: International Division of Labor per Adam Smith	11
Chapter 5: Paradox 4 Small Education, Big Billionaires	13
Chapter 6: 50 High School Self-made Billionaires.....	14
6.01 Amancio Ortega of Spain (Fast Fashion)	17
6.02 Li, Kashing of Hong Kong (Conglomerate).....	18
6.03 Kamprad, Ingvar of Sweden (Furniture).....	20
6.04 Lee, Shau Kee of Hong Kong (Real Estate)	22
6.05 Del Vecchio of Italy (Eye Glasses).....	23
Chapter 6.06 Safra, Joseph	24
Chapter 6.07 Pinault, Francois	25
Chapter 6.08 Hamm, Harold	26
Chapter 6.09 Sirivadhanabhakdi, Charoen	27
Chapter 6.10 Zong, Qinghou	28
Chapter 6.11 Fredriksen, John	29
Chapter 6.12 Niel, Xavier	30
Chapter 6.13 Liu, Yongxing	31
Chapter 6.14 Takizaki, Takemitsu	32
Chapter 6.15 Chan, Laiwa	33

Chapter 6.16 Wuerth, Reinold	34
Chapter 6.17 Graf, Johann	35
Chapter 6.18 Thon, Olav	36
Chapter 6.19 Washington, Dennis	37
Chapter 6.20 Widjaja, Eka Tjpta.....	38
Chapter 6.21 Wertheimer, Stefan.....	39
Chapter 6.22 Teh, Hong Piow	40
Chapter 6.23 Iliev, Zarakh	41
Chapter 6.24 Branson, Richard	42
Chapter 6.25 Lowy, Frank	44
Chapter 6.26 Frere, Albert	46
Chapter 6.27 Andic, Isak	47
Chapter 6.28 Ashley, Michael	48
Chapter 6.29 Paulmann, Horst.....	49
Chapter 6.30 Larsen, Lars.....	50
Chapter 6.31 Luo, Jye	51
Chapter 6.32 Wlaschek, Karl	52
Chapter 6.33 Dommermuth, Ralph.....	53
Chapter 6.34 Hendricks, Diane	54
Chapter 6.35 Al Issa, Mohammed.....	55
Chapter 6.36 Haim, Saban.....	56
Chapter 6.37 De Sa Dias Branco, Francisco Ivens	57
Chapter 6.38 Fox, Lindsay	58
Chapter 6.39 Chang, Jin Sook.....	59
Chapter 6.40 Munjal, Brijmohan.....	60
Chapter 6.41 Mantegazza, Sergio	61
Chapter 6.42 Benetton, Guiliana	62
Chapter 6.43 Dejoria, John Paul.....	63
Chapter 6.44 Bouchard, Alain	65
Chapter 6.45 Parker, Sean	66
Chapter 6.46 Mohamed Al Fayed	68
Chapter 6.47 Eurnekian, Eduardo	69

Chapter 6.48 Alakija, Folorunsho.....	70
Chapter 6.49 LaLiberte, Guy	71
Chapter 6.50 Baba, Naruatsu	72
Chapter 7: Any Sector	73
Chapter 8: Any Country, Any Continent.....	75
Chapter 9 Any Time (Holocaust, World War II, Civil War etc)	77
Chapter 10 Conclusion: ANYONE CAN	78

Chapter 1: Ugly Billionaires, Bad Billionaires, Good Billionaires, Best Billionaires

All billionaires are not created equally. Some billionaires are born ugly. Please see the category 1 to 5 in the table below.

Fortunately for our world, about 70% of the billionaires are self-made. In other words, the good far outnumber the bad. I call all the self-made billionaires the good billionaires (Category 4) and there are about 1070 of them. Then I further created a new category called Best Billionaires (Category 5) and there are about 270 of them. In this eBook, we will only use the stories and examples of the Best Billionaires -- they are the High School Self-made Billionaires.

Category	Goodness Scale	Category of Billionaires	Number (in case the number not all add up is because a few billionaires die each year)
1	Ugly	Dictator Billionaires	Not Available
2	Rich Dinosaurs	Royalty Billionaires	Not Available
3	Born Lazy.	Inheritance Billionaires	574 Forbes 2014
4	Good to Great	Self-made Billionaires	1070 in Forbes Magazine 2014. We can all learn some good lessons from them
5	Best Billionaires	100% Self-made Those with high school or less education. Those who fits my formula of Zero to Billions.	270 out of 1070 Self-made Billionaires according to Forbes Magazine 2014 or about 1 /4 of all self-made billionaires.

Chapter 2: Paradox 1: the Rich Get Richer, the Poor Get Poorer

A Critique of “the rich get richer and the poor get poorer”

In its most simplistic term -- the rich get richer and the poor get poorer is exploitation and therefore a bad thing. It goes against our Christian and Western ideals of equality and meritocracy. The bible even adds some fuels to the burning fire in Matthew (19:24 King James Version) “And again I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God.” Let me apply Nietzsche’s “revaluation of all values”. Are all billionaires bad or corrupt?

The rich are not always rich, and the poor are not always poor.

Let’s take a look on the dividing line between the rich and the poor. Most people think the dividing line is a huge chasm, like the Grand Canyon, three miles wide and one mile deep. My research indicates the dividing line between the rich and the poor is like a river with a few bridges. One of the bridges is called “Hard Work”, one bridge called “Tenacity”, one bridge called “Opportunities” and so on. And there is plenty of social and economic mobility. The overwhelming majority of millionaires and billionaires are first-generation rich.

Total or 100%	% self-made	Source	Sample Size & Year
Millionaires	80% Self-made	book The Millionaire Next Door: The Surprising Secrets of America's Wealth by Thomas Stanley and William Danko in 1996	2000 in 1995
Billionaires	70% Self-made	Forbes Magazine 2014	1645 billionaires in 2014, of which 1071 are self-made

Self-made Billionaires are Good for Society

Contrary to the Karl Marx, Mao Tse Tung or Che Guevara, the existence of large number of self-made millionaires and self-made billionaires are actually very good for society. The key here is the word Self-made.

Countries with Few or No Self-made Billionaire are Always Poor

Let’s us test this hypothesis. . First, the countries that are poorest today also have the lowest number of billionaires and also the lowest number of millionaires per capita. E.g. Somalia in Africa and Bhutan in Asia. Second, as one of the last communist regime, North Korea today has zero self-made billionaire and has one dictator billionaire. North Korea is not only poor, but faces widespread famine. Third, let’s take a look into China. Under Chairman Mao (1949 to 1976), nobody in China was allowed to be rich.

Everyone was poor and China was one of the poorest countries on earth. Since Deng Xiaoping lifted the Rich Ban in 1978, (i.e. allowing people to become capitalist or rich) the Chinese economy has led the world in economic growth in the past 30 years. The Chinese economic miracle is even more shocking given of its population. China is now the second biggest economy in the world and its GDP is second only to the US. China also has the second largest number of self-made billionaires. According to Forbes Magazines in 2015, the number of billionaires in China is 220, second only to the US number of 536.

Let’s look at 3 of the world’s poorest countries: (1) Somalia of Africa (2) Bhutan of Indian Subcontinent, and (3) North Korea. These countries don’t have single self-made billionaires. Somalia is world-famous as a haven for pirates, while North Korea is famous for starvation and one young fat dictator. And then

there is the China Lesson “**Giving very poor people the option to become billionaires is not creating social evil**”. While technological progress and economic progress can be difficult to measure; the following 4 categories of social benefits created by self-made billionaires are hard to dispute, especially “Creating other millionaires.”

4 Social Benefits of Self-made Billionaires

Item	4 Important Social benefits created by self-made billionaires	Comments
1	Tax	Almost all governments love to tax them. All governments love them, e.g. Dhibuhai Ambani’s Indian company Reliance Industry contributed once 5% of GNP, 10% of taxes.
2	Create Jobs	A billionaire typically employs more than 10,000 people, some like Li Kashing of Hong Kong, employs as many as 300,000
3	Charity	Among the favorite activity of billionaires (both living and dead): building hospitals, building universities, building foundation.
4	Create other Millionaires	Almost unnoticed and unheralded by everyone. Self-made billionaires create tons of self-made millionaires. E.g. Bill Gates, Mark Zuckerberg, Dhibuhai Ambani, Li Kashing all created hundreds of millionaires, some are employees , some are shareholders, while some are other business partners

16% Annual Turnover Rate: the Economic Cycles of Billionaires: their Rise and Decline

Somewhat hidden to the public is the existence of a natural economic cycles of billionaires. The majority of the rich are self-made. In 2015, Forbes counted 1826 billionaires, of which 1191 are self-made, 230 inherited their wealth, and 405 inherited a portion of their wealth. The number of self-made billionaires is more than 5 times the number inherited their wealth. Here is the math. $230 \times 5 = 1150$, which is less than 1191? The reason why so few inheritance billionaires is the quick decline is because the sons/daughters of the rich are notorious for their inability to hold onto to wealth, let alone create wealth. The annual turnover is about 16%. In Forbes 2015, the number of newcomers is 290. 290 divided by 1826 gives 15.9%. Now, this is a nice and very healthy turnover ratio. It shows high mobility.

Chapter 3: Paradox 2 Higher Education Bubble

The Higher education bubble: It's Real and it is Universal

In the first half of the 21st century, the so-called Higher Education Bubble is becoming a real problem for the US. Since the recession of 2009, most of us in the US know of some youngster graduated from universities and unable to find good-paying or meaningful employment. Some of them ended up working for part-time for Target or StarBucks. And for those underemployed college graduates with big student debt, the only temporary relief is to move back to live in the basement of parents.

Please do not laugh at the US problem; this is fast becoming a universal problem. Let's take two other cases; China and Spain. E.g. in China in 2015, about 30% of college graduates are unable to find meaningful and good paying positions. Many of them cramp 4 or 5 in one room in the suburbs of Shanghai or Beijing (where the major universities are located) and make a meager living as street vendors. In Spain, the plight of college graduate is almost 4 times more serious than the US. While the unemployment of university graduates in the US in 2015 hovers around 5%, the unemployment rate of university graduate in Spain is above 20%.

Alternatives to expensive Higher Formal Education: Self-taught or Lean-Learning

An alternative to long and expensive higher formal education is Self-learning or Lean Learning

Comparison	Higher Education	Self-Learning Or Lean learning (Steve Blank)
Job Market Relevancy	20%	80%
Time Required	High, a few years	Low, a few weeks to a few months
Cost	High, \$15K to \$45K	Low, a few hundred dollars
Conclusion	Death of many private universities or Bubble Burst	Now

Self-Learning is also AGILE. The key to Agile or lean learning is LESS-FOR-MORE, (1) more job market relevancy and (2) less time required and (3) less cost, In this eBook, the author will even show you 50 examples of with a high school or less education but have become billionaires.

In the US, many small private colleges are closing voluntarily. In May 2015, Corinthian College, a for profit higher educational institution, just declared bankruptcy. In March 2015, two private colleges, Sweet Briar College of Virginia and Tennessee Temple University announced they are closing this year because of declining enrollment and insurmountable financial challenges. This is probably the beginning of a powerful trend -- financial demise of private universities and colleges.

Chapter 4: Paradox 3 Small Country, Big Billionaires

In this study, I often find small countries produce richer self-made billionaires. I have found small countries such as Hong Kong, Israel, Sweden, Norway, and Austria have consistently produced richer billionaires than big countries like US, Japan, Germany, Australia and Canada. I deliberately avoided big countries such as India, China, Russia or Brazil for international comparison because their per capita income is a lot lower.

What causes this curious phenomenon of small countries, big billionaires. Does a small country offer bigger opportunities? That sounds counter intuitive. We normally think the bigger is better for 2 reasons.

First, big country such as US, Germany and Japan have more diversified economy than smaller countries such as Hong Kong, Israel and the Scandinavian country. Second, we think big countries usually have bigger firms, and bigger firms can take advantage of economy of scales and lower per unit production costs.

Here are three examples:

Example 1: Is Hong Kong Better than Japan?

Li Kashong of Hong Kong:

In terms of size, the Japanese economy is about 15 times bigger than that of Hong Kong. Yet Li Kashong of Hong Kong has been the richest man in Asia for the past 10 years and richer than any billionaires in Japan.. How is it possible? Is it because there are more economic opportunities in Hong Kong than there are in Japan?

Example 2: Are Sweden and Norway Better than Germany or France?

Ingvar Kamprad of Sweden, John Fredriksen of Norway

Sweden has a population of 9.5 million and Norway has a population of 3.5 million. Yet Ingvar Kamprad of Sweden and John Fredriksen of Norway are richer than their counterparts in Germany and UK. How is it possible? Are there more economic opportunities in Sweden and Norway than there are in Germany and UK? The market size of Germany is about 6 times bigger than Sweden and the market size of UK is more 10 times bigger than Norway.

Example: Is Austria better than Australia?

In this study, Austria has 2 high school self-made billionaires: Johann Graf (\$7B) and Karl Wlaschek (\$6B) are richer than the corresponding high school self-made billionaires Frank Lowy (\$4B) and Lindsay Fox (\$4B) from Australia. Not only is the Australian economy 8 times bigger than Austrian, Austria is a landlocked and small country. I take a look at the map, and Australia is about 90 times bigger than Austria. Are there more economic opportunities in Austria than there are in Australia? This leads me to an interesting paradox: Small Country, Big Billionaires

There are three common explanations why one country has more and richer self-made billionaires than the other. The first is Taxation, the second is Regulation and the third is participation in the global economy.

Explanation 1: Taxation:

Please take a look at the picture of poor people in Hong Kong living in Chicken Cage



Maybe these chicken cages in Hong Kong will make Karl Marx proud and Adam Smith embarrassed. In Hong Kong, the gap between the rich and the poor is the largest. Hong Kong has a flat income tax rate, no minimum wage and no social security benefit. So, some economists say that Hong Kong can produce more and richer billionaires than Japan because of its different tax structure. The tax structure is not a bad explanation. But it can be refuted easily.

If Hong Kong's tax structure greatly favors the rich over the poor, this is hardly the case of Sweden and Norway, which favor the poor over the rich. Let's take a look at Ingvar Kamprad, founder of Swedish Furniture Store IKEA and John Fredriksen the shipping tycoon of Norway. (John Fredriksen has since changed his citizenship from Norway to Cyprus to escape high tax rate). Both Ingvar Kamprad and John Fredriksen are much richer than their counterparts in Germany and UK. Sweden and Norway actually have tax their rich more than Germany and UK. So, different tax structure cannot explain small country, rich billionaire.

Explanation 2: Regulation:

Some like FaceBook billionaire Peter Thiel argues that loose government regulation leads to the creation of more billionaires. The regulation explanation suffers the same limitation as the taxation explanation.

The regulation explanation can explain how Hong Kong can produce more and higher net worth self-made billionaires than Japan, but it cannot explain (1) why Scandinavian country produces more billionaires than Germany and UK and (2) why Austria produces more billionaires than Australia. But the Scandinavian countries have more government regulation than UK and Germany. And Austria and Australia probably have the same level of government regulation.

Explanation 3: International Division of Labor per Adam Smith

This explanation is found in the famous book by Adam Smith **An Inquiry into the Nature and Causes of the Wealth of Nations**, generally referred to by its shortened title **The Wealth of Nations**. It explains how wealth is created -- through international division of labor. In this case, we can argue that the smaller countries such as Hong Kong, Sweden, Norway and Austria participate more in the international division of labor and hence have greater economic opportunities, as shown in the table below:

Case	International Division of Labor	Explanation: Small Countries, Big Billionaires
1	Cheong Kong's sales is more than 70% overseas Cheong Kong is name of conglomerate owned by Li Kashing	This explains why Li Kashing richer than any billionaires from Japan. Li's economic empire is global, it just happened it was based and started in Hong Kong.

2	IKEA's sales is 90% overseas (IKEA is the global furniture empire by Swedish Billionaire Ingvar Kamprad)	This explains why Ingvar Kamprad of Sweden is richer than his counterparts in UK and Germany. Again IKEA is a global company.
3	Zara' sales is more than 80% overseas (Zara is the global fashion empire by Spanish Billionaire Amancio Ortega)	This explains why Amancio Ortega is the richest man in Europe, even though his native country -- Spain -- has a much smaller economy than Germany, France, Russia, UK and Italy.
4	Novamatic Group is the global gambling company by Austrian Billionaire Johann Graf. It has offices in 43 countries and exports its slot machines to more than 80 countries.	This explains why Austrian self-made billionaire Johann Graf is richer than Australian self-made billionaires Frank Lowy and Lindsay Fox

Chapter 5: Paradox 4 Small Education, Big Billionaires

From the point of view of investment, the paradox of “Small Education, Big Billionaires” is most enticing. So I don’t have to spend years and a fortune to learn a trade or skill to earn a living. It is same as small investment, big payoff. This is a situation of “Less for More”, i.e. less education, more money. Who would object to this?

In this book, all the 50 self-made billionaires have high school or less education. So, we can qualify them as “small education, big billionaires”. Now, if this does not sound contradictory, let’s look at the next finding: **bottom-heavy education**, as shown in the following table.

Group	Formal Educational of Self-made Billionaires	Number in 2014 Forbes Billionaire Lists
(A) Below Average in formal education	High School or Less	272 out of 1070 (about 25%) or Bottom Heavy
(B) Above Average in Formal Education	PhD	36
	JD	30
	MD	16
	total PhD, JD and MD	82 out of 1070 (about 8%) Or Top Light

Why is it so, when among self-made billionaires, they are 3 times as likely to have high school or less education than to have advanced degree such as PhD, JD or MD. The 3 times is arrived by comparing 25% with 8%. We can also call this unusual Paradox “small education, big billionaires”. It is something very difficult to explain, and I am not even convinced this paradox can be explained.

The relevancy of the High Education is being questioned. And this gives hope to those who do not do well in the formal education and who have very little formal education.

There is plenty of hope. You are not disadvantaged in face with those PhDs, JDs or PhDs.

Chapter 6: 50 High School Self-made Billionaires

Wealth	Sector	Country	Name	Age	Count
\$66.8B	Fast Fashion	Spain	Amancio Ortega	79	1
\$33.5B	Conglomerate	Hong Kong	Li, Kashing	86	2
\$30B (estimated before charity)	Furniture Assembly	Sweden	Kamprad, Ingvar	89	3
\$26.1B	Real Estate	Hong Kong	Lee, Shau Kee	87	4
\$21.9B	Eye-ware	Italy	Del Vecchio, Leonardo	79	5
\$17.1B	Banking	Brazil	Safra, Joseph	76	6
\$14.0B	Luxury Goods	France	Pinault, Franscois	78	7
\$13.6B	Oil Fracking	US	Hamm, Harold	69	9
\$12.6B	Drinks	Thailand	Charoen, Sirivadhanabhakdi	70	8
\$11.9B	Children Drinks	China	Zong, Qinghou	69	10
\$10.4B	Shipping	Norway	Fredriksen, John	70	11
\$9.0B	Internet Service Provider	France	Niel, Xavier	47	12
\$8.8B	Pig Feed	China	Liu, Yong Xing	66	13
\$8.4B	Sensor	Japan	Takizaki, Takemitsu	69	14
\$8.3B	Real Estate	China	Chan, Laiwa	74	15
\$6.9B	Fastener	Germany	Wuerth, Reinold	80	16
\$6.3B	Gambling	Austria	Graf, Johann	68	17
\$6.0B	Real Estate	Norway	Thon, Olav	91	18

\$5.9B	Construction	US	Washington, Dennis	80	19
\$5.8B	Palm Oil	Indonesia	Widjaja, Eka Tjpta	91	20
\$5.6B	Machine Tools	Israel	Wertheimer, Stefan	88	21
\$5.6B	Banking	Malaysia	Teh, Hong Piow	85	22
\$5.4B	Real Estate	Russia	Ilieb, Zarakh	48	23
\$4.9B	Conglomerate	UK	Richard Branson	64	24
\$4.8B	Shopping Mall	Australia	Lowy, Frank	84	25
\$4.8B	Conglomerate	Belgium	Frere, Albert	89	26
\$4.7B	Fashion	Spain	Andic, Isak	61	27
\$4.6B	Sports Wear	UK	Michael, Ashley	50	28
\$4.6B	Supermarket	Chile	Paulmann, Horst	81	29
\$4.3B	Retail Bedding	Denmark	Larsen, Lars	66	30
\$4.2B	Tire	Taiwan	Luo, Jye	90	31
\$4.1B	Real Estate	Austria	Wlaschek, Karl	97	32
\$3.9B	Internet Service Provide	Germany	Dommermuth, Ralph	52	33
\$3.7B	Roofing	US	Diane Hendricks	68	34
\$3.6B	Banking	Saudi Arabia	Al Issa, Muhamed	90	35
\$3.4B	TV	Israel, US	Haim, Saban	70	36
\$3.3B	Food	Brazil	Iven De sa Dias Branco	80	37
\$3.2B	Trucking	Australia	Lindsay Fox	77	38
\$3.1B	Fast Fashion	US from S Korea	Chang, Jin Sook	60	39
\$3.1B	Bicycle	India	Munjal , Brijmohan	91	40

\$3.1B	Fashion	Italy	Benetton, Giuliana	77	41
\$3.0B	Tourism	Switzerland	Mantegazza, Sergio	87	42
\$2.8B	Hair Products & Alcohol Drinks	US	Dejoria, John Paul	71	43
\$2.7B	Convenient Store	Canada	Bouchard, Alan	66	44
\$2.7B	Music File-Sharing and Social Media	US	Sean Parker	35	45
\$2.0B	Retail and Investment	Egypt	Al Fayed	86	46
\$2.0B	Airport	Argentina	Eurnekian, Edwardo	82	47
\$1.9B	Circus	Canada	LaLiberte, Guy	55	48
\$2B	Oil	Nigeria	Alakija, Flororunsho	64	49
\$1.6B	Internet Games	Japan	Baba, Naruatsu	37	50

6.01 Amancio Ortega of Spain (Fast Fashion)



Age 79 \$71.6B Forbes 6/2015
Citizen Spain Born Spain
Self-made in Retail, co-founder of Zara 1974 with wife Rosalia Mera

EDUCATION: High School or less

RECORD: Richest Man in Europe and second Richest Man in the world in June, 2015

BEGINNING

1. Ortega was born in Province of Leon, Spain in 1936. His father was a Railroad Worker
2. He began life as Delivery Boy in textile firm in Coruna. His mother was a housemaid, and he was ashamed when his mother was treated
3. Worked hard and became wealthy
4. Married and started ZARA with then wife Mera in 1974
They started making dressing gowns and lingerie in their living room.
5. Then Rosalia Mera had idea of imitating and quickly produce clothing

straight from the cat walk. With this simple formula, the two would build a fashion empire. They were the pioneer of a branch called the Fast Fashion

SUCCESS

1. His success at ZARA was based on 2 simple principles (a) copy the style fast and then (b) sell cheaper than rivals
2. For turnaround time, it is reported that ZARA 24 hours in Europe and 48 hours if in the US
3. He dresses casual, no tie
4. He is a workaholic who does not take vacation
5. He eats at the company cafeteria
6. He does zero celebration
7. His organization is completely flat, as he oversees production himself
8. Not much is known about him, because he practices total privacy and does not grant interview
9. He divorced his first wife and co-founder of ZARA Rosalia Mera in 1986. Mera continued to hold on the stock until she died in 2013. In 2013, she was also one of the richest self-made women in the world

6.02 Li, Kashing of Hong Kong (Conglomerate)



Age 86 \$35.6 Forbes 4/2015

Citizen Hong Kong Born China

Self-made in Diversified, founder of Cheung Kong Holdings in the 1960s, IPO 1971

EDUCATION No High School

RECORD Richest Man in Asia for the past 10 years, nickname Superman in Hong Kong.

BEGINNING

1. Born in Chaoyzhou, China in 1928. His father was a high school principal.
2. During the Sino-Japanese War, his family fled to Hong Kong.
3. When he was 12, his father died of tuberculosis and he is left to support his mother and his brother.
4. His first job was an apprentice in a watch-strap factory.

SUCCESS

1. He made his first big fortune in 1956 when he started a plastic flower business. Rumor had it he traveled to Italy with a one-way ticket, worked as a laborer, and learned the business first-hand started
2. His second success was when he bought distressed properties in Hong Kong during the 1967 Riot, when many of the rich people in Hong Kong were fleeing
3. In 1971, his company Cheung Kong went in Hong Kong. He named his first company Cheung Kong, after the Yangtze River, whose power comes from a confluence of countless smaller streams.
4. He made his third big kill when he bought Whampoa Hutchinson, he said he notice the number of shares are very small, but the investment properties was huge, thus giving him value for this investment.
5. He has since diversified into container terminals (one estimate he owns more than 30 port terminals all over the world), telecom, utilities, and supermarkets
6. He does not hesitate to sell his crown jewelry of investment after substantial appreciation and the yields becomes low
7. He led a simple life style, until his son Victor Li was kidnapped in 1996, he reported paid HK\$1.38B for ransom . Later the gangster was caught
8. His favored form of exercise is golf, which he gets up at 6 AM. And still works 12 hour day in his 80s
9. One estimate he employs over 0.25 million employees in 52 countries. His empire spans from Canada to UK, besides his native Hong Kong and Mainland China
10. His latest venture is into IT, education, utilities in UK and even social media such as Facebook, even though Li said the profit from Facebook will go to charity, not his company

QUOTES

"Vision is perhaps our greatest strength... it has kept us alive to the power and continuity of thought through the centuries, it makes us peer into the future and lends shape to the unknown."

"Regardless of when I go to bed, I get up at the same time every morning. At 5:59am I get up when the alarm clock rings because I want to listen to the news on the radio. This is how a day begins."

"At six something I play golf... Play for an hour and a half. This period of time belongs to me alone. The rest of the time, I deal with business and work and time spent like this is not necessarily my own. This hour and a half is all mine."

"I remember in 1938 I'd just begun high school when Japanese planes bombed Chiuchow. A year afterwards our family moved to Hong Kong."

“As for father, there’s one thing that’s remained comforting to me. One day before he died... he turned things around. Instead of saying something to me, he asked me if I had anything to say to him. Think about it and you’ll find that very sad. But with a lot of confidence, I talked to him and comforted him, saying ‘The whole of our family will have a good life.’ I promised myself that after saying those confident words to my father I must work doubly hard for a future.”

“The Yangtze River doesn’t pick and choose its tributaries. Waters from small streams and springs are just pulled over. Otherwise there wouldn’t be any Yangtze, would there?”

“In 1967, I was as emotionally challenged as others were. Wow... the situation... it was threatening. Then in the night I had it all thought out, down to a simple theory. If China wanted to take back Hong Kong it didn’t have to resort to such measures. So I went against market sentiments and used my idle cash to buy a lot of property.”

“We are approaching a new age of synthesis. Knowledge cannot be merely a degree or a skill... it demands a broader vision, capabilities in critical thinking and logical deduction without which we cannot have constructive progress.”

6.03 Kamprad, Ingvar of Sweden (Furniture)



Age 89 Net Worth Estimate from \$3.3B Forbes 04/2015 after he gave most of his money to charity. Estimated net worth to be around \$30B prior to his charity

Self-made in Furniture Assembly , founded IKEA in 1943

EDUCATION High School Drop Out at age 17

BEGINNING

1. Kamprad was born in Pjätteryd in Sweden in 1926. His paternal grandfather is from Germany
2. His first venture as a boy was selling matches to neighbors from his bicycle at the age of 6. Some records says he is dyslexic.
3. In 1943, he founded IKEA . The acronym IKEA comes from IK (his name Ingvar Kamprad) E (Elmtaryd, the family farm where he was born) and , A (Agunnaryd, name of village nearby). The same year he dropped out of high school.
4. The idea of IKEA was conceived at Kamprad's uncle Ernst's kitchen table

in 1943. Five years later, in 1948, Kamprad diversified his portfolio, adding furniture. IKEA would be world-renown as the furniture store, but it actually started as a mail-order business.

5. In 1953, he introduced his first major innovation – the flat-pack. Kamprad would be known for his relentless pursuit of cost-cutting and efficiency.

SUCCESS

1. In 1958, he opened the first Möbel-IKÉA store was opened in Älmhult, Småland, in 1958. The first stores outside Sweden were opened in Norway (1963) and Denmark (1969).

2. In 1961, he moved IKEA production to Soviet Poland to minimize labor costs

3. In the 1970s, IKIEA would expand into Switzerland in 1973 and followed by Germany in 1974

4. In 1976, he wrote "IKEA Bible", a kind of furniture manifesto and outline the ideology of the IKEA retail concept.

with such sayings as "Wasting Reoursces is a Mortal Sin". He would order his employee to zerox using both pages instead of one

5. He has lived in Switzerland since 1976

QUOTES

"I'm stingy and I'm proud of the reputation."

"It is not only for cost reasons that we avoid the luxury hotels. We don't need flashy cars, impressive titles, uniforms or other status symbols. We rely on our strength and our will!"

We have to still develop the IKEA group. We need many billions of Swiss francs to take on China or Russia

"Our idea is to serve everybody, including people with little money."

"Waste of resources is a mortal sin at IKEA."

"design a desk which may cost \$1,000 is easy for a furniture designer, but to design a functional and good desk which shall cost \$50 can only be done by the very best."

"How the hell can I ask people who work for me to travel cheaply if I am traveling in luxury? It's a question of good leadership."

"Making mistakes is the privilege of the active. It is always the mediocre people who are negative, who spend their time proving that they were not wrong."

"A better everyday life means getting away from status and conventions -- being freer and more at ease as human beings."

"You can do so much in 10 minutes' time. Ten minutes, once gone, are gone for good.. Divide your life into 10-minute units and sacrifice as few of them as possible in meaningless activity."

"There are few people who have made so many fiascos in my life as I have."

"The templates of design in places like Milan or God knows where overflows with beautiful original furniture that costs extortionate amounts of money. The vast majority of people don't have six figure amounts in the bank and don't live in enormous apartments. It's for such people that I created IKEA. For everybody who wants a comfortable house in which to live well; a need that crosses all countries, races and religions."

6.04 Lee, Shau Kee of Hong Kong (Real Estate)



Age 87 \$26.1B 04/2015

Citizen Hong Kong Born China

Self-made in Real Estate , co-founded S1963 started Sun Hung with Kwok Tak-Seng in 1963

EDUCATION No High School

BEGINNING

1. He was born in Shunde, China in 1928
2. He was the fourth child . His father was a wealthy gold trader.
3. He immigrated to Hong Kong in 1948. Lee Shau Kee made the bold move to transfer assets to his family from China to Hong Kong before the advent of communism. He worked 10 years in imports and exports before embarking ten years later on the real estate market
4. In 1958, he entered into real estate business in Hong Kong.
5. 1963, he started Sun Hung Kai with Kwok Tak-Seng. He is Hong Kong's largest real estate developers, and he is also the Founder Chairman and majority owner of Henderson Land Development, a conglomerate with interests in hotels, restaurants, properties, and internet services.

SUCCESS

1. Henderson Land Development went IPO in 1981 in Hong Kong
2. In 1973, Ten years later, his activities have gained scope, he decided to restructure the real estate company in a group with multiple activities, and it is the birth of Henderson Land Development Company. Gambled in land in New Territory
3. In the 1970s, he patiently accumulated large holdings of agricultural land in the New Territories. Henderson has long focused on the lower end of the market –
4. The gradual accumulation of shares enabled Henderson to end up taking control of Hong Kong Ferries (most non-property bits were later sold to New World) and Towngas, which has a citywide monopoly of piped gas – used by some 85 percent of Hong Kong homes. The gas empire also now reaches into China and does property development in its own right.
5. In 1998, he was an important investor in Hong Kong's iconic International Financial Center
6. He betted correctly on rebound of Chinese stock in 2006, earning himself the nickname “Warren Buffett of Asia.”

QUOTES

“Use money to make money. Save your ‘first bucket of gold.’ or small fortune – but then use it for investments. Don’t just park money in the bank.”

“The Chinese who left the mother country had to struggle, and that became a culture of its own, passed on... through each generation. Because we have no social security, the overseas Chinese habit is not to spend a lot and to make a lot of friends.”

“[In 2000] In view of the good progress made in respect of negotiations relating to Mainland China's entry to the World Trade Organization and the boost in local economic activities deriving from the emergence of the new economy, a great number of technology-related and international institutions have established and expanded their businesses in Hong Kong, bringing about substantial increases both in rentals as well as capital values for prime office properties and luxury residential properties.”

6.05 Del Vecchio of Italy (Eye Glasses)



Citizen Italy Born Italy
Age 79, \$21.9B Forbes 4/2015
Self-made in Eye-glasses, founded Luxottica in 1961

EDUCATION High School

BEGINNING

1. He was born in Milan, Italy in 1935 as a child of an impoverished family. His father died five months prior to his birth. He was given to an orphanage by his mother at age 7 because she was unable to support him financially.
2. Fatherless Leonardo Del Vecchio, at the age of seven lived under the care of nuns in an orphanage.
3. Del Vecchio at the age of 14 started supporting his family by working as an apprentice to a tool manufacturer in Milan
4. he began studying industrial design in the evening along with work in the day time So in 1961 he moved to Agordo in the province of Belluno, which is home to most of the Italian eyewear industry and founded Luxottica when he was 25. Leonardo decides to move into the business of assembly glasses
5. By 1971 he was successful in ending the contract manufacturing business. He did his own production of eye-glasses.

SUCCESS

1. He is now the world's largest producer and retailer of sunglasses and prescription glasses, Luxottica owns Sunglass Hut, Lens Crafters, Ray-Ban and Oakley.
2. His nickname is Mr. Nobody, because unlike the other billionaires, he does not own a yacht, or a football team. Also he is neither flamboyant nor extravagant, and he pays his tax and maintain a low profile

QUOTES

"I am proof that you can make money in Italy and be honest."

"I don't like paying taxes, but I like sleeping at night."

"The values of life is most important."

Chapter 6.06 Safra, Joseph



Age 76 \$17.1B Forbes 04/25
Citizen Brazil Born Syria
Self-made in banking, co-founded Banco Safra with brother Moise Safra and Edmond Safra in 1955

EDUCATION High School or Less

RECORD Richest Immigrant Billionaires on record in the world

BEGINNING

1. Born in 1939 Syria Aleppo,. His family has been Jewish bankers for generation, dating back to the Ottoman Empire.
2. In 1952, he immigrated to Brazil while still a teenager
3. In 1955, he co-founded Banco Safra with brother Moise Safra and Edmond Safra. .
4. Soon older brother Edmond Safra parted way.

SUCCESS

1. He operated in high secrecy, reported only serve high-net worth clients
2. In 2013, Joseph Safra's family acquired more than a dozen properties in the U.S., primarily in New York City.
3. In 2014, he bought iconic tower in London skyscraper office tower nicknamed the Gherkin Office Tower for \$1.1B. The same year he also bought 50% of Chiquita Banana.
4. The Safra Group of Banks reported to have more than \$200B under its management, with interest in Brazil, New York and Switzerland.
5. He is on record the second richest man in Brazil

QUOTES

"If you choose to sail upon the seas of banking, build your bank as you would your boat, with the strength to sail safely through any storm."

Chapter 6.07 Pinault, Francois



Age 78 \$14.0B Forbes 04/2015
Citizen France Born France
Self-made in Luxury Goods, founded multiple companies

EDUCATION High School Drop Out

RECORD From Peasant to Billionaire

BEGINNING

1. Pinault was born a village in western Brittany in 1934
2. At school, he was mocked at school for his rural accent and shabby clothes
3. At age 15, left school and joined his father's timber business
4. As he said, he started with nothing, no money, no qualifications, no diploma, but just tenacity

His holding company Artemis S.A., owns (or owned), among others, Converse shoes, Samsonite luggage, Château Latour, the Vail Ski Resort in Colorado, and Christie's auction house. Artemis also owns Executive Life Insurance Company

SUCCESS

1. In 1998, he bought the venerated auction house Christie
2. In March 1999, Gucci asked PPR to acquire an ownership interest in Gucci to help fend off LVMH. He ended up owning Gucci with a buyout
3. Some accused him of being able to make such purchases because of his friendship with aided by political friendships; he is close to Jacques Chirac and Nicolas Sarkozy.
4. Besides Christie and Gucci, he also owns Gucci, Stella McCartney, Alexander McQueen and Yves Saint Laurent and European entertainment and electronics retail chain Fnac.
5. He is also famous for his personal art collection, which includes more than 2,000 plus works by the likes of Picasso, Mondrian and Jeff Koons.

QUOTES

"I have no sense of nostalgia. Tomorrow is what interests me."

"The Italians live well. They have problems, like all countries, but they are well-dressed, the women are pretty."

"We're on our way to globalization, this is a vision I like."

'If you want to make the difference there is only one way, to work very hard: I had no tennis, no golf, no skiing in my life.' -:

'I understood globalization, and I believed in the growth prospects of globally known brands.'

"I bought Christie's in 1998. It was an extraordinary brand that was going through a bad period." I left my village to join a small city, then I left my region to come to Paris, and now I have become a citizen of the world — but still I am as thirsty for and as curious about what surrounds me. - See more at:

'I learned from the humiliation never to humiliate other people -

Chapter 6.08 Hamm, Harold



Age 69 \$13.58B Forbes 04/15

Citizen US Born US

Self-made in Gas Shale, founded Shelly Dean Oil Co (in 1990 renamed as Continental Resources) in 1967

EDUCATION High School

RECORD He hold record of the most expensive divorce in history: of \$1B

BEGINNING

1. Harold Ham was born one of 13 children. His parents were cotton picker. He grew up in a one-bedroom apartment of share-cropper
2. His first job as gas station attendant,

3. His second job was car repair

4...The youngest of 13 children, his parents picked cotton and raised the entire family in one-bedroom house in Oklahoma. His first job was a gas station attendant. He founded Harold Hamm Tank Truck Service in 1966; at the time, its sole asset was a Bobtail Ford truck used to service oil wells.

SUCCESS

1. In 1990 Harold Hamm renames his oil and gas production/operations company Continental Resources
2. His big success came with the spike of oil prices in 2010 to 2014, while he owns the big oil shales that could take advantage of the latest oil fracking technology

QUOTES

"It's harder, but we're still finding oil in Oklahoma today. The bar has been raised on startup companies, but it can still be done. Every regulation and every rule limits you, but, yes, it can still be done. That's the beauty of living in a free country and having the freedom to have an idea and become an entrepreneur."

"I'm a professional geologist, an explorationist for oil. That's what I've done in my career, one that's culminated in - at least to this point - playing a part in finding the largest field in the last 40 years anywhere in the world. That's the Bakken field, which I believe will yield 24 billion barrels of oil in the decades to come, maybe more."

"The oil patch pays good. They're decent jobs paying between 50 and 70 thousand a year. Fracking has a big impact on the oil consumption in the United States."

"Doing business in oil and mining is not easy. The profit is certainly big, but so is the stake."

"If you are opposed to the continued use of fossil fuels in the world, then you are not in the position to embrace the modern-day renaissance of oil and natural gas in America."

"Horizontal drilling has caught on quickly; 98% of North Dakota wells are horizontal and about 70% of the rest of the wells in America in large resource plays across the country are drilled horizontally. Natural gas supply has soared from estimates of a 10 year supply to more than a 100 year supply."

Chapter 6.09 Sirivadhanabhakdi, Charoen



Age 70, \$12.5B 04/15
Citizen Thailand Born Thailand
Self-made in Beer, founded TCC in 1972

EDUCATION No High School

BEGINNING

2. He was born Khun Charoen 1944 in Thailand, He was six of 11 children
3. His father is a poor Chinese immigrant and a street vendor
4. He left school at 9 year old
5. He started a business, and the obtained his own license to produce cheap spirits from spirits first started with state monopoly. Later he branched into beer and made a fortune
6. His Chang beer (Elephant Beer) dominated the local market within five years of its launch He made it more potent than Singha, and cheaper, and marketed it very aggressively.
7. Within five years, Chang had captured 60% of the local market share.
8. In 1988 the King of Thailand granted the family the name "Sirivadhanabhakdi"

SUCCESS

1. In 2000, Learned from Carlsberg. he idea was that Mr. Charoen's brewery would make Carlsberg, and use the sales and marketing networks for his Thai whiskey to sell it. It was a 50/50 joint venture
2. In 2005, the relations went sour. Carlsberg pulled out of contract. Charoen sued for US \$2.5B and eventual won \$120M for settlement. 2012, successful bid for F&N (venerable and 100 years)Mr. Charoen has just expanded his drinks and property empire after an epic battle to control the venerable Singapore conglomerate Fraser and Neave (F&N).
- A3 Early 2013, Charoen won a bidding war for Singapore's Fraser & Neave Ltd. which has properties throughout Asia as well as soft-drinks operations, with debt accounting for most of the \$11.2 billion price tag.F&N bid involved 6 months
- A4. Bangkok's Pantip Plaza, Manhattan's Hotel Plaza Athenee, and other hotels in the U.S., Australia and Asia, as well as retail, commercial and residential buildings in Thailand and Singapore.
5. But this intensely private man rarely makes public comments

Chapter 6.10 Zong, Qinghou



Age 69 \$11.9B
Citizen China Born China
Self-made in Beverages, founded Hangzhou Wahaha Group in 1987

EDUCATION High School

BEGINNING

1. He was born in Zhejiang in Born in 1945
2. He has had little formal education. After graduating from secondary school, Zong worked at the Zhoushan salt farm. He moved to Hangzhou, but could only find menial work at a local school because of his low education.
3. In 1987, he discovered a mini grocery store in a school in Shangcheng District and began sell milk to the schools, then later manufactured and distributed a fizzy soft drinks to school children,
- 4 Based on his initial success he founded Wahaha with two retired schoolteachers, and a borrowed sum of CNY 140,000.
5. A workaholic and an autocratic leader, Zong nevertheless work closely with his workers. He ate lunch with his workers and spent a lot of time with them, and he would be called affectionately “big brothers. has never once fired an employee for the entire course of his career as the head of the Hangzhou Wahaha Group.
6. In 1991, with the help of the Chinese government, he acquired a canning company running a loss.

SUCCESS

1. In 1996, he went into joint venture with Danone Group of French to produce dairy product in China. Group Danone reported invested US \$70 million for 51% ownership.
2. In 2007, after a dispute, Zong bought the remaining shares from Danone and he built Wahaha into the largest beverage manufacturer in the People's Republic of China.
3. In 2008, he was accused of holding 300 million Yuan in back taxes
4. By 2012, he was the richest man in China with net worth over \$20B
5. He caused a publicity black lash in 2013, when he revealed his He held permanent resident status in the United States. He said by not traveling to the US, he had already abandoned his permanent resident status. This incident caused Zong and the Chinese government much embarrassment cause he was the poster child Chinese Entrepreneurs for the past decade.
6. In 2013, he was stabbed in the hand by a man reportedly seeking employment. He suffered injury to two fingers.

QUOTES

“People cannot tell if I were wearing clothes worth a thousand (US\$160) or a hundred (US\$16), so why would I want to spend money on them?”

“Simply giving away money or resources to the poor. He once told an interviewer, “If you give money to the poor they’ll just spend it.”

“A successful Chinese entrepreneur should understand but not participate in politics.”

Chapter 6.11 Fredriksen, John



Age 70 \$10.4B Forbes 4/2015
Citizen Cyprus Born Norway
Self-made in shipping, fish-farming and off-shore drilling

EDUCATION High School Drop Out

RECORD born in Norway, moved to Cyprus for tax

BEGINNING

1. John Fredrikson was born on May 10, 1944 in Etterstad, Oslo, Norway . His father was a welder,
2. At age 16, he dropped out of high school and began as a trainee in a ship broking company Blehr & Tenvig.
3. At the age of 27 he started working for himself.
4. In the late 1960s, he moved to Beirut and started trading oil

SUCCESS

1. In the 1980s, he made his fortune during the Iran-Iraq Wars when his tankers picked up oil at great risk and huge profits.
2. In 1986, he spent four months in jail in 1986 on charges of theft
3. In 2005, he bought deepwater drilling business with SeaDrill
4. Before he abandoned his Norwegian citizenship, he was the richest man in Norway.
5. 2006 abandoned Norway and became a Cypriot passport, although he chiefly lives in London
6. Now, his main business is in shipping including his ownership of the largest oil tanker fleet in the world. His companies include an offshore driller company is named SeaDrill, a fish farming company named Marine Harvest, a dry bulk company Golden Ocean Group, and a supply vessel company Deep Sea Supply

QUOTES

"I have quit drinking spirits, I only take wine and beer these days. And I have quit smoking, although that is boring," he said celebrate his 70 birthday."

"Now I am making plans for three or five years going forward, not more than that,"
(After 53 years in shipping)

"Yes, I would have done most likely at least something international. There is not so much going on in Norway but when I started in 1961, shipping was quite a usual career in the country."
Looking back to start all over again

"I've been doing this for 50 years," If I stopped I would probably drop dead." (on driving hard after his wife's death)

Chapter 6.12 Niel, Xavier



Age 47 \$9.0B Forbes 04/2015
Citizen France Born France
Self-made in Internet, Telecom founded Iliad in 1990

EDUCATION High School

BEGINNING

1. Xavier Niel was born in Creteil, a Paris Suburb in 1967
2. When Niel was 14, his Dad gave him a toy that changed his life: a ZX81, a British computer developed by Clive Sinclair.
3. At 19, he successfully created then sold his first company, a Minitel (a French forerunner of the internet) service company. This minitel-site provided sex oriented chat services.
4. In 1990, at the age of 23, he founded Iliad, an
3. In 1993, at age 25, he founded WorldNet, France's first internet service provider

SUCCESS

1. He would do his own programming to expand his business
2. In 2002, Nine years later, his company Iliad launched the "Freebox", an ingenious set-top box that brought internet, TV and telephone into your home
3. 2006, he was given a 2 years suspended prison sentence for the misuse of company assets sex shops
- n March 2010, Xavier Niel cofounded with Jeremie Berrebi Kima Ventures,[
4. In late 2010 he bought a controlling interest in France most famous newspaper, le monde. He was voted in favor of a protégé from then president Sardosky.
5. As of 2012, his company Iliad was in over 35 countries.
6. In 2013, Xavier Niel created a school named 42, which helps educate programmer for free

QUOTES

"France didn't obstruct me but it didn't help me either,"

"It was something magical: something that did whatever I wanted. And I think there was my Dad's love of computing and electronics. Perhaps Freud could say something about that." (On receiving the Atari computer from his dad at the age of 14)

"My greatest point of pride is that last year we gave the French €2bn in purchasing power. Each French person, I gave €40 through my work."

" Most French business leaders, are heirs, who frequent the same circles, or were given their posts directly or indirectly by the political powers. Then there's a very egotistical remuneration. And they generally don't create great things. Look at the French stock market: in the CAC 40, you have only one company – Gemalto, which makes smart cards – that's under 30 years old. In very few countries would you find this." (on elite "cronyism")

Chapter 6.13 Liu, Yongxing



Age 66 \$8.8B Forbes 4/2015

Citizen China Born China

Self-made in agri-feed , founder East Hope Group with 2 other brothers in 1982

EDUCATION High School or Less

BEGINNING

1. He was born in Sichuan in 1948
2. Their father was a wealthy landlord and based on this, he and his 3 other brothers were ostracized and grew up in poverty
3. in 1978 the Chinese leader after Mao Deng Xiaoping (also from Sichuan) made it possible to become rich in China.
4. The Liu Brothers' first venture, an electronics company, failed almost immediately.
5. They did not give up, instead they started the quail business by pooling together \$125. They began raising quails here in Gujia
6. When they started, many Chinese farmers simply fed their animals garbage or scraps,. The Liu Brothers made a joint venture with the Charoen Pokphand Group of Thailand and introduced animal feed. After the Liu Brothers learned enough of the foreign method, they split with Charoen Pokphand Group and struck out on their own

SUCCESS

1. Their success expanded through China. The Liu Family is considered first generation of Chinese billionaires. They are often used as poster child of China's Economic Reform and even posed pictures with foreign dignitaries such as Tony Blair, Bill Clinton and Jacques Chirac
2. Then in the mid-1990s, the four Liu Brothers (Liu Yongxing, Liu Yongyan, Chen Yuxin and Liu Yonghao) split amicably. Each now has its own company.
2. 3. He also moved from Sichuan in Western China to Shanghai
4. His company East New Hope branched into manufacture of plastic and aluminum
5. In 2009, Liu was rated Richest Man in China
6. To commemorate his hero, he built a monument for Deng Shao Ping, the architect of China Economic Reform in 1978 and also a native of Sichuan

QUOTES

"If you raise quail, you don't need much feed," says Liu Yongxing, explaining their choice. "Quails are small. And we didn't have much land or money."

"The difficulties we went through in the early years made us strong,"

Chapter 6.14 Takizaki, Takemitsu



Age 69 \$8.4B Forbes 04/2015
Citizen Japan Born Japan
Self-made in sensors, founded Keyence in 1974

EDUCATION High School

BEGINNING

1. Takizaki Takemitsu was born in Japan in 1945.
2. At age 39, in 1974 he founded a company called Lead Electric, later to be renamed as Keyence
3. He collects fossils as a hobby and his company is famous for the 350-million-year-old ammonite at the entrance of his headquarter, partly to scare off employee if they don't set their standard high, they might become dinosaurs
4. His company Keyence is famous for 3 things (a) very high compensation, about \$120K on average (b) a relatively small staff, only 3,000 (b) emphasis on profit margin instead of sales; both are antithetical to customary Japanese business practice.
5. Keyence is also a fables operation – meaning it does not have factory or do any manufacturing. Instead Keyence concentrates on R&D and amassing a large pool of patents.

SUCCESS

1. Keyence is one of most successful company and Takizaki became the fourth richest person in Japan
2. In the past 3 years, because of very high profit margin (46%), the stock of Keyence went up 200%
3. In 2015, after more than 4 decades as helm of Keyence, Takizaki Takemitsu is finally stepping down and retiring at the age of 69 after leading Keyence into a global supplier of sensors and other electronic components

Chapter 6.15 Chan, Laiwa



Age 74 \$8.3B Forbes 04/2015

Citizen China Born China

Self-made in Real Estate, founded FuWah International Group in 1988 in Beijing

EDUCATION High School Drop Out

RECORD As of 2015, She is the richest self-made woman in China and in the world

BEGINNING

1. Chan Laiwa was born royalty in 1941 in the Summer Palace of Beijing as the descendant of the Manchu family of the Yellow Banner Clan.
2. However, at that time the family fortune had collapsed
- In the early 1982, she emigrated to Hong Kong, dropped out of high school and started working
3. She founded her first business, which was her own furniture and repair business, 4. the second business she founded was selling luxury villa in Hong Kong, it was this business that made Chan her first million
4. In late 1980s, she moved back to Beijing to expand the real estate business.
5. In 1993, she built the first Chinese-Hong Kong Real Estate joint venture, the Chang'an Club in Beijing, with Viennese architect and overlooking the Forbidden City
6. She founded Fuwah International Group in Hong Kong in 1988, now Fuwah International Group is mostly based in Beijing

SUCCESS

1. After success of ChangAn Club, she continued to build ultra-luxury hotels, office buildings Regent Beijing, Legendale Hotel Beijing, Park Plaza Beijing Wangfujing, Jinbao Tower, the Hong Kong Jockey Club Beijing Clubhouse
2. By 2010, Chan and her properties is now one of largest landlord in Beijing
3. Chan also serves as a member of the Chinese People's Political Consultative Conference, and cultural ambassador (for her Manchu Background)
- 4 In 1999, she founded Red Sandalwood Museum with a sum of 16 million US\$
She now lives in the Red Sandalwood Museum in Beijing
5. Since 2000, the Fuwah International Group also branched into agricultural, tourism and electronics
6. She has been elected as a member of the CPPCC National Committee five sessions in a row

QUOTES

"An enterprise should understand giving. Giving leads to taking. No giving, no taking. Giving and taking cannot be separated."

"Everybody knows that money is a mere worldly possession. At birth we bring nothing; at death we take away nothing. Only when money is used for people's livelihood can the true value of money be reflected. Only when money is used for causes worth pursuing and struggling for can a life become perfect and money itself become great and meaningful. This is a 'win-win' situation of life and society."

"Wealth comes from society, so returning to society is investment without considering cost or return."

"I dislike borrowing money."

"In business, the most important thing is to have a vision, to be able to stand tall and see the future far head. My business principles are very simple, they are honesty, trust and above all I treasure sincere friendship."

Chapter 6.16 Wuerth, Reinold



Age 79 \$6.4B Forbes 04/2015
Citizen Austria Born Germany
Self-made in Fastener,

EDUCATION No High School

BEGINNING

1. Reinold Würth was born in Ohringen Germany in 1935
2. In summer 1945, Reinold's father Adolf Würth founded a screw wholesale business in Künzelsau/Baden-Württemberg. Reinhold accompanied and helped him from the very beginning. On 1 October 1949, he officially joined the business as the company's second employee and first apprentice. He was 14
3. In January 1951, it was the first time that he went out on a sales trip alone. The 15-year old youngster was supposed to look for new customers in Düsseldorf. In 1952, he completed his commercial training.
4. When his father Adolf Würth died at the age of 45 in 1954, Reinhold Würth took over the business at the age of 19. At that time, the company was a two man business with annual sales of EUR 80,000

SUCCESS

1. Reinhold Würth managed the company with farsightedness, which was soon crowned by first success. In 1962, the first foreign subsidiary was set up in the Netherlands, followed by company foundations in Switzerland, Austria, Italy and further countries.
2. Reinhold Wuerth built his father's tiny screw business into a global supplier of assembly and fastening materials for the automotive, construction and engineering trades.
3. In 1969, Reinhold Würth dared to cross the Atlantic Ocean to North America. One year later, Würth also became active in South Africa. The formation of companies in Australia (1982) as well as Japan and Malaysia (both in 1987) rounded off Würth's presence on all continents
4. He took over his father's tiny wholesale screw business at 19 and built it into the Adolf Würth Group, which posted record \$13 billion in sales in 2013
5. He has become an Art Collector, 16,000 pieces and displayed his collection in major museum

Chapter 6.17 Graf, Johann



Age 68 \$6.3B Forbes 04/2015

Citizen Austria Born Austria

Self-made in Gaming, founded Novomatic Automatenhandels AG in 1980

EDUCATION No High School, was Youngest master butcher of Austria at age 23

NICKNAME "Deus ex Automatica" or "God of the Slot Machine," by employees

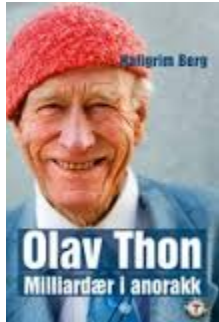
BEGINNING

1. Johann Graf was born in Austria in 1946
2. He grew up with his grandparents in modest circumstances in Vienna- Dobling on, completed a butcher apprenticeship and was at the age of 23 years, Austria's youngest master butcher.
3. The family business, a butcher with tavern and some guest rooms, but Graf did not want to continue
4. . In 1974 he founded the electronics retailer Gerhard Brodnik the Brodnik & Graf GmbH and started with the import of Belgian pinball machines that were set up in pubs, cafes and brothels.

SUCCESS

1. In 1980 he switched to the manufacture of gaming machines and cried with a starting capital of 50,000 shillings the Novomatic machines Handels GmbH .
2. He quickly expanded his geographic reach, entering the Swiss market in 1982 and the East Bloc after the fall of the Iron Curtain.
3. By1990, Novomatic already had operations in more than 30 countries.
4. His employees call him "Deus ex Automatica" or "God of the Slot Machine". He has a new problem, he is finding that his business is becoming less welcome at home in Austria
5. Overseas, in 2009, he suffered \$55M loss after his gambling machines were banned in Russia by Putin.
6. To diversify, he has since expanded into expanded into Peru, Africa and other places with laxer gambling regulation

Chapter 6.18 Thon, Olav



Age 91 \$6B Forbes 03/14
Citizen Norway Born Norway
Self-made in Real Estate

EDUCATION No High School

BEGINNING

1. Olav Thon was born in 1923 in Ål, Hallingdal, and a small town in Norway
2. He worked since he was 7, first as a shepherd above the tree line, then he quickly climbed out and made his way to the small capital of the newish country, Oslo as a "farm boy who only went to the city to sell fox pelts".
3. In 1951, he bought his first real estate when he was 28 year old and
4. In 1966, he opened his first restaurant. He was 43

SUCCESS

1. Now his Olav Thon Group is Norway's largest private real estate company, with 450 properties, including 60 hotels and he is the richest man in Norway
2. He's proud of his success, and his large tax bill, which he says he is glad to pay. Olav probably pay more public tax than anyone else in Norway
3. Having no heirs, Thon has announced his intention to give away all his properties and assets to society,
4. He has become Norway largest tax contributor. This is the story of an almost 80-year-long business career that began when he earned his first shiny coin by rowing tourists over Djup Lake
5. LAV THON, at 90, is nearly as old as modern Norway, which became independent from Sweden in 1905. hey know him mainly as the man who has brought up and developed half the kingdom
6. It is odd that as Norwegian, he has no investment in oil
- 7, In 2015, he announced he will give all of his entire fortune to charity because he has no heir

QUOTES

"You can't feed a cat with cream and food in the kitchen and expect him to go catch mice."

"For me it was very sad, but ever since I have been very careful; from this 80,000 kroner I learned, and it was a good thing

"He's built a picture of himself as a guy who gives away all his money and walks in the mountains to be healthy."

"They know him mainly as the man who has brought up and developed half the kingdom."

Chapter 6.19 Washington, Dennis



Age 80 \$5.9B Forbes 04/2015

Citizen US Born US

Self-made in Construction, founded Washington Construction in 1969

EDUCATION High School

BEGINNING

1. Dennis Washington was born in Spokane, Washington in 1934
2. As a child, disaster struck, he contracted polio at age 8 and spent 8 months in a hospital. He lived in government housing and shined shoes for pocket money.
3. At age 17, after high school, he worked in construction in Alaska as a heavy crane operator before returning to Montana.
4. In 1964, at age 30, he started his own business Washington Construction, with a \$30,000 loan and a single bulldozer. His primary business was highway contracts.
5. His biggest asset would be his passion for machinery. Later on, he would get the nickname "Mr. Fix-it" from Baron Magazine.

SUCCESS

1. By 1969, Washington Construction had grown into the largest contractor in Montana.
2. In the 1970s he moved into mining and dam construction.
3. In 1986, he made a huge bet when he bought a bankrupt copper mine in Butte, Montana and turned it around into a profitable operation and made more than \$1B profit
4. He loves buying broken companies and making them run again. Besides the copper mine in Butte, he also bought a 1,000 mile rail line, an aircraft supply business and a heavy-equipment dealership.
5. In 1996 Washington Construction acquired global construction and engineering company Morrison-Knudsen Corporation of Boise, Idaho, creating a new company Washington Group International.
6. He is also the majority shareholder of Canadian container shipping firm Seaspan (son Kyle is co-chairman), which has an \$8 billion contract with the Canadian Navy for the next 20 years

QUOTES

"People always ask me for my secret. There isn't one. You've just got to keep a level head and stay away from greed, which is the worst thing that can happen to a successful person."

"I love boats. Anything that runs, anything mechanical. It's my God-given passion in life."

"The day after my high school graduation in 1952, I headed to Alaska. I was 17. I started out greasing equipment, then became a heavy-crane operator. I made and saved good money there for two years."

"I always marked up a piece of paper before taking a job, looking at the pluses and minuses. If the latter outnumbered the former, I would pass."

Chapter 6.20 Widjaja, Eka Tjpta



Age 91 \$5.8B Forbes 4/2015
Citizen Indonesia Born China
Self-made in Palm Oil, founded Sinar Mas Group in 1962
EDUCATION No High School

BEGINNING

1. Eka Tjpta Widjaja was Born in Quanzhou, China in 1923
2. He emigrated to Indonesia at age 9 years old. He started in the port town of Ujung Pandang on the Indonesian island of Sulawesi. By 15, he was running his own business, selling biscuits and candy on pedicab or rickshaw in South Sulawesi in the 1930s.
3. He used the Indonesian Name so he could mingle with the revolution and the military. Widjaja means victory
4. He was running a thriving business when the Japanese invaded in 1941 and by 1942 he lost everything
4. In the 1950s, he became a supplier to local units of the Indonesian army, and moved up to coconut oil refining, paper manufacturing and banking.
5. He had now survived a revolution and a war by allying with the military power and building his first fortunes
6. In 1962, he started Form Sinar Mars Group; at the time it was exporting agriculture, copra and importing textile. Sinar Mars grew quickly to include palm oil, housing, real estate.

SUCCESS

1. In 1962, he started company called Sinar Mas Group in 1962
2. Soon Sinar Mar began to expand, It has many subsidiaries, including Asia Paper and Pulp and palm oil producer PT Smart and even PT Mega Media Indonesia (TV)
4. Widjaja was rumored to have from 15 to 30 children
5. Asia Pulp & Paper Co. (APP), which the Widjajas sought to make the biggest pulp-and-paper company on earth that would span from China to Indonesia to India.
6. In 1998, his subsidiary n Created Asia Pulp & Paper, which defaulted on massive debt in 2001. 6. In 1995, APP bond collapse, the largest bond default in emerging market at \$13.6B, still a record
7. After the APP collapse, Mars recovered, this time without borrowing
8. he family businesses later bounced back thanks to a commodity boom and have been able to thrive and expand using internal cash rather than tapping the international capital markets.
9. In the early 2001, he began to transfer of leadership into his four sons (Indra, Mochtar, True, and Franky)

Chapter 6.21 Wertheimer, Stefan



Age 88 \$5.6B Forbes 4/2014
Citizen Israel Born Germany (emigrated in 1937)
Self-made in Machine tools, founded ISCAR. in 1952

EDUCATION High School

BEGINNING

1. He was born in 1926 in Kippenheim, Germany
2. In 1937, at age 10, his family fled Nazi Germany and emigrated to Israel
3. In 1952, Wertheimer started in the backyard of his home in Nahariya, Israel a small metal tool cutting factory called ISCAR.

SUCCESS

1. In 2006, Warren Buffet's Berkshire paid \$4 for 80% of the company
2. In May 2013, Berkshire paid \$2.05B for the rest of the company
3. In 2014, he also sold their 51% stake in Blades Tech.
4. Now he can concentrate on his philanthropy
5. He is working on his own method of creating a lasting peace between Israel and the Palestinian territories. He has devoted more than \$100 million to his "capitalist kibbutzes"

QUOTES

"It's not a real estate story. It is a story of picking companies that can make exports and create interesting jobs for the local people,"

"At the moment both sides are afraid of each other and don't see their future clearly,"

"The solution is to switch the focus from fear to success. Achievements in successful export industries, which need highly skilled people, can create an area as flourishing as South Korea and Singapore."

Israel and our vicinity is an area that traditionally has little industry. The area is known for history, it's known for religious stories, it's known a bit for agriculture but ... neither was the Jewish population thinking about export industry, nor the Arab or Palestinian population," he said.

"Germany and South Korea were able to lower unemployment through success in export industries. If our region will be successful in building export industries and skills, this will help promote peace."

. - industrial parks that provide rent-free working space for industrial startups in Israel's economically disadvantaged and predominantly Arab regions. He was honored with the Oslo Business for Peace Award in 2010 for these efforts. He has also reportedly financed Maskit, Israel's first luxury fashion house

Chapter 6.22 Teh, Hong Piow



Age 85 \$5.6 B Forbes 04/2015
Citizen Malaysia Born Singapore
Self-made in Banking, founded Public Bank (Malaysia) in 1966

EDUCATION High School Anglo-Chinese School Singapore

BEGINNING

1. Teh was born in Singapore in 1930
2. He attended his formal primary and secondary education at the Anglo-Chinese School in Singapore
3. In 1950, after he finished high school, he began his banking career as a Bank Clerk in Overseas-Chinese Banking Corporation Ltd.
4. In 5 years, he rose in rank to officer
3. In 1966, he quit Overseas-Chinese Banking and started Public Bank from

SUCCESS

1. He maintained a record of producing nearly 20% return a year for shareholders for decades
2. Beside CEO of Public Bank, from 1998 to 2001 he was also a member of National Trust Fund
3. The success of Public Bank made him one of the richest in Malaysia

QUOTES

"To succeed, you must believe in being excellent in all that you do. You need to go above and beyond – do more than what is expected of you."

Chapter 6.23 Iliev, Zarakh



Age 48 \$5.4B Forbes 04/2015
Citizen Russia Born Azerbaijan
Self-made in Real Estate, founded Real Estate Iliev in 1993

EDUCATION No High School

BEGINNING

1. Zarakh Iliev was born Zarakh Binsionovich Iliev on September 8, 1966 in Krasnava Sloboda village, Azerbaijan.
2. He sewed hats since childhood, helping his father Bension who was a shoemaker.
3. After moving to Moscow in 1983, at the age of 17, Iliev began selling alcohol. Later on, he teamed up with God Nisanov, also from Azerbaijani).
4. He launched his company Iliev in 1993, managing 15 hectares of Moscow's Cherkizovsky market.

SUCCESS

1. Soon, besides alcohol, Zarakh Iliev and his fellow Azerbaijan business partner God Nisanov are also the largest supplier of fruits and vegetables in Moscow
2. Eventually, he became involved in the construction and development of shopping centers in metro centers which later grew into huge retail complexes
3. In late 2013, the partners bought the biggest shopping center in the Moscow area, Lotos City, which has a total space of 3.8 million square feet
4. The key to their success was building shopping markets next to metro station, which grew into huge retail complexes with hotels over the years. He caters to wholesalers comes to Moscow to buy to bring back to the countryside
5. He is nicknamed "King of Russian Real Estate." Actually he began as an outsider, now he controls 14 million square feet of retail space.

Chapter 6.24 Branson, Richard



Age 64 \$4.9B Forbes 04/2015

Citizen UK Born UK

self-made in diversified, founder of Virgin Megastore in 1971

EDUCATION High School Drop Out

BEGINNING

1. Richard Branson was born in Blackheath, London in UK in 1950
2. He was the eldest son and had 2 sisters. His parents were upper-middle class professional. His grandfather was a barrister
3. At age 16, he dropped out of school at age 16. He was considered dyslexic and then was homeschooled
4. His first business venture was a magazine called Student, with the aim to use music's popularity to end the Vietnam War. In 1970, he set up a mail-order record business. In 1971, he named his new company Virgin Megastore.
5. He made good profit because he was selling records at home and his price was always lower than his competitors.

SUCCESS

1. In 1972, he opened a chain of record stores, Virgin Records, later known as Virgin Megastores. Branson's Virgin brand grew rapidly during the 1980s..
2. In 1992, He sold his record Virgin Records for \$1 billion. He was reported to have run down London's Ladbrooke Grove crying. With the money, he would start Virgin Airline
3. In 1998, he wrote the first of his many books on business. His first book was "Losing My Virginity".
4. He founded an umbrella of businesses around the Virgin brand. In 2004, he founded Virgin Galactic for space tourism.
5. He is a high profile businessman, appears frequently on TV on both sides of the Atlantic, and busies himself with mentoring younger entrepreneur such as Sara Blakely
6. To get free advertising, he even resorts to risking his life such as flying a balloon. He probably founded "personal branding" as customers identified Virgin business with his flamboyant personality.

QUOTES

"I was dyslexic, I had no understanding of schoolwork whatsoever. I certainly would have failed IQ tests. And it was one of the reasons I left school when I was 15 years old. And if I - if I'm not interested in something, I don't grasp it."

"There is no point in starting your own business unless you do it out of a sense of frustration."

"You don't learn to walk by following rules. You learn by doing, and by falling over."

"I wanted to be an editor or a journalist, I wasn't really interested in being an entrepreneur, but I soon found I had to become an entrepreneur in order to keep my magazine going."

"The music industry is a strange combination of having real and intangible assets: pop bands are brand names in themselves, and at a given stage in their careers their name alone can practically guarantee hit records."

"It is only by being bold that you get anywhere. If you are a risk-taker, then the art is to protect the downside."

"What we are trying to do at Virgin is not to have one enormous company in one sector under one banner, but to have two hundred or even three hundred separate companies. Each company can stand on its own feet and, in that way, although we've got a brand that links them, if we were to have another tragedy such as that of 11 September - which hurt the airline industry - it would not bring the whole group crashing down."

"And you know, I've had great fun turning quite a lot of different industries on their head and making sure those industries will never be the same again, because Virgin went in and took them on."

"When you first thinking through an idea, it is important not to get bogged down in complexity. Think simply and clearly, is hard to do."

"Entrepreneurship is about turning what exits you in life into capital, so that you can do more of it and move forward with it."

Chapter 6.25 Lowy, Frank



Age 84 \$4.8B Forbes 04/2015
Citizen Australia and Israel
Born Czechoslovakia (Fil'akovo, Czechoslovakia (now Slovakia),
Self made in shopping mall, founded Westfield in 1959 with John Sanders

EDUCATION High School or Less

BEGINNING

1. Frank Lowy was born in Fil'akovo, Czechoslovakia (now Slovakia) in 1930, and lived in Budapest, Hungary during World War II.
2. When he was 13, his father was taken to Auschwitz and died there
3. After World War II, still a teenager, he emigrated to Israel, joined the Haganah then the Golani Brigade, fighting during the Arab–Israeli War in the Galilee and in Gaza. In 1948
4. At age 21, he emigrated from Israel to Australia
5. In 1952, he opened a delicatessen in Sydney. The following year, he met fellow immigrant John Saunders and the two became business partners. They expanded first into property development in the city's western suburbs.
6. In 1959, he founded his first mall

SUCCESS

1. in 1987, John Saunders sold his entire interest to Frank Lowy. Frank Lowy became 100% sole owner of Westfield Shopping
2. In April 2003 to mark the 50th anniversary of his arrival in Australia, Lowy established the Lowy Institute for International Policy
3. In Oct 2010, at his 80th Birth date, he announced he would step down and let his 2 sons run Westfield Corporation
4. In 2011, he suffered a stroke.
5. By 2015, his shopping centre portfolios with investment interests more than 100 shopping centers across Australia, the US, the UK, New Zealand, Italy and Brazil and more than 23,000 retail outlets.

QUOTES

"Never give up! People don't understand how persistent you have to be. You come up against an obstacle and you have to find a way of moving forward. You take detours, navigate between the obstacles and make it happen. Unless you are very strong and convinced you can succeed, you will be swept away. "

"The philosophy I shared... was one of ambition – ambition to succeed, ambition to grow, ambition to move forward – backed up by hard work."

"I don't think it's a secret that migrants often come to a new country with great ambition and hunger to succeed. "

"On initially moving to Palestine from Czechoslovakia, I felt I was leaving a place to which I did not belong for a much brighter future."

"Retail requires attention to pennies. You've got to put pennies on top of pennies... "

"When I came to Australia in 1952, I had a great awareness of the endless opportunities. I'm not saying things were just lying there for the taking. Of course hard work was required. But the doors were open, and it was just a matter of being able to walk through if you could work out how. I think if you never face adversity, those opportunities may not be as obvious. "

"I have felt like Australia was my home since coming here when I was 21. Before that, I lived in Israel for seven years from the age of 15 to 21, fighting in the Israeli War of Independence. They were formative years... so there is a part of me that feels at home there, too"

"We saw an opportunity and we also had some knowledge. We started with the delicatessen at Blacktown at Blacktown, and of course both John Saunders and I had been in business before that, too. In time, another shop on the same strip became available and we took it. But the real beginning of Westfield – the retail property-owning business – came when we bought the land that would later become Westfield Plaza. We knew that the new phenomenon of shopping centers had taken off in America, and we thought, 'Why not here?' And so we did it. In the end, I think you could say a mix of knowledge, opportunity and a willingness to learn as we went, is how Westfield was born."

"Anything is possible with enough ambition and hard work."

.

Chapter 6.26 Frere, Albert



Age 89 \$4.8B Forbes 4/2015
Citizen Belgium Born Belgium
Self-made in investment and conglomerate

EDUCATION High School Drop Out

RECORD Richest Person in Belgium

BEGINNING

1. Albert Frere was born in Fontaine-l'Évêque small town in Belgium in 1926
2. His father was a nail merchant and he grew up helping his father's business. His father died when Frère was 17; Frère had to leave school and run the family business by himself
3. He built family's scrap metal business into a huge business

SUCCESS

1. At the age of 30, he started investing in Belgian steel factories and by the end of the 1970s he practically controlled the whole steel industry
2. He foresaw the coming steel crisis of the late 1970s and sold his enterprises to the Belgian state after merging them with the competing steel firm Cockerill to create Cockerill-Sambre.
3. Frère used the proceeds from this sale to build an investment empire around the Swiss holding company Pargesa which he founded with the Canadian investor Paul Desmarais
4. He owns 25% of German Publisher Bertelman
5. He is richest man in Belgium
6. He is known as a workaholic who claims he'll never retire,
7. He rarely gives interviews or speaks in public and bases himself in Gerpinnes, a small town in the southern Belgian

Chapter 6.27 Andic, Isak



Age 61 \$4.7B 04/2015 Forbes

Citizen Spain Born Turkey

Self-made in clothing retail, co-founded retailer Mango in Barcelona in 1984 with his brother Nahman Andic

EDUCATION High School or Less

BEGINNING

1. Isak Andic was born in Istanbul, Turkey in a family of Sephardic Jews in 1953. ,
2. The Andic family emigrated to Barcelona in 1968 when he 14.
3. At age 16, he embroidered clothes from Afghanistan, then sold throughout Spain. Selling T-shirts for 100% to his fellow high school classmates
4. In 1984, he travelled to the Philippines, ate the fruit and came up with the idea of its brand, Mango - one of the reason, the word mango is pronounced the same in every language whether Spanish or English. When he returned to Barcelona, he open his first Mango store in Barcelona.
5. In 1985, he had already opened 5 new stores in Catalan and 1 store in Valencia

SUCCESS

1. In 1992, Mango went international . about doubling its size every 5 years
2. It success is based on world class design, information system and logistics, with celebrity model Kate Moss and Miranda Kerr as their advertising face
3. In 2007, Mango opened its 1,000th stores
4. In 2012, diversified into banking and became the largest shareholder of Banco Sabadell
5. 2013 his older Nahman Andic retired
6. He now has some 2,700 stores, about 11,000 employees in 107 countries. Recent store openings include Tokyo, Beijing and Verona, Italy
7. The brand's international sales count for 83% of its total revenue, and weathered the Financial meltdown of the Spanish economy relative unscathed

Chapter 6.28 Ashley, Michael



Age 50 \$4.6B Forbes 04/2014

Citizen UK Born UK

Self-made in Sports Retail, founded Sports Direct in 1982

EDUCATION High School Drop Out at age 16

BEGINNING

1. Michael Ashley was born in Burnham UK in 1964 of middle-class parents
2. In 1982, at age 16 he left school and became a county level squash player. But a serious injury forced his retirement and he became a squash coach.
3. In the 1982s, he started his own chain of sport store called Sports Direct

SUCCESS & SECRECY

1. His first store was the Sport and Ski shop in Maidenhead followed by many others in and around London.
2. The chain expanded quickly funded by private money, and by the late 1990s had rebranded the chain Sports Soccer and opened over 100 stores across the United Kingdom
3. He made his money by buying brands. The first major brand he bought was Donnay. In February 2003, he bought the Dunlop Slazenger brand for £40 million, followed up by acquiring outdoor gear manufacturer
4. Little is known about him except he went through an expensive divorce in 2003 for 50 million pound and has since been living alone
5. In 2007, his company Sports Direct went IPO, he is reported to have pocketed \$1.8 billion. The same year he paid 130 million pound for soccer team Newcastle United Direct, which included many well-known brands. At that time he sold a chunk of the company, personally pocketing \$1.8 billion.

Chapter 6.29 Paulmann, Horst



Age 81 \$4.6B Forbes 04/2015
dual Citizen Chile & Germany Born Germany
Self-made in Supermarket , founded Jumbo hypermarket in 1976

EDUCATION High School or Less

BEGINNING

1. Horst Paulmann was born in 1934 Germany
2. His parents were part of Nazi German that persecuted the Jews in Auschwitz. To escape prosecution , the family escaped and immigrated to South America while he was a teenager, he still holds dual citizenship of Chile and Germany
3. Horst Paulmann said that the idea of creating a supermarket came to him when he was working in Las Brisas Quinta de Recreo de Temuco restaurant, along with his brother Jürgen, and a friend brought them trays of strawberries to sell. They put them on the counter and sold them in half an hour.
- 4.. He opened the first Jumbo hypermarket in 1976
- 5.. He is a self-professed workaholics

SUCCESS

- 1 He took the company public in Chile in 2001.To cover the cost of rapid growth, Cencosud listed ADR shares on the New York Stock Exchange in June 2012.
2. He now has close to 1000 stores and 29 shopping centers in Chile, Argentina, Brazil and Peru.
3. In Nov 2013 his company celebrated 50th birth date
4. He still holds dual citizenship – Chilean and German

QUOTES

"Be persistent and have a goal; then go for it. If you want to succeed as an employee, you have to do more than what your boss asks. When the boss asks you something, you have to have a solution and more. I'm very picky; I hate people who don't do what they are supposed to and only do half the job."

"Do you consider yourself to be a workaholic?"

"I do not know what it is to be a workaholic. I work because I like it and do my chores and my job. Human beings are not born to do nothing; we were born to serve others."

Chapter 6.30 Larsen, Lars



Age 66 \$4.3B Forbes 03/2015
Citizen Denmark Born Denmark
Self-made in Retail, founded Jysk retail chain in 1979

EDUCATION High School

BEGINNING

1. He was born in Arnborg in Denmark in 1948.
2. His father a potato farmer, died a few months before he was born, his mother raised 4 sons . as poor farmer
3. at school, he remembers he was the smallest and the oldest, his grades were below average
4. 1979 Jysk was founded by Lars Larsen, who opened the first store on Silkeborgvej in the Danish city Aarhus in 1979.

SUCCESS

1. His success slogan is his slogan quality for less, achieved through bulk purchases and clever purchases,
2. He soon expanded overseas. First stop was Germany. in 1984, Danisches Bettenlager opens its first store in Germany in Flensburg.
3. By 1986, he has expanded into Greenland. On 12 April, JYSK Franchise opens its first store in Greenland, in Nuuk.
3. In 1986, on 2 October, the JYSK Franchise opened in the Faroe Islands.
4. By 2014, Lars Larsen is the founder and owner of JYSK, a bedding and home furnishing chain with more than 2,100 stores in 36 countries throughout Europe, Canada, and Asia, including stores in Indonesia and China.
5. In 2004 he sent 2.4 million copies of his autobiography to every household in Denmark, becoming the country's most widely-read author

QUOTES

"Many people will probably conclude that Lars Larsen seems to have had more failures than success. And that is probably true. However, as long as my failures are smaller than my success, it not all that bad."

"Russia. It's a vast country. There's huge potential, just as in China, but it takes time to learn a new country. There are more and more Russians with the money to buy. It will be a huge success. We're moving into Portugal, too, and when we have learned Portuguese, we will go to Brazil."

"I had \$20,000, and I started up JYSK."

Chapter 6.31 Luo, Jye



Age 89 \$4.2B Forbes 04/2015
Citizen Taiwan Born Taiwan
Self-made in Tires, founded Cheung Shin Tire in 1967

EDUCATION No High School

BEGINNING

1. Luo Jye was born into poor peasant family in Taiwan in 1925
2. He quit school early and started as a hawker for sweets. Then he realized that tires will be a daily necessity, so he became an apprentice in a tire shop.
3. In 1951, he started a business called Lien Shin with friend Chan, but they soon parted way.
4. In 1967, he started Cheung Shin Rubber in 1967 in Yuanlin, Taiwan (a small town). In 1969, Cheng Shin began exporting bicycle tires to Japan

SUCCESS

1. He insisted on Quality and Safety right from the beginning
2. In 1982, he teamed up with Japanese tire manufacturer Toyo Tire & Rubber Co. Cheng Shin became the first Taiwanese tire maker to export passenger car tires to the US.
3. In 1990, Luo Jye expanded into US, setting up plants in Suwanee, Georgia with Cheng Shin Rubber
4. In When Luo sensed that the Chinese tire market is about to explode, he bought out the Japanese share and expanded into China.,
5. Cheung Shin became the 9th largest tire maker in the world in 2013, the largest manufacturer of bicycle tires and employed more than 20,000 people and distributes its products in 170 countries
6. He was highly secretive and seldom granted interviews.
7. In 2015, Luo passed the reins at Cheng Shin Rubber to his son Lo Tsai-Jen after 2 strokes.

Chapter 6.32 Wlaschek, Karl



Age 97 \$4.1B Forbes 4/2015
Citizen Austria Born Austria
Self-made in Retail, founded Billa Supermarket in 1961

EDUCATION High School or Less

RECORD

1. He was oldest high school self-made billionaire at 97
2. At age 94, he remarried for the 5th time

BEGINNING

1. Karl Wlaschek was born in Vienna, Austria in 1917
2. His father was a civil servant in Vienna
3. After World War I, made a living as a pianist and lead singer of a band named Charley Walker. His dream to have his own private cafe dance , but he did not have enough funding
4. In 1953, he started his first business with a Perfume brand in 1953, and made his first fortune.
5. In 1961, at age 43, he started Billa , which is a contraction of BILLiger LAden, German for 'inexpensive shop'. It is actually a supermarket

SUCCESS

1. By mid-1990s, Billa would grow into the largest supermarket store in Austria
2. In 1996, he sold the retail chain Billa to the German REWE Group for \$1.6B, he would plow the sales proceed into began buying hotels, palaces and historic buildings
3. In the past 15 years, Karl Wlaschek has seen his fortune almost quintuple--mostly from appreciation and income from his real estate empire
4. At age 94. Karl Wlaschek got married in April 2012 for the fifth time; The Bridge was Rikki Schenk and reported to be 65 year old
5. Today KWPS Immobilien GmbH with about 250 properties, is one of the largest private real estate owners in Austria

Chapter 6.33 Dommermuth, Ralph



Age 51 \$3.8B Forbes 04/2015
Citizen Germany Born Germany
Self-made in Internet Service Provider, founded United Internet AG in 1998

EDUCATION High School

BEGINNING

1. He was born 1963 in Denback, Germany
2. His father is a real estate broker
3. After he graduated from high school, he started as apprentice at Deutsche Bank in 1983.
4. In 1985, he borrowed DM 500,000 as starting capital to launch 1&1 AG. 1&1 AG would provide small business with internet and telecom services

SUCCESS

1. In 1988, he created United Internet AG , which merged with 1&1 Marketing GmbH
2. In March 1998, Dommermuth took the company public on Germany's then-new stock exchange for high-tech companies, the Neuer Markt
3. Ralph Dommermuth's fortune has soared by around \$1.9 billion over the last year on an 90% rise in the share price of United Internet AG. One of Germany's leading Internet access providers, serving mostly home users and small- to medium-sized enterprises, the company also provides web hosting and storage, email services, marketing solutions for online advertisers and mobile applications.

Chapter 6.34 Hendricks, Diane



Age 68 \$3.7B Forbes 4/2015

Citizen US Born US

Self-made in Roofing, co-founded ABC Supply in 1982 with husband Ken Hendricks

EDUCATION High School

RECORD Richest in Wisconsin, she also has 7 kids

BEGINNING

1. Diane Hendricks is born the daughter of a dairy farmer, and by the time she met Kenneth Hendricks, she had divorced her first husband, had a thriving real estate company which owns rental houses in downtown in post-industrial Wisconsin,
2. Kenneth Hendricks, born in Janesville, was a high-school Drop Out at grade 11 in 1959 to work for his father's roofing business. Kenneth would work 2 jobs, 80 hours a week and had expanded his father's business rapidly. He founded his own roofing company in 1963. By 1971, Kenneth Hendricks' company had grown into a multi-state operation with 500 employees, He is a pioneer in roofing business when most roofers were still local.
3. In 1975, Diane and Kenneth met. In 1982, they married, merged two businesses, took out a loan and started ABC Supply.

SUCCESS

1. Breakneck expansion ensued and ABC Supply would grow into one of the fastest growing and best run company in the US. In 1986, ABC Supply was nominated the Best Company by Inc, after finishing 3rd and 2nd the previous years.
2. The philosophy of ABC Supply was customer first, also caring for employees. Through half buying up struggling companies and half purchase the company continue to break new ground and by 2005 was valued more than \$1B.
3. The tragedy struck, in 2006, Kenneth Hendricks died in an accident in his house, where he fell in his house under construction, left behind seven children and a widow. Kenneth Hendricks was 66.
4. In 2008, Diane venture into movie making and produced 2 films. She also diversified into owning commercial real estate.
5. In 2013 she bought out the remaining minority shareholders and now holds 100% of the company. ABC Supply is currently the largest chain supplier of siding and roofing materials in the U.S
6. In addition to running ABC Supply, she picked up conservative cause against big government and promoting education.

QUOTES by Diane Hendricks

On Big Government

"Government, get out of the way of business. Get out of the way of the small business owner – and big business owners – and allow them to do what government can only dream of doing: creating jobs and thereby creating wealth."

Chapter 6.35 Al Issa, Mohammed



Age 90 \$3.6B Forbes 04/2015
Citizenship Saudi Arabia Born Saudi Arabia
Self-made in Investment

EDUCATION High School or Les

BEGINNING

1. He is media shy and is seldom seen in public
2. Very little is known about him except he lives in Riyadh.

SUCCESS

1. He became wealthy by being the largest investor in Saudi Arabia stock market
2. He owns a conglomerate, resort, hotel, and food giant Savola Group
3. His son Abdullah is now chairman of Saudi Hotel & Co owned by him.
4. In June 2009, he was fined \$26,667 for insider trading
5. In November 2011, he announced he would sell all holdings of and Banque Saudi Fransi in Syria because of ongoing instability in the country.

Chapter 6.36 Haim, Saban



Age 71 Net Worth \$3.6B Forbes 7/2016
Citizen Israel & US Born Egypt, immigrated to Israel
Self-made in Television

EDUCATION High School

BEGINNING

1. He was born in Alexandria, Egypt to Jewish parents in 1944.
2. In 1956, the Haim Saban's family moved to Tel Aviv where they lived in a one room flat; his mother was a seamstress and his father sold office supplies
3. He was expelled from a Youth Aliyah school for being a troublemaker. Instead he enrolled in a night school
4. He started his career as a musician in the rock band in 1966 as a bass player and manager, where he would tour in London. In 1969, he returned to Israel and concentrated on being a music manager.
5. In the 1970s, he worked as music manager in France.

SUCCESS

1. In 1988, he founded Saban Entertainment for TV in the United States. Saban Entertainment would produce many hits such as Power Rangers, Masked Rider, VR Troopers and Big Bad Beetleborgs.
2. In 2001, he sold his entertainment company to Disney for reported \$5.6B, of which he made \$1.7B. Disney would rename the new company ABC Family.
3. With that money, he founded Saban Capital in 2001.
4. In 2007, Saban and a group of private equity investors bought broadcaster Spanish TV Univision in the US for \$13.7 billion. He is now chairman and has a stake worth about \$600 million. Univision is the fifth largest TV network in the U.S.
5. In 2013, he purchased a controlling stake in publicly traded Israeli telecom firm Partner Communications through Saban Capital.

Chapter 6.37 De Sa Dias Branco, Francisco Ivens



Age 80 \$3.3B Forbes 04/2015
Citizen Brazil Born Brazil
Self-made in food, founded M. Dias Branco in 1940

EDUCATION High School

RECORD: He is considered the first Billionaire in the Northeast region of Brazil, which is the poorest region in Brazil.

BEGINNING

1. Francisco Ivens de sa Dias Branco was born in 1934 in Fortaleza , Brazil. He inherited his business of sweets from his father Manual Dias Branco
2. At the age of 19, he joined the company founded by his father as a small bakery in the northeastern state of Ceara in 1930. In 1953, he became a partner
3. His father Manuel was an innovator who introduced machines to automate manufacture of imperial noodles in the 1950s.

SUCCESS

1. In 1980, he completed the construction of the new facilities of the factory of biscuits and pasta, in the municipality of Eusebius (EC), keeping the name "Fortaleza Factory".
2. In 1992 M. Dias Branco expands its activities and opens her first wheat milling unit and production of flour and wheat bran, becoming the largest mill in Brazil wheat storage capacity and derivatives. This investment represents the first step in the vertical integration of the production process
- 3 He would travel annually to England and Germany Industrial production of biscuits and pasta, made in Germany and England. Gradually, he branched into margarine and flour. His company now has about 20% of the processed flour and sweet business in Brazil.
4. In 2014, he would further branch out into construction and hotels

Chapter 6.38 Fox, Lindsay



Age 77 \$3.1B Forbes 04/2015
Citizen Australia Born Australia
Self-made in trucking, founded LINFOX in 1956 with one truck

EDUCATION High School

BEGINNING

1. Lindsay Fox was born in Pahrn , a suburb of Melbourne Sydney in 1937
2. His father was a trucker
4. In High School, he played Australian style football. He was not a good student and was asked to leave his high school at age 16. .
5. In 1953, he left school and bought his first truck – a second hand truck
6. At the time, he was underage, but he lied that he was 19 and no one bothered to check his birth certificate.
7. He built his empire from the streets of Collingwood, a suburb of Melbourne.
8. Because of his 100 percent blue-collar background, he could convince truckers to work for him.

SUCCESS

1. He enforces straight discipline from day one. His company Linfox has zero tolerance for alcohol.
2. Disaster struck in 1991 when his son Michael Fox, committed suicide
3. In the past decade, his company, privately held Linfox, has expanded across 10 countries, including India, Malaysia, Thailand, Hong Kong, Vietnam, New Zealand and China and now he has over 5,000 vehicles and more than 23,000 workers. It's fastest growing area is in Asia.
4. From its early days as a trucking company, Linfox has transformed itself into a logistics and supply chain international company.

QUOTES

"If you give people peanuts, you get monkeys. So if you want good people that are highly qualified, make the amount of money available for them to go out and do the job."

"At Linfox we have zero tolerance. If any alcohol or drugs are found in any drivers' blood, they are instantly dismissed."

"I don't think there's any real motivation for somebody to be a truck driver. Mine was simple; dad was a truck driver, I wanted to own one."

"Life isn't about algebra and geometry. Learning by making mistakes and not duplicating them is what life is about."

"Personal relationships are always the key to good business. You can buy networking; you can't buy friendships."

"Basically as a working class boy I understand when there's not enough money to put food on the table and not knowing where the next dollar comes in from. When you've been in that environment as a child, you never lose it."

"Father was a truck driver. That's where it all started, and academically I was a disaster at school. My cousin got his name on the honor board; I, at Melbourne High School, I carved mine on the desk."

Chapter 6.39 Chang, Jin Sook



Age 52 \$3.1B Forbes 12/14
Citizen US Born South Korea
Self-made in Fast Fashion, co-founded Forever 21
with husband Chang Do Won in 1984

EDUCATION High School

BEGINNING

1. She emigrated to US with husband Chang Do Won from South Korea in 1981, they had high school education
2. Wife and husband would work at a coffee shop in the morning, gas station in the afternoon

and as a janitor at night to earn a living., Chang Do Won was 21.

3. In 1984, they founded Fashion 21 a clothing retail store in Highland Park, L.A. The store was named Fashion 21 because Chang Do Won had observed that older people wanted to be 21 again, those that were 21 wanted to stay 21, and those younger than 21 looked forward to being 21
4. That year sales grew from \$35,000 to \$700,000
5. The second year, sales grew to \$900,000
6. 5 years later, the Changs changed the name from Fashion 21 to Forever 21
7. The chain specializes in Fast Fashion, which is to quickly to re-make high end clothes which people in the neighborhood could not afford into inexpensive and good quality versions.

SUCCESS

1. For the Changs, plan A, to make money, plan B through Fashion & Retail and when both were achieved, plan C was to help others accordingly to the Christian Bible.
2. Forever 21 focuses on Fast Fashion for teens. It takes only about 3 weeks for a new piece of clothing to go from sketchpad to store as opposed to the 3-6 months it takes other brands.
3. Despite astronomical growth, the company remains private and family members runs the business. Father Chang Do Won is CEO, wife Chang Jin Sook is the chief merchandising officer, the first daughter Linda Chang is the head of the marketing department and the second daughter Esther Chang is in charge of visuals.
4. The Changs had been sued more than 50 times for copyright by other competing brands, but has never been found guilty. They did it with a combination of settlement and apologies
5. Their journey to billionaires took more than 30 years
6. Their first store Fashion 21 is still in existence in LA
7. As devout Christians, the family attends Presbyterian Church at 5 am every morning, and on the shopping bag of Forever 21 is marked "John 3:16,"

QUOTE

"I looked up For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life ". (on John 3:16 on every shopping bag of Forever 21)

Chapter 6.40 Munjal, Brijmohan



Brijmohan Lal Munjal
Chairman,
Hero Motocorp

Age 91 \$3.1B Forbes 04/2015

Citizen India Born India

Self-made in Motorcycle, founded Hero Cycles Ltd in 1954

EDUCATION High School

BEGINNING

1. Brijmohan Munjal was born in Kamalia in Punjab in 1923, which is now Pakistan
2. In 1944, with 3 brothers, they moved to India just before the partition of British India into Pakistan and India and began supplying parts to bicycles.
3. He worked in the Army Ordnance in India before the partition
4. The brothers would settle in Amritsar, later moved to Ludhiana after partition
5. In 1954, he shifted from supplying parts to manufacturing and formed Hero Cycled LTD
6. In 1956, the Punjab government gave out license to build bicycle. Hero Cycle was first registered as large-scale industrial unit with the Punjab government, who also gave him the starting capital of Rs 600,000.

SUCCESS

1. By 1975, Hero Cycles had become largest manufacturer of bicycles in India
2. In 1982, he started Majestic Motor Limited, where he manufactures moped
3. In 1984, he entered into joint-venture with Honda Motors of Japan to manufacture mopeds and other motorized vehicles
4. In 1986, he became the largest manufacturer of bicycles in the world
5. In 2000, he parted way with Honda after 26 years of partnership.
6. In 2011, he bought off remaining and royalty from Honda
7. He continued to use the name Hero Honda until 2013
8. He now plans to export 1 million bikes overseas
9. He recently opened new factories in Columbia and Bangladesh
10. His son Pawan is now running the company

QUOTES

"Bajaj started two-wheelers much before us. But not one dealer can accuse us of such practices. Rahul Bajaj and I are still friends. I have always had respect for, and from, him," says Munjal. "I think about this a lot. Business is just business. He is running it to make a living. I am running it to make a living. Why do People start thinking that because they are competitors, they must be enemies?"

Chapter 6.41 Mantegazza, Sergio



Age 87 \$3.0B Forbes 4/2015
Citizen Switzerland Born Switzerland
Self-made in Travel

EDUCATION Gademann Business School; Istituto Elvetico
High School

BEGINNING

1. He was born in 1927 in Switzerland
2. He worked for his father's one-gondola company Globus. Globus was founded by his father Antonio Mantegazza in 1928. In the beginning, their gondola business carried tourist around Lake Lugano in Switzerland
3. By 1950 the company had expanded and operated 33 coaches with overnight excursions to Rome, Venice, the Dolomites and French Riviera.

SUCCESS

1. In 1961, the Globus Group launched Cosmos Holiday in UK, the first in low-cost travel package for European vacationer
2. Since 1975, when Sergio took over from his father Antonio Mantegazza, Globus expanded rapidly to market beyond Europe to include package tour to Africa, Australia, North and South America and even Southeast Asia.
3. Tragedy struck in 1998 when his son Paolo Mantegazza, who was CEO at age 34, committed suicide.
4. Now his company is based in US, and he had ran the operation for more than 50 years and has a global presence

Chapter 6.42 Benetton, Guiliana



Age 77 \$2.9B Forbes 04/2015

Citizen: Italy Born: Italy

Self-made in Fashion, investment , co-founder of Benetton Group with 3 other brothers in 1965

EDUCATION No High School

BEGINNING

1. Born in 1937 in Treviso, Italy. The Benetton family grew up poor. The father owned a car and bicycle rental business. He died and left behind 4 young children.
2. At age five, she fell in love with knitting.
3. By 17 and already had more than a decade of experience knitting. At night she would experiment with knitting bold color sweater
4. In 1965, Giuliana Benetton founded the Benetton Group in with her three Carlo, Gilberto, and Luciano. Their first product was sweaters that her brother Luciano would peddle by bicycle; they were sold under a variety of labels before becoming United Colors of Benetton.
5. Giuliana was the most experienced with 10 years of experience knitting when they started their business. His brother would peddled their products on bicycles

SUCCESS

1. The Benettons has a different business model, they prefer through direct sales to customers, and they set up own small retail shops. From day one, they avoided selling directly to big department stores.
2. The Benetton family combined and spread their leadership in 4 different areas, with brother Luciano leading production. Giuliana management and brother Gilberto led finance and brother Carlo led technical know-how.
3. 1978 Benetton expanded outside Italy for first time, after domestic stores reached 1000 diversification
4. .By 1984, 55% of sales were outside Italy, transformation to an international company was complete.
6. In 1986, Benettons went IPO and the stock was the darling of fashion in the 1990s

QUOTES

“ I am always partial to wool”

“The change arrived when we felt confident to call it with our name.(from tres Joie to Benetton)”

“We always targeted a medium quality production, reachable by everybody. Thus, the carded wool and the poor cashmere that we could color. The success - had always been the family union, each one of us was good in its own sector and also today we are closed as in the beginning”

Chapter 6.43 DeJoria, John Paul



Age 71 net worth \$2.8B Forbes 04/2015
Born: US Citizen: US
Self-made in hair product, tequila drink

EDUCATION High School

RECORD Only US self-made billionaire started life as both gangster and homeless.

BEGINNING

1. John Paul DeJoria was born in Echo Park, East Los Angeles in 1944. His father is an Italian immigrant and his mother Greek immigrant.
2. His parents split up when he was only 2 years old. When he was 9, he was sent to several different foster homes
3. While he was in high school, he joined a local gang but later quit. In 1962, he graduated from high school.
3. Then he got married and had to sleep with his two-year-old son in the back of a car for several weeks.
4. In 1980 he met John Mitchell. The two pooled together \$700 of savings to start a hair-care business called John Paul Mitchell System. Their business was hugely successful.

SUCCESS

1. He would outlive business partner John Mitchell, who died in 1989 at the age of 53. DeJoria, then age 45, inherited the saloon shampoo business empire
2. In 1980, he turned his hobby of brewing tequila into a tequila distiller Patron Spirit. In 1989, he co-founded Patron Spirits as premium brand tequila. It now sells more than 2 million cases per year
3. In 2013, he appeared as angel investor in Shark Tank TV series
4. In 2014, he branched into the wireless business

QUOTES

"Do whatever it takes, but don't hurt anybody."

"1000 rejection, treat 1001 rejection with same enthusiasm."

"Be prepared for a lot of rejection. this way, you don't give up be prepared for rejection. no matter how bad it is, don't let it overcome or influence you."

"have a wonderful product and service, that so damned good that through word-of-mouth there will be repeat-customers"

The biggest hurdle is rejection. Any business you start, be ready for it.

"The difference between successful people and unsuccessful people is that successful people do all the things the unsuccessful people don't want to do."

"When you start with next to nothing, all you've got is a lot of thought, a lot of innovation, figuring new ways to things without using a lot of money."

"Success unshared is failure."

"Dreams really do work... if you dream, and you think really creatively about what you are dreaming about -- it will happen."

Chapter 6.44 Bouchard, Alain



Age 66 \$2.7B Forbes 04/2015
Citizen Canada Born Canada
Self-made in Retail Convenient Store, founded Alimentation Couche-Tard in 1980

EDUCATION High School or Less

BEGINNING

1. Alan Bouchard was born in French speaking Quebec in 1949
2. While in high school, he played as a drummer
3. He started laying out shelves at convenient store when he was 19.
4. By 1968, he became Interim Store Manager. In 1973, he became Supervisor and District Director. There he learned the layout and business of convenient stores. .
5. In 1980, he founded his present company Couche-Tard in Laval, Quebec

SUCCESS

1. His business strategy is to buy up his competitors. By 2000, he had about 1,300 stores
2. In 2012, he bought up Scandinavian fuel and retail giant Statoil
3. In 2003, he bought up the US convenient store chain Circle-K
4. In 2014, he stepped down as CEO of Alimentation Couche-Tard and let chief operating officer Brian Hannasch run the company.
5. By 2015, the number of stores he owned grew to more than 13,000, located in Canada, the United States, Scandinavia, the Baltics, Poland and Russia, China and Indonesia.

QUOTES

"I intend to be a very active executive chairman," he said.

"I must confess I have the same sense of excitement about retail that I had when I founded this organization 34 years ago."

Chapter 6.45 Parker, Sean



Age 35 \$2.7B Forbes 4/2015
Citizen US Born US
Self-made in Napster and Facebook, co-founded peer-to-peer music sharing
Napster in 1999 when he was 19

EDUCATION High School

RECORD At age 35, he made world-record as youngest High School Self-made Billionaires

BEGINNING

1. Sean Parker was born in Herndon, Virginia in 1979.
2. His mother was a TV advertising broker and his father is an oceanographer and a scientist who worked for the US government.
3. When he was 7 years old, his father bought him an Atari 800
4. As teenager, he taught him how to program and his hobbies were hacking and music
5. When he was 16, he was caught hacking into a Fortune 500 company by the FBI and sentenced to community service because he was underage
6. He listened to his father's advice "if you are going to take risk, take them early in life". His father encouraged him to (a) skip school and (b) do not get married too early to focus on entrepreneurship
7. In 1999, at the age of 19, he co-founded peer-to-peer music sharing site Napster
10. At age 22, he founded Plaxo, an online address book

SUCCESS

1. At its peak of popularity, Napster had 80 million registered users, but it soon ran into legal issues and was sold
2. In 2004, he met Mark Zuckerberg of FACEBOOK, and he served as the first president of the social networking
3. Mark Zuckerberg, five years his junior, would later credited him the older partner with "transforming FACEBOOK from a college project into a real company."
4. In 2005, he was bumped out of Facebook allegedly because of drug use even though he was never charged
5. Since 2006, he joined Founder Fund as managing partner. Founder Fund was founded by his Facebook friend and fellow billionaire Peter Thiel.
6. In 2011, he was portrayed by actor Justin Timberlake in the movie Social Media
7. In 2013, he was married to Alexandra Lenas in a wedding reported to costing \$10 million in Big Sur, California and created controversy of environmental damage.

QUOTES

"I was a member of an elite underground crew of cyber-criminals," (Interview with James Fallon on his early days at Napster in 2011)

"Gray hats are the ones who think they're doing good, but they're not. You learn that when the FBI shows up on your doorstep."

"I lived on couches for something like six months. I had no home. I was totally broke. I would stay at a friend's house for two weeks, then moved because I didn't want to become this permanent mooch."

"Running a start-up is like eating glass. You just start to like the taste of your own blood."

"I definitely wanted to earn my freedom. But the primary motivation wasn't making money, but making an impact."

"I suffer from the delusion that every product of my imagination is not only possible, but always on the cusp of becoming real."

"I've been doing a hybrid of investing and entrepreneurship, which I think initially I wasn't set out to do. But I realized it fit my personality."

"If there's some triumphant end of the story, I guess in a roundabout way I've gotten what I wanted, which is the ability to do interesting things and the wealth to be free."

"Your biggest challenge as an entrepreneur is not concealing your idea from others or keeping your idea a secret, it is actually convincing people that you're not crazy and that you can pull it off."

Chapter 6.46 Mohamed Al Fayed



Age 86 \$2.0B Forbes 04/2015
Citizen: Egypt Born: Egypt
Self made in Conglomerates

EDUCATION High School

BEGINNING

1. Mohammed Al Fayed was born in Alexandria, Egypt in 1929
2. He is the eldest son of an Egyptian primary school teacher. His first entrepreneurial venture began at school where he sold home-made lemonade.
3. From 1954 to 1956 and for two years he was married to Samira Kashoggi,. During those two years, he worked for his wife's brother, Adnan Khashoggi, who was a well-known Saudi Arabian arms-dealer. He later divorced his first wife
4. In the 1960s, Fayed and his brothers founded a shipping company in Egypt , later they moved their headquarters to Genoa, Italy with additional offices in London
4. In 1964, he was involved with shady deals with then Haitian dictator Francois Duvalier in oil refinery.

SUCCESS

1. He and his brother branched into retail in 1984, by purchasing 30% the House of Fraser, which included such retail icon as the Harrods Department Store.
2. He continued to make money by investing in retail and real estate
3. In August, 1997 disaster struck when his elder son Dodi, together with Princess Diana of Wales, died in a high-speed car chase from paparazzi in Paris after a high speed chase. It was a huge public scandal and embarrassment for the British crown.
4. In 2010, he sold Harrods Department Store to Qatar Holdings for \$2.4B
5. In 2013, he sold Fulham Football Club to Shalid Khan for \$300M and suffered a small loss. He bought Fulham Football club in 1997.
6. He presently resides in London although he retains Egyptian citizenship.

Chapter 6.47 Eurnekian, Eduardo



Age 82, \$1.9B Forbes 08/14
Citizen Argentina Born Argentina
Self-made in Airport

EDUCATION High School or Less

RECORD He holds the record as one of few single billionaires who never married, He is Armenian

BEGINNING

1. Eduardo Eurnekian was born to Armenian parents in Argentina in 1932
2. He started in the textile industry, which suffered a collapse in the 1980s because of the currency. By 1981, he was on the brink of bankruptcy.
3. Then he made a bold decision to abandon textile and moved into media, the next growth industry. He quickly assembled a portfolio of radio stations, newspapers and a TV station.

SUCCESS

1. A decade later, in 1999, he made another big bet on privatization in Argentina. He offloaded all his media companies, including the TV. He reported netted \$750 million for sale of Cablevision.
2. With this money, he led a consortium and negotiated a lucrative deal from the Argentinean government to secure a 30 year concession to build airport for Argentina.
3. In 2001, he made similar 30 year concession and built an airport in Armenia
4. In 2015, he owns about 76 airports, most of them in Argentina , South America and Armenia
5. His latest business interests include building an airport in Greece and investing in chip factory in Argentina..

Chapter 6.48 Alakija, Folorunsho



Age 64 \$2B Forbes 4/2015
Citizen Nigeria Born Nigeria
Self-made in Oil, founded Famfa Oil in 1993

EDUCATION High School

BEGINNING

1. She was born into a wealthy polygamous Nigerian family. Her father is the chief of the tribe, Chief L. A. Ogbara, had 8 wives and 52 children in his lifetime. She was the second surviving child, her mom was the first wife.
2. From age 7 to 11, she was one of two children chosen by his father to study abroad. She went to boarding school in Wales
3. Then she would return to England once again, this time for secretarial studies at Pitman's Central College in London. During this time, she also studied fashion design at the American College in London and at the Central School of Fashion
4. After graduation from high school, she worked as a secretary for 1 year.
5. In 1974, she returned once again to Nigerian and was executive secretary at Sijuade Enterprise
6. She worked as a secretary for the International Merchant Bank. After the bank closed business, in 1984, she moved abroad once again to London, this time to study fashion design

SUCCESS

1. After returning to Nigeria to work as an executive secretary, she founded her own tailoring company, Supreme Stitches.
2. She quickly made friends with rich and powerful people, including former first lady Mary am Babandiga
3. In 1991, she applied for OPL as indigenous owner. It took 2 years and finally, in 1993, Nigerian Ministry of Energy approved her granting her an offshore block.
4. Most of those awarded OPL (Oil Prospecting License) would immediately flip them to foreign companies and pocketed the profit. She has bigger and better ideas. Her innovation was to keep ownership, do joint-venture instead of selling her oil rights.
5. In September 1996, she entered into a joint venture agreement with Star Deep Water Petroleum Limited (a wholly owned subsidiary of Texaco). She gave 40% ownership to Star Deep Water. Thus she owns 60% of Famba.
6. In 2005 the Nigerian military government and generals took by force 50% of Famba and succeeded. She then owned only 10% of Famba. She challenged the military government to the Supreme Court in Nigeria to fight for her ownership
7. Finally in 2012, the Nigerian Supreme Court handed her 60% control of Famba. With Famba values over \$6B, she is now multi-billionaire and richest black female in the world, surpassing Oprah Winfrey.

QUOTES

"So I am 63 and I am not yet done. So what is your excuse? I never went to a University and I am proud to say so because I don't think I have done too badly," she said during the motivational talk.

"You do not have to have a university education to be able to make it so count yourselves privileged to have that education as part of the feather in your cap,"

"Hard work...am trying to tell you how I got to where I am if you want those billions. Hard work, diligence, persistence...days where you nearly gave up but I chose not to give up."

"I took charge of my life with the tools I have shared with you. I chose to become born again at the age of 40".

Chapter 6.49 LaLiberte, Guy



Age 55 \$2.1B Forbes 04/2015
Citizen Canada Born Canada
Self-made in Circus, founded Cirque du Soleil in 1984

EDUCATION High School

BEGINNING

1. Guy Laliberté was born in 1959 in Quebec City, Quebec, Canada.
2. As a kid, he would watch the Ringling Brothers and read the biography of P.T. Barnum
3. In the beginning, he joined a group of street performers; he was performing but not getting paid
4. He returned to Quebec and landed a steady full-time job at a hydroelectric dam, only to be fired 3 days later when a strike occurred.
5. After that he returned to street performing roaming the streets of the small town of Baie-Saint-Paul near Quebec City while stilt-walking, juggling, breathing fire, and playing music.
6. His big break came in 1984 when the Canadian government awarded him a \$1 million contract to develop a celebration for the 450th anniversary of the discovery of Canada by Jacques Cartier.
7. Laliberté's partner Gilles Ste-Croix walked 56 miles from Baie-Saint-Paul to Quebec City, The name 'Cirque du Soleil' ("circus of the sun"), which Laliberté came up with while he was in Hawaii, reflects his notion that "the sun stands for energy and youth"

SUCCESS

- 1 In 1987, Guy gambled everything on the line when he took his entire circus to the Los Angeles Arts Festival. It paid off with \$2M profit.
2. In 1992, Laliberté landed what would become the opportunity of a lifetime when casino mogul Steve Wynn signed Cirque to perform at Las Vegas' Treasure Island Hotel
3. Guy Laliberté and Cirque du Soleil's show "Mystere", would become the hottest show in Las Vegas
4. With the success of the Las Vegas show, Cirque du Soleil expanded rapidly into the international arena
5. Today Cirque du Soleil has more than 5,000 employees and 1,300 performers from more than 50 countries in 40 countries

Chapter 6.50 Baba, Naruatsu



Age 37 \$1,7B Forbes 04/2015
Citizen Japan Born Japan
Self-made in smart phone gaming, founded Colopl in 2008

EDUCATION High School

BEGINNING

1. Naruatsu Baba was born in Japan in 1978
2. . He joined Klab Inc. in March 2003 and GREE, Inc. in April 2007. At that time, GREE is the largest social network company in Japan, most established
3. He is a Japanese smart phone game developer and businessman, founder and majority owner of the smart phone-game maker, Mr. Naruatsu Baba has been the Chief Executive Officer and President of Colopl, Inc. since October 2008.

SUCCESS

1. With the IPO of Colopl in 2013, it is now Japan's leader in smart phone gaming
2. By the end of August 2013, that number ballooned to 40 million – and it took Colopl just 2 years to reach it.
3. How is this possible? The answer is that Colopl's product portfolio consists of said platform, a few flagship titles (see below), and – most importantly in this context – over 50 smart phone games I would call “average” to “below average” in quality.
4. Colopl won by pumping out one title after the other on Android and iOS to rope in users and cross-promote other Colopl games (preferably those flagship titles that monetize well) inside these titles.
5. Colopl stock jumped sevenfold since its December initial share sale.
6. He owns 59% of the company. Colopl has five of the largest-grossing apps for Android smart phones, including
7. His goal is to continue to produce 30 games per year

QUOTES

“When COLOPL was founded in 2008, there were mostly only feature phones on the Japanese market. We used our COLOPL platform and its use of location data to target feature phones, offering a range of services, which included games. But at some point – and I think most people in the midst of this change noticed it – smart phones started to gain serious momentum, and it was soon very clear that smart phones would be the main player in the global market.”

Chapter 7: Any Sector

Sector -- No drug, No hospital, no health care equipment

Age must be taken into consideration: not surprising, Internet and Technology are the youngest, with average age of ??

Sector Ranking	Sector Name	Number	Names (Country
1	Real Estate	6	Lee Shau Kay (Hong Kong) Chan Laiwa (China) Wlaschek, Karl (Austria) Thon, Olav (Norway) Lowy, Frank (Australia, Israel) Ilieb, Zarakh (Russia)
2	Fashion	5	Ortega, Amancio (Spain) Chang Jin Sook (US) Ashley, Michael (UK) sportswear Andic, Isak (Spain) Benetton, Giuliana (Italy)
3	Conglomerate	4	Li Kashing (Hong Kong) Branson, Richard (UK) Mohammed Al Fayed (Egypt) Frere, Albert (Belgium)
3 (19)	Technology	4	Wuerth, Reinhold (Germany) -- Fastener Wertheimer, Stefani (Israel) -- Machine Tool Takizaki, Takemitsu (Japan) -- Sensor Parker, Sean (US) -- Social Media
4	Internet	3	Xavier, Noel (France) Dommermuth, Ralph (Germany) Naruatsu, Baba (Japan)
4	Banking	3	Safra, Joseph (Brazil) Teh Hong Piow (Malaysia) Mohammed Al Issac (Saudi Arabia)
4	Drinks	3	Zong, Qinghou (China) Charoen (Thailand) Dejoria, John Paul (US)
4	Food	3	Liu, Yong Xing (Pig Feed) de sa Dias Branco, Iven (processed food) Widjaja, Eka Tjipta (Indonesia) Palm Oil
5	Entertainment	2	Saban, Haim (US, Israel) TV Laliberte, Guy (Canada) Circus
5	Oil	2	Hamm, Harold (US) Fracking Alakija, Florunsho (Nigeria) Oil
5 (18)	Construction	2	Washington, Dennis (US)

			Hendricks, Diane (US) Roofing
6	Furniture	1	Kamprad Ingvar (Sweden)
6	Bedding	1	Larsen, Lars (Denmark)
6	Supermarket	1	Paulmann, Horst (Chile)
6	Airport	1	Eurnekian, Eduardo (Argentina)
6	Tire	1	Luo Jye (Taiwan)
6	Bicycle	1	Munjal, Brijmohan (India)
6	Eye Wear	1	Del Vecchio, Leonardo (Italy)
6	Shipping	1	Fredriksen, John (Norway)
6	Gambling	1	Graf, Johann (Austria)
6	Trucking	1	Fox, Lindsay (Australia)
6	Convenient Store	1	Bouchard, Alain (Canada)
6	Tourism	1	Mantegazza, Sergio (Switzerland)
6 (13)	Luxury Goods	1	Francois, Pinault, (France)

Chapter 8: Any Country, Any Continent

Continent	Count	Country	Count	Last Name
North America	9	US	7	Dejoria, Chang, Hendricks, Parker, Hamm, Washington, Saban
		Canada	2	Ialiberte, Bouchard
Latin America	4	Brazil	2	Safra, de Sa Dias Branco
		Chile	1	Paulmann
		Argentina	1	Eurnekian
Europe	19	Spain	2	Ortega, Andic
		Germany	2	Wuerth, Dommermuth
		UK	2	Michael, Branson
		Norway	2	Fredriksen, Thon
		Austria	2	Wlaschek, Graf
		Italy	2	Benetton, Del Vecchio
		France	2	Noel, Pinault
		Switzerland	1	Matagazza
		Sweden	1	Kamprad
		Denmark	1	Larsen
		Belgium	1	Frere
		Russian	1	Ilieb
Africa	2	Egypt	1	Al Fayed
		Nigeria	1	Alakija
Asia	16	Israel	3	Wertheimer, Saban, Lowy
		China	3	Chan, Zong, Liu
		Hong Kong	2	Li, Lee
		Japan	2	Takizaki, Naruatsu
		India	1	Munjal

		Thailand	1	Charoen
		Indonesia	1	Widjaja
		Saudi Arabia	1	Al Issa
		Taiwan	1	Luo
		Malaysia	1	Teh
Oceania	2	Australia	2	Fox, Lowy

Chapter 9 Any Time (Holocaust, World War II, Civil War etc)

Any Time is Good. Of the 50 in this book, 12 are immigrants and 8 are refugees. Their timing could not have been worst. They survived (1) Holocaust (2) World War (3) Civil War (4) , Independence Split and went on to create billion dollar empires.

Immigrant and Refugees: Holocaust, World War II , Civil War

No	Name	Sector (Immigrated from and to)	Background
1	Widjaja, Eka Tjipta	Palm Oil (China to Indonesia)	Civil War in China, WWII
2	Wertheimer, Stefan	Machine Tools (Germany to Israel)	Holocaust, WWII
3	Andic, Isak	Fashion (Turkey to Spain)	
4	Paulmann, Horst (dual citizenship)	Supermarket (Germany to Chile)	Nazi Germany, WWII
5	Lowy, Frank (dual citizenship)	Shopping Mall (Czech to Israel, Israel to Australia)	Holocaust, Israeli War, WWII
6	Chang, Jin Sook	Fashion (South Korea to US)	
7	Safra, Joseph	Banking (Lebanon to Brazil)	WWII
8	Saban, Haim (dual citizenship)	TV (Egypt to Israel, Israel to US)	Israeli-Egyptian War
9	Li Kashing	Conglomerate (China to Hong Kong)	Civil War, WWII
10	Lee Shau Kay	Real Estate (China to Hong Kong)	Civil War, WWII
11	Teh Hong Piow	Banking (Singapore to Malaysia)	Independence Split
12	Munjal, Brijmohan	Bicycle (Punjab to India)	Independence Split

Chapter 10 Conclusion: ANYONE CAN

ANYONE CAN make billionaire. Just read the following.

Anyone can	Comments	Examples
1. Any Country	From 30 different countries	from biggest country like China 1370 million to small country like Norway 3.1 million. From Brazil to Russia, from Nigeria to Egypt, from Malaysia to Israel
2. Any Continent	From 7 different continents	Africa 2, Latin America 4, Australia 2, Asia 16, Europe 19, North America 9
3. Anybody	12 out of 50 are immigrants, 8 are refugees	Include even 1 ex-gangster
4. Any Level of Education	Any level of education	In this book, about half of the 50 are high school dropouts. Widjaja and Li Kashing never went to High School,
5. Any Time	civil war, world war, holocaust	The champ goes to Frank Lowy, who went through 3 Wars: Holocaust, World War II and Israeli War to become an Australian immigrant. He founded Westfield Shopping Mall.
6. Any gender	5 women	Chang Jin Shook US, Benetton Italy, Hendricks US and Chan Laiwa China, Akaliya of Nigeria
7. Any Sector	circus, convenient store, furniture, bedding, bicycles, tires, airports, gambling just about anything. The most popular sectors are (1) real estate (2) fashion and (3) technology	The only sector not found is healthcare sector and Drugs.
8. Any Age	Age 34 to Age 97	the youngest is Sean Parker of the United States at age 34, the oldest is Karl Wlaschek of Austria at age 97

Last Words

Better to view the world as paradox, not through simple theory or logic. The truth of making money is never obvious, or else everyone will be rich. The phrase “the rich get richer, the poor get poorer” is not true, as most of the rich billionaires are self-made. In fact, most of those who inherited great wealth have a hard time holding on to it.

Higher Education is just one of the many paths of learning. It is often not the best way, because it is too expensive, and takes too long. The higher education bubble is about to burst

because students are paying more and more for less and less. Read this book and then learn to go from Zero to Billions. Hundreds have gone from having high school or less education to become billionaires. It can be done. .

Opportunities are everywhere, in every country, in every sector, and at every time. In this book, I have proven ANYONE CAN.

What is the best use of my time and resources if I want economic success? This is the most important question. The average person spends 4 to 5 hours a day on TV, sports, entertainment, reading vampires, pirates, zombies and wizards. Then they complain they lack time, they lack energy and they lack opportunities. The world favors actions and rewards new ideas.