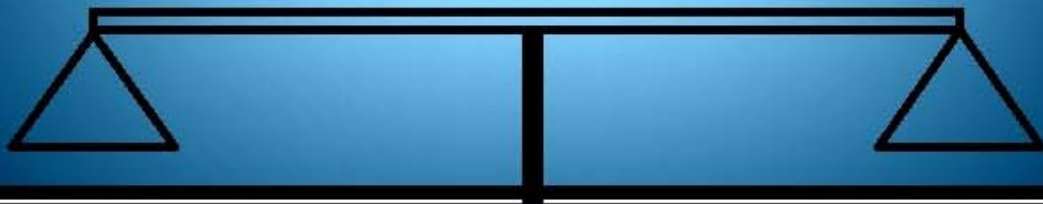


7

**Tools That
Make The Rich
Become
Richer**



Maradona Chalwe



Dedication

To You All My Loving Friends



I dedicated this book to my heart to my long-term high school friend Jonathan Musonda, Diesel engineer, co-founder of Kitwe Rising Ltd, who decided to join the entrepreneurship world, without whom this book and my incredibly wonderful life would not be possible presently without your presence and my being part of your life challenges and my challenges too.



My heart to Philip Mutika, Jr, founder of Elite Hype Ltd and CEO of the #1 Great www.ZambianMusicBlog.co for all your love, help and support, you believed in me from the bottom, here we are pulling our asses to the top. I thank you Uncle Phil Dill.

All Special thanks to my team and to all people who read my books, articles, watch and watched, attend and have attended my workshops and visit my passionate work at www.richtrainingsinstitute.com

For You All, Abundance Is Our Birth Right.

Maradona Chalwe

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Rich Trainings Institute

10-10th Avenue, Nkana West,

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Visit Website at www.richtrainingsinstitute.com

Contact at +260 – 966 – 363 - 182 /Email: rti@richtrainingsinstitute.com


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Introduction

Most of us ask ourselves why the few are getting richer and successful with their lives and wonder why many people are not getting ahead with their lives. First of all everyone is born rich, but it's our poor society systems that makes people live poor. Society systems are what hides the knowledge that makes the rich become richer to for example religious coined belief that the love of money is the root cause of all evil and coined school-system true lie of only training kids that education (school) is the only key to success.

Get this, one way most people are hidden from the knowledge to riches is through our education-system and religious-systems, and it was a planned move, still a planned move and maybe it will continual to become a planned move in future.

Everyone is born rich, but school makes people poor. And this book discusses 7 tools, in fact the 7 secret known but unknown tools to an average person that the rich use to make themselves rich and wealthy, that are not even taught or paid attention too in our school training system and many religions worldwide.

School only trains students to become the tool that the rich use to make themselves richer, instead of training students to become the owner of those tools to make themselves rich, wealthy and live the life they want to live. Read my other book *'The 4 School-System Myths; what your child will never learn in school'*.

Learn more about these 7 tools that make the rich richer wealthy and successful with their lives that the poor and middle class people are not taught, probably will never be taught in the environment around them. The rich kids learn them in their environment, that's why they end up becoming and living richer too like their parents.

Learn more to enjoy more from life.

“Friends are the most important part of your life. Treasure the tears, treasure the laughter but most importantly, treasure the memories”

– Dave Brenner

CHAPTER 1 > Tool #1: Mind

Mind is a very powerful infinite spiritual tool. Your mind is the greatest weapon to protect you and your mind also is your greatest weapon to make your life miserable, depending on how you use it. Mind is a tool designed to work for man, and mind gives back to man what he feeds it, that's why it's very important to check what you feed your mind before you let them inside yourself. If you feed your mind wrong information, mind will give you back wrong results in return.

The single most powerful asset we have is our mind. If trained well, it can create enormous wealth” - Robert Kiyosaki

The reason why poor people are poor and rich people are rich is the kind of thoughts they entertain in their minds. Rich successful people entertain, think successful thoughts, and feed their minds empowering and success information and ideas in their minds, that's why they become successful and are successful.

The simple reason why poor people are poor is they entertain unsuccessful thoughts, entertain disempowering information, people and ideas in their minds, that's why they become poor and are poor every day. They listen to negative films and news on TVs and radios, associate with negative people, read negative news in newspapers and only go to school to learn to make someone out there to become successful as an employee, instead of going to school to make oneself successful with one's life.

Mind is a magnet, and any thoughts, ideas or information you entertain in your mind, begins attracting to you like minded people

and circumstances, and this is a reason why some people attract successful people and circumstances around that make them successful is simply because they entertain successful thoughts, ideas and information in their minds, and that attracts to them likeminded people and circumstances. So are the poor people too, are attracted to the likeminded people and circumstances.

Mind is a powerful tool designed to help man create the life he or she wants to live, poor or rich, it's just a choice. And everything you see that man has made was all first created in his mind, while on the other hand some people treat their minds as if their enemies, and in return their minds have end up becoming their enemy simply because what you find your mind is what your mind feeds you back.

Mind is a tool, and was meant to work for man, not man to work for mind, but its unfortunately mind works against most people because they don't know how to think, most of people think negative, and only a few have learnt to think positive and constructively. It's what we think in our minds, that's what we attract, create and become with our lifetime. "It is as you think, so you shall become" simple.

"Remember, your mind is your greatest asset, so be careful what you put in it" – Robert Kiyosaki

Founder: Rich Dad Education

The rich people understand that their mind is there servant, that's why there are always careful with the thoughts, advice, conversations, and association they entertain in their servant mind. Therefore the only difference between the rich and the poor is simple; the rich people think rich, and the poor people think poor. "Broke people talk about people and problems. Rich people talk about ideas and goals. Your conversation chooses your destiny", Darren Hardy. As said that "The only difference between the rich and the poor, is how they use their time", Robert Kiyosaki.

Mind is worth everything in this world, and universal creation is a result of mind. Without mind without universe. You treat your mind with worth thoughts, ideas, and information, your life will become of worth; but if not, your life will become of the opposite, misery. Mind is everything, and everything is mind.

“The Mind is the greatest power in all creation”

– Dr. J.B. Rhine

Author: Miracle of Mind

Chapter 2 > Tool # 2: Knowledge

Knowledge is the new money today, I really advice those interested in money must buy and read the rich man's book "*Conspiracy of the rich; the 8 news rules of money*" by Robert Kiyosaki author of the world's famous life changing book "*Rich Dad Poor Dad*".

Jonathan and Philip I want you too guys to become rich dads too,

“Those who do not want to drink from the fountain of knowledge, will end up drinking from the desert of ignorance”

moreover see you at the top, I know you will become a rich dad, and thank you even for the little gestures you have done for me, for me you have done more than enough, everything you do and have done for me is big, you have contributed and helped me to be where I am with www.richtrainingsinstitute.com business, and thanks to a few family members and a few trusted friends to your and for your contribution for where I am

today.

For the criticizes over my life, I always thank them too, in fact I thank all those who laughed at my dreams; they have taught me to grow and to fight for what I consider important for my life and others lives.

I advice you guys to become a success knowledge consumers simply because “The greatest investment on earth is self investment” as said by the richest and wealthiest man in the world Warren Buffett. Having knowledge for oneself begins also with self investment as said “An investment in knowledge always pays the best interest” by Benjamin Franklin.

Knowledge is a tool today in this technological internet age, read and listen to any information you can put your mind on, it can be on

business, personal success, relationship success, spiritual success or anything that will interest you as long as it empowers and inspires your soul to become and achieve greatness.

The main problem with the poor people is, the majority don't like to read, they have no reading habits, a few poor people with a reading habits only read and listen to negative news in newspapers and television, discuss negative ideas and talks like most of those fools we meet in town. Remember that "Broke people talk about people and problems. Rich people talk about ideas and goals. Your conversation chooses your destiny" said Darren Hardy.

We must be more careful with most fools we spend time with; we might end up becoming like them; point is this, we become the people we spend time with. Let's spend time with people who talk sense and want to become successful with their lives, not losers.

**"Successful people have libraries, the rest have
big screen TV's" - Jim Rohn**

Lots of people can become rich. But only financially intelligent people can become wealthy and that takes a strong financial education that allows you to build cash-flowing businesses and assets.

Wealthy rich people read books, buy books, attend seminars, consult and spend more time with successful people in any area they want to be successful in, they develop attitudes of those who are successful already, that's why they become successful. Everyone is born to succeed, but you have to learn to learn to earn learning success and you will become successful.

You can't get wise or wealthy with an idle mind; you have to learn to learn to earn wealthy wisdom and riches. Every person has the potential to achieve extraordinary results with the right encouragement, stimulation and learning methods.

Remember that knowledge is nothing without action on it, faith without action is useless and “The great end of life is not knowledge but action”, said Thomas H. Huxley.

Knowledge is the new money, it's the tool to riches and wealthy, and healthy too. That's why rich people work their asses to consumer more knowledge in any field they have chosen to become great, put into action, as put clearly here that;

“It's stupid to work hard for money; work hard for knowledge.
Knowledge is the new money” - Robert Kiyosaki

Author: Conspiracy of The Rich

Chapter 3 > Tool # 3: Talent

If you do what you are suppose to be doing, things will work out for you. All greatness comes as a result of your uniqueness, talent or gift or genius so called, within each individual, is what differentiates the

“God’s gift to us is more talent and ability than we’ll ever hope to use in our lifetime. Our gift to God is to develop as much of that talent and ability as we can in this lifetime”

– Steve Bow

good from great achievers if you just perform to the maximum of your potential on your talent or talents.

Our opportunity to do great lies in our talents, that’s why successful wealthy people for example Warren Buffett and late great Steve Jobs always advised to do what you love and love what you do. Talent is a tool that will make you become successful in life if you just put in enough extra hard work and creativity to help as many people you can reach.

Talent is a tool that will create meaning of your life if you commit yourself to work on it and share it to your world. Moreover, everyone is talented, but it’s not having the talent, but what you do with your talent that’s what makes all the difference.

The difference between average achievers and great achievers is average achievers put in little effort on their talents while great achievers put in maximum effort on their talents. It’s putting maximum effort on your talent, business ideas or relationships that’s what causes greatness. The wealthiest people in the world do what they love, and love what they do to maximum of their ability. Having a talent is not enough, going an extra miles with your talent is what causes enough.

If You Want Greatness Understand This

Greatness is our birth right and only one can make oneself great, all it requires is making a decision to become great and commit to that greatness no matter the odds, you have to work hard your ass more on that decision every day whether in the mood or not, and get my point,

The Billionaire Advice

“One thing that entrepreneurs have in common is a talent for seeing things differently. This allows them to identify important gaps in markets or the need for new sectors to serve specific customers demands. But this ability often leads budding entrepreneurs to rebel against the conformity that is common in traditional education” - Richard Branson

it always pays off. If others can do it, you, I and everyone else can do it. If it has been done, it can be done and even done more.

I learnt this when I decided that I want to become a writer, that if you do what successful people have done, have always and are always doing, you will eventually too end up becoming successful at that thing. And you are reading this Rich Trainings Institute eBook Library Series now.

Remember that greatness is our birth right, and we are here for greatness, if you just commit to be that greatness. Greatness is a

decision, if you desire it. “The difference between the great and the near great is the realization that if you expect to make it big you must work toward your objectives everyday” – Zig Ziglar, entrepreneur, motivational speaker and author: See You At The Top.

Chapter 4 > Tool # 4: Money

It's a different world, different perception, different lessons and different mindset between the poor – middle class from the rich people. Maybe you have heard these words that the rich don't work for money, but, and then you might ask yourself, what then do the rich people work for if it's not money?

“The poor work for money, while the rich make money work for them” – Robert Kiyosaki

Most people in this world come from poor homes and few from the rich homes, and therefore the lessons taught about money is different, and the lessons learnt about money in homes is what separates the poor – middle class from the rich class.

As said money is a tool, a tool for those who make it work for them, but the other way round for those who work for money there are a tool to money. Money is a tool for man to use, not man to be used as a tool by money though many are still being used by money. Man was not made to work for money, but money to work for man.

What The Rich Work For?

As said before that lots of people can become rich, but only the financially intelligent people can become wealthy and that takes a strong financial education that allows you to build cash-flowing businesses and assets.

The rich work to create assets that generate cash flow income whether working or not working, sleeping or not sleeping. Rich people work hard to create assets for example build business and investments that generate cash flow income. You find out that the richest people in the world are entrepreneurs who have built businesses that are bigger than them, for example Richard Branson owner of virgin airline, Bill Gates owner of Microsoft, ELon Musk owner of Tesla and Space X, Jack Ma owner of Alibaba Group, Mark Zuckerberg owner of Facebook, Robert Kiyosaki owner of Rich Dad Education, Aliko Dangote owner of the Dangote Companies, and many entrepreneurs who have built big businesses that generate cash flowing income and also generate investments from other and for other investors.

Money is a tool for the rich people simply because they use it to create rapport relationships with people who also invest and buy in their in their businesses to generate more cash flow incomes. Also the rich use money as a tool to create and build networks or systems that brings more cash-flowing in their businesses, while the rest look for jobs.

And one way they create people to become tools of money is through the school system, and its one way many people's wealth is stolen. One way many people wealthy is stolen from them, is through creating more employees on the market place instead of entrepreneurs who make money work for them. Money is a servant, a tool, a slave for the wealthy people but a master for people who work for it through a paycheck.

Chapter 5 > Tool # 5: Employees

The fifth tool the rich people use, are employees, and the richest people in the world have people work for them. There is a saying that their only two ways to make money; money at work and man at work; and wealth rich people use employees as tools to work on their businesses and companies ideas and dreams to become rich, successful and wealthy with their lives. As true as said, if you don't have a plan for your life, someone else is making a plan for you to go work on his plan.

“An employee is a tool, even though is human” – Maradona Chalwe

Employees are tools wealth and rich entrepreneurs use to become wealthy and richer in life. Remember the two types of becoming rich, money at work and man at work. Employees are tools.

Chapter 6 > Tool # 6: Machines

The problem growing today is of human labor verses robotic labor, and this is the among causes of high raising of this global unemployment problem and cheap employee labor, and this has and is becoming more of a burden for those people with an employee mentality, and mainly those still being advised that go to school, get good grades, look for a high paying safe secure job with benefits, retire and a pension will take care of you; read my book [*“The 4 school-system myths; what your child will never learn in school”*](#).

Machines, robots are easier to control and fix, to use and often are of cheaper labor than humans, and can work faster in minutes, hours and days than a human labor can.

Today were 50 employees used to work at, only a machine with a single person can or does that job. Machines are very powerful tools that rich wealthy entrepreneurs use in the business world as leverage to harvest and produce more products and services with less personal labor, money, and time, and even reach and serve faster than human effort can reach. For example, years ago we used to send business mails using the post office that could take even a month or more to reach a business deal, but today with mobile and computers it just takes a second, the business deal is sent or is done, the post office business has gone down.

The greatest tragedy today for employees is becoming more of human labor verses robotic labor, and robotic labor will dominate more were we are going. A burden to those who will still be employee minded.

Leverage means doing more with less effort, labor, time and money. And machines are the tools entrepreneurs use as leverage to make themselves rich and wealthy even more than human labor can in their companies and investment businesses.

Chapter 7 > Tool # 7: Technology

The good news is we are in an era of technology, an era of unlimited abundance and opportunities, though most people are still behind, in the industrial age. An era where technology increases profits and reduces losses, and an era where technology increases intelligence and

*“Technology has made it possible for the world to become one big family”
– Maradona Chalwe*

reduces the cost of that intelligence. An era where technology builds rapport and families and crosses cultural differences.

For an entrepreneur, a business owner, technology decreases financial risks, reduces prices, brings down wages, and opens up worldwide businesses

opportunities, and the good news of this technological era is that, technology is a tool that easily makes an individual to become a family member of an entrepreneur family.

But the bad news is that technology makes life harder for employees especially of today raising of human labor versus robotic labor. That's why we are seeing high rising of unemployment as technological labor reduces workers, just as the automobile replaced horses.

Technology is a tool for an entrepreneur, but becoming a burden more for employees and for those who are looking for jobs simply because they are becoming competition of jobs between humans and robots.

Even for accountants, technology is becoming a burden for an employee accountant; read the article at Bloomberg.com website [many bank employees will become unemployed.](#)

The World Is Becoming Smaller, Aim Worldwide

Thinking things will be the way they are today, is the secret to a losers lifestyle. Thinking I should be comfortable were I am, is a sure way to achieve failure.

Just some 30 years ago, we used to buy food, clothes, books, home stuffs, go to hospitals, hire a worker on the next door, even to dating local girls or boys, go to a local school; but not today, things have changed and are still changing rapidly that if a person thinks things will be as he wants them to be today, is the next victim to miserliness.

Today every place you think of going in this world is just some hours away from where you are. You don't need to take months to get to America when you are in South Africa like it used to be 170 years ago when they used water transportation.

Today we are even buying food, drinks online and delivered at your door steps just in minutes with a few bucks.

We are buying books, clothes, home stuff; just bought a laptop some months ago in China while am in Zambia, and only took 8 days using DHL and delivered at the door step on the very actual 8th date. The shipping businesses understand very well how the world is becoming smaller every day.

Today students are graduating just by attending courses through internet, a few going abroad, a shift in the education sector.

Today you can even hire an accountant in India at a cheaper labor than an accountant in your local city. Jobs are now competing globally, not locally, while most employees are still thinking locally, the government will create a job for me, this has ended today.

“In times of change, the learners will inherit the earth,
while the learned will find themselves beautifully
equipped to deal with the world that no longer exists”

– Erick Hooper, The True Believer

Today we are dating across continents, just some few hours away you are with mate girl or boy friend.

Money world; you don't need to seed money through envelopes, that's old staff, they is mobile banking, no need of queuing up in the banks, you can even deposit money outside the bank on an ATM today. People in the Bank sector need to adapt more because a big change coming ahead will leave many bank employees unemployed.

I don't need big offices to do the business I do; all I need is a laptop, or maybe a single room, internet, a phone, pen, papers, a printer, and do the business worldwide. Today even big projects are coming from single rooms.

The technological age has brought a change that people who are still thinking in the industrial age will find themselves dealing with the world that no longer exist. In the technological world things are changing every after 18 months, even lesser. You attend a 5 years university degree only to graduate you are obsolete. People in the school world have to begin thinking technologically; things are changing everyday not every after 5 years of having a degree. That's why people cannot advance if they are holding on to old ideas, like school is still teaching students old obsolete information of the industrial age.

My writing business is not for my local city or country only, no; it's a worldwide business. The only success guaranteed today is changing, learning new ideas and new ways of doing things, taking risks; it's a never ending learning and changing, that's the secret to success today.

If you want to start a business that should benefit more people, arm worldwide, the world is small today and much easier to connect now, but it requires more of your creativity.

“Learning and Change is the secret to success today”

– Maradona Chalwe

I Rest My Thank You Here

From my 9 years of research on your human potential, entrepreneurship mindset and businesses, personal development for success, these are the tools that are making people become successful in their businesses and live the life really wanted and want. Contemplate more on these 7 tools, and our businesses and personal lives will grow more of fulfillment and satisfaction, and will help and serve more people in this world.

Life is a blessing, is of greatness and enjoyment.

It's been an honor to serve you and I believe I can continue to be of your support, for Your Love, Health and Wealthy.

See You At The Top,

Maradona Chalwe,

Founder & Chairman of Board: www.RichTrainingsInstitute.com

Author



Maradona Chalwe: A Personal Development and Entrepreneur Book and Article Writer, Book and Article Editor, Motivational Speaker, Inspirational Promoter, Blogger, Founder And Chairman at www.RichTrainingsInstitute.com

CONTACT

Facebook: [Maradona Chalwe](#)

Twitter: [@Chalwementor](#)

Linkedin: [Maradona Chalwe](#)

Email: maradona@richtrainingsinstitute.com

Call: +260 - 966 - 363 - 182

A
Rich Trainings Institute
Publication

@

Kitwe, Zambia

www.richtrainingsinstitute.com

