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How to Get Rich

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pole positions

*No task is a long one but the task on which
one dare not start. It becomes a nightmare.*

CHARLES BAUDELAIRE, MY HEART LAID BARE

LADIES AND GENTLEMAN, START YOUR ENGINES...

For a great many people, getting started on the road to wealth is the most difficult part. Or so they believe. The nuances of each individual case need not concern us, but the difficulties, as stated by virtually every wannabe I ever listened to on the subject, usually fall into one of three broad categories - often age related.

If young and relatively penniless, many will argue their lack of experience and capital (especially capital!) dooms them to decades of wage slavery.

If slightly better off and on the way up with a halfway decent job and perhaps the probability of further advancement, the problem is often considered to be the loss of what they have already achieved. Plus the lack of capital.

By the time one is a senior manager or professional, probably with a decent house, a mortgage and children, it is the risk to the security and happiness of the latter (and maybe to a spouse), plus the usual lack of capital, which are most often cited as insuperable difficulties to taking the plunge.

All such objections to becoming rich are spurious, no matter how sincerely held. But before dealing with each in turn, let me digress for a moment regarding upbringing, race, colour, educational qualifications and gender.

I am doing so here because I do not wish to waste anybody's time. We will be touching on some of the circumstances described above shortly, but, in a nutshell,

my experience has been that money is colour-blind, race-blind, sex-blind, degree-blind and couldn't care less who brought you up or in what circumstances.

Money is one of the most neutral substances on earth. Others may conspire against you obtaining it through bigotry or prejudice. But they can only succeed if you permit them to.

The object of your goal, in and of itself, is non-sentient. If you truly believe that your race, sex or upbringing can keep you from becoming rich, then you had best give up here. Either return this book to the shelf or, if you have already bought it, return it to the bookstore for a refund or give it to a friend. You may obtain the refund or please your friend.

But you will never get rich.

YOUNG, PENNILESS AND INEXPERIENCED?

*It's the same the whole world over,
It's the poor wot gets the blame,
It's the rich wot gets the pleasure,
Ain't it all a bleeding shame?*

VARIETY HALL SONG (C.1915)

Excellent. You stand by far the best chance of becoming as rich as you please. You have an advantage that neither education nor upbringing, nor even money, can buy. You have almost nothing. And therefore you have almost nothing to lose.

Yes, yes, I know you've heard all that before. But consider for a moment. Nearly all the great fortunes acquired by entrepreneurs arose because they had nothing to lose. Nobody had bothered to tell them that such and such a thing could not be done or would be likely to fail. Or if they had been told, then they weren't listening. They were too busy proving those around them wrong - without even meaning to.

Not knowing that something cannot be done, you are likely to waltz into uncharted minefields where angels before you have feared to dance. Astonishingly, you may be fortunate enough to succeed, to some degree or another. Conventional wisdom will then be revised by those around you and the next generation will be taught that what you did can always or often be done - only to discover, when they attempt it themselves, that in reality you missed every landmine by pure, dumb luck.

Never trust the vast mountain of conventional wisdom. It contains great nuggets of wisdom, it is true. But they lie alongside rivers of fool's gold. Conventional wisdom daunts initiative and offers far too many convenient reasons for inaction, especially for those with a great deal to lose. Fortunately for you, you do not have anything to lose and can afford to ignore the 'jobsworths' and Jeremiahs who have lived upon the mountain for so long that they have come to worship it.

Nor is a propensity for risk-taking your only advantage. You have stamina far, far beyond those who are twenty or thirty years older. The stamina necessary for long, grinding hours of labour in the cause of getting rich. Stamina enough to party all night and go straight back to work for a twelve or sixteen-hour day. I remember such stamina fondly.

You have no idea how much the stamina of the young is envied by the rest of us. Along with a degree of callousness and enviable powers of speedy recuperation from reverses, stamina is your secret weapon. Its attributes will see you through a raft of catastrophes that would virtually annihilate older men and women.

In addition, your instinctive knowledge of modern technology gives you another edge. (All those hours spent playing computer or video games might not have been such a waste after all.) At least you know the difference between an iPod and a JPEG. And knowledge is power, at whatever age, whether earned by blood and tears or imbibed at a mother's breast.

Treasure that instinctive knowledge. I still own half of the personal computing magazines in Britain - PC Pro, Computer Shopper, Computer Buyer, MacUser, Custom PC - in part because of an early addiction to pinball and electronic arcade games. While I knew nothing of computing (and still do not), the instincts honed by countless hours of shoving money into slots forewarned me of their potential. The first few million pounds I ever trousered were a direct result of trusting instincts entirely at odds with conventional wisdom of any sort.