



How to be a billionaire

Tony Pow

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Instructions to make a billion? Most likely not. I'm not a billionaire. If I were one, do you think I have the time to write a book? It is used to catch your attention. The title "How to be a 10 millionaire" does not sound too appealing. However, if you're young, 10 million (2015's money) is very doable. I separated this book into 4 stages. If I had this book or a similar book when I started out, I could have made over 10 million. When you are a recent college graduate, buy this book and start with Stage 1. It makes the ideal gift to a recent college graduate and s/he will thank you forever. It is truly a gift keeping on gifting. If you have the basic knowledge in investing, glance through Stage 1 and 2. Stage 1 It is for young folks such as recent college graduates. Unless you are in investing industry, you do not want to spend a lot of time in investing. You have a life too! At this stage, concentrate in your career, invest fully in Roth IRA (if you're eligible), invest in ETFs and marry someone who does not spend money like no tomorrow. I design a simple plan on how to invest in ETFs and a simple way to time the market. It takes about 10 minutes a month in investing. Stage 2 Learn how to invest in the market. Use paper trade. I provide you all the tools. Depending on your time, learn stock investing but do not use real money. Knowledge means success. However, little and/or any misinterpretation could cost you money. Stage 3 Invest in the market with real money. Start it small and increase your bet gradually. It is the gut of this book covering most areas in profitable investing. Stay away from day trading this book does not describe; most newcomers lose money in day trading. Stage 4 Protect your profits. There are more advanced topics covered here. Billionaires among us Every generation has its opportunities to be a billionaire. In our generation, we have Bill Gates, Warren Buffett and many others. I prefer to set a 'modest' target of 10 million (in 2015's money) and be a turtle investor. Here is why: Jesse Livermore considered as the greatest trader experienced made millions and bankrupted several times. Finally he committed suicide. It is better to be a turtle, boring investor. It is easy for the mind to make millions, but tough to lose millions. I know two or three billionaires personally: one of my high school classmates, one schoolmate I never met and one I met in my friend's party several times. They all have something in common: participated in IPO in Chinese companies. The once-in-a-lifetime opportunity is to build bridges between the US and the Chinese businesses. It is similar to Walton families making billions by importing Chinese products and made billions. What a simple idea and why I missed it? To conclude this introduction, I modified a common saying as follows: We come to this earth with nothing and leave with nothing. Why do we fight for wealth, prestige and power? However, if we do not have the objective for wealth, prestige and power, it is a life without meaning. In addition, money should not be our primary objective in life and happiness and health have to be gained and cannot be bought with money. 255 pages (6*9) Updated: 04/2016

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