

Andrew Chia

The Biggest Money Secret

Part 1 - The Discovery



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You can achieve your childhood dreams

You can achieve your childhood dream of freedom.

As soon as our primary school teachers felt that we can command enough vocabulary to write an essay, they would give us topics like *My Ambition*, or *What I want to be when I grow up*. In my country Malaysia's *Malay* language, it would be *Cita-cita Saya*. Some of us would write, "I want to be a pilot when I grow up." Or, I want to be a doctor, a lawyer, an engineer, or a scientist.

Somehow, along the way, our dreams get shattered. As early as our teens the teachers would say, "Sorry, you can't become a pilot because you are short-sighted." Or, "Sorry, you can't become a doctor or a scientist because your IQ is just not high enough."

Although we may not have written it down, most of us would like to become rich when we grow up. As soon as we leave school or college in our twenties, we dream of retiring and becoming rich at the age of 35. Again, most people at the age of 35 are not only not rich, but are heavily in debt, with retirement nowhere near in sight. Alright, let us give ourselves a bit more time, maybe another ten years. Ten years passed quickly, maybe even twenty, and we are now forced to settle for a smaller

dream, that is, making enough money to survive comfortably, with our own children's college education expenses coming up for concern. With our dreams of retiring early and becoming rich fading with each passing day, we console ourselves with the fact that we are still healthy and able to work until retirement.

The sad fact is like what my buddy, Eric, says, we are all "born to party, but forced to work".

This need not be so, and today I'm going to share with you the simple secret of retiring early and retiring rich. It is found in a new subject called Financial Intelligence. Master this subject and wealth is not far away.

The discovery financial intelligence

If there are aliens in the outer world, they would probably be laughing at us. We are so clever and have gone to the moon but yet 90% of Earth's population are struggling with poverty and money problems, although the secret of wealth and retirement has been discovered more than 5,000 years ago, by a hunter in the jungle. Can you believe that? This beats the discovery of *The Secret* hands down, and this important discovery has been closely guarded by the rich and powerful to ensure that the rest of the population never gets near it.

I have earlier written a book titled [Money Secrets](#) which became a bestseller in Malaysia in 2009. It is currently being made available and read at all the National Library's outlets throughout the country. There are 31 secrets mentioned in that book and today I want to share with you the biggest secret found in *Money Secrets*. It is the discovery of financial intelligence. (The international version of *Money Secrets* is called [Double Your Money](#) found on Amazon.com.)

In the olden days more than 5,000 years ago, hunters got up each morning, kissed their wives goodbye and set out to hunt for deer. Our hero, Guo Qing, was one of the better hunters of the day back then. Each morning, he would kiss his wife Huang Rong, before going out on his hunting trip.

One day, Guo Qing started to realise that he could not run as fast as he did when he was younger. Soon, the deer would easily outrun him and he would come home empty-handed. His beautiful wife would have nothing for dinner.

He meditated on the dire circumstances until he had an idea. Why waste time chasing deer? He took time to build a fence to form a holding pen. Then he went and

captured some deer and put them there. His friends laughed at him for working so hard. You know, on top of his day job of hunting deer he had to work overtime to build the pen. This was hard work.

His deer grew, he took down his original pen and built a larger pen. Even more work. But he never grumbled. He fed and cared for his deer. Soon, his herd grew to large numbers and he never had to hunt again. He then kept selling his deer and became Supreme Leader of his tribe. Guo Qing and Huang Rong lived happily ever after. The End.

You see, my friend, financial intelligence is no rocket science. In fact, I believe a primary student should be able to understand the concept - doing difficult work once, and getting income many times over. That's it! And our governments and education systems have not been teaching us this for centuries. Don't you think that is criminal? There must be a conspiracy, right?

Henry Ford, one of the world's greatest capitalists and industrialists credited with the invention of the automobile, once said, "It is well enough that people of the nation do not understand our banking and monetary system, for if they did, I believe there would be a revolution before tomorrow morning."

The definition of financial intelligence

Coming back, I defined financial intelligence as **the study of how to create, accumulate and protect residual streams of income**. As mentioned earlier, residual income simply means doing work once and getting income many times after that.

My favourite illustration is not property investment where one gets rental many times after buying and renting out a piece of property, although property investment is the best and most popular forms of investment. Neither is it stock investment although Warren Buffett, the richest man in the world, made his money investing in stocks. No, my favourite example is Elvis Presley, who went into the studio once to record his album and has been receiving residual income ever since. At last look, he is still top revenue earner on *Forbes* magazine for album sales. The reasons why I like this example so much is that we are not even talking about any tangible investment here, only intellectual property, and the owner is not even around to receive his income; his descendents are enjoying the fruits of his one-time labour.

It is good if one knows how to save and accumulate money, but it is not financially intelligent if he then loses it all to some money scams.

It is good to protect yourself with insurance policies, but if you do not know how to invest and multiply your money, that would also not be financially intelligent.

It is good to know how to earn and accumulate lots of money but we also know of very rich people who lost all their money and had to resort to taking their own lives in despair. That, too, is not financially intelligent.

Now, all of us have heard of the saying, the rich keeps getting richer. Yes, most rich people understand the concept of financial intelligence. They keep getting richer despite adverse circumstances like a bad economy or a market crash. They know how to protect their residual streams of income; not only how to create them. That is financial intelligence. Unfortunately, as we have seen, not all rich people are financial intelligent. Some of them have huge chunks of cash but no residual streams of income. And huge chunks of cash are more susceptible to a bad economy, and they soon find themselves in financial hardship.

The path to financial freedom

One cannot have true freedom without financial freedom. This is because we live in money world. Sunlight and air are about the only things that are free. Who knows? We may even have to pay for these in the future. I remember water used to be free but today water is more expensive than petrol in many places.

As explained earlier, there are many ways that residual income can be generated. I mentioned nine common ways in my book Money Secrets. I have come across numerous other not-so-common ways where solid residual income can also be created. I would advise you to start with the two most common ways that the rich become rich and remain rich; that is, through property and stock investments.

Wait! Don't rush out to invest just yet. You may have the capital but you will need the knowledge and skill to invest successfully.

For properties, you should read up books on property investment. My favourite property guru is Renesial Leong, the Asian Queen of Properties. She currently owns about 100 properties, starting with just one! Her

books titled *Property Jewels* and *Your Tenant Your Jewel* are among my personal favourites. But she is not the only local author who writes good property investment books. Depending on your preference if you are Malaysian, you may want to read Milan Doshi, Peter Yee, or Azizi Ali.

For stock investment, I have finally come up with **Stock Market Secrets - 3 steps to mastering the best stock investing in the world**. It is a bestseller at the 2011 Popular Bookfest starting end of August 2011 at the KL Convention Centre.

So, my dear friends, once you have mastered the skill of investing, you will be able to create and accumulate huge streams of residual income. Your road to financial freedom and early retirement would be assured. You would be able to realise all your childhood dreams.

You can do what you want, buy what you want, go wherever you want and most importantly, be with whomsoever you want.



Your favourite retirement pose

Andrew Chia
Kuala Lumpur
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At Galaxy Connections we provide the following solutions specially catered to help you attain financial freedom:-

Publications

Money Secrets
Big Money Big Trouble
Money Lessons
Stock Market Secrets

Courses

[Financial Literacy Workshop \(full-day\)](#)
[Stock Market Secrets Workshop \(full-day\)](#)
Basic Entrepreneurship (full-day)
Internet Marketing (half-day)

Consultancy

Business and Marketing

Personal financial Coaching

Mentorship

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Announcement

Andrew Chia will be giving short talks of 45 minutes at the Popular Bookfest 2011 to be held at the Kuala Lumpur Convention Centre, KLCC. The dates and times are as follows. If you have any questions about money, business or investment that you would like to ask him you can catch him there.

Popular Bookfest

Level 5, KL Convention Centre, KLCC

28-8-2011 (Sunday) 7pm

Title: The Fastest Way to Financial Freedom

30-8-2011 (Tuesday) 5pm

The Next Great Market Crash

1-9-2011 (Thursday) 5pm

3 Steps to Financial Freedom

2-9-2011 (Friday) 5pm

3 Steps to Mastering the Best Stock Investing Strategy in the World

See you there!