

**SHORT STORIES FOR  
SUCCESS  
IN YOUR CAREER AND LIFE**

Lessons for Students to Help Them  
Succeed in School, Job, and Life

To Minority Students and Their Families  
I appreciate their courage to change their careers and lives.

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# Contents

## Module 1: Simple Lessons for Success

- 06 What Story Will You Tell Your Children?
- 08 What Is the Difference Between a Human and an Animal?
- 09 A Simple Way to Wisdom
- 11 The Unlimited Capital That Every Person Has
- 13 Quiz I
  
- 14 The Miracle of Goals
- 18 Seven-step Goal Setting Sheet
- 20 Twenty Thousand Dollar Idea About How to Get Things Done
- 21 Time Management
- 23 Paradigm
- 25 Quiz II
  
- 26 A Piece of Advice That Changed My Life
- 28 Time When Future Looks Dark
- 30 Hope and Trust
- 32 Possible and Impossible
- 33 It's Not Worth It
- 35 Are Women Better Than Men?
- 37 Our Selection, Our Luck
- 38 Quiz III
  
- 40 Two Inventions That Made Europe Rich
- 42 The GI Bill – The Law That Changed America
- 45 Quiz IV

## Module 2: The Aims of Education

- 47 The Aims of Education

- 49 College Education is Worth \$1 Million More Over Working Lifetime
- 50 Quiz V

### Module 3: Meeting Employers Expectations

- 51 Learning and Practicing What Employers Expect
- 53 Begin Everything with the *End* in Mind
- 55 Quiz VI

### Module 4: Planning for Retirement

- 56 How to Retire With One Million Dollars?
- 58 Quiz VII
  
- 59 Answers to Quizzes
- 61 Acknowledgments

## Preface

This book is written for students, to teach them that there is no big secret about achieving success in their career and life. Lessons and other tools for success are simple to learn but it requires hard work and discipline to practice them.

Successful people want a good future for themselves and for their children. This is the first step towards success. You need to want it. They know as humans, they have the power to change their future. They are willing to pay a price to get what they want, and they know we all have limitless brainpower ready to be used.

They set higher goals and work hard to achieve them, learn how to get things done and manage their time. They do not quit. They trust themselves to get things done and don't just hope for the best.

They develop a habit of reading, and realize that getting an education is the single most important thing they can do to improve their lives and their children's lives. Finally, they know what employers expect from an employee, and they practice it while in school.

“We are what we repeatedly do.  
Excellence then, is not an act, but a habit.”  
Aristotle

# **Module 1: Simple Lessons for Success**

## **What Story Will You Tell Your Children?**

The other day my seven-year-old daughter asked me to tell her a story. I thought that I could tell her my own story. Here is what I told her:

I grew up financially poor in a tiny apartment in Pakistan, with my four brothers and two sisters. We were nine people, including my parents, living in two small rooms and most of us slept on the floor. We could afford new clothing only once a year. We could eat only a single piece of meat a day and although I would have liked to drink a glass of milk every day, I received only one glass a week since my parents did not have enough money to buy more meat or milk.

My neighborhood was really bad— drugs were being dealt all the time and fights between people and gangs were going on almost every day.

My parents could afford to send me only to public schools, and my high school education in particular was not very good. One problem was that all the courses were taught in Urdu, the native language of Pakistan while the children of rich families were getting taught in private schools where all courses were in English. Proficiency in English language was necessary to get a good job.

It was very difficult to complete my Master's degree because of the poor education background but I did it by working very hard. In my mind, failure was not an option. I was committed to completing my Master's degree and I did this.

But I still could not get a job because I was not proficient in English, and as a result had even less confidence in myself.

Fortunately, because of my good grades I was eventually able to get an education loan, and I came to the USA to study. I came here as a student and earned my Master's in Computer Science from the New Jersey Institute of Technology (NJIT.)

Soon I got a job as a Systems Analyst. To earn more money, I started my own business. I also began writing books on computer networking and over a period of more than five years, working 16 hours a day, I wrote 17 books. Some of these books have since been used to provide computer training in colleges and universities, including New York University.

Today, I have a good business, a nice home in a good neighborhood, and I drive a nice car. I have two nice children that have their own rooms and as much milk to drink as they want every day.

What story will you tell your children about yourself?

# What Is the Difference Between a Human and an Animal?

People usually think that the main difference between a human and an animal is our brain, since it sets humans apart as the more intelligent species. This is true, but dolphins, whales, and chimpanzees are also very intelligent. It is a fact that scientists have trained animals to perform, not only different tasks, but also basic mathematical functions. Perhaps a trained chimpanzee that can perform basic mathematical functions is more intelligent than a human who has never used his brain.

You may be surprised to know that whales can communicate with each other at distances of up to 500 miles. They can also sing a song together, stop the song in the middle while they travel, and then come back and start the song from the same point. If whales can accomplish such a feat, then they may be at least as intelligent as many humans.

So what is the difference between a human and an animal? Howard H. Stevenson has answered it in his book *Do Lunch or Be Lunch*:

The main difference between a human and an animal is that a human can change his future and an animal cannot.

I agree with him wholeheartedly. For millions of years, animals have been living without changing their conditions. When things get bad they usually adapt to their environments, migrate to other areas, or just die.

So we have to remember that as human beings, we have the ability to change our circumstances, no matter how bad they seem to be. Our future depends only on ourselves.

## A Simple Way to Wisdom

Once upon a time, a king told his men to search for a simple way through which people could learn wisdom.

The king's men scattered around the world to find it. After years of searching, they had gathered thousands of books that taught wisdom to people. But when the king looked at the large mound of books, he said, "It would take a whole lifetime to read these books. I need something much simpler than this."

So the king's men selected the top 100 books, but still he was not satisfied. Then they narrowed it down to 10 books, but the king was still not satisfied.

Finally a single book was selected. Again the king asked them to narrow it down—first to a chapter, then to a page, then to a paragraph, and at last to just one sentence. For a long time the men searched for the single sentence of wisdom that would satisfy the king. The sentence they finally chose was this:

There is no free lunch.

It means that you must pay a price to get what you want in this world.

I first read this story about 10 years ago, and since then I have thought about it many times. It still rings true to me, and I believe that if people can just understand this single sentence, they can learn wisdom.

There is nothing free in this world. We have to work hard and pay a price to get what we want. If we try to get something for free, we are just fooling ourselves.

It has been proven many times that people can get anything that they strive for— if they are willing to pay the price for it.

There is no free lunch.

You must work hard and pay a price to get what you want in this world.

# The Unlimited Capital That Every Person Has

When people want to start a business, their first step is to look at how much capital they have. Then they consider the abilities they have that will help them succeed.

The good news is that every person in this world is born with so much capital that even if they're only able to use 10% of it, they will be a sure success. So why don't they all succeed?

To understand, we need to see just what this capital is and how can we use it.

This capital is the human brain. If one tried to build a supercomputer that could do the same things a human brain does, it would probably cost untold millions of dollars.

The human brain is the most complicated entity in the universe. It has a thousand billion neurons, or nerve cells, and there are hundreds of thousands chemical reactions taking place there every minute. Every nerve cell can interact with hundreds of thousands of other nerve cells in different ways. This means that your brain is able to generate far more thoughts than there are atoms in the entire universe.

If you want to understand the tremendous power of the brain, look at how a child learns to speak a human language in a very short time. Almost all children learn to speak before the age of three. Think about it. When you are born you do not know what place this is, what the things are that are around you, or what all the noises mean. But in the short time from birth until the age of three, you get familiar with your surroundings.

You learn that there are different words in the sentence "I love you very much," and you learn what their meaning is. Before you are three, you not only start to understand the language, you also start to be able to speak it.

As time goes on people have invented things such as radio, airplane, television, computer and the Internet--things that seemed impossible but were made possible just by using their brainpower.

It has been estimated that no one in the world (not even famous scientists) ever uses more than 10% of his or her full brainpower, and that the average person does not even use 1% of his brainpower.

We have now estimated the abilities of our brains. Now the question is, how can we use this great power? We will learn this in the next lesson.

## Quiz I

- Q1. The difference between a human and an animal is:
- Humans are more intelligent than animals
  - A human can change his/her future and an animal cannot
  - Humans can learn new skills but animals cannot
  - Humans can think but animals cannot
- Q2. “There is no free lunch”, means:
- You cannot get lunch free
  - You need to earn money
  - You need to pay a price to get anything you want in life
  - You need to get an education
- Q3. Most people use only \_\_\_\_\_ or less of their brain’s power.
- 10%
  - 33%
  - 50%
  - 90%
- Q4. A supercomputer that is as powerful as the human brain is would cost about \_\_\_\_\_ to build.
- \$10 million
  - \$33 million
  - \$50 million
  - Untold millions

# The Miracle of Goals

The first step to optimizing the abilities of the human brain is to learn to *focus*. This means using *all* of your brainpower to solve a problem. It sounds difficult, but there is an easy way to focus: by setting goals.

For example, if your annual income is \$30,000, you can set a goal of increasing your income to \$50,000 within two years. If you are firm in your intention and are ready to work hard to achieve your goal, then you will definitely increase your income to \$50,000 within two years.

How will you do this? The first step is to sit down and think of all the resources that can help you achieve your goal.

Perhaps you need to get more training or to change your profession. You can start by collecting information from people who are earning \$50,000 annually. You could collect information about different professions to find out how they can improve your earning power. If you have a business, you should think about ways to increase your sales. If you are unable to increase your sales in your present location, then perhaps you should think about opening another site.

You have to think about your goal all the time and think of all the possible ways to reach it.

Many people, for example, most students in a University have some goals but most of them, beyond identifying that they want to be a doctor or a professor or an attorney or whatever, really do not do that much towards goal setting for a long term success. You have to take proper steps to get productive results as mentioned below:

1. Identify exactly what you want.
2. Write it down.
3. Spell out why you want to reach these goals.

4. Think about the obstacles you will have to overcome to reach your goals.
5. Identify the people, the goods, and the organizations you need to work with to reach your goals.
6. Identify what you need to know or learn to reach your goals.
7. And finally, set a date when you expect to reach your goals.

People who set goals for long term success and take all the steps needed to achieve their goals achieve much more financial and career success than people that do not set goals even if they have the same educational background.

Now let me show you how I came to America and achieved my goals.

In 1988, I completed my MS in Computer Science and started to work as a programmer. Until 1990, my income was about \$40,000 per year, but I was determined to increase it. I did not want to be held back by any limits in my income. At the time, I mentioned to a friend that I couldn't tolerate any limitation in my life (that's still true today.)

I need total freedom to be able to do everything I want to do. I do not want to hear that I cannot do something because I cannot afford it. If I want to own a Mercedes or a BMW, then I must be able to do it. Whenever I want to visit my family in my homeland or invite my parents over to visit me, I must be able to do it. I want to be able to buy the safest car for my children and send them to the best schools.

I never wanted to hear from myself that I could not do something because I could not afford it.

This was my desire. A burning desire. I knew that in the job I had, I could not earn more than \$45,000 a year. So I decided to start my own business. At the time I only had \$4,000 in my bank account, because I was also supporting my family in Pakistan.

I rented a 200-square-foot facility and started a business in computer training and consulting. At the time, I was not certain exactly what I wanted to do or how I wanted to do it, so in the beginning, things were not easy. In the first six months for example, my business only generated \$100. So I was even paying the rent out of my own pocket.

But at last, after a considerable amount of thought and planning, I succeeded. In 1992, I earned \$41,000 a year. In 1993, my income was more than \$100,000 a year.

When my accountant marveled at this, I showed him my diary. In the entry dated January 1, 1993, I had written down my goal: I would increase my income to over \$100,000 that year.

From then on, every year I set goals, and achieve them. This has let me establish a multimillion-dollar business.

Let me tell you that all of this did not happen due to luck.

I worked very hard to achieve my goals. During the first five years of my business, I did not watch TV, read the newspaper, or even listen to the radio. I worked 16 hours a day, seven days a week. But I did read business books, and I also listened to motivational audio books while driving.

If you can also focus like this, you can surely achieve your goals. To set and achieve them, you should always keep the following points in mind:

- Set a goal that is realistic, one that you can reasonably achieve. For example, if you are earning \$30,000 annually, then a goal of earning \$50,000 two years from now is realistic. But achieving your goal in only six months may not be realistic.
- Your goal must also be very clear. For example, it is not enough to say that you would like to increase your income in the future. You should have an actual figure in mind—for

example, decide that you would like to increase your income by \$20,000 in two years.

# Seven-step Goal-Setting Sheet

**Please complete this seven-step goal-setting sheet for your career and educational goals.**

**Step 1&2:** Know what your goal is and write it down.

(Example: I want to learn skills and other qualities needed to obtain a job as a Medical Assistant or Network Engineer.)

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**Step 3:** Benefits of reaching this goal. Please write down three to five benefits, and be clear **why** you want to achieve this goal.

(Example: I want to make more money and have a better career. I want to get an education and career so my children will do the same thing. I want to help people who are in a hospital so my life has a better purpose.)

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**Step 4:** Major obstacles to overcome to reach this goal. (Once you identify any obstacles or problems, you can think about solutions.)

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**Step 5:** Identify people (family, friends) and organizations that can help you to achieve your goal.

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**Step 6:** What do you need to know or learn to reach your goal?  
(Plan the actions to reach your goal. How you will be studying, number of hours per day, per week. Methods of studying, making flash cards, making notes, hands-on practice, recording, etc.)

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**Step 7:** Completion Date \_\_\_\_\_ (Without a deadline your goal is just a dream.)

I am committed to do whatever it takes to make a better life for myself and for my family.

Name: \_\_\_\_\_ Date: \_\_\_\_\_

## **Twenty Thousand Dollar Idea About How to Get Things Done**

People often set their goals but are then unable to focus on getting them done. In life, there are many things that can create obstacles. But there are also ways to overcome them. Let me tell you a simple idea that helped an employee and his company to become very rich.

Many years ago, when Bethlehem Steel was a small up-and-coming factory, a young management consultant named Ivy Lee visited Charles Schwab, a manager at the steel plant. (Schwab later became the first man in history to earn a salary of \$1 million a year. Obviously Andrew Carnegie, founder of the company, liked Schwab's ability to get things done.)

Lee said that he could help Schwab find better ways to do the things that were necessary to make the company a success. Schwab told him that they already knew how to make steel and knew what needed to be done—but he added, they were not getting those things done.

“Show me how to do the things we ought to be doing,” Schwab challenged, “and we'll pay you whatever you want.” Lee said that he could do that in 20 minutes. He even offered to let Schwab use the system and then pay Lee whatever the steel company executive thought it was worth, if anything. Schwab was impressed with Lee's confidence and told him to proceed.

Lee handed Schwab a piece of paper and said, “Write down the things you have to do tomorrow.” Schwab did as instructed. “Now number these items in order of importance,” Lee continued. Schwab did that. Then Lee gave Schwab his instructions. “First thing tomorrow morning, start working on #1 and stay with it until it is completed. Next take #2, and don't go any further until that is completed. Then proceed to #3, and so on. If you can't complete everything on the schedule, don't worry; at least you will have taken care of the

most important things before getting distracted by the items of lesser consequence.”

Lee said that if Schwab completed every item on the list before the day was done, he should make a new list and start on that; or, if any items were left at the end of the day, they could be considered for the next day’s list. “The secret,” Lee continued, “is to do this daily, evaluate the relative importance of the things you have to get done, establish your priorities, record your plan of action, and stick to it. Test it for as long as you like and then send me a check for whatever you think it is worth.”

In a few weeks, Charles Schwab sent Ivy Lee a check for \$25,000. This was big money in the 1930s! Schwab reportedly told his associates that this was the single most valuable idea he had ever received.

## **Time Management**

Using your time effectively is essential for success. Successful people understand that time is a unique and irreplaceable resource. It cannot be stored and the time that is gone will never come back. Every person gets the same amount of time, 24 hours per day, but successful people get a lot more done within this time than most people.

To effectively manage your time, you need to follow the three-step process:

- Record your time
- Manage your time, and
- Consolidate your time

First step is to record or log your time-use to find out where it actually goes. By recording time, you can identify time wasters that include people and unproductive activities and better manage your time. Identify and eliminate the things that need not be done, the things that do not contribute toward your goals. To finish important

tasks, you also need to set aside large chunks of time when there are no interruptions and your energy level is high.

I usually get most of my work done between 9:00 pm and 3:00 am when my energy level is high and there are no interruptions. (I take a nap during the daytime to recharge myself when I need to work late.) I also work in the morning for a few hours before going to office or take a day off sometimes and work at home where I do not have interruptions to get things done.

Setting goals and then achieving them is not such a complicated task. Anyone who is willing to work hard can achieve his goals. However, people often feel they have to work too hard to achieve their goals, or they're not motivated enough to set more goals after they achieve the first ones.

Is there a way by which goal setting can become part of your nature so that you can work hard to achieve your goals without feeling it? Yes, there is a simple way that we will learn about in our next lesson.

# Paradigm

A major change or improvement comes in someone's life when he understands his paradigm and changes it. You can change your life without changing your paradigm. You can change your attitude; you can make yourself a hard-working person. You can set your goals and achieve them. But to bring a major change in your life, you need to change your paradigm.

Now the question is, what is a paradigm?

The way you see this world is your paradigm. It is your worldview, and it comes out of your frame of reference. Everyone has a different frame of reference. To understand the frame of reference, consider the following story:

In a small American Indian village, people were shown pictures of the Empire State building as evidence of the great advancements civilization has made. The first question that the Indians asked was, "How many sheep does it hold?" They asked the question because that was the frame of reference that came out of their experience.

What is your paradigm? How do you see this world and yourself? Do you think of yourself as a victim of circumstances? Do you think that whatever the conditions are, you have to live with them because they cannot be changed? Or do you see yourself as someone who is determined to change your circumstances for better, who will get the best out of life and who will do a world-class job in whatever you do?

People learn their paradigms from others, and they reinforce them with the help of others. Your paradigm is created and changed by your education, friends and the books you read.

Whatever your paradigm is, it will shape your circumstances. In most cases, a person is responsible for whatever happens to him. To accept

responsibility for your conditions and circumstances is one of the first signs of adulthood.

Have you ever thought about why children of well-educated people are usually also well-educated and children of less educated people are also less educated, in general? (\*)

There is a greater chance that your children will not complete college if you do not complete it, and the major reason is that children of well-educated people have a different paradigm than the children of less educated people. By getting an education, you are not only changing your paradigm, but the paradigm of your children as well. You will not have to work on their attitude or behavior about the education. It will come naturally to them.

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\* Reading to young children promotes language acquisition and correlates with literacy development and, later on, with achievement in reading comprehension and overall success in school.

The National Center for Family Literacy reports that research shows children's literacy levels are strongly linked to the literacy levels of their parents, especially their mothers. Literate adults raise healthier and more successful children.

As a mother's education increases, the likelihood is greater that her children are read to every day. In 1999, 70 percent of children whose mothers were college graduates were read aloud to every day. In comparison, daily reading occurred for 53 percent of children whose mothers had some postsecondary education, 44 percent whose mothers had only completed high school, and 38 percent for those whose mothers had not completed high school. (Source: ChildStats.gov)

First-generation students who started at four-year institutions in 1995–96 were less likely than their counterparts whose parents had bachelor's or advanced degrees to remain on track to a bachelor's degree in 1998 (58 percent versus 77 percent.) (Source: National Center for Education Statistics)

## Quiz II

Q1. To tap into the unlimited power of your brain, you need to (select two)

- a. Get an education
- b. Learn how to focus
- c. Work in a good company
- d. Learn how to use a computer

Q2. To focus on your goals and get the most important things done:

- a. Create a list of things you need to do that day, put them in order of importance, and work on the first item and do not do anything else until it is done, then work on the next item, and so on
- b. Set realistic goals
- c. Create a list of things you need to do that day and only work on those things, do not do anything else
- d. Prioritize things you need to do every day

Q3. To bring a major change in your life, you need to:

- a. Set goals and achieve them
- b. Learn how to use your brain power
- c. Get a good education
- d. Change your paradigm

Q4. The best way to change your attitude and behavior is to:

- a. Set goals and achieve them
- b. Learn how to focus
- c. Get a good education
- d. Change your paradigm

Q5. By getting an education, you are changing the \_\_\_\_\_ of your children:

- a. Lives
- b. Paradigm
- c. Attitude and behavior
- d. Education

## A Piece of Advice That Changed My Life

It was back in 1981, when I was in my first semester of Applied Physics at the University of Karachi, that I was faced with a number of challenges. First, as I had previously studied only in my native language, Urdu, it was very difficult for me to study in English, the language at the university. Also, I had no interest in the subject of Applied Physics. I only took the course because it would improve my chances of securing a good job after graduation.

At the time I was debating whether to get my Masters in Mathematics, my favorite subject, or give up further education and start searching for a job. As it was difficult to get a job even after completing a Masters degree, I did not see any benefit in going through with it. For days, I lost sleep over this. Sometimes making a decision can be the most difficult thing in the world.

At last I decided to ask the opinion of my favorite teacher, Mr. Riaz. He had been my teacher in high school, and also continued to help me during college without accepting any fees. When I told Mr. Riaz about my dilemma, he looked into my eyes and said, “Zafar, you may transfer to Mathematics, but you will never be able to complete your Masters in it”.

I looked at him with surprise and asked, “Sir, you know I am one of your best students, if not the best. Why are you saying that I cannot complete my Masters in Mathematics?”

Mr. Riaz replied without any hesitation, “Because you have learned to pull back. When a man learns to pull back he can never succeed in any field.”

His answer went straight to my heart. I suddenly realized that I was trying to find reasons to escape from difficult times. I was accepting defeat without knowing it. I looked into his eyes and said, “Sir, now I will complete my Masters, and I will do it in Applied Physics!”

After two years, I had finished my Masters with high ranks (3.5 GPA.) As I still had no interest in Applied Physics, I never worked in this field. But Mr. Riaz's advice taught me a lesson, never to pull back, that would let me succeed in any field.

Thank you, Sir Riaz!

## **Time When Future Looks Dark**

[To my friends who may be in a hospital and feeling down like I felt once.]

It was around 1984, right after I graduated from University, that I became sick and was diagnosed with Tuberculosis (TB) disease. I was a 25-year old youth, excited about starting life as an adult and there I was confined to bed as a patient of TB. It was the most difficult time of my life when not just my future but my entire life looked very dark to me. I used to cry when alone and asked God, why me? Why among all of my friends, had He chosen me to go through this?

In those days TB was considered a very dreaded disease in Pakistan and the concept of people in general was that if you have TB, you just stay in bed, avoid meeting other people, cough, and eventually die. I imagined the same fate for me. But fortunately by that time, because of advancement in the medical field, TB was a curable disease.

I stayed at home and took medicines for about one year. During this time, I avoided meeting people as much as possible and my parents hid from everyone the fact that I had TB.

Finally, I recovered fully and went back to my life, doing things such as applying to American Universities for admission and taking English language courses.

When I later looked back to those days, I regretted a little about feeling so hopeless and low about everything. You really cannot control sometimes what life throws your way. But you can control what you do about it. Life has a great ability to adjust itself according to the circumstances. People have recovered from deadly diseases such as cancer and have won the Olympics after becoming disabled. The whole world watched in amazement as champion cyclist Lance Armstrong overcame near-death cancer to win the grueling Tour de

France race a record 7 times (consecutively from 1999-2005), through sheer determination and focus.

Someone has said whatever does not kill you makes you stronger. Even if not physically, but definitely mentally.

Today, I feel being diagnosed with TB at the age of 25 is actually not a bad but a good chapter of my life. Making me more proud that I was able to overcome yet another obstacle to succeed in life.

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For more information about Lance Armstrong, please check [www.lancearmstrong.com](http://www.lancearmstrong.com). The Lance Armstrong Foundation inspires and empowers people affected by cancer. For more information, check [www.livestrong.org](http://www.livestrong.org).

## Hope and Trust

In 1994, the Director of Continuing Education of New York University invited me over to discuss my books. He was interested in using them in the University's computer networking courses. We had set a time for the meeting of 10:00 a.m.

I hardly ever went to New York, so I wasn't aware of the heavy morning traffic. I estimated that it would take me an hour to get there, so I left my home in New Jersey one and a half hours before the meeting to be sure I would get there on time. I was nearing New York when I noticed that the road was getting clogged with cars and because of that I was only able to move forward at a very slow pace. I realized that I might not get to the University on time. That meeting was very important to me. I started regretting not leaving my house a little earlier, and started hoping I would get there on time. Sitting in the car, stuck in traffic, angry with myself, and hoping to get there on time, I started to feel very hateful about the word "hope".

I reached the University half an hour late. When I apologized to the Director, he said that it was fine and mentioned that the traffic there was always heavy. After a short meeting, he asked me to come back after a few days so that he could consult with his faculty about my books. The meeting time was again 10:00 a.m.

I was really very embarrassed about reaching the University late, and I decided that I never again wanted to be in a situation when I had to resort to "hope" to get something done. Therefore, on the day of the second meeting, I started out at half past six instead of half past eight so that, regardless of the traffic, I could reach my destination on time with "trust" rather than "hope".

This time I reached the University at about 8:00 a.m. and was sitting a little way from the director's office, waiting for the 10:00 a.m. meeting, when he came out of his office to get some coffee. He was surprised to see me so early. I explained that I had come early to

avoid the traffic and that I did not mind waiting, but the Director called me in and started the meeting right away.

Because of this incident, I changed the phrase “the world stands on hope” to “the world stands on hope but is progressing on trust.” On the trust of those people who are determined to succeed in all conditions, good or bad.

## Possible and Impossible

I heard this story about George Bernard Dantzig who was a doctoral candidate at the University of California, Berkeley in 1939.

George Dantzig arrived late for a statistics class and found two problems written on the blackboard. He assumed they had been assigned for homework and copied them down. He worked very hard to solve those problems but they were very difficult to solve. He still tried to solve them and finally succeeded. He called his professor to apologize as it took him long to solve the problems and asked if he can still submit the homework. The professor told him to throw it on his desk. George Dantzig did so reluctantly because he worked so hard to solve those problems and the professor's desk was covered with such a heap of papers that he feared his homework would be lost there forever.

A few weeks later, one Sunday morning he was awakened by someone banging on his front door. It was his professor Neyman. The professor rushed in with papers in hand, all excited: "I've just written an introduction to one of your papers. Read it so I can send it out right away for publication." For a minute George Dantzig had no idea what he was talking about. Later he found out that the problems on the blackboard that he had solved thinking they were homework were in fact two famous unsolved problems in statistics.

It's good that he did not know that those problems were unsolvable. If he had known, he would not have tried or would not have been able to solve them.

I wish that no one told us what is possible and what is impossible. Till one man, Roger Banister, succeeded in running one mile in four minutes, no one would have imagined running so fast. Once people knew that it was possible, about 200 people did it within a year.

## It's Not Worth It

The TV serial *Wonder Years* is one of the most popular TV programs of our time. I have never been more impressed with any other TV serial program. I remember one episode in which a new teacher joined the school and started to teach the students in a very radical manner. She wanted to take the students out of the traditional mold so they would learn to think for themselves.

Her plans included encouraging students to discuss questions and answers, instead of just memorizing answers without understanding them. She wanted students to judge for themselves and to be responsible for giving themselves grades.

The management obviously did not like this way of teaching. At last the principal called the teacher and asked her to either teach according to the traditional methods or resign.

The teacher resigned. When she was packing up her things in the car to leave, a sad student asked her why she did not change her way of teaching. It might have saved her job. The teacher answered, "It's not worth it."

I admire people who keep the high purpose of life in front of them all the time, and refuse to compromise; people who are willing to declare, "It's not worth it."

Long-term success is a direct result of the credibility and trust you create with your friends, employees, customers, and prospective customers. When I decided to use the Computer Aptitude Test (CAT) at my institute to screen prospective students and determine whether they qualify for an IT career, my sales representatives vehemently opposed using it.

To them it meant losing enrollments. However, it was not worth it for me *not* to use the CAT to qualify students. Sure, we lost about 10%

of prospective students who did not qualify—but our business grew as people who did not qualify sent their family members and friends to our school because they knew they could trust us.

Do not sacrifice your credibility and trust for short-term gain. It's not worth it.

## Are Women Better Than Men?

[This chapter is specifically written for women of developing countries. Most of them think that they are somehow inferior to men, and they do not pursue professional careers.]

There are three factors that may lead to the conclusion that women are better than men:

1. In ancient times, when men spent all their time hunting for food, women discovered agriculture. Women explored soil fertility and grew crops. Agriculture made it possible to grow a surplus of food, freeing humanity to take the time to think and to become civilized. So we can say that women helped to make the human race civilized and distinguished us from animals.
2. At the age of two or three, girls are smarter than boys of the same age. Girls begin to learn early and mature at an earlier age. After that, our male-dominated society appears to suppress a girl's development.
3. In the USA, women live an average of seven years longer than men. This is probably because a woman's body becomes stronger by going through hormonal changes, monthly menses, and child-bearing.

Today, it seems that men are much more visible and successful in the corporate world. The reason for this may be that because sheer physical strength was very important in primitive times, men were able to establish their lead and never gave it up. But one can no longer succeed based on physical strength alone. Now, whoever uses their brainpower, man or woman, will succeed and lead.

Here I would also like to mention that, according to research, there is no difference in the intelligence of men and women. If you analyze the intelligence of men, you will find that they are mostly bunched at the high and low ends of the IQ scale, with not many in the middle. In contrast, most women are found to be around the middle. This means

that intelligence is more evenly divided among women. The average intelligence of women is the same as the average intelligence of men.

A woman may not be *better* than a man, but she is certainly not inferior. I think the time has come for women to reclaim their heritage and prove to the world that they can be as useful and successful as men—financially, economically, and professionally. Many Western women have done it. It is now time for Eastern and minority women to do the same.

## **Our Selection, Our Luck**

This world has seen examples of great and cruel people; honest and dishonest people; great athletes, artists and scientists; and people who have done nothing for this world. Billions of such examples are in front of us: from brave men to cowards; from the very rich to the very poor; from the very active people to lazy, indolent and sluggish people. And every person has a right to choose and live life in whichever way he chooses. The important truth is that whatever life one chooses, that becomes one's fate or luck.

The responsibility lies with the person and his or her choice, and not on luck.

## Quiz III

- Q1. What was Mr. Riaz's advice?
- You should transfer to Mathematics.
  - You should continue in Applied Physics.
  - When a man learns to pull back he can never succeed in any field.
  - Quit your education and look for a job.
- Q2. What is the main point of the Lesson Hope and Trust?
- People who are determined to succeed in all conditions do not depend on hope. They trust themselves to get things done.
  - You should always hope for the best.
  - People who hope for the best are successful.
  - You should always be punctual.
- Q3. Why was the student able to solve mathematics problems that baffled a genius like Einstein?
- He was a genius.
  - He did not know that those problems were considered unsolvable so he tried very hard to solve them.
  - He was an expert in mathematics.
  - He was given more time to solve the problems.
- Q4. Long-term success is a direct result of \_\_\_\_\_
- The credibility and trust you create with your friends, employees, customers, and prospective customers.
  - How you treat your friends, employees, customers, and prospective customers.
  - How much time you put into your business.
  - How much money you put into your business.
- Q5. Which of the following three factors may lead to the conclusion that women are better than men? (Select three)
- The average intelligence of women is higher than the average intelligence of men.

- b. Women discovered agriculture.
- c. At the age of two or three, girls are smarter than boys of the same age.
- d. Women live an average of seven years longer than men do.

# **Two Inventions That Made Europe Rich**

## **Printing Press by Gutenberg**

It has been said that the invention that has influenced the world the most during the last 1,000 years was the Gutenberg printing press. Printing first began in the 9th century A.D. in China, where paper was also invented, but it was not used very much. It was the Europeans who started printing extensively, centuries after the Chinese.

Gutenberg invented a new kind of printing press in which individual letter-templates—moveable type—could be placed in any kind of order that was needed for a given page. Using his new kind of press, Gutenberg published the first printed book (a copy of the Bible) between 1452 and 1455. Over the next 50 years in Europe, millions of books were published. However, the printing press did not flourish in other parts of the world. Muslim countries rejected it on religious grounds, and in India, too, the first printing press was installed only in the early 19<sup>th</sup> century.

Notice that the countries where—for hundreds of years—there was only very limited reading and publishing, tend to be countries where the population is very poor. But in Europe and America, millions of people have been reading for some 200 years or more. They were the ones that have influenced and changed the world, and their reading habits have benefited us all.

## **Mechanical Clock**

The second invention that influenced the productivity of man was the mechanical clock. Centuries before the mechanical clock appeared, sun clocks or water clocks were used to tell time, but they were unreliable because they depended largely on the temperature or weather. In the 18th century, Adam Smith determined that the wealth of nations was a direct result of the improvements in labor productivity;

and the mechanical clock made it possible to measure productivity in hours, forever changing the concept of work.

Like the Chinese, Muslims started using water clocks long before the Europeans, and they purchased Western clocks and watches, but other than as a call to prayer they never used them to create a public sense of time. This is one of the basic reasons why China, India, Pakistan, and other Muslim countries in general are not as economically advanced as Europe or America.

We can easily conclude from the above that people or nations can be rich or poor based on how much value they place on time and on their productivity and reading. It takes discipline to increase your productivity and to create good reading habits.

It is said that there are only two burdens in life. One is the burden of discipline that weighs in ounces, and the other is the burden of regret that weighs in tons. Read books, and measure and improve your productivity per hour on a regular basis, and you will also become rich.

# The GI Bill – The Law That Changed America

After World War II, the biggest problem in the United States was figuring out how to employ the 16 million veterans who were coming back from service. The government authorities had never forgotten the situation of the First World War, when the returning veterans were only given \$60, a train ticket home, and a \$500 bonus.

After 1929, the United States was in an era of great depression. By 1933, 15 million people were unemployed, desperate people were standing in food lines, and mobs were seeking whatever employment might be available. Even though the government introduced numerous programs to help, unemployment still stood at 10 million in 1939.

The people who later became veterans of World War II had grown up in very bad conditions. Their parents and families were poor and jobless. The whole world was passing through a time of economic disaster.

America entered the war on December 7, 1941, after the Japanese attack on Pearl Harbor. This put an end to the Great Depression, since most young men went to war and the other adults, including large numbers of women, were needed to work.

The people may have forgotten the Great Depression, but for the government it was a great challenge. The problem was what would be done for the 16 million veterans when they returned. Would they again be standing in long lines or selling apples in the street?

The GI Bill set forth the following scheme for these 16 million veterans:

- Every veteran was given \$20 a week for up to 52 weeks while he sought employment.
- A veteran could attend any university or college. The government would cover education costs and other expenses while he studied.

- A veteran could get money for vocational or job training.
- A veteran could get a loan to buy a farm or house.

The bill had a lot of support, but some people opposed it because it would afford Blacks the same compensation as Whites. Surprisingly, some highly educated people—including the President of the University of Chicago and some from Harvard University—also opposed the bill because they thought it was a threat to higher education standards. Both of these groups had to eat their words later.

The bill passed despite this opposition, and for the first time a common man was able to attend the institutes that had previously been open only to the rich. Because of the GI Bill, it became apparent that the sons of unemployed depression victims, immigrants, and sharecroppers were just as smart as the sons of wealthy and successful industrial leaders.

According to Harvard President James B. Conant in 1947, the veterans at Harvard were the best students they ever had. It is interesting to note that veterans successfully took up to 22 credits per semester, which had been considered impossible before. Apparently they saw the courses as their enemies and they wanted victory at any cost.

Government officers estimated that college enrollments would increase by only 150,000 per year, with an eventual total of about 600,000 or 700,000 by the time the law expired in 1956. These were reasonable estimates in the light of past experience. High school graduation was a rare achievement before World War II. Millions of members of the armed forces had not even graduated from grammar school, and many young Americans did not go beyond the tenth grade.

At first the veterans were not interested in the educational opportunities. But by 1947 there were 1,164,000 veterans registering for college on the GI Bill, accounting for forty-nine percent of all enrollments.

Catholic, Jewish, and Black veterans sat in classrooms in many institutions for the first time. Many women's colleges became coeducational. Married students, even students with children, went to college. Prior to the war, marriage had been cause for dismissal at many colleges, and having a child while in school was unthinkable.

Over time, more than 2.2 million veterans went to college. Many of them were the first in their families to get a college education, and would never have been able to go to a college without the GI Bill. Higher education reached the common man through a way that could never be blocked again. Descendants of GIs were expected to attend college. Because of all this, the total enrollment in American colleges was more than 14 million by the mid-1990s.

It has been estimated that for every dollar spent on GI Bill education benefits, the nation received as much as eight dollars in income tax. But the true value is incalculable because it gave every veteran a chance to become an engineer, doctor, lawyer, or anything else. Every veteran had a chance to start his own business. Every veteran could own his own house. At least 10 veterans were awarded Nobel Prizes. College-educated GIs contributed to a scientific revolution in television, computers, civil engineering, chemistry, physics, medicine, space exploration, and other fields.

In this way, the GI Bill provided education to common people and changed America to a great country forever.

Get an education. It changes everything!

## Quiz IV

Q1. Which of the following two inventions helped to make Europe rich? (Select two)

- a. Clock
- b. Mechanical clock
- c. Books
- d. Printing Press

Q2. What really made Europe rich?

- a. Habit of reading and ability to measure their productivity in hours
- b. Printing press and mechanical clock
- c. Books and time
- d. Printing and time

Q3. Usually 12-credits per semester are considered the full-time load but veterans took up to \_\_\_\_\_ credits per semester.

- a. 10
- b. 12
- c. 20
- d. 22

Q4. What is not true about the GI Bill?

- a. It provided education to common people.
- b. It allowed a common man to attend the institutes that had previously been open only to rich.
- c. It proved that the sons of unemployed depression victims, immigrants, and sharecroppers were just as smart as the sons of wealthy and successful industrial leaders.
- d. The Presidents of University of Chicago and Harvard University supported the bill.

Q5. What is not true about the GI Bill?

- a. Many of the veterans who used the GI Bill were the first in their families to get a college education.
- b. Enrollment in American colleges increased to 14 million in 1990s because descendants of GIs enrolled in colleges.
- c. 1.1 million veterans went to college because of the GI Bill.
- d. 2.2 million veterans went to college because of the GI Bill.

# Module 2: The Aims of Education

## The Aims of Education

Many people think that the aim of education is to teach such job-related skills as taking vital signs, perform EKG, using a computer or installing and administering a computer network. They go to school to become, for example, a Medical Assistant or Network Engineer, and focus on learning what they will be doing at a job.

Education, however, should teach more than just job skills. It should also improve your thinking, analyzing, and problem-solving skills. It should teach you how to get along with other people and how to work in a team, develop habits of hard work and discipline, and create a love for learning.

You should also learn that it pays to be an honest and ethical person. The purpose of education is to teach you much more than job-related skills. It is supposed to make you a better human being. Here are the aims of education:

- **Cognitive:** Development of mind and thinking—You learn how to think, analyze, understand, remember, and solve problems.
- **Affective:** Development of attitude and emotions—You develop love of learning, curiosity, how to get along, how to share information, discipline, and the value of hard work.
- **Moral:** Ethics—You learn to become honest and behave ethically.
- **Practical:** Skills—You learn skills specific to a job or profession.

Surveys show that employers value Affective and Moral qualities much more than just Cognitive and Practical ones. Your attitude and

your honesty and ethical behavior are more important to getting and keeping a job than even your job related skills.

## College Education is Worth \$1 Million More Over Working Lifetime

Compared to someone who did not finish high school, completing a four-year college degree can mean earning \$1 million more over a 40-year work life, according to an analysis by the Employment Policy Foundation of Bureau of Labor Statistics (BLS) Current Population Survey earnings and education data. See the chart below for a breakdown of earning and education data.

### Expected Earning Comparison

	Average Annual Earnings	Total 40-year Earnings	40-year Gain Over Earnings with No High School Diploma
No High School Diploma	\$21,314	\$852,577	-
High School Diploma Only	\$30,560	\$1,222,396	\$369,818
2-year Vocational Degree	\$36,833	\$1,473,335	\$620,758
2-year College Degree	\$38,118	\$1,524,703	\$672,126
Bachelor's Degree	\$49,344	\$1,973,760	\$1,121,183
Master's Degree	\$57,676	\$2,307,025	\$1,455,448
Professional or Doctorate's Degree	\$71,573	\$2,862,914	\$2,010,337

Source: Employment Policy Foundation, Washington, December 19, 2001

## Quiz V

Q1. What do employers value most in an employee? (Select two)

- a. Positive Attitude
- b. Reliability
- c. Intelligence
- d. Practical skills

Q2. What do employers value most in an employee? (Select two)

- a. Intelligence
- b. Positive attitude
- c. Practical skills
- d. Ethics

Q3. What do you need to learn in school beside practical skills? (Select all that apply)

- a. Getting along with other people
- b. Discipline
- c. Meeting deadlines
- d. Punctuality

Q4. How much more would you earn during a working lifetime if you have completed a two-year college degree as compared to someone who did not complete his/her two-year college degree?

- a. Over \$1 million
- b. Over \$600,000
- c. Over \$500,000
- d. Over \$100,000

Q5. How much more would you earn during a working lifetime if you have completed a four-year college degree as compared to someone who did not complete his/her four-year college degree?

- a. Over \$1 million
- b. Over \$600,000
- c. Over \$500,000
- d. Over \$100,000

# Module 3: Meeting Employers Expectations

## Learning and Practicing What Employers Expect

- **Job skills**— Clearly understand what you will be required to know and do, and make sure you are learning it while you're in school.
- **Reliability**— Can an employer depend on you? You need to have a track record of reliability to get a job. Good attendance and punctuality in school can assure your employers that you are reliable and that they can depend on you.
- **Professionalism**— If you are committed to do a world-class job in whatever you do, you have professionalism. This includes:
  - Positive Attitude: No one wants to employ someone who has a bad attitude, who loses their temper under difficult situations, and who cannot work with other people. You need to learn to treat problems as challenges to be overcome, and to learn how to control difficult situations.
  - Work Ethic: Hard work is very important for success in life. Do whatever it takes to get a job done. Complete what you start regardless of obstacles. Do not postpone anything to tomorrow if you can do it today.
  - Commitment to Quality: Again, do a world-class job in all what you do. Do it again if it is not right the first time. You are a professional.

- Willingness to Learn: Be ready to learn new skills and take more responsibilities. You should work not according to what you get paid but according to what you would like to get paid. Your employer will pay you what you deserve—or another employer will.

During your stay in school, you can learn and practice what employers expect from you. Be punctual, do not miss classes, work hard to get better grades, help others, disagree but respect others' opinions, keep yourself calm under difficult situations, learn to recognize your own mistakes and apologize. Consider your school your first job.

# Begin Everything with the *End* in Mind

## Your Resume

When you finish your school, you will need to create a resume that can generate job interviews for you. Your resume needs to include:

- Your job-related skills and any experience you have
- Your personality and transferable skills

Examples of job-related skills are: The ability to handle administrative and clerical tasks in a medical office, take vital signs, draw blood, collect and prepare other specimens, perform EKGs, and process insurance forms.

Transferable skills are such qualities as being Organized and Hard-working. They are skills that you develop over time and that become part of your personality. You can use your transferable skills in any job you do. Examples of transferable skills are:

*Ambitious Career-minded Confident Consistent Creative Dedicated Dependable Determined Efficient Focused Friendly Hard working Honest Meets deadlines Motivated Organized Persistent Planner Pride in doing a good job Problem solver Punctual Reliable Responsible Results-oriented Self-motivated Team player Thorough Willing to learn new things*

In hiring decisions, your personality and transferable skills weigh 85% and your job related skills weigh only 15%. As most job applicants have more or less similar job skills, hiring decisions are based on the applicants' personality and transferable skills.

Here is an example about what you should write in your resume:

### **Summary**

A National Certified Medical Assistant and Biller and Coder who can handle administrative and clerical tasks in a medical office, take vital signs, draw blood, collect and prepare other specimens, perform EKGs, and handle other patient-care services including billing, in an efficient and professional manner. *I am a dependable person who has a positive attitude, a strong work ethic, and a track record of reliability and hard work.*

The last sentence in the above paragraph is perhaps the most important, since it tells an employer about your personality and transferable skills.

Good grades and attendance at the school are good evidence that you are a reliable and hard-working person.

## Quiz VI

- Q1. To get the maximum out of your school, you should
- Consider your school your first job and learn and practice here what employers expect
  - Focus on learning skills
  - Focus on getting good grades
  - Have perfect attendance
- Q2. In hiring decisions, your personality and transferable skills weigh
- 100%
  - 15%
  - 58%
  - 85%
- Q3. Which of the following are the transferable skills? (Select two)
- Know how to draw blood
  - Dependable
  - Know how to perform EKGs
  - Punctual
- Q4. To prove to your prospective employers that you have a good track record of reliability and hard work, you need to have
- Good grades
  - Good grades and good attendance
  - Good attendance
  - Good job related skills

# **Module 4: Planning for Retirement**

## **How To Retire With One Million Dollars?**

The quote from President John F. Kennedy "The time to repair the roof is when the sun is shining" is another excellent way to learn wisdom. Wise people plan their life. Proper planning perhaps is more important to retire rich than your intelligence or education. Plan your retirement right when you start your first job.

To retire with one million dollars, it is more important to start saving early than the amount of capital you start with. Time is money.

The secret of retiring rich is the miracle of compound interest or return. Albert Einstein once said that compound interest is the "greatest mathematical discovery of all time." Compound interest involves earning a return not only on your original investment but also on the accumulated interest that you reinvest.

To understand how you can retire rich with the miracle of compound interest, consider the following example:

Bob and John are two friends who are 65 years old. Forty-five years ago Bob started an Individual Retirement Account (IRA) when he reached age 20, and contributed \$2,000 in the account each year. After twenty years of contributions, Bob stopped making new deposits but left the accumulated money in the IRA fund. The fund earned 10 percent per year. John started his own IRA when he reached age 40 and contributed \$2000 per year for twenty-five years. John invested for five more years in total than Bob. He also earned 10 percent on his investments.

How much money do Bob's and John's IRA funds have today?

The answer may be a big surprise for you. The money in Bob's IRA fund today is over \$1.36 million. The money in John's IRA is about \$216,000. By starting earlier, Bob accumulated more than a million dollars even though he contributed less. Again, time is money.

To retire with one million dollars or more, all you have to do is open an IRA account as soon as you start your first job and start contributing for your retirement. If you just contribute \$2,000 per year (about \$39 per week) each year, you will have much more than one million dollars in your IRA fund when you retire at the age of 65. The retirement age comes faster than most people can imagine and most people have no or very little money when they retire. Wealth is more often the result of hard work and the discipline of regular savings.

To open an IRA account, get help from your accountant or simply call an investment management firm such as T. Rowe Price ([www.troweprice.com](http://www.troweprice.com)), Vanguard ([www.vanguard.com](http://www.vanguard.com)), or Fidelity ([www.fidelity.com](http://www.fidelity.com).) To learn more about investing and retirement planning, please read Professor Burton Malkiel's book "The Random Walk Guide to Investing."

## Quiz VII

Q1. If you open an IRA account at the age of 20 and contribute \$2,000 per year each year till you retire at the age of 65, how much money would you have in your IRA account? Assume your return is 10 percent per year. (You need a financial calculator to find the answer but you may just make a guess.)

- a. \$90,000
- b. More than \$500,000
- c. More than one million dollars
- d. More than 1.5 million dollars

Q2. If you open an IRA account at the age of 20 with \$100 and contribute \$100 per month till you retire at the age of 65, how much money would you have in your IRA account? Assume your return is 10 percent per year. (You need a financial calculator to find the answer but you may just make a guess.)

- a. \$78,000
- b. More than \$200,000
- c. More than \$500,000
- d. More than 1 million dollars

## Answers to Quizzes

### Quiz I

Q1. b; Q2. c; Q3. a; Q4. d.

### Quiz II

Q1. a, b; Q2. a; Q3. d; Q4. d; Q5. b

### Quiz III

Q1. c; Q2. a; Q3. b; Q4. a; Q5. b, c, d

### Quiz IV

Q1. b, d; Q2. a; Q3. d; Q4. d; Q5. c

### Quiz V

Q1. a, b; Q2. b, d; Q3. a, b, c, d; Q4. b; Q5. a

### Quiz VI

Q1. a; Q2. d; Q3. b, d; Q4. b

### Quiz VII

Q1. d; Q2. d

**For more success stories and useful information, and to share your thoughts or stories please visit:**

**[www.kfi.org](http://www.kfi.org)**

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- Goals by Zig Ziglar
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- The Books That Changed the World by Robert Downs
- The Wealth and Poverty of Nations by David Landes
- GI Bill: The Law that Changed America by Milton Greenberg
- The Republic by Plato
- The Effective Executive by Peter F. Drucker
- The Random Walk Guide to Investing by Burton Malkiel
- The Four Agreements by Don Miguel Ruiz