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Life's Early Lessons

“Begin with the end in mind.”

– **Stephen R. Covey**
Author

Chapter 1

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I grew up in a cross between middle class and ghetto. We were rich enough to have food on our table every day, but too poor to have a different dinner menu every night. I wore hand-me-downs year after year, carefully preserving their usability to prevent any unnecessary clothing expenses.

I only realised we were poor when I turned eight, the eligible age to enlist in my family's "child labour" programme. I spent the next few years growing up in construction sites and rubber and pineapple plantations.

This meant waking up everyday at the ungodly hour of 5:00 AM for my marathon cycle to the rubber estate 10km away. I hated those mornings, but I knew Mother would come at me with the cane if I decided to sleep in.

Everyday for almost seven years, I was at the rubber estate at day break making sure my work was done in time to race to school by 1:00 PM.

Perhaps the only thing worse than the weekdays were the weekends. For years, I spent the two days (which were meant to be glorious ones!) lugging heavy building material, mixing concrete manually or working in our pineapple plantation.

I endured each weekend with misery, fiercely envying the other children whose parents were bakers or coffee bean harvesters and who had the luxury of working in the blessed coolness of their homes.

During my schooling years in Kuala Lumpur, Father sent me a monthly allowance of RM30. Three-quarters of it would

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immediately be spent on hostel and school fees, leaving me with a measly RM6 for the rest of the month. It seems impossible now, but my early exposure to poverty and hardship helped me pull through.

By then I had already accepted the fact that my background did not permit me to keep up with the Joneses, so I lived within my means without resentment or self-pity. Stretching the extra ringgit came easy, as food was catered. But I had one weakness – the big screen. I

was mad about movies especially those with bullets and fists, and spent most of my money at the cinema.

By the time I was ready for the working world, I was sure of two things: one, I hated poverty and two, I’d have to do something different to prevent it from plaguing my adult life.

However, all I knew about making money was what I saw Father do. Work, work and more work. In Pontian, a dual income was sometimes necessary and a dutiful husband would have no qualms about pushing out to the sea in the morning and toiling in the fields in the afternoon.

Father himself had dipped his fingers in two pies. He was a carpenter-cum-rubber-and-pineapple-plantation owner. He practically lived on his construction sites, in estates and plantations, leaving before dawn and returning after dusk.

When I started working, my only thought was to earn more than Father did. Exactly how much more was irrelevant. I just needed enough to be able to spend the odd ringgit without it weighing on my conscience, to watch a 50-cent coin roll into the gutter without scrabbling for it, to simply

have the luxury of choices on how to spend my money.

With this desire firmly etched in heart, I thrust myself into the workforce, trusting the old, outdated rules of success: hard work, perseverance and common sense will always get you where and what you want.

It was a simple rule, one that had served our fathers and forefathers well. In fact, my own father built his business based on this rule alone and that we never struck it rich was through no fault of his. I later realised that this rule was outdated and that there was a better way to become rich.

Thomas J. Stanley's book *The Millionaire Mind* defines a millionaire as a wealth accumulator. My concept of a millionaire, however, is a person who's rich in his/her overall lifestyle. Someone who has:

- good health
- a happy family
- freedom of time
- friends
- a steady income
- faith in God
- good values

Too tall an order? That's what I thought too. Then I realised that it's not an impossible goal if you knew the right ways to get there. I hope that by the time you turn the last page of this book, you would agree with me too.