

# 2021

## Munawardin Lakanwal

01 Think the way billionaires think. Act  
the way billionaires act.

02 If you can think, you can achieve it. Just  
believe yourself.

### Billionaires

And their Habits



Do not work hard, work smart

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### **Book recognition**

Name: Billionaires and their Habits

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## Recognition of the book

Book: Billionaires and Their Habits

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## Bill Gates Habits

#HABIT:1. He's always learning

Gates is famous for being a Harvard dropout, but the only reason he dropped out is that he and Paul Allen saw a window of opportunity to start their own software company. In fact, Gates loves learning and often sat in on classes he wasn't signed up for. That's something he had in common with Steve Jobs, who stuck around after dropping out of Reed College, sleeping on floors, so that he could take classes that interested him.

#HABIT:2. He reads everything

"Just about every kind of book interested him -- encyclopedias, science fiction, you name it," Gates's father said in an interview. Although his parents were thrilled that their son was such a bookworm, they had to establish a no-reading-at-the-dinner-table rule. That love of reading continues, with Gates publishing an annual list of his favorite books of the year. Reading a lot is a great habit to cultivate. Just don't do it while having dinner with your family.

#HABIT:3. He gives credit to others

When asked in an interview to name the best business decisions he'd ever made, Gates replied, "I'd say my best business decisions really have to do with picking people." Even though he and Allen have had a complicated relationship, he went on to say that choosing Allen as a business partner was at the top of that list. We all need to be good at promoting ourselves, but it's smart to give the credit to the people you work with whenever possible.

#HABIT:4. He trusts his own judgment

You can have a really good career if you always listen to other people's opinions and predictions. But to have a breakout career like Gates or Jobs, you need to listen to yourself first and foremost, even if the entire world is telling you you're wrong. That's what happened when Gates and Allen launched Microsoft. In a speech, Gates said the company was "based on this wild idea that nobody else agreed with -- that computer chips were going to become so powerful that computers and software would become a tool that would be on every desk and in every home." Everyone said they were wrong, they launched it anyway, and the rest is history.

#HABIT:5. He's conservative with cash

"I wanted to have enough money in the bank to pay a year's worth of payroll even if we didn't get any payments coming in, and I'm true to that almost the whole time," he told an interviewer in 1998. "We have almost \$10 billion now, which is pretty much enough for the next year." How much money do you have set aside to cover payroll just in case something bad happens?

#HABIT:6. He learns from his mistakes

In a 2008 interview, Gates credited some of Microsoft's success to his and his leadership team's ability to quickly recognize a mistake, say, "Oops, this isn't working," and try a different approach. He's certainly made plenty of mistakes over the years that he can learn from. Remember Windows Vista?

#HABIT:7. He gets plenty of sleep

We all know how important sleep is. Instead of bragging about how late he works and how sleep-deprived he is, Gates makes sure to get seven hours a night, because he says he can't be creative otherwise. That's definitely a good habit that everyone should follow.

#HABIT:8. He really concentrates on what he's doing

Too many of us are easily distracted and guilty of multitasking, even though we know it's dreadfully inefficient. Not only does Gates resist the temptation to multitask, he also exhibits really deep concentration while working on tasks. So much so that he's been known to drift off to sleep while coding, wake up an hour later, and pick up right where he left off.

### Jeff Bezos Habits

#### #HABIT:1. Focus on Customers

Jeff Bezos understood early on that the advantage of an online business was in measuring customer behavior. Over the years, Amazon constantly adds features that are aimed of making their customers happy which, in turn, bolsters the company's sales. Look at Amazon.com book reviews, as an example. Despite receiving a scolding from publishers, Amazon encouraged customers to post their thoughts, even if those thoughts were critical or negative. Customers loved sharing their insights and reading others', too, and now, reviews are one of the best-trusted aspects of the modern e-commerce platform.

Make the core of your business customer satisfaction. Hunt relentlessly for what makes your customers smile, and innovate based on their needs.

## #HABIT:2. Practice Frugality

Though not geographically far from the swank, luxuriously-stocked offices of Silicon Valley, Amazon got its start in a simple, functional space in Washington state and operated on a market with minimal margins. Frugality is in Amazon's very DNA and seems to help the company focus on the most important things: its customers and continuing innovation. What does frugality mean for Amazon? For starters, employees pay for their own parking tickets, snacks at the office aren't free, and, when traveling, employees bunk in double rooms. In general, Amazon isn't a place where staff spend relaxed days brainstorming over coffee. The norm is to work long, hard, and smart, with no compromises on any of the three.

Sometimes success doesn't require any special conditions. A studied rejection of luxury can make for lean innovations and improve company focus.

## #HABIT:3. Make Your Own Rules

What's an internal meeting without a PowerPoint? Well, at Amazon, it starts with a written argument. Anyone who wants to propose a new idea must first distill his or her thoughts into a 6-page document. Before any decision is made, those involved, including Bezos himself, must take the time to read and dissect it.

Another rule introduced by Bezos is the Two-Pizza Team: no team should be so big that you couldn't feed it with two pizzas. According to Bezos, larger groups are less productive, so the company is organized into autonomous units of 10 or fewer that compete for resources (but not pizzas) in their mission to make their customers happier.

Honor organizational outlaws. It's often the radical or outlandish approaches to daily business that make the most impact.

#HABIT:4. Think for the Long Term

Bezos started Amazon with the long game in mind—a play that meant accepting short term losses that not everyone understood.

Consider the e-book. When e-books first entered the market, most publishers sold them at prices commensurate to their print editions. Bezos, however, projected that their long-term price would be around 10 dollars and started selling them for 9.99. At first, this decision generated losses of about 5 dollars per e-book, but when the price eventually dropped, Amazon had already become the go-to for e-books. With this surprising strategy, he'd also laid the foundation for one of the company's greatest successes, the Kindle.

Don't be afraid to make decisions that might be unpopular in the moment but will reap future rewards.

#HABIT:5. Risk It



Before that big idea in the Bellevue garage took off, Jeff Bezos had a secure job at a hedge fund. Still, he quit it, set up in his parents' garage, and poured his savings into making the Everything Store a reality. And it worked.

Today, Amazon operates on the premise that the risk is worth the reward. This approach has led to flops such as Amazon Auctions, a division that simply couldn't compete with eBay's hold on the market, but it's also spawned Amazon's wildly successful 1-Click Purchase. To support a culture of initiative and enterprise, Bezos created a "Just Do It" award, conferred to both employees who tried and succeeded, and also to those who tried and failed. The core message is that taking a risk is preferable to being too fearful to move.

Risks are worth taking. Half the time, you'll fail, but when that initiative results in a win, it just might be big and bold.

#HABIT:6. Let the Data Decide

It might surprise you that Amazon.com started off as a book shop. The initial product selection was no happy accident on Bezos' part, but rather the result of a long look at hard facts. Books can be shipped without breaking, they're rarely returned, and they'll never expire (even if the knowledge therein grows stale). In short, books are the ideal product for e-commerce. Every aspect of commerce and customer behavior is eminently quantifiable, so Bezos demands that all decisions be based on that intel. Meetings are not about customer anecdotes, but rather Excel sheets filled with relevant metrics. Before making a call, consult the data. Humans can get it wrong, but numbers never lie.

#HABIT:7. Stay Hungry

Never ceasing to learn, evolve, and innovate might be the ultimate ingredient for success. Amazon began with books, but no sooner had they gained a foothold in that market than they conquered music, movies, electronics, and toys. Later came the Kindle, and with it, they won their niche. Even now, there are Amazon services completely under the radar to most consumers. Did you know that Amazon Web Services provides cloud computing services to big businesses, the US government, and even NASA? Becoming a viable player in such a variety of different arenas never came from Bezos sitting back, satisfied with the goods already reaped. To the contrary, he believes that there are no products and services Amazon couldn't sell. Soon, the company will have its own delivery fleet, become a publisher and media company, build smartphones, and perhaps even offer 3D printing services. For Bezos, the future is rife with possibility, opportunity, and inventiveness—and he's hungry for all that it brings.

The road to success is paved with dissatisfaction. Never accept the status quo or say, "I've done enough." Instead, keep searching for potential and inciting growth.

**Richard Branson Habit**

#HABIT:1. Don't measure your success by the amount of money you make

Too often, people measure their success by how much money they make, but Branson assures us that if we're having fun and focusing on making the world a better place, the money will come. In an article posted on his LinkedIn page, Branson wrote: "It's a common misconception that money is every entrepreneur's metric for success. It's not, and nor should it be. I've never gone into business to make money."

No matter what you have achieved in life, you should always feel there is more to be done. Success is a moving target -- it's about striving to continue growing, but also appreciating what you have in the moment.

#HABIT:2. Unplug and focus on face-to-face conversation

Like most of us, Branson loves technology, but he also sees its limits, especially when it comes between him and those he cares for. Nothing can replace a face-to-face conversation or being in the moment -- and for that you have to be willing to put your devices aside, he says. Branson tries hard to focus his attention on whoever he is with. He works at actively listening and taking notes during meetings, and he makes it a point to put aside his cell phone and keep his attention centered on family during dinner. He also encourages others to put their technology down when they're in a social setting... at least for a little while.

“We can all be more present in our own lives. I really believe that being in the moment is the key to happiness and success -- and being constantly glued to your phone can have a big impact on your relationships,” Branson writes.

#HABIT:3. Have fun in everything you do

If you aren't having fun, you're doing it wrong. In everything you do, you should find ways to enjoy and appreciate your life, says Branson. In other words, instead of working to live, you should live to work -- because work is fun and enjoyable.

"Fun is one of the most important -- and underrated -- ingredients in any successful venture," Branson writes in *The Virgin Way: Everything I Know About Leadership*. Branson has said that when he no longer enjoys a project, it's time to move on. "If you're not having fun, then it's probably time to call it quits and try something else," he says. So stop wasting time doing things you hate or dread, as that will only suck the joy and happiness out of your life.

#HABIT:4. Find a hobby that gets you outside

A major key to happiness, Branson says, is finding hobbies that encourage you to spend more time outdoors. Being outside can help you deal with stress and anxiety, and has a way of recharging your batteries, he says, noting: "It's a great way to boost your mood and feel more in control."

Hiking, biking and windsurfing are some of the ways Branson reenergizes by connecting to nature, but you can also do something as simple as taking your dog for a walk, or even spending time gazing into the night sky.

As Branson recently wrote on his Facebook page: "Get outside and look up. You never know what the stars could inspire next."

#HABIT:5. Dream big

Branson once tweeted: “Dream big & you will be presented with the opportunity to lead the world on an incredible adventure.” Branson’s success started with an audacious dream that seemed out of his league. He was in his early 20s when he launched Virgin Records and took on the music industry. Everyone told him it wouldn’t work, but he didn’t listen. There was no guarantee he would be successful, but his belief in his dream fueled his motivation to keep pushing through. Our dreams are what make us who we are. If you never have the courage to see them through, you’ll never know what you’re capable of.

#HABIT:6. Learn as you go



Life should be one big learning experience. We should always seek to broaden our minds and increase our wisdom and knowledge. Branson never went to university -- in fact, he left high school early -- but he never stopped learning. He looks at life as one long university course, and seeks to learn at least one new thing every day.

Branson has launched a wide variety of ventures over the decades, often in areas he's unfamiliar with. The key is, when you dive into a new area, you need to learn quickly, but you also should be motivated to do so, he says.

According to Branson, if you see a great opportunity, go for it, even if it's not in an area you are familiar with or specialize in. Focus on learning as you go and embrace the chance to make new connections. Push yourself to make the most of opportunities when they present themselves. "It's really important to realize that it doesn't matter if you don't know -- because you can always find out. Seize opportunities and don't give in to self-doubt," Branson writes on his blog.

#HABIT:7. Be fearless in trying new things

Branson has never been afraid to say yes to new concepts, ideas and pursuits. This is a big reason why the Virgin Group is now an empire of over 200 diverse companies. Branson hasn't limited himself to one area; he's branched out and is open to trying new things.

He encourages everyone to push themselves outside of their comfort zone. It's the only way you'll truly see how far you can go. "I can honestly say that nothing good in my life has ever happened from the safety of my comfort zone. It's all those moments where you feel challenged, where you think 'Oh crap, maybe this wasn't such a good idea' and then ponder giving up -- if you can get through this stage of doubt and make it out the other side -- I promise you, this is where the good stuff happens," Branson writes.

#HABIT:8. Make happiness a habit.

Take time to find a bit of happiness in each day, in each moment if you can. Happiness isn't the result of success, but happiness from within can support you in becoming successful, according to Branson. "I know I'm fortunate to live an extraordinary life, and that most people would assume my business success, and the wealth that comes with it, have brought me happiness. But they haven't; in fact, it's the reverse. I am successful, wealthy and connected because I am happy," Branson writes on his blog. Branson encourages us to stop chasing after happiness as if it's a far-off and hard-to-obtain goal. Happiness is right in front of you; you just need to recognize it and seize it. "Stop and breathe. Be healthy. Be around your friends and family. Be there for someone, and let someone be there for you. Be bold. Just be for a minute," he says.

[Jack Ma](#)

Introduction

Jack Ma, or Mǎ Yún, is a Chinese business magnate, investor and philanthropist. He is the co-founder and former executive chairman of Alibaba Group, a multinational technology conglomerate. Ma is a strong proponent of an open and market-driven economy.

Jack Ma's keys to success are true and inspiring for everyone from aspiring billionaires to owners of the smallest businesses.

#HABIT:1. He Values Attitude

When Jack Ma talks about the biggest mistake he ever made he describes how when he founded Alibaba he told his team that the highest level they could achieve would be that of managers, and that executives should be hired from the outside. Ma has learned his lesson and now stresses the importance of attitude and passion over theoretical skills.

#HABIT:2. Love your life

One of the things that Jack loves most is his life. He is known for not taking things too seriously despite his demanding schedule. He always finds time to relax and appreciate life. He indicates that we are not born to work but to enjoy life. The objective of existence is to make life easier and more pleasurable for one another. If you spend your entire life working, you are bound to regret it. His goal from the beginning was a better life for all. Follow the same path and you may have the billionaire status you desire.

#HABIT:3. Observe every opportunity as a door to your future

To start Alibaba, Jack Ma had to do a number of menial jobs all at the same time. He was a university graduate but mixed with manual workers to make a living. He took up any job that he could find just to get by. This determination to pick up any job allowed him to develop tenacity. He grasped every opportunity with both hands and gave it all his effort. By doing this, he learned how to dedicate 100% of his focus to anything he does. In this way, he was able to build Alibaba from a small startup to one of the biggest companies in the world. Accept every little opportunity that you get and learn from it.

#HABIT:4. Cast your net wide in search of opportunities

This Chinese billionaire indicates that one of the keys to his tremendous success is searching far and wide for opportunities. He says that one of the causes of failure is myopia when it comes to finding opportunities. Go beyond your professional capability and financial ability. Consider every business and employment opportunity which arises. After identifying some potential ones, analyze them and explore each and every aspect of their requirements. By staying dedicated to this method of exploration, you are bound to find your fortune.

#HABIT:5. Act fast

Sometimes, you have to be the fastest off the blocks to win the race. Jack Ma indicates that you have to be extremely fast in grasping opportunities. You also have to be agile in recovering and learning from mistakes. The moment you get an opportunity that is in your line of focus, grab it and work with it before anyone else sees it. This will make you great while your competition is simply good.

#HABIT:6. The greatest failure is giving up

If there is a man who knows the meaning of failure, it is Jack Ma. His courtship with failure began in his middle school days. He failed his final exams three times before finally passing. When he applied for college, he was rejected twice before the Huangzhou Normal University accepted him. After graduating with a Bachelor's degree in English, Jack applied to 30 jobs and was rejected from each one. Not one to give in, he applied in the police academy. Out of 5 applicants, he was the only one cut from the group. With his options quickly fading, he applied to Harvard for a scholarship and was rejected 10 times. Entrepreneurship offered one last option. With money from menial jobs, he founded two successive companies. They both failed. A last attempt created Alibaba and the rest is glorious history. Jack Ma indicates that giving up is the biggest failure. Every time you go out, try your best. If you fail to accomplish your goal but see the process to the end, then you are a success. Hardship is the best teacher and the key to fortune is understanding its lessons.

#HABIT:7. It doesn't matter where you start, it is where you finish that counts

Do not let your humble beginnings or unfortunate circumstances stop you from pursuing opportunities. Your level of education, method of upbringing or resources at hand do not matter at all. All that is important is how much you want to be successful and the amount of effort that you put in. Your spirit, hardiness, grit and fortitude will determine whether you win or fail. Like Jack Ma, dig in your heels and give every opportunity your best shot. This is how to become successful in life.

#HABIT:8. Let your vision be to impact the lives of people positively



From the beginning, Jack had a vision to trust his consumers and change their lives for the better. Many e-commerce entrepreneurs create a business model that focuses purely on revenue creation. For them, the vision is to create as much money as possible. It works for some of them but Jack took a different path. He created Alibaba and many other businesses to improve the lives of his employees and customers too. In his opinion, real wealth is a fruitful and rewarding relationship between his company and its customers. Money is simply a by-product and not his final goal. As such, begin your entrepreneurial endeavors with the objective of transforming the lives of the community for the better. This creates lasting, positive business relationships.

### Michael Dell Habits

Michael Saul Dell is an American billionaire businessman and philanthropist. He is the founder, chairman and CEO of Dell Technologies, one of the world's largest technology infrastructure companies. He is ranked 27th richest in the world by Forbes, with a net worth of \$27.2 billion as of April 2020.

### 1. What Matters the Most

“There are a lot of things that go into creating success. I don’t like to do just the things I like to do. I like to do things that cause the company to succeed.”- Michael Dell

That’s just another example of doing things the Michael Dell way. With constant market and business intelligence and the focus on activities that enhances competence, he never gets tired and that’s the first secret of his success. It was through constant analysis that Dell successful launched its own range of printers.

### 2. Follow Your Heart

“I do believe that you must find something you are passionate about and follow your interests – not what others tell you.”

Another quote from Dell about how to spot opportunities for improvement. But to be successful like him, you need to spot the opportunity and then create an environment to leverage that opportunity and make it happen.

### 3. It Isn’t About Getting Rich Quickly

“First of all, don’t start a business just because everybody else is doing it or it looks like it’s a way to make a lot of money. Start a business because you found something you really love doing and have a passion for.”

You can easily conclude from the above quote that just by merely jumping on the bandwagon concerning a latest trend won’t get you anywhere. Furthermore, as an aspiring entrepreneur, you need to create an environment that is not reliant on an individual’s contribution but where people work together for a cause that is dear to their heart, not something that is hip and happening but won’t get you anywhere.

#### 4. Disrupt Coz Innovation Isn’t Enough

“There are many sectors of technology in the IT industry. To create a real breakthrough, you have to do something which has never been done before or you have to do it in a way which is dramatically better than something that’s previously been done.”

The entire marketing and sales department need to come up with an innovative mindset. Dell, Inc. was based on this idea so that every product bears the genius stamp of Michael Dell all over it. By researching the market, you will be able to foresee what the market needs and how you can fill the void to come up with an innovative product.

#### 5. Delegate Responsibility

“First, if you try to control things, that’s self-limiting. The easiest way to think about this is that if all the decisions inside an organization had to roll up to the center of the company or to one person, it’s a massive bottleneck.”

Michael Dell knew how important it is to make everyone onboard. One person alone cannot handle everything even if he is owner of the company. His secret was to surround himself with employees who were smarter than him and then talk to them about any issue or problem. That’s how he rectified even the biggest problems in a matter of days.

#### 6. Failure Eventually Begets Success

“I would say a few things. First, don’t be afraid to make mistakes. That’s how you learn.”

While businesses in general do not tolerate failure, Michael Dell didn’t indulge in such practices. He always gave the liberty to his employees, especially the R&D team to come up with new ideas. Although the cost of R&D is great, that’s how you come up with a novel idea completely backed up real market data and launch a product/service on this basis.

#### 7. Constant Learning

“Continuous learning is also important.”

It’s one habit all great leaders and innovators possess. Michael Dell is no exception as he made sure he learned new things while dealing with the daily routine operational matters. Dell visited those

companies that impressed him so that he can learn how they work and incorporate a new aspect in Dell Inc. That's how he succeeded admirably in making Dell a firm that is always open for new ideas.

#### 8. Commitment to Family

“I think we make a priority to bring balance into our lives. To me, family is very important. So, if you look at my schedule, one of the things I realized a long time ago is that there is a limit to how much productive work you can actually do in a given week.”

That's one aspect that Michael Dell believed in firmly since he started his company. He always believed in the work-life balance to make his employees happy. He knew that only in this way employees work optimally and with full commitment resulting in the progress of the company.

### Sam Walton Habits

#### Introduction

Sam Walton was an American businessman and entrepreneur best known for founding the retailers Walmart and Sam's Club. Wal-Mart Stores Inc. grew to be the world's largest corporation by revenue as well as the biggest private employer in the world. For a period of time, Walton was the richest man in America.

### Habit #1: Capture Ideas

Sam Walton is a big believer in competition. However, he also wasn't naive; he knew that people in the market place are not always going to worse than you in all things. Many of your competitors are going to have some perfect ideas for business. It is your problem if you miss out on those good ideas but being blinded by the competition itself. Capture the opinions of others to make your thing better. Now that sounds like you are copying people; however, this is how thriving businesses thrive even more. This is why massive companies buy smaller companies.

### Habit #2: Never Stop Learning

Sam Walton understood how important it is to keep learning — using a variety of mediums to get as much knowledge of your industry as possible. You need to be reading market reports, listening to audiobooks, reading books, and any other way you can think of in-taking knowledge should be taken to set yourself and your business up for positive gain.

### Habit #3: Listen and Learn from Everyone

Your business is going to be filled with people who are on the front-line of what is going on in the world. They are going to know more about how things are going within your actual business than you will. That is just a fact. It is essential to listen to the things they say because they could give you the piece of information that helps move your business forward into something special.

Everyone has a different view of the world, and their own wealth of knowledge that could add to your understanding. So open your ears and listening to everyone; take the bits of wisdom that help you grow and forget everything else.

Habit #4: Protect your success and learn from every mistake

After five years of hard work in Arkansas, Walton eventually managed to outperform his competitors and build the largest and most profitable variety store in the whole region. Unfortunately, he lost everything over a contract mistake. His landlord got greedy and wanted to give Walton's store to his son, so he refused to renew his lease at any price.

To be honest, the man did offer Walton a fair price in exchange of his franchise name and inventory but this wasn't what Walton wanted, and he had to leave behind all the success he'd just built and go. But because of his positive mindset, Walton blamed nobody but himself for that mistake and vowed to learn from that mistake and spend double the time reading any future lease. He also realized his family needed someone with law experience who can also hold their best interest so, he encouraged his oldest son, Rob, to become a lawyer.

Habit #5: Understand the value of the dollar



Walton never believed in having a flashy lifestyle and was capable of balancing the love of life with keeping expenses at bay. He had seen people selling their companies for little to enjoy the rich experience, then suffer later when it all goes down the drain. He also believed that to provide value to his customers he had to cut his expenses and be wise with spending money.

So he built a philosophy that every penny he saves, is a penny saved for his customers and created the famous Walmart motto: Save money. Live better. Walton dined at family restaurants, slept two to a room when traveling with his executives and among all of the eighteen airplanes he bought in his lifetime, none of them were brand new.

## J. K. Rowling Habits

### Introduction

J. K. Rowling, is a British writer and philanthropist. She is best known for writing the Harry Potter fantasy series, which has won multiple awards and sold more than 500 million copies, becoming the best-selling book series in history.

#HABIT:1. She focuses on self-development

You don't go from trying to survive on a few dollars to cementing your position in literacy fandom without some major courage. That, and a healthy dose of self-care and self-awareness. Those who are continuously aim to become better, smarter, stronger humans usually receive the fruits of their labor, and Rowling is living proof.

This often means allowing life to take it where you're meant to be, and taking all that you can from the experiences along the way. While addressing Harvard graduates, she explained: "Personal happiness lives in knowing that life is not a checklist of acquisition or achievement. Your qualifications, your CV, are not your life."

She also pays attention to what provokes change in her and what helps her meet goals, both of which are a vital part of self-development as she told *The New Yorker*, "Having that child forced me to finish the bloody book. Not because I thought it was going to save us but because I thought it was going to be my last chance to finish it."

#HABIT:2. She thrives on failure

As any writer — or professional in a creative field — will share, criticism is part of the job description. Frankly, no matter what industry you set your sights on, it's important to develop a sturdy back bone and to allow feedback to guide your work, instead of making you doubt yourself. Rowling believes in the power of failure and welcomes the challenge. In the same Harvard commencement address, she shared this nugget of wisdom: “It is impossible to live without failing at something, unless you live so cautiously that you might as well not have lived at all — in which case, you fail by default.” The thing about failing is once you actually do succeed — nothing feels sweeter. Going through the many pitfalls makes that climb to the top worth every last drop of sweat or tear. “... you know I was not confident then at all. But I wanted it so badly, I wasn't going to give up. And I don't think I've ever felt, before or since, anything like the elation of realizing I was going to be published,” she told *The Guardian*.

#HABIT:3. She remains humble

Self-made millionaires — or in Rowling’s case, billionaire — have a different perspective toward finances than those who grew up wealthy. Because they earned their impressive income, most remain rather humble, no matter how many zeroes they add to their savings account. In fact, she shared with Oprah that she still has trouble accepting her new lifestyle, and all of the securities that come with it. “Yes, I know now that I will be rich forever. That hasn’t kicked in. When I was pregnant with my son, I went through a real worry about money that was completely irrational, and I think that was related to stress — I had a book coming out, and a baby on the way. I think it was a flashback to the last time I had been pregnant, when I really was poor. I reconnected with the self who was panicking she wouldn’t be able to clothe the baby,” she explained. She donates regularly to One Parents Families, Multiple Sclerosis Society of Great Britain and Comic Relief. She also started her own non-profit, Lumos, to help end the institutionalization of children worldwide.

#HABIT:4. She keeps her skin thick

Since criticism is part of the game, Rowling doesn't let too many things get to her, and keeps her attitude fresh and focused. In fact, she doesn't expect to be given all of the kudos, but rather, is accepting of helpful tips. "If you expect to stand under a shower of perpetual praise, there's something wrong with you. You will get criticism and I knew that going in. The funny thing is I'm not a particularly — I was never a confident person. There are areas of my life in which I'm very thin-skinned but not in this area. In this area, I think it's right and proper that I should be criticized and that's literature," she shared with Charlie Rose.

#HABIT:5. She imagines a better world

Is there anything more fundamentally important than positivity? No matter if you're discussing your career, your friendships, your family or your relationship, maintaining hope is essential for happiness, success and of course, progress. Rowling believes her purpose is to make a better world — and she works hard to make it a reality. In a Harvard speech, she illustrated her ideas: “If you choose to use your status and influence to raise your voice on behalf of those who have no voice. If you choose to identify not only with the powerful but with the powerless. If you retain the ability to imagine yourself into the lives who do not have your advantages, then it will not only be your proud families that celebrate your existence but thousands and millions of people whose reality you have helped change. We do not need magic to transform our world; we carry all the power we need inside ourselves already. We have the power to imagine better.”

#HABIT:6. Write Like No One is Reading

JK Rowling focused in on her craft. She wrote from the idea that came to her. She was not worried about the audience at first. She wanted to get her voice out there and make sure she did it her way.

She is always giving this advice to others as well. Some too many people are scared to create because of the negative feedback and the one-star reviews of the world. She realized that you have to write for yourself and because you have something to say at first. Then as you build an audience, you can gear things more towards that audience.

## Sara Blakely Habits

### Introduction

Sara Blakely is an American businesswoman, entrepreneur, and philanthropist. She is the founder of Spanx, an American intimate apparel company with pants and leggings, founded in Atlanta, Georgia.

Sarah Blakely is relatively young to be a billionaire, and that makes her that much more inspiring.

### Habit #1 - Have a Clear Vision

She had a vision for her life beyond where it was in the moment. It's hard to build toward something when you don't know what it looks like. She could see her self being on TV and being a prominent time entrepreneur before it ever happened. She is a master of beginning with the end in mind. Knowing where she wants to go and then just figuring out the most efficient directions to get there. Visualizing where you want to be daily is a great habit to build into your routine. The vision always needs work, but the vision helps to remind you why you are working so hard in the first place. The vision is how you know that you are moving in the right direction. Everyone works hard, but most do it without a clear vision.

Habit#2: Be Persistent



The Sara Blakely net worth is a direct result of her persistence. She would not take no for an answer. She had practiced as she was already a salesman. She decided that same heart and poured it into the love she had for her own idea. Once she decided she was going to start Spanx, the hard part was getting someone to manufacture her new idea. No one wanted to do it because she was a nobody that was backed by no one. She was starting the company with \$5,000, and she was getting laughed out of rooms. She stayed persistent, though, and eventually, she wore people down. One of the manufactures went home and told her daughter about the idea as if it was crazy, and she said to him that she would love to have the product. That made them change their minds, and Spanx was born.

Habit #3 - Focus On the Important Stuff

The hardest thing about being an entrepreneur today is that there are so many things that you can do. Sara Blakely focused on what mattered the most, and that was doing what was most important without being distracted. She did not get a website until she needed one. She was not wasting time on social media all day. Her main concern was getting the product to be as excellent as possible and sales. Everyone can learn from this because it is easy to get distracted with busy work that does not matter today but may matter in a year. Don't let this be you. Focus on doing the work that is going to move the needle. The Sara Blakely net worth just kept growing because she never lost sight of what has mattered the most.

## Oprah Winfrey Habits

### Introduction

Oprah Winfrey is an American talk show host, television producer, actress, author, and philanthropist.

Here are the everyday morning habits of some of the most successful thinkers in the world that you can embrace.

#Habit: 1. They don't need alarms

From starting a daytime television show to launching her own network, media mogul Oprah Winfrey has proven, time and again, that she can set forth her intention and will it into action. That includes how she wakes up. In a diary, she explained how she sets her internal clock: “I have never set an alarm, I don’t believe in them. They are ... alarming! I put the number in my mind and I wake up before that, usually between 6:02 and 6:20, because the dogs are trained to go out around that time. My first thought in the morning is, ‘Oh, I’m alive. Thank you!’”

#Habit:2. They get enough sleep

To wake up without an alarm clock, it helps to get enough sleep. Amazon CEO Jeff Bezos, another business leader who also wakes up naturally, says he prioritizes getting eight hours of sleep a night. “For me, that’s the needed amount to feel energized and excited,” he told Thrive Global. To start the best morning routine, you need to prepare for it the night before.

#Habit:3. They wake up early

Many of the successful people in the world are up and going while the rest of the world sleeps. Facebook COO Sheryl Sandberg is known for getting into the office at 7 a.m., while Vogue Editor-in-Chief Anna Wintour is out playing an hourlong tennis match every day at 5:45 a.m. If you want to be an early riser, it helps to make your bedroom a waking environment. Businesswoman Martha Stewart said that letting light into her room helps her wake up: “I have no shades on my windows, so I usually wake up with sunrise, which has been around 5 a.m. I generally read the New York Times right away,” she told *The Cut*.

#### #Habit:4. They journal

Journaling is a well-researched activity known to boost your creativity and relieve your stress. It’s a morning habit that writer and activist Janet Mock says she does daily. Mock said that after she gets up at 6 a.m., she sits down to journal: “It’s this thing called ‘Morning Pages,’ which are three longhand pages. I sit at my desk, and write whatever is on the top of my head, I get all the trash out of my head. It’s not great writing, it’s just like a purge, like there it is, I’m over it, it’s done, it’s contained.”

#### #Habit:5. They exercise

Morning exercise is a daily habit listed by many successful leaders. Actress Gwyneth Paltrow, who is the owner of lifestyle company Goop, said that she regularly works out from 10 a.m. to noon after checking emails. Microsoft co-founder and billionaire philanthropist Bill Gates likes to multitask with his morning treadmill workouts and will watch “DVDs from the Teaching Company’s ‘Great Courses’ series” while exercising, according to The New York Times. As Niki Leonidas, the CEO of the luxury lifestyle brand Equinox, who regularly does morning yoga, puts it: “I’ve always known that you have to be physically healthy and strong to be mentally healthy and strong. It’s all connected.”

#Habit:6. They spend time with loved ones

Bezos has said he does not usually schedule early-morning meetings because he wants to spend that time eating breakfast with his wife. “I wanted her to get the best hours of my day,” he told the Wall Street Journal in 1999.

#Habit:7. They go outside

Cal Newport, self-improvement author of “So Good They Can’t Ignore You,” goes for a morning walk with his dog when he wakes up. He said that it can be a creative, meditative time. “It’s dark when the walk starts, but I don’t mind the solitude ... For me, interesting thoughts have a tendency to emerge when the rest of the world is quiet.” When playwright and composer Lin-Manuel Miranda was working on his acclaimed musical “Hamilton,” he told the New York Times that he would start his mornings with long walks outside with his dog, Tibial: “We’ll do two hours in Central Park. It gets my mind going.”

#Habit:8. They practice gratitude

Business and life coach Tony Robbins has a detailed guide on how we should start our mornings off right. But if motivational incantations, exercise, and Clubhead Pranay ama yoga breaths are not your style, there’s one tip that all of us can do each morning to make our days better: practicing gratitude. Robbins recommends slowing down your breaths and thinking of three things you are grateful for today, spending about a minute on each thing. They do not have to be big moments of gratitude; they can be as small as enjoying the cool air on your face.

## Larry Page Habits

### Introduction

Larry Edward Page is an American computer scientist and Internet entrepreneur. He is best known as one of the co-founders of Google along with Sergey Brin.

### Habit #1: Listen To Your Gut

If you are an expert in whatever it is you are doing, then you should be listening to what your gut tells you. Decisions most times are made in haste because of time limitations, and if you feel in your gut that your choice is correct, then you should follow that feeling. You may fail, and you may succeed, but trusting yourself is essential for your own well being.

### Habit #2: Focus On What You're Good At

There are times where you need to improve your weaknesses. However, there are times where you need to lean on what it is you are good at. These are the things that will produce your best work possible. When you are trying to get things done promptly, you need to know what your strengths are.

### Habit #3: Allow Your Dream to Guide Your Actions

Once you find your calling, all of your actions will become so much easier to make. You simply need to take the steps toward realizing your dream. Once you are clear on what it is you truly want in life, the path to get there gets just a little bit clearer. There will be ups and down regardless, but it is just a little bit easier when you know what it is you are aiming for.

Habit #4: He followed his dreams



Ever been given the advice to do what you love and you'll never work a day in your life? It isn't inaccurate—but it is rare to actually achieve a rewarding and financially stable career from a passion. Such is the case of Larry Page, who grew up immersing himself deeply into gadgets, magazines, technology and beyond. This partly could be credited to his parents, both of which were computer science and artificial intelligence programming professors who nurtured his budding interest. In fact, Page once shared at the age of 12, he knew he would eventually start a company. Fast forward to 13 years later and while working from a garage in Silicon Valley alongside co-founder Sergey Brin, 'BackRub' was born. It would eventually become 'the Google Search Engine', and further down the road, just Google—offering endless features, services and research to the masses. Though it is an undeniable fact Page is wildly intelligent, science says those who wholeheartedly pursue what ignite them not only find more success, but happiness and a sense of purpose, too.

[Mark Zuckerberg](#)

Introduction

Mark Zuckerberg is an American media magnate, internet entrepreneur, and philanthropist. He is known for co-founding Facebook, Inc. and serves as its chairman, chief executive officer, and controlling shareholder.

Let's See Mark Zuckerberg Inspiring Billionaire Habits: -

He continuously learns.

Running one of the largest companies in the world is definitely a full-time job, and one Zuckerberg estimates spending more than 50 hours a week doing. But he doesn't want to use all of his brain power wholeheartedly dedicated to his 9-5, so he makes an effort to improve his mental capacity through other pursuits.

In an interview, he shared he tries to read a book every two weeks, and even takes on yearly challenges that really give him time to dive deep into a topic or expertise. From learning Mandarin Chinese to running one mile every day and building an AI for his home, he uses these mile markers to keep him focused and inspired.

Setting personal goals is an effective, incomparable way to truly improve your cognitive abilities, practice self-reliance and supercharge your creativity. So do as a Zuckerberg would do, and figure out what will help you mind the path.

He maintains a high work ethic:

Zuckerberg maintains a high work ethic, working 50 to 60 hours a week at Facebook and constantly thinking about the social media platform. He has maintained this work ethic throughout the entire journey of Facebook.

Mark Zuckerberg has many personal development habits that allow him to continue to be successful in the maintenance and expansion of Facebook, as well as other professional ventures.

Always expanding the mind:

Zuckerberg is always looking for new ways to expand his mind. He is currently learning Mandarin Chinese (his wife is Chinese), and is doing well. He also is trying to read as many books as he can, even going so far as to set himself a challenge in which he must read a new book every 2 weeks.

Vision:

In recent years, Zuckerberg has become more involved in shaping the global business landscape, illustrating that he is more than just a “one-hit wonder.” His recent address at the United Nations noted the need to expand Internet access to developing nations, illustrating his interest in the future of human rights and social issues. Zuckerberg has also met with country leaders as part of his vision for shaping future generations and helping tackle various global social problems. I value his leadership style and encourage those working in technology to follow suit in taking on a bigger role in real-world issues, rather than relying on politicians to do it for us.

Effective communication:

While many leaders leave employee communication to others on the team, Zuckerberg has always taken on this role himself. In creating a company that increases communication and interaction between people, it makes sense that he would also take this approach with his employees. Many of those who have worked at Facebook note how he is always walking around, talking to everyone, asking questions and getting to know them personally. When I tried this for myself, I realized how much more willing my team members were to share what was going on, how they felt, and voice any ideas they had for making changes. Keeping open communication with your team not only builds trust but can also help you be a more effective leader.

Problem-solving:

Zuckerberg has always focused on solving problems. As he noted in a biography about him, “The question I ask myself like almost every day is, ‘Am I doing the most important thing I could be doing?’ Unless I feel like I’m working on the most important problem that I can help with, then I’m not going to feel good about how I’m spending my time.” I knew that, at the heart of every business I considered creating, there had to be a relevant

problem that needed solving to help a consumer or a business.

Critical thinking:

Zuckerberg has noted his interest in always going deeper with an issue or idea in order to really make a difference, be disruptive and maximize the value. As he once said, “I got my first computer in the 6th grade or so. As soon as I got it, I was interested in finding out how it worked and how the programs worked and then figuring out how to write programs at just deeper and deeper levels within the system.” I could see that success only comes from taking the time to think more critically rather than just accepting the first idea that comes to mind.

Zuck's 2015 New Year's resolution:

Good news, slackers – you're in good company! Zuckerberg said he has yet to come up his 2015 New Year's resolution. "It's too early!" Zuckerberg jokingly exclaimed, with 20 days still remaining in 2014. He said his past New Year's resolutions include cooking more ("it was fun") and learning Mandarin ("it was really hard...my wife tells me all the time that I'm bad at English"). His 2014 resolution was to write one note of thanks each day, which Zuckerberg admitted has been a difficult task. Why? He explained that there are two types of people in the world: those who see the beauty in things and those who want to make those things better. "I'm from the latter," he said, adding that his management team tends to laugh at him when he looks to improve people's actions rather than thank them for a job well done.

## Steve Jobs

### Introduction

Steve Jobs was an American business magnate, industrial designer, investor, and media proprietor. He was the chairman, chief executive officer (CEO), and co-founder of Trillion Dollar Company Apple Inc. Let's Learn the Habits of Steve Jobs to become Successful in Life: -

He did what he loved: -

We all find ourselves stuck in a rut sometimes. But, Steve Jobs refused to be.

“Your work is going to fill a large part of your life, and the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do,” he once said.

The Steve Jobs approach: Don’t settle. Keep looking. Ask for help. The happier we are with the work we do, the more effort we put into those jobs. The better our results. And, the happier our lives.

“If you haven’t found it yet, keep looking. Don’t settle. As with all matters of the heart, you’ll know when you find it.”

He Never Gave Up: -



Of course, not giving up is a habit akin to all of the greats. It's that level of persistence that truly turns someone from a mediocre person, into an extraordinary individual. Jobs was certainly an extraordinary individual, refusing to give up, and not taking 'no' for an answer when he wanted to achieve something. Others thought certain things weren't possible, but Jobs knew all too well that they were. When Apple was set to launch the first iPhone, it was widely reported that Steve Jobs had given his team an almost-impossible task. Getting the iPhone and all its gadgetry to work was one of the hardest jobs he had assigned to his team of aptly-capable engineers back in 2005.

Even up until the day prior to the presentation on stage in 2007, there were software glitches, dropped calls, and WiFi problems with the iPhone. However, Jobs kept persistent from the beginning. And we all know the result of what happened after that. Apple's products have revolutionized the industry and the world, while also creating a massive marketplace for apps, almost even making smartphones an extension of our brains.

He Learned from Every Failure: -

No one likes failure, including Steve Jobs. Even the fear of failure is enough to scare people from reaching for a lofty goal. There's the fear of what others would think if you failed, or how you would feel, and what you would do or say in light of the embarrassment. Steve Jobs was no stranger to failure. But he also knew how to use those failures to fuel him rather than deter him.

The habit of learning from failure is a rare one. Not everyone looks at failure as a stepping stone. But there are huge lessons to be learned from failure. Steve Jobs' biggest failure was being ousted from Apple, his baby, the company that he built, in 1985, by someone he had personally hired and even trusted. Leaving Apple left Steve Jobs feeling as though he were lost, embarrassed to even show his face.

It wasn't that he lost the money that starting Apple afforded him, it was the loss of dignity and of allowing someone else to upheave what he had been trying to achieve. Of course, while Apple was failing, on the verge of bankruptcy even, Steve Jobs took back the helm in 1997, only to do things the right way that time around, with full approval from the board of directors.

He valued his time above all else

Steve Jobs died at 56 after a decade-long battle with pancreatic cancer. He knew better than most people that time – not money, is our most precious resource.

“My favorite things in life don’t cost any money,” Jobs said. “It’s really clear that the most precious resource we all have is time.”

Jobs valued his time by doing things he felt were important. Innovative. It gave his life purpose and focus, and Apple’s incredible influence in the world of technology stands as stark proof that effective use of our time can change the world.

“Remembering that you are going to die is the best way I know to avoid the trap of thinking you have something to lose. You are already naked. There is no reason not to follow your heart.”

He Built Trust at Every Stage: -

Steve Jobs knew that in order to win over customers, he had to build trust. During every stage of each company he was involved in, Jobs built trust by focusing on making a superior product that was free from flaws and beautifully designed. Not only did they look good, but they worked great.

He also focused on ensuring that his customers were satisfied. If there was a complaint or a problem with a product that his company produced, he made sure he handled it. He knew that the way to create a super-culture of raving fans was to do it one customer at a time.

While most people focus on self-advancement at any cost, it's those who focus on ensuring that they do everything aboveboard, beyond anything else, that truly get ahead. Warren Buffet once said "It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently."

Jobs knew the importance of trust, making it a cornerstone of his habit repertoire.

He Set Goals Often: -

Steve Jobs was a fervent goal-setter, setting long-term and short-term goals along the way. The goals helped him to outline a strategy for achieving his dreams, of creating simple and beautiful products that worked well, and of adding an enormous amount of value to the world.

The long-term goals gave him direction. But the short-term goals and the milestones helped him to stay on track in the near term, making his vision into a reality. By setting short-goals, even daily goals, we can all stay on track towards those long-term goals that seem so far out.

When Jobs was kicked out of Apple in 1985, ousted by the same man he brought on as CEO, his whole world fell apart. But he fought back little by little by taking things one step at a time. Of course, we all know the story about how his company, NeXT Computer was acquired by Apple in 1997, and he regained the helm of his once-beloved company.

Goals help us move from one point in life to another. And, without an effective strategy for setting goals, life can seem far more meaningless. Jobs knew how to leverage the art of goal setting by making it habitual, helping him to achieve monumental dreams during his lifetime.

He Consistently Created Value: -

Steve Jobs knew early on that he wanted to create an enormous amount of value in the world. He didn't want to do anything mediocre, and his end goal wasn't just to accumulate more money in his bank account — he wanted to change the world and do something revolutionary.

He had learned, somehow, early on, that by creating value, he would push past scores of average people and companies selling average products. He had learned that the only way to be great was to expect more of yourself than anyone else could ever expect.

For those and many other reasons, he focused on value, and creating beautiful, simple products embodying a far superior user-experience than anyone could have ever expected. While others pushed out products that didn't make sense in an effort to churn a quick profit, Steve Jobs focused on visually stunning things that were simple and worked perfectly.

Today, if you look at any successful entrepreneur, you'll see that the core habit of creating value is the centerpiece to a repertoire of good habits. Value is at the forefront of everything in today's society, and truly marks a cornerstone in any successful individual, business, community, or organization.

Seek to change lives: -

He helped change computers from a geeky hobbyist's obsession to a necessity of modern life at work and home. In the process he upended not just personal computing but also the cell phone and music industries. When it comes to transformation in American industry, he had few rivals.

Be persistent: -

Jobs started Apple with a high school friend in a Silicon Valley garage in 1976. He was forced out a decade later. He persisted, however, by returning in 1997 to rescue the company. From that time forward, Apple grew into the most valuable technology company in the world.

Be true to yourself: -

Jobs succeeded by following his own "inner voice, heart and intuition." In his celebrated Stanford commencement address, he said, "Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma, which is living with the results of other people's thinking. Don't let the noise of others' opinions drown out your own inner voice, heart and intuition. They somehow already know what you truly want to become."

[Elon Musk](#)

Introduction

Elon Musk FRS is a business magnate, industrial designer, engineer, and philanthropist. He is the founder, CEO, CTO and chief designer of SpaceX; early investor, CEO and product architect of Tesla, Inc.; founder of The Boring Company; co-founder of Neuralink; and co-founder and initial co-chairman of OpenAI. Let's Learn Habits of Elon Musk for Success in Life: -

Start the Day with Critical Work: -

As the CEO of three companies — Tesla, SpaceX, and Neuralink — Elon Musk has a lot of things to stay on top on a day to day basis.

That's why he starts his day with his most critical work. For Musk, this means dealing with important emails that he needs to address in order to unblock other people's work and progress.

He typically starts the day at 7 a.m. and replies to critical emails for at least half an hour. Musk is careful to filter anything that is not deemed critical, focusing on only the most important items.

Develop a Growth Mindset: -



In 2004, Musk called a supplier to get the price of an electromechanical actuator. The supplier quoted \$120,000.

Reasoning from first principles, Musk broke down the components needed and asked a Steve Davis, now SpaceX's director of advanced projects, to build one from scratch for under \$5,000. Davis spent nine months designing and building the actuator for \$3,900, which flew to space inside the Falcon 1 rocket.

Elon Musk is never satisfied with where he is now. His companies have had enormous achievements, but Musk knows that there's always room for improvement — in every area. There's always a better, faster, or cheaper way to do things: “You should take the approach that you're wrong. Your goal is to be less wrong.”

This is what is called a growth mindset, an important skill that separates successful people from everyone else. When you have a growth mindset, you know you can learn anything if you put enough effort into it. And if you fail, you approach the problem from a different angle until you find a solution that works. You iterate until you get it right.

In Musk's words:

“Failure is an option here. If things are not failing, you are not innovating enough.”

He reads the way most people watch TV: -

Like Buffett, who claims to read around 500 pages a day, Musk is the definition of a bookworm. When he was in grade school, he was reading ten hours a day, devouring everything in his library and the entire Encyclopedia Britannica, and completed a six-month BASIC course in just three days.

School may end but self-education never has to. “You don’t know what you don’t know. You realize there are all these things out there,” says Musk, who said he read the entire Encyclopedia Britannica as a child. That’s right. While you and I read Goodnight Moon, Musk absorbed an encyclopedia. The trend has only continued as Musk grew older. Can you say the same about your reading habits? Consuming social media posts and articles isn’t the same. Get lost in books that will expand your horizons and give you new insights and ideas. It ‘s no surprise that the greatest learners are the greatest earners in society.

Risk Taking: -

There's a big difference between taking a risk, and taking a calculated risk. Though Elon Musk can tell the two apart, it doesn't stop him from taking the big ones. For example, when Tesla was on the brink of failure, he poured almost all of his wealth right into the company. Now, after the release of the Model-S, that risk has paid off. Big time. If you're unsure about whether to take the next big step – schedule it out. Those aren't just for daily use – create a carefully laid out roadmap to your goal and determine if it's achievable.

It's easy for people to say that some folks are just born with the right talents to make them successful entrepreneurs, but that's not the case. Try following a few of Musk's examples, and see just how much more productive you can be.

The best time to be an entrepreneur is when you're young. "As you get older, your obligations increase," Musk said. "So I would encourage you to take risks now, to do something bold, you won't regret it." As you get older, risk-taking also impacts your family and children. Not to mention, you'll have much less time on your hands. Instead, take risks now when you don't have these other obligations or time-commitments. Which brings us to the next point...

Yet he still believes failure is an option: -

Countless people -- some of them very qualified experts -- told Musk his ideas were ridiculous and bound to fail. Yet Musk managed to ignore them all and do things the way he wanted.

Granted, some of his ideas never quite took off. But many more succeeded and are dazzling investors and consumers alike. "Failure is an option here. If you're not failing, you're not innovating enough." Or, put another way, "There's a tremendous bias against taking risks. Everyone is trying to optimize their ass-covering."

Create Instead of Complain: -

Most people complain about traffic. Not Elon Musk. Instead of moaning about the problem, Musk searched for a solution. This resulted in The Boring Company, which seeks to decrease road congestion by creating a tunnel system. Building the future for yourself is the best way to achieve the outcomes you actually want. This was a lesson that helped Mike Kogan of Wolfie in the development of his company. "Complaints are a sign that there is a problem to be solved," he says. "Paying attention to complaints is a great way to find innovative ideas that people actually need."

Find The Good in What You Do: -

You don't have to completely change the world to "do good." But you should always try to provide real value. As Musk has said, "If you make something that has high value to people...and frankly, even if it's something, if it's like just a little game or some improvement in photo sharing or something, if it has a small amount of good for a large number of people, I think that's fine. Stuff doesn't need to change the world just to be good." Look for a positive cause in the work you do. No matter how small, it will help you be more motivated.

No matter your goals are in life, adopting the habits and mindset of Elon Musk will help you get there. The extra effort you make today will have a big impact tomorrow.

Plan for Success, But Prepare to Fail: -

There's no crystal ball for success. Even Musk couldn't predict how Tesla Motors would turn out. But as he explained: "If something is important enough you should try even if the probable outcome is failure." If you care about something, you should put every effort into following your dreams. At the same time, be ready in case it doesn't work out. It's easier to recover from a failure if you already have a backup plan.

Work unconditionally: -

Work, work and work without taking a break. You will lose focus, hate your life at times and wish you could take a break, but if you do, you will never develop the discipline to follow through when things actually get tough. Keep working even if everything is going against you and even if your feelings do not match. Get off of this idea that you have to be motivated, excited or feel good to work and instead work when you are bored, unmotivated and just want to sleep.

## Warren Buffett

### Introduction

Warren Buffett is an American investor, business tycoon, philanthropist, and the chairman and CEO of Berkshire Hathaway. He is considered one of the most successful investors in the world and has a net worth of US\$78.9 billion as of August 2020, making him the world's seventh-wealthiest person.

Let's Learn from Billionaire Warren Buffett Habits:

-

Habit 1: Lust of Reading

“The man who does not read has no advantage over a man who cannot read” — Mark Twain

One piece of advice is a rule Warren Buffett calls the key to his success — a rule that he follows religiously. Go to bed a little smarter each day. That’s the Buffett formula. As simple as it sounds, it operates on the power of compounding interest. Within a few years, it starts to yield results. “That’s how knowledge builds up. Like compound interest,” he once clearly expressed.

According to research from Thomas Crowley, 88% percent of wealthy people read 30 minutes per day. Millionaires and Billionaires read books that encourage self-improvement.

This includes topics like how-tos, biographies, self-help, leadership, or current events.

Buffett’s reading habit is what he credits as the foundational instrument to improve his knowledge. He is an insatiable reader who spends 80 percent of his day, reading, and he suggests that anyone desiring to achieve similar success should read “500” pages per day.

“The means of learning are abundant, the desire to learn is scarce.” — Naval Ravikant

Why should you read:

Reading gives you an advantage.

Reading increases focus.

Reading increases determination.

Reading develops patience.

Reading inspires.

Reading helps to learn the facts.

Reading helps to get better at something you love or want to love.

Reading makes you smarter.

Reading makes you a better person than yesterday.

Be around other successful people: -

Billionaire investor Warren Buffett has been practicing this habit since his earliest days, and he calls it one of his keys to success: "It's better to hang out with people better than you. Pick out associates whose behavior is better than yours and you'll drift in that direction."

When you soak up the knowledge and learn the behaviors of successful people, it will only make you better and elevate your own success.

Compounding in Finance and Life: -



“Compound interest is the 8th wonder of the world. He who understands it, earns it; he who doesn’t, pays it.” — Albert Einstein

All along the way, Warren Buffett’s investment approach never changed. He has continued to follow the same principles:

Think of buying stocks as buying fractional interests in whole businesses.

Construct a focused low-turnover portfolio.

Invest in only what you can understand and analyse.

Demand a margin of safety between the purchase price and the company’s long-term value.

One of Warren Buffett’s central principal investments is the Principal of Compounding. Not only his financial success but also his thinking patterns strongly reflect compounding principles.

What is Compounding?

Compounding is the process of re-investing your earnings in your principal to earn an exponential return as the next growth is on a bigger principal, then following this process of adding the earnings to the principal.

With time, the principal grows exponentially and produces unusual returns.

He regularly combines reading with compounding,

“Read 500 pages like every day,” said Buffett, holding up a bunch of reports and trade publications.

“That’s how knowledge works. It builds up, like

compound interest. All of you can do it, but I guarantee not many of you will do it.”

Once questioned, how he gained this enormous amount of wealth, he replied, “Due to 3 things: Living in America for the great opportunities, having good genes so I lived a long time, and Compound Interest.”

Invest in Yourself: -

“Invest in yourself. Your career is the engine of your wealth.” — Paul Clitheroe

That fundamentals in life — healthy eating, regular exercise, restful sleep — are important is a no-brainer. It ultimately comes down to whether we are doing them right.

Most famous figures, from basketball legend Michael Jordan and Google co-founder Larry Page to Mahatma Gandhi, have stressed the importance of fundamentals at one point or another. And the message is always the same — get the basics right and you will succeed.

To quote, Buddha, “To keep the body in good health is a duty otherwise we shall not be able to keep our mind strong and clear.” A strong foundation is everything. Once you crack these fundamentals, it becomes a way of life.

“By far the best investment you can make is in yourself,” Buffett told Yahoo Finance editor-in-chief Andy Serwer.

First, “learn to communicate better both in writing and in person.” Honing that skill can increase your value by at least 50%, he said in a Facebook video posted in 2018.

Next, take care of your body and mind — especially when you’re young. “If I gave you a car, and it’d be the only car you get the rest of your life, you would take care of it like you can’t believe. Any scratch,

you'd fix that moment, you'd read the owner's manual, you'd keep a garage and do all these things," he said.

"You get exactly one mind and one body in this world, and you can't start taking care of it when you're 50. By that time, you'll rust it out if you haven't done anything."

By far the best investment you can make is in yourself.

Time Management: -

“Give me six hours to chop down a tree and I will spend the first four sharpening the axe.”

— Abraham Lincoln

We have 24 hours or 1,440 minutes a day. And all the leaders and successful people that had ever lived on this planet had only one thing in common and that what made them ultra-successful is the potential of this mighty tool — Time.

Time is an allocation.

Time is energy.

Time is money.

Warren works all day. As he says, “I skip to work.”

But he delegates the management of all the businesses he owns (includes all the billion dollar businesses).

And he only gets involved in investments when he gets deals so good that they are easy for him to say “Yes” to. Which is rare but he is fine waiting and being patient.

And then the rest of the day he reads and he plays bridge.

He has a great life.

Reading is the best way to make sure you have more knowledge than the people you are doing deals with. And bridge is his favourite game. It uses the brain, it uses his passion for statistics, and its fun (his bridge partner is usually Bill Gates).

He loves his day. He loves his life.

Invest your energy and time wisely because the dividends compound and produce a great life. And THAT is how Warren Buffett use his habits daily, weekly, yearly, and gets rich.

Do What You Love: -

“The only way to do great work is to love what you do. If you haven’t found it yet keep looking. Don’t settle. As it’s all matters of the heart, you’ll know when you find it.” — Steve Jobs

Warren Buffett is against the philosophy of doing a job. But he always followed to work with his hero — Benjamin Graham, author of *The Intelligent Investor*, because he loves stocks and working with Graham.

“Majority of the people accept a job because of conditions, but they fail to switch it to the job that they like,” Warren says, “it’s hard, but then it’s hard for everyone on the planet.”

Warren has advised many times that it is a temporary pain to work at a low salary but then it compounds at the rate your skills grow and they grow exponentially because you love doing it. Human mind never switches off if it likes a thing and you give it daily.

But one thing Buffett said always stuck with me. Someone asked him, “How do you measure success?” And all 20,000 people leaned forward to hear what the “magic number” was.

But he said this: “I measure success by how many people love me. And the best way to be loved is to be loveable.”

Mark Cuban

## Introduction

Mark Cuban is an American billionaire entrepreneur, television personality, media proprietor, and investor, whose net worth is an estimated \$4.3 billion, according to Forbes and ranked #179 on the 2019 Forbes 400 list.

Learning is Earning. Let's Learn from Mark Cuban Habits: -

He starts every single day with confidence: -



There are plenty of reasons you wake up with a crick in your spirit: pets or kiddos who kept you up, a ticker of your to-do list spiraling through your head or an unpredictable thunderstorm. But if part of success is faking it until you make it for most people, Cuban says, tired or not, attitude is everything. Or more to the point: confidence. In an interview with CNBC, Cuban explained his morning ritual is to wake up and know he's going to 'kick everyone's a\*\*.' It might be a bold statement, but one that's carried him through his humble beginnings, growing up in a working-class family in Pittsburgh.

This sense of self is paramount to succeeding, according to a study conducted at Ohio State University. They connected a person's self-confidence to the mobility of their career. In other words: if you envision yourself leading a board meeting, running a company or crossing that six-figure mark, you're more likely to do it. And hey, chances are slim Cuban ever doubted himself. For long, anyway.

He prioritizes the value of time: -

Of all the gifts you can give yourself as a professional, being strategic and thoughtful with your time is among the most precious. Or, as Cuban described this asset during an interview with Huffington Post founder, Arianna Huffington, “You can’t buy it. You can’t find it. You can’t store it. You can’t trade it.” Though a more modern approach to business, Cuban chooses to conduct much of his interactions with investors, owners and any other client over email. How come? It’s a time-saving measure. He begins his day going through any pending emails, and stays super-connected to ensure all transactions, dealings and conversations are managed. “No meetings or phone calls unless I’m picking up a check. Everything is email.... [this] saves me hours and hours every day. No meetings. No phone calls. All because of email. I set my schedule,” he continued with Huffington. There’s science behind Cuban’s opinion of the cost of time, considering research indicates it’s priceless. In fact, those who prioritize how they use each and every single hour of their day over how much money they make are inherently happier than those who focus on the dolla-dolla bills.

No Degree Necessary: -

Cuban's love of reading didn't come from attending an Ivy League school. In fact, he earned his bachelor's degree in management at the University of Indiana without even visiting the campus. He chose the university because it was the least expensive of the top business schools.

After paying his own way through college, Cuban then moved to Dallas, Texas, where he found a job as a computer salesperson.

New Ideas: -

Within a year of becoming a salesperson, Cuban started his own company. Like he did in college, he read everything he could get his hands on. He was never given special access to any information. He read as much as he could and continued to search for new ideas.

His reading habit helped him compete in the computer business, which he had no formal education in. He'd chosen to learn as much as he could through books and magazines, thus allowing him to understand the business world in a way that his competition didn't. His appetite for reading eventually led him to sell his first business for \$6 million.

No Excuses: -

Mark Cuban is awesome because he is big on not making excuses. Everyone has an excuse on why they can't get it done or why they are in the position they are in. The problem with excuses is that they lack ownership and they never improve your situation. No one's life improves because they made a tonne of excuses.

What you should do instead is be brutally honest with yourself and figure out what the cause of the problem is instead of just trying to push blame to other people as much as possible. When you own your mistakes and your life, it becomes easier to see how to move past your current roadblock.

Go Sell: -

Mark Cuban has always understood that sales don't lie. Nothing matters until you can get people to cut a check. He does not work with companies like Facebook that wait for years to start generating revenue because most companies like that die. Mark Cuban believes that the best way to prove yourself is to go out and sell.

Life is always about sales. No one can hate sales because you are always selling something even if its just yourself. Getting good at this skill will provide a massive return on your investment for your life. The ability to get people to give you their money without even thinking twice is how you build a big business.



## Kaizen

### Introduction

Kaizen is a process improvement discipline promoted originally as part of the Toyota Production System. The most common form of Kaizen is the Kaizen blitz, a one off event where a team comes together to solve a fundamental problem in the process. In truth this is only part of the story.

Kaizen starts with a personal discipline; what can I do better in my job every day. It is a daily challenge, that becomes part of your life. The next level of Kaizen is team Kaizen, where the front line production team creates a daily discipline of seeking improvement through collaboration and focusing on the daily process. Again it is a daily challenge, that becomes part of your life.

Sometimes, there are problems that the team cannot solve. It is in these circumstances that a Kaizen blitz is used. A cross functional team, using experts from different disciplines in the business to support the front line team in resolving the issue. These teams come together for approximately a week at a time to achieve a focused and specific improvement

The final level is value stream kaizen. This involves more senior managers reviewing the process and supporting front line workers, in collaboration with front line workers. The aim of this is to improve the functionality and effectiveness of the value stream processes in the business. This is a regular activity, repeating at a frequency appropriate to the required

urgency of change in the value stream.

“Kaizen” refers to a Japanese word which means “improvement” or “change for the better”. Kaizen is defined as a continuous effort by each and every employee (from the CEO to field staff) to ensure improvement of all processes and systems of a particular organization. Work for a Japanese company and you would soon realize how much importance they give to the process of Kaizen. The process of Kaizen helps Japanese companies to outshine all other competitors by adhering to certain set policies and rules to eliminate defects and ensure long term superior quality and eventually customer satisfaction.

Kaizen works on the following basic principle: -



“Change is for good”.

Kaizen means “continuous improvement of processes and functions of an organization through change”. In a layman’s language, Kaizen brings continuous small improvements in the overall processes and eventually aims towards organization’s success. Japanese feel that many small continuous changes in the systems and policies bring effective results than few major changes.

Kaizen process aims at continuous improvement of processes not only in manufacturing sector but all other departments as well. Implementing Kaizen tools is not the responsibility of a single individual but involves every member who is directly associated with the organization. Every individual, irrespective of his/her designation or level in the hierarchy needs to contribute by incorporating small improvements and changes in the system.

**Kaizen for Personal Development: -**

The great success of the Japanese industry was due primarily to Kaizen. Kaizen, the philosophy of seeking continuous improvement, has applicability in personal development, just as it has in the industry. Let us understand Kaizen.

**Understanding Kaizen: -**

Ford revolutionized manufacturing by creating the concept of the assembly line. This was a revolutionary concept. In the assembly line the workers remained static at their work stations, while the car moved to their stations after a fixed interval of time, in which time the workers did their respective work. Let us take an example of a car assembly line taking 5 min each at 50 work stations. Thus in every 5 min interval a car will be ready from the assembly line. With improved worker and managerial efficiency over a period of two months the time is reduced by 15 secs that is 4 min and 45 sec. This is Kaizen- continuous improvement. In two 8 hours shifts per day the production would be:

5 min per Car.  $16 \times 60 \times 60 \text{ sec} = 57600 \text{ sec} / 5 \times 60 \text{ sec} = 192 \text{ cars.}$

4 min 45 sec per Car.  $57600 / 285 = 202.10 \text{ cars.}$

We can see that 10 more cars have been produced per day, or 300 more per month, or 3600 per year. The advantage Kaizen has given to the producer taking 4 min and 45 sec compared with the producer taking 5 min in reducing production cost, increasing production, giving benefits to the employees is big. This is the power of Kaizen!

Kaizen for Personal Development: -

Kaizen can be applied in our personal lives.

Examples: Time taken for the following:

Bathe and get ready.

Read news.

Write a blog.

Finish routine work.

We can apply Kaizen to make small improvements in the following:

Giving up a bad habit.

Getting more disciplined.

Getting more organized.

Writing a little better.

The beauty of Kaizen is that you can keep enhancing your efficiency in almost all spheres of life. The applicability of Kaizen to our lives is only limited by our imagination!

Conclusion: -

Big changes are difficult to effect; small changes and improvements are very much feasible. We should remember that there is no limit to human improvement. These small changes and improvements provide us a key to revolutionary benefits in life!

“Everyday and everywhere, to focus on the current action and actively look for a better way to do it.”

Now let me detail some of the intentions i placed behind these specific words:

“everyday” simply refers to the power of compound interest, a concept you should be familiar with if you are interested in finance, 1% better everyday is extremely powerful even if it is not easy. But it doesn’t stop there, one need to understand that starting from 1.00, doing nothing is not sustainable and worse, it leads to a decline/decrease of let’s say 1% everyday. Great summary in the picture below : “everywhere” because it is not just about improving only what seems to matter, I think that improving everywhere leads to consistency in the approach, helps leading by example, but also help training your “kaizen mind” by not being selective about what you improve or not and also by doing it everyday, you make the process of improving into a habit.

“focus” as I have found that we are in a world of infinite distraction, most millennials appear to be

professional multitaskers while recent studies concluded that it really hinders productivity as your brain really switches between tasks without ever being able to do both at once

and focusing on the “current action” is important, to me it is not a matter of the past or the future. I like to find a bit of zen and mindfulness practices in kaizen, because it is really about the action you are performing right now and what you could do better now and not tomorrow.

the rest of the sentence is self explanatory, kaizen is an active and conscious process, you can't expect it to just happen by itself. Unless it already became a habit, you have to first look for it, reach out for it and seize it.

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