

101PowerfulMoneySecrets.com

WHAT PEOPLE ARE SAYING ABOUT ALEX OOI...

"He almost gave up on writing this book because he had wanted so much for his readers that he wouldn't write unless he could give nothing but the best. I'm excited that his book is finally launched!"
— Peter Ho
"101 Powerful Money Secrets will be a huge help to everyone This book is packed with money wisdom that will truly enlighten you and put you on a trajectory to your financial freedom."
— Ken Toh
"You are so committed to empower and inspire everyone to achieve their highest potential and live a better and richer life. You are truly a man of honour, full of integrity. Thanks so much for everything."
— Mary Liu
"If you want to change your life, then Alex Ooi is your man. Read every secret again and again. Understand and appreciate the wisdom behind each of the secrets. Act on them. Your life could be be truly changed."
— Robbie Lee

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CONTENT

Introduction	. 6
Step 1 - Secrets of Highly Successful Stock Investing Strategy	17
Step 2.1 - Secrets of Highly Successful Stock Trading Strategy	18
Step 2.2 - Secrets of Sound Risk & Money Management System In Stock	
Trading	19
Step 2.3 - Secrets of Solid Psychological Tactics In Stock Trading	20
Step 3 - Secrets of How To Turbocharge Your Personal Finance	21
Step 4 - Secrets of Learning, Relearning & Personal Growth	24
Step 5 - Secrets of How The World Class Rich Think Differently	26
Step 6 - Secrets of Working Hard & Outworking Like Somebody Is Spending	ıg
24 Hours To Take All Away From You	. 28
Advanced - Secrets of How To Maximise Your Profit In Stock Investing &	
Trading	. 29
Bonus #1 - Secrets of The Whys of Making Money	. 32
Bonus #2 - Secrets of Good Self-Reminders While You Are Building Wealth	1
	. 33
Bonus #3 - Secrets From A - Z	. 34
Concluding Words	. 35
Highly Recommended Resources	. 37
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Introduction



Hi friend, my name is Alex Ooi, founder of <u>101PowerfulMoneySecrets.com</u> and author of 101 Powerful Money Secrets.

First of all, I'm humbled by you picking this book up. I'd also like to congratulate you because you now have a very powerful resource for big personal transformation.

Now, you may be wondering..."How could a few secrets possibly help me, let alone change my life?"

In order to answer that question, let me share with you my personal story...

After traveling overseas to study for my bachelor degree, I graduated in Singapore and chose to be an insurance agent.

My family thought this was an odd decision, considering I didn't need a degree to be an insurance agent and had just spent years acquiring one. Besides, insurance agents aren't paid by salary, they are 100% commission based and I

did, in fact, graduated from Nanyang Technological University — one of the top universities in the world.

What my family didn't understand, however, is that becoming an insurance agent would teach me many valuable life and sales skills that could help me in future business ventures.

This is how I chose to see it at least.

For instance, being an insurance agent would teach me effective communication and interpersonal skills and being an introvert, this would be invaluable to me. Also I have always been intrigued by sales; it has never been something that came natural to me, so the challenge to master it invigorated me.

That being said, I struggled...

For the first three months I had absolutely no sales!

What made this even more interesting is that I chose this path at the end of 2008. Yes, that was during the height of the financial crisis!

I vividly recall the day when the Lehman Brother had collapsed. I was reading the newspaper with a picture of the world map sprawled across the textured page. On each country it showed the big drop in the stock market, unfolding pure economic gloom!

All of this right before I was supposed to make a cold call... Talk about inspiring!

I continued to struggle for the next six months until I almost gave up.

I remembered there was a night after a frustratingly futile day's of work. I was sitting alone along the Singapore River and I was asking myself, "Why did this happen to me?" (I had less than \$500 left in my bank account.)

Expectedly, I had no answer!

But I was unwilling to throw in the towel, perhaps stubbornly. So I thought my only option was to put in longer hours in my work. That's the only thing I could think of!

So I worked 9am to 12am every day, even on weekends.

Although this was an extremely exhausting period for me, I was positive. I also stayed hungry and learned non-stop from successful insurance agents as well as seminars, courses, books, and pure experience.

Things did begin to improve...

I had my first sales award and incentive trip.

And slowly I saw better improvement, My sales achievements were acknowledged with more sales awards and incentive trips to Hong Kong and New York, among many more. All the while earning a decent income.



At Loews Miami Beach Hotel in Miami, Florida before our Awards Night in 2011



Upon arrival at Hotel Melia Bali in Nusa Dua, Bali in 2012

And you would assume I was elated, but ironically I wasn't.

The thing is... I love sales. But in all honesty I just didn't have a passion for insurance products. (I am a strong believer in having passion in what I do and what I sell)

Besides, despite all of the awards, I knew there had to be a sales system better than how I was doing it. Especially continuing to drive myself into the ground by working late hours was inconceivable to me.

In other words, I felt unfulfilled.

So I began my self-discovery journey to discover more about myself. I was also keen to find out if I could make money without a job.

Naturally, I attended plenty of seminars and courses and devoured many, many books. Every subject from personal growth, sales, entrepreneurship and personal branding to internet marketing, property investment, stock investment and stock trading; you name it, I have studied it. All cost me more than US \$30,000.



Had the privilege in 2013 to learn from Alexander Elder (best-selling author of many classic stock trading books such as *Trading For A Living* etc)

And I started by dabbling in stocks. Make a guess how much did I make in my first year?

If your guess is any respectable amount, I would disappoint you because I began my journey by losing money — repeatedly. And it was nothing short of extremely stressful.

One of the most unforgettable episodes happened one early morning in August 2013...

My hands couldn't stop trembling as I was looking over my stock platform; my stock had dropped for five straight days. Loss was over US\$12,000.

The stock continued to fall like a falling knife and its huge loss induced so much anxiety that I ended up selling and bearing the loss.

All of this on my birthday! Even worse, the stock I sold made its recovery moments after I sold when the chairman of the company bought the stock. Talk about luck!

Needless to say, months of difficulties ensued...

Then, from a dear friend I chanced upon the <u>Gallup StrengthsFinder</u> <u>Assessment</u> and came to appreciate my *natural strengths*.

I truly believe that knowing what we're good at maximizes our talent and success; knowing our strengths is extremely beneficial as it provides us with the ability to focus on what we can excel in instead of going through one too many trial and errors before settling on the thing that makes us shine!

During this time, my business coach invited me to join him in a potential business venture. I was tasked with writing the business plan for a business I had zero knowledge about.

I said, "Coach, I don't know anything about this business."

He replied, "I don't know as well. Go just think and research."

And this truly dramatically changed my life...

I didn't have to let my lack of knowledge stop me from creating a phenomenal business plan, because *literally anything could be studied and learned!*

So I went to work with his advice.

It was definitely a challenge but a life-changing one because I also began to ask myself "Hey, could I use this ideology in every other area of my life?"

"I'm not sure. Why not just try then?" I told myself.

So I started to review all I'd learned from seminars, courses, books, successful people, mentors, business coach and my own experiences.

And I did not stop here...

By utilizing my natural strengths, I thought through them, further researched, compiled, TOOK ACTION, reflected, fine-tuned... and repeated the steps.

I spent months doing these from which the outcome formed the foundation of this book!

And I progressed from this:



And this:



And this:

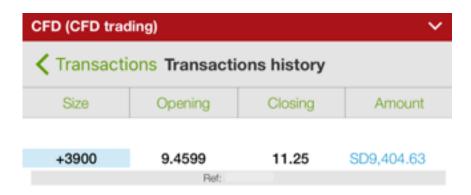


To this:



Symbol A	Last	Change %	Total Gain %
	0.6317	1.89%	8.45%
	3.8866	19.22%	61.74%
	6.26	-1.26%	20.23%
	3.338	-2.97%	1.33%
	6.3799	-5.48%	28%

And this:



And this:

CFD (CFD trad	ling)		~				
Transactions Transactions history							
Size	Opening	Closing	Amount				
+1000	25.03	33.84	SD11,797.47				
	Ref:						
+1000	24.2	33.84	SD12,908.92				
	Ref:						
+750	29.48	33.84	SD4,378.86				
	Ref:						
+900	27.98	33.84	SD7,062.41				
	Ref:						

And that's only the beginning...

My business plan was presented to potential investors and I began to build other businesses. Namely, my network marketing business and my internet marking business.

Finally I was utilizing my strengths and living the life I always wanted — the life I knew I was meant to live.

By now, I hope you've realized the power, potential, and possibilities that I am about to hand you. I hope you truly appreciate the gift in your hands.

More than anything, I hope that you don't rush through this book reading only the secrets. My desire is for you to take your time, think through them, understand and appreciate the wisdom behind each secret and then... TAKE ACTION. Reflect on your experience, read them again, and repeat.

Everything I am about to tell you has changed my life — dramatically! Just as it will change your life.

Are you ready to let 101 Powerful Money Secrets transform your life too? If so, turn on over to the next page and get ready for an adventure!

I am eager to hear YOUR success story! =)

— ALEX OOI

founder of <u>101PowerfulMoneySecrets.com</u>

STEP 1

SECRETS OF HIGHLY SUCCESSFUL STOCK INVESTING STRATEGY (FUNDAMENTAL ANALYSIS / VALUE INVESTING WINNING METHODOLOGY)

- 1. "Shares are not mere pieces of paper. They represent part ownership of a business." Warren Buffett
- 2. "Stocks with <u>strong fundamentals</u> including earnings, dividends, book value, and cash flow selling at bargain prices give their quality." Amah Lambert
- 3. "Price is what you pay; value is what you get." Warren Buffett
- 4. "...100% of the information you have about a company represents the past, and 100% of a stock's valuation depends on the future." Bill Miller
- 5. "Rule No.1 is never lose money. Rule No.2 is never forget rule number one."
 Warren Buffett
- 6. "Be fearful when others are greedy. Be greedy when others are fearful." Warren Buffett
- 7. "Cash combined with courage in a time of crisis is priceless." Warren Buffett

STEP 2.1

SECRETS OF <u>HIGHLY SUCCESSFUL STOCK TRADING</u> <u>STRATEGY</u> (TECHNICAL ANALYSIS WINNING METHODOLOGY)

- 8. "People have basically acted and reacted the same way in the market as a result of: greed, fear, ignorance, and hope. That is why the numerical formations and patterns recur on a constant basis." Jesse Livermore
- 9. "The trend is your friend" Umar Ali
- 10. "You'll always find that the simplest of methods work the best." Nicolas Darvas
- 11. "By failing to prepare, you are preparing to fail." Benjamin Franklin
- 12. "Our research indicated that liquidations are vastly more important than initiations. If you initiate purely randomly, you do surprisingly well with a good liquidation criterion." William Eckhardt
- 13. "One common adage...that is completely wrongheaded is: You can't go broke taking profits. That's precisely how many traders do go broke. While amateurs go broke by taking large losses, professionals go broke by taking small profits." William Eckhardt

STEP 2.2

SECRETS OF SOUND RISK & MONEY MANAGEMENT SYSTEM IN STOCK TRADING

- 14. "The most important rule of trading is to play great defense, not great offense. Every day I assumed ever position I have is wrong. I know where my stop risk points are going to be. I do that so I can define my maximum possible drawdown. Hopefully, I spend the rest of the day enjoying positions that are going in my direction." Paul Tudor Jones
- 15. "The whole secret to winning and losing in the stock market is to lose the least amount possible when you're not right." William O'Neil
- 16. "The only thing to do when a person is wrong is to be right, by ceasing to be wrong. Cut your losses quickly, without hesitation." <u>Jesse Livermore</u>
- 17. "I'm only rich because I know when I'm wrong...I basically have survived by recognizing my mistakes." George Soros
- 18. "My experience with novice traders is that they trade three to five times too big. They are taking 5 to 10 percent risks on a trade when they should be taking 1 to 2 percent risks. The emotional burden of trading is substantial." Bruce Kovner
- 19. "Losers average losers." Paul Tudor Jones

STEP 2.3

SECRETS OF SOLID PSYCHOLOGICAL TACTICS IN STOCK TRADING

- 20. "The goal of a successful trader is to make the best trades. Money is secondary." <u>Alexander Elder</u>
- 21. "The best traders have evolved to the point where they believe, without a shred of doubt or internal conflict, that "anything can happen." Mark Douglas
- 22. "They would rather lose money than admit they're wrong. What is the ultimate rationalization of a trader in a losing position? "I'll get out when I'm even." Why is getting out even so important? Because it protects the ego." Marty Schwartz
- 23. "If you have a losing position that is making you uncomfortable, the solution is very simple: Get out, because you can always get back in. There is nothing better than a fresh start." Paul Tudor Jones
- 24. "Whenever there is a really tough period, I try to play defense, defense, defense. I believe in protecting what you have." Marty Schwartz
- 25. "It is a little bit like playing golf: You can throw your clubs around after making a bad shot, but while you are making the next shot you should keep your head down and your eye on the ball." Richard Dennis
- 26. "It never was my thinking that made the big money for me. It always was my sitting. Got that? My sitting tight!" Jesse Livermore

STEP 3

SECRETS OF HOW TO TURBOCHARGE YOUR PERSONAL FINANCE

- 27. "If you want to create wealth, it is imperative that you believe that you are at the steering wheel of life, especially your financial life... Poor people choose to play the role of the victim." T. Harv Eker
- 28. "Focus on all four of your net worth factors: increasing your income, increasing your savings, increasing your investment returns, and decreasing your cost of living by simplifying your lifestyle." T. Harv Eker
- 29. "Invest in yourself. <u>Your career</u> is the engine of your wealth." Paul Clitheroe
- 30. "The only way to earn what you're really worth is to get paid based on your results." T. Harv Eker
- 31. "Starting out to make money is the greatest mistake in life. Do what you feel you have a flair for doing, and <u>if you are good enough</u> at it, the money will come." Greer Garson
- 32. "Most people work hard enough not to get fired and get paid enough money not to quit." George Carlin
- 33. "Never depend on single income. Make investment to create a second source." Warren Buffett
- 34. "Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like." Will Smith

- 35. "My problem lies in reconciling my gross habits with my net income." Errol Flynn
- 36. "Budget: a mathematical confirmation of your suspicions." A.A. Latimer
- 37. "It's not just how much money you make that will determine your future prosperity. It's how much of that money you put to work by saving it and investing it." Peter Lynch
- 38. "The rich invest their money and spend what is left. The poor spend their money and invest what is left." Robert T. Kiyosaki
- 39. "Rich people think long-term. They balance their spending on enjoyment today with investing for freedom tomorrow... Poor people choose now. Rich people choose balance." T. Harv Eker
- 40. "Debt is like any other trap, easy enough to get into, but hard enough to get out of." Henry Wheeler Shaw
- 41. "Rule One. You must know the difference between an asset and a liability, and buy assets... Most people struggle financially because they do not know the difference between an asset and a liability." Robert T. Kiyosaki
- 42. "The more money that goes into my asset column, the more my asset column grows. The more my assets grow, the more my cash flow grows. And as long as I keep my expenses less than the cash flow from these assets, I will grow richer, with more and more income from sources other than my physical labor." Robert T. Kiyosaki
- 43. "You become financially free when your passive income exceeds your expenses." T. Harv Eker
- 44. "How many millionaires do you know who have become wealthy by investing in savings accounts? I rest my case." Robert G. Allen

- 45. "Compound interest is the eightth wonder of the world. He who understands it, earns it. He who doesn't, pays it." Albert Einstein
- 46. "Rich people see every dollar as a "seed" that can be planted to earn a hundred more dollars, which can then be replanted to earn a thousand more dollars." T. Harv Eker
- 47. "Index investing outperforms active management year after year." Jim Rogers
- 48. "I think that the first thing is you should <u>have a strategic asset allocation mix</u> that assumes that you don't know what the future is going to hold." Ray Dalio
- 49. "The most important word in the world of money is <u>cash flow</u>. The second most important word is leverage." <u>Robert T. Kiyosaki</u>
- 50. "It comes down to this: either you control money, or it controls you. To control money, you must manage it... Poor people either mismanage their money or they avoid the subject of money altogether." T. Harv Eker
- 51. "The secret of creating riches for oneself is to create them for others." <u>Sir</u> <u>John Templeton</u>
- 52. "Don't let the opinions of the average man sway you. Dream and he thinks you're crazy. Succeed, and he thinks you're lucky. Acquire wealth, and he thinks you're greedy. Pay no attention. He simply doesn't understand." Robert G. Allen
- 53. "That man is richest whose pleasures are cheapest." Henry David Thoreau

STEP 4 SECRETS OF LEARNING, RELEARNING & PERSONAL GROWTH

- 54. "An investment in knowledge pays the best interest." Benjamin Franklin
- 55. "It is literally true that millions come easier to a trader after he knows how to trade than hundreds did in the days of his ignorance." Jesse Livermore
- 56. "Losses can either be lost money, or tuition in the school of trading" Mark Moskowitz
- 57. "Success consists of going from failure to failure without loss of enthusiasm." Winston Churchill
- 58. "You learn nothing from your winners and everything from your losers." Jeff Horn
- 59. "Even a mistake may turn out to be the one thing necessary to a worthwhile achievement." Henry Ford
- 60. "To learn new things; you might need to unlearn old thought and tricks. Both processes can never be achieved without humility." Ajaero Tony Martins
- 61. "It is only when people shake off the baggage of financial misinformation they have acquired from their parents, teachers, friends and past financial disasters that they are able to advance themselves financially." Todd Dean
- 62. "Learn all you can from the mistakes of others. You won't have time to make them all yourself." Alfred Sheinwold

- 63. "Study well what the billionaire does. It may make you a millionaire." John Emmerling
- 64. "Both poverty and riches are the offspring of thought." Napoleon Hill
- 65. "Being ignorant is not so much a shame, as being unwilling to learn." Benjamin Franklin

STEP 5

SECRETS OF HOW THE WORLD CLASS RICH THINK DIFFERENTLY

- 66. "Middle class focuses on saving... World class focuses on earning." <u>Steve Siebold</u>
- 67. "Middle class worries about running out of money... World class thinks about how to make more money." <u>Steve Siebold</u>
- 68. "Middle class believes building wealth is a solitary effort... World class believes building wealth is a team effort." Steve Siebold
- 69. "Middle class believes having a job gives them security... World class knows there's no such thing." <u>Steve Siebold</u>
- 70. "Middle class underestimates the wealth building power of referral marketing... World class knows <u>referral marketing creates millionaires.</u>" <u>Steve Siebold</u>
- 71. "Middle class believes you have to have money to make money... World class believes in using other people's money." <u>Steve Siebold</u>
- 72. "Middle class earns money doing things they don't like to do... World class gets rich doing what they love." <u>Steve Siebold</u>
- 73. "Middle class works as little as possible... World class works as smart as possible." <u>Steve Siebold</u>
- 74. "Middle class believes money changes people... World class believes money reveals people." <u>Steve Siebold</u>

- 75. "Middle class believes rich people are crook... World class believes rich people are ambitious." <u>Steve Siebold</u>
- 76. "Middle class believes the rich are obsessed with money... World class believes the rich are obsessed with success." Steve Siebold
- 77. "Middle class believes people are out to get them... World class believes the universe is conspiring to help them." <u>Steve Siebold</u>
- 78. "Middle class believes it's shrewd to be cynical... World class believes it's shrewd to be optimistic." <u>Steve Siebold</u>
- 79. "Middle class believes rich people are arrogant... World class believes rich people are confident." <u>Steve Siebold</u>
- 80. "Middle class longs for the good old days... World class dreams of the future." Steve Siebold
- 81. "Middle class doesn't believe in personal development or self help... World class believes they're the secret to getting rich." Steve Siebold
- 82. "Middle class believes they're missing something... World class knows it's beliefs that make the difference." <u>Steve Siebold</u>
- 83. "Middle class associates with anyone... World class carefully monitors their associations." Steve Siebold
- 84. "Middle class encourages their kids to be nice and make friends... World class encourages their kids to be smart and build a network." Steve Siebold
- 85. "Middle class believes they must choose between a great family life and being rich... World class knows you can have it all." <u>Steve Siebold</u>

STEP 6 SECRETS OF WORKING HARD & OUTWORKING LIKE SOMEBODY IS SPENDING 24 HOURS TO TAKE ALL AWAY FROM YOU

- 86. "The average man doesn't wish to be told that it is a bull or a bear market. What he desires is to be told specifically which particular stock to buy or sell. He wants to get something for nothing." Jesse Livermore
- 87. "It is absurd to think that the general public can ever make money out of market forecasts." Benjamin Graham
- 88. "...the leading cause of financial disablement is the belief that you can rely on the experts to help you." Michael Marcus
- 89. "If you are willing to do only what's easy, life will be hard. But if you're willing to do what's hard, life will be easy." T. Harv Eker

ADVANCED SECRETS OF HOW TO MAXIMISE YOUR PROFIT IN STOCK INVESTING & TRADING

- 90. "When most investors, including the pros, all agree on something, they're usually wrong." <u>Carl Icahn</u>
- 91. "Usually they are too pessimistic when it's bad, and too optimistic when it's good." Bill Miller
- 92. "When reward is at its pinnacle, risk is near at hand." John (Jack) Bogle
- 93. "You will see hysteria in the charts. When I see hysteria, I usually like to take a look to see if I shouldn't be going the other way." <u>Jim Rogers</u>
- 94. "The worse a situation becomes, the less it takes to turn it around, and the bigger the upside." George Soros
- 95. "I believe the very best money is made at the market turns... Well for twelve years I have been missing the meat in the middle but I have made a lot of money at tops and bottoms." <u>Paul Tudor Jones</u>
- 96. "To some extent, to be a good trader, you have to be a contrarian." Paul Tudor Jones
- 97. "When a falling stock becomes a screaming buy because it cannot conceivably drop further, try to buy it thirty percent lower." Al Rizzo
- 98. "Do not but the hype from wall street and the press that stocks always go up." <u>Jim Rogers</u>

- 99. "Diversification is a protection against ignorance. It makes very little sense to those who know what they are doing." Warren Buffett
- 100."I would go over our charts... I studied historical models of great winning stocks to ingrain in my mind what a stock looked like before it made a major move." <u>David Ryan</u>
- 101."I just wait until there is money lying in the corner, and all I have to do is go over there and pick it up. I do nothing in the meantime." <u>Jim Rogers</u>

~ To those souls who	will never be less	than the best they ca	n be ~

BONUS #1 SECRETS OF THE WHYS OF MAKING MONEY

- 102. "Money is a lubricant. It lets you "slide" through life instead of having to "scrape" by. Money brings freedom freedom to buy what you want, and freedom to do what you want with your time. Money allows you to enjoy the finer things in life as well as giving you the opportunity to help others have the necessities in life. Most of all, having money allows you not to have to spend your energy worrying about not having money." T. Harv Eker
- 103. "You can be young without money, but you can't be old without it." Tennessee Williams
- 104. "I've been rich and I've been poor. Rich is better." Sophie Tucker
- 105. "Money is for making things happen." Richard Branson

BONUS #2 SECRETS OF GOOD SELF-REMINDERS WHILE YOU ARE BUILDING WEALTH

- 106. "Riches are not an end of life." Henry Ward Beecher
- 107. "Money is central to our lives. Yet money is not of central importance. It has nothing whatsoever to do with the lasting values that make life worth living." Kent Nerburn
- 108. "It's good to have money and the things that money can buy, but it's good, too, to check up once in a while and make sure that you haven't lost the things that money can't buy." George Lorimer
- 109. "It is health that is real wealth and not pieces of gold and silver." Mahatma Gandhi
- 110. "When wealth is lost, nothing is lost; when health is lost, something is lost; when character is lost, all is lost." Billy Graham
- 111. "Not he who has much is rich, but he who gives much." Erich Fromm
- 112. "Think of yourself as a role model for others—showing that you can be kind, generous, loving, and rich!" T. Harv Eker
- 113. "When I caution you against becoming a miser, I do not therefore advise you to become a prodigal or a spendthrift." Horace
- 114. "Everyone wants to ride with you in the limo, but what you want is someone who will take the bus with you when the limo breaks down." Oprah Winfrey

BONUS #3 SECRETS FROM A-Z

- 115. "If you have more than 120 or 130 I.Q. points, you can afford to give the rest away. You don't need extraordinary intelligence to succeed as an investor." Warren Buffett
- 116."To be a successful business owner and investor, you have to be emotionally neutral to winning and losing. Winning and losing are just part of the game." Robert T. Kiyosaki
- 117. "My experience indicates that most people who've accumulated a great deal of wealth haven't had that as their goal at all. Wealth is only a byproduct, not the original motivation." Michael Milken
- 118."If you want to have a better performance than the crowd, you must do things differently from the crowd." Sir John Templeton
- 119. "Worry, like a rocking chair will give you something to do, but it won't get you anywhere." Vance Havner
- 120. "Success Produces Success, Just As Money Produces Money." Diane Ackerman
- 121."If you are going to think anyway, you might as well think big!" <u>Donald Trump</u>

CONCLUDING WORDS

Hi friend, I trust that you have greatly enjoyed 101 Powerful Money Secrets. I hope that you are truly empowered, encouraged, and inspired!

You are probably wondering... "Where do I go from here?"

Well, 101 Powerful Money Secrets is just the start.

Let's say you desire to be highly successful in stock investing. You may want to read up solid resources like <u>The Neatest Little Guide to Stock Market Investing</u> to learn the exact strategy then apply what you learn.

Remember that there is literally no lazy or short-cut way to success in anything in life, and ACTION is key.

One of my favourite quotes is:

"The only place where success comes before work is in the dictionary." - Vidal Sassoon

And I look forward to hearing about all the massive transformations you are going to experience...

Share Your Story

Feel free to share how these secrets have helped you by dropping me an email anytime at alexooi@101powerfulmoneysecrets.com

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I look forward to hearing from you and to connecting with you through my newsletter.

Talk to you soon...

Alex Ooi

Peak Potential Specialist

Founder of 101PowerfulMoneySecrets.com

P.S. I will leave you to explore three resources focusing on three specific areas namely mindset, health and relationship which you may find helpful on the following page. I'd highly recommend you check them out because they are interdependent with 101 Powerful Money Secrets and so crucial to achieve financial success or anything that we desire in life, especially if you need specific help in those areas in your life.