

Live Life as a Hero!

Prologue

More than 20 years ago I stopped at a traffic light and a beggar walked over to me. I was a successful businessman with a fast car, nice suit, and a growing business. At that time begging wasn't typical in Hungary, only people in devastating situations lived on the streets. It was an uncomfortable situation. I gave him some change with mixed feelings. On one hand, I felt frustrated seeing him begging, and I did not understand why he had stopped working. Why did he stop fighting? If I was able to fight, he would be able, also. On the other hand, I felt for him. What had happened to him forcing him to beg? I felt remorse. Life is unfair. He also deserved everything I got from life. On the way home I was thinking about this man. He was similar to me in age and build, we might have even studied at the same school. We both had two hands, two legs, probably the same amount of brain cells as well.

So what was the difference between him and me? If we were the same, why were our achievements different? Was I also going to be a beggar in a year? Was it possible that that man would become successful in a year? Or does he remain a beggar for good? What makes some people beggars and others successful? I have been thinking about this since then. If we are different, what are the differences between us? The one who realizes the differences, realizes the secret of success. One thing is certain, the difference is not physical. Then what is it?

25 years later I have realized a few things. I had to read more than 200 business books, over 50 biographies, and have 25 years of experience in business. More than 400 people, students and professionals, have worked in my company over these years. I saw their successes and failures. Let me tell you what I think about success.

The Secret of Success

This book tells you, what you need to do to be successful and how to get your life back on track. It shows you the thoughts you have to adopt, and the ones you have to get rid of. This formula works, I guarantee. Just to make it clear; anyone who reads this book and simply follows the guidance, will make it big. Mark my words. I've never met anyone who claimed that he had followed the rules written in this book and failed.

Let's start with the most important thing. What is the secret of success? Four simple words. If you follow the rules, you will be successful and rich. These four words are: DREAM, DESIRE, FAITH, and GOAL.

DREAM

Everybody fantasizes about wealth and comfort. But there is a huge difference between fantasizing and dreaming. Don't fantasize, dream to explore your desires! Dreaming is a difficult and specific challenge. Lie down, get comfortable, close your eyes and imagine everything you wish for. Everything you want to achieve in your life. Dream about your desires thoroughly. Every little detail. Get a photo of them, or just draw a picture yourself. If you dream about a house, visualize all the details from the color of the tiles to the flame of the fireplace. If you dream about your own company, visualize your product and your services, your associates and assistants. Imagine an ordinary day at work. Dream about your assistant serving a customer! Dream about the happiness on your customer's face! Dream about your bookkeeper showing you the annual balance report! See the numbers! Dream about your income and profit! Dream about the office Christmas party! Imagine your company in 10 years, and imagine yourself, when you are retiring. When you have all the puzzle pieces of your dream, put them together and make it work. See yourself driving your car, relaxing and drinking champagne in your hot tub, watching movies in your home theatre room. See the street where you would live, your employees working, and your satisfied customers. Just like watching a movie. The more you practice, the clearer you can imagine the picture. If you decide to change something, do it. Change the color of your car or even the brand, if it is not fast enough. You can keep changing, developing your dream until you find it perfect. Build a flawless dream!

When you have the perfect dream, write it down. Everything. Every little detail you have imagined. Buy a beautiful notebook, name it Dream Book and write your dream in it. Respect your dream, do not make notes on a torn newspaper edge. The more detailed your dream is, the bigger the chance for it to come true. You can attach pictures and photos as well. Once you are done, read it every day and memorize every detail. If you do not write it on paper, the details will fade and eventually you will lose your dream. If it is written, it will be burned into your memory and will become true.

Those without dreams are damned to work on other people's dreams.

Let me tell you a story which I have heard over 20 years ago and it changed my life. A young guy in Brazil really wanted a Ferrari. He imagined every little part of it – if I remember correctly it was a red Testarossa. He got a photo from a magazine and looked at it every single night. He worked for it every day. He was looking at the photo every night and he was dreaming about driving it. When he saved the desired amount of money, he entered the local Ferrari dealership to buy one. He was told that there was no manufacturing capacity for that model, but there was an almost new, hardly used one in the store. He was very much upset because he worked hard to buy a brand new one. The store manager convinced him to take a look at the used one and offered a huge discount also. The young man followed the manager to the storage and when he saw the car, he started crying. It was the very same car on the photo in his pocket. The photo he had in his pocket was taken of that car! If you are able to see your dream, you will be able to possess it.

1. Why am I sure that you need to dream to achieve success? Because of my experience.
2. Every successful person has a clear, written dream.
3. None of the unsuccessful people have clear, written dreams.
4. It really seems to me that a clear, written dream is absolutely necessary for success.

DESIRE

The dream is necessary, but not sufficient to guarantee your success. The second step is to long for your dream. If you don't do it, your dream will become nothing else but daydreaming.

There are two very important things concerning your desire:

How much do you desire your dream to come true? Your desire is 100% when you are willing to do anything to achieve it.

What does "anything" mean? Everything that the law of God and man allows for. Be ethical and don't break the law or the dark side will take you ☹️. (For further details see *Star Wars 3*)

Now we have arrived to a sensitive point. Who are the worst enemies of your dream? Surprise: Your closest friends and your family! Your parents, your wife or husband, and your friends. They will pull you back to earth and not let you achieve your dreams.

Think about it! You have a dream, you wrote it down, you've planned your steps. You decided to start a new lifestyle on Sunday. Sunday morning you tell your wife that you are ready to start something new, you tell her what your dream is and that you will be busy all day long. And what is the reaction? "Do you really want to skip Sunday brunch with my mom? She has been preparing it for you all morning." This is the point when you have to decide, how much you want to follow your dreams. Do you dare to skip the brunch on Sunday and on the following Sunday as well? Do you dare to tell your parents that you have no time to help with chores around the house because you are working on your dream? Do you dare to tell your wife that you quit your steady job, start a new business, and she should not expect to receive your insufficient, but regular salary for a while? Do you dare to tell your friends that you cannot go to the pub because you have to study online marketing? If you do, you will be able to do anything for your dream. If you procrastinate and say that a week or two really does not matter, then you're lost forever.

My favorite Hungarian soccer player, Andras Torocsik, who in my opinion was more talented than Messi and Ronaldo combined, did not become a greater star than Pelé because he couldn't say no to going to the pub with his friends. Your enemies are not the strangers. They would say "What a great plan. When do you start?" Your close friends will try to hold you back because they are afraid that you will change and their lives will be changed as well. They will be terrified of change. They have no dreams and they know that they will never have a dream. People without dreams hate people with dreams. The reason you have to have brunch with your mother-in-law is not because they are interested in you, but because they don't want any change in their lives. They will even offer you money so you wouldn't change your lifestyle. (Don't take advantage of this though :)

This is why your desire has to be strong to follow your dreams. You need to face the conflicts and say no to everyone who wants to hold you back or stands in your way.

Before you step into the world you have to seriously weigh your dream. Is there anything you wouldn't do for your dream? If yes, hide your dream in a secret place and stay who you are. One thing you mustn't allow: you mustn't allow anyone to ridicule or mock your dream. Maybe your time will come later; we do not know the future. But one thing is certain, if a dream is mocked, it dies.

If you think that there is nothing you wouldn't do for your dream then cry out your dream, and declare that from now on you live for your dream and no one can hold you back. At this point something

unexpected will happen. Nobody will oppose your dream. People will support you. Your mother-in-law will even bring you a packed lunch and stay only for five minutes because she doesn't want to disturb you.

People hate those who want to be different, but respect those who actually did it and love them as heroes. It's a strange contradiction, but true.

1. Why am I sure that you need to have a desire to succeed? Because of my experience.
2. All successful people have a strong desire to follow their dreams.
3. Unsuccessful people do not have a desire to follow their dreams.
4. It seems, that you definitely need a burning desire to succeed.

FAITH

So, you have a dream and you desire it more than anything else in this world. The next step is faith. How much do you believe in achieving your dream? It will only work if your faith is 100% pure. What does 100% pure faith mean? It is simple. 101% of pure faith means that you die for something. Well, you don't need to die, but 100% is just below 101%. How can you assess the measure of your faith? Easily. You keep telling yourself that you believe in your dream for six months. Commuting between your work and home takes about two hours every day. It is a perfect time to build your faith. If a few months later you get on the bus full of energy, smiling at people, you are on the right track. If you feel listless, your faith is not strong enough and you shouldn't change your life. If someone asks you if you can raise your hand, you say "of course, I am sure I can" with a grin on your face. This is the point where you have to get to: that you will undoubtedly succeed. You are a true believer if you do not have a plan B. Why should you have a plan B? Do you have a plan B in the event you cannot raise your hand? Plan B is the bridge behind you. Burn this bridge to strengthen your faith.

If you still have doubts, examine them. Is your dream not good enough? Do you not feel a burning desire? This can easily happen. There are too many people trying to sell us fake dreams which we do not really need, it is just a fad. The insecurity of your faith makes you recognize your real dream. When your faith says "go on, start to follow your dream, you will manage" then nobody will be able to stop you. But if you realize that you dream is somebody else's dream (your parents', wife's, or friend's dream), leave it and look for your true dream. Too many people dream someone else's dream. They dream of a college degree because of their parents, though they don't like what they are doing. They dream of a big house for their wives' sake, even though they hate mowing the lawn. They dream of a family car for the wives' sake, though they would rather buy something else. As the phrase goes: *Everyone wants a Ferrari, but not too many dare to dream about it.* Don't fight for the wrong dream, because it will turn into a nightmare!

1. Why am I sure that you need to have faith to succeed? Because of my experience.
2. All successful people have 100% pure faith in that they can make it.
3. Unsuccessful people don't believe they can make it.
4. It seems, that you definitely need strong faith to succeed.

GOALS

Once you have your true dream, you feel that burning desire, and you believe that you will succeed, then it is time to take action. The way of doing this is very important. Lots of people mess up at this point. Our actions will only be successful if they are motivated by goals. Set goals to achieve your dream. Call these goals milestones. Use these milestones frequently and set them close to each other so it would be easy to reach one after the other. This is very important. You have to set easy goals and you should be able to clearly see the next milestone. Your dream must be great, but your goals must be small and easy. So set clear goals and write them down. Check your goals every single day and hold yourself accountable to them. You must complete your daily goal every single day. I had a sign above the door of my office: You can't go home until you sell at least one software. I've been doing this for 25 years, so you can calculate how many I sold.

Most people make the mistake of setting goals that are too big and difficult and require too much time to achieve. You can't see your achievements daily. People somehow always believe in miracles and fantastic ideas. They think they need a Nobel Prize-worthy idea to succeed. This is not true. You need specific, daily goals to achieve and you need to be accountable to them in order to succeed.

My favorite hero is Forest Gump, who was a very successful character. He always accomplished everything he had to. He was told to hit the ping-pong ball back and he did it. He was told again, and he did it again. He didn't overthink it, didn't analyze. He just did what he had to do. He achieved one goal and then he focused on the next one. Small goals, all accomplished. My other favorite scene from the movie is when he has to assemble his gun. 60 simple movements, and it's done. All his friends looked for excuses and explanations for their failures. They were doing everything but focusing on the goal. No wonder that Forest had already completed the assembly even before his friends started it.

Funny, that unsuccessful people thought Forest to be a dummy, even though he was the one with the key to success.

Another example is dieting. Lots of people set a weight loss goal, like losing 20 pounds by the end of the year. They buy magic pills and methods. 99% of them fail, because they do not have specific goals, which are met and checked daily. What would Forest Gump do? He would set a daily goal of losing 10 ounces. Losing 10 ounces a day is not a big deal. You don't have to starve or have a miracle diet. It's enough to leave a quarter of the potato on your plate.

The point is a specific daily goal. 10 ounces a day! It is easy to accomplish, to measure, and to check. By the end of the year you will lose exactly 20 pounds. You do not need a miracle to succeed. You need small, well-defined steps every day.

The order of building success is: dream, desire, faith, and goals.

The order of delivering success is just the opposite: goals, faith, desire, and dream.

If you don't have the right goals, you won't believe in achieving them. If you don't believe in your goals, your desire will fade. When you lose your desire, your dream will be gone. This is why it is so important to set the right goals. If you fail at achieving your first goal, your dream is in danger. If you don't achieve your first milestone, the first crack appears on the column of success. You can fix it, but after the second or third missed goal you will lose faith. Lots of people stop working on their dreams after a couple of weeks, or if they still do it, it is only a token gesture. If your New Year's resolution is to start jogging

every day in order to lose weight and live a healthier life, but you skip jogging the first couple of days, on the third day you will know that you have failed. Maybe you still have your dream but you lost your faith and your desire. A week later you give up your dream altogether. Your only hope is to reset your goals, your milestones. But be aware, your milestones have to lead you to your dream. Jogging once a month is not the right milestone. It's a vicious cycle and many make this mistake. After failing at their big goals, they set way too small goals. Tiny goals don't lead you to your dreams. Being completely honest with yourself helps you to find the answer. You have to be honest about your dream, examine your faith and your desire, and then you have to set realistic goals. If these four things are balanced, setting your list of goals will be easy.

In the past 25 years I woke up every Monday morning thankful for my job, feeling that this day will bring me closer to my dream. A true athlete cannot wait to start his training to get stronger, faster, and closer to his dream.

If you can't set your goals, your dream must be wrong. You dreamt something you don't really want. If this is the case, then go back to the beginning of the book and start the whole process all over again.

About the Mission

Everyone who follows these 4 steps can be successful. It's a fact. There is only one thing that supersedes success, and that is happiness. Happiness comes to you when you complete your mission.

Everybody was born with a mission. Everybody has a divine spark in them which gives them superpower on their mission. It is not true that everybody was created equal and we are all same. It might be politically correct, but if you want to be successful and happy, you have to realize that people are different. With some, it is obvious. Like Puskas, Mother Teresa, Steve Jobs, Roger Federer or Luciano Pavarotti. They are outstanding people; we would never reach their level. No matter how hard you train, most likely you will never be able to play tennis like Federer. They are different from the rest of us, they have a divine gift and that is their mission. But do not despair, you have your own mission, too. Your task is to find your own mission. It can be simple or very difficult. Once a world famous piano player told me that he has known his mission - bringing music to people- since he was four years old. For others it can take decades to find their mission. Those who find their mission, live a happy life. Those who haven't found it yet, live a boring life. Those are the most unfortunate who find their mission but do not live in it. They are the unhappy ones.

It is a simple formula:

You work in your mission = you are happy.

You do not work in your mission = you are not happy.

So our most important task is to find our mission. If our mission is our job then all our dreams come true, because the divine gift will help us in our work. If you don't work in your mission, you will fail, no matter what you do. If you work on your mission, you will be able to manage every task and all your enemies will go away. No one can stop you!

Nobody can seriously believe that they can be more successful in software developing in Hungary than me, when God gave me the mission of building a very successful software developing company from the ground up. This is my mission. There is a proverb which says that your goal is your path. Your path is your mission. You can only be successful in your own mission. And you can become world famous.

There is one more very important thing. Your mission is not necessarily what you enjoy the most, but it is what God has entrusted you with on the earth.

Don't fool yourself. If you become a teacher just because you enjoy the summer holiday, it's fine. But do not lie to yourself saying that it is your mission. Anyway, money can show what your real mission is. When a doctor or teacher complains about money, he is not doing his mission, he is merely a mercenary. Being on the right path is not about money, but it will attract a lot of money. Nadal doesn't play tennis for the money, yet he is very wealthy.

If you work for your mission, you will make lots of money. If you work for money, you remain poor.

Everybody gets his mission from God, they don't inherit it from their parents. If we understood and acknowledged this, there would be far less damaged souls in the world. Nothing is more pathetic than when a famous person is succeeded by his son, and he ends up being miserable. This is true for many areas in life, for sport, culture, and the business life alike. I know of many companies where the workers are praying for the owner's children to take long vacations so they wouldn't harm the business and the workers could work peacefully.

It is not a coincidence that the ratio of successful people is higher among orphans.

Accept that your kids have their own mission. Don't force them to continue in your fulfilled or failed dream. Let them discover their own dreams.

Accelerators

Back in the old days when we wanted to get drunk fast, we had a shot between beers just to reach the desired effect. We called these shots accelerators. Not that we'd fail without those shots, but when you are young you want to do everything as fast as you can. Let me tell you about these accelerators. They are brief ideas and thoughts that speed up your success.

Handling Money

Nowadays everything costs money. Air, water, land, road, food, and drink. There is no point arguing about whether this is good or not. They just do. Either you adjust to it or you get destroyed. We must learn to rule over money or we will be ruled. Ages ago lions guarded the water, and we had to defeat them to access the water. Nowadays the water is guarded by money, so we have to defeat money to drink freshwater. Same situation, different opponent.

How can you rule over money? Be smarter than it is. Study its weaknesses and strengths. Study its behavior. Respect it, but do not be afraid of it. Just like the lions guarding the water. If you are stronger

than money, it will yield to you and will serve you. Like wild horses that need to be broken or they will throw you off. There is no other way, no government or humanitarian organization will protect you. Rule over money, or it will rule over you!

Learn how to make money and learn how to spend it! Most people cannot control their earnings and spending. They are controlled by money. You have to know why you make as much money as you do, and what you need to do to make more.

Watch your spending! Your spending must be a consciously planned system.

The best example is the envelope-system. Make some envelopes for your expenses. On one side of the envelope write what and how much you pay each month. Put your name on the first envelope. Write 10% on it. When you receive your salary, save 10% of it for yourself. You made this money, so the first bite of the loot is yours. Save this 10% and don't ever touch it again! This is the foundation of your fortune. Prove to your money that you can rule over it!

The other envelopes are: mortgage, house, utilities, groceries, clothing, travels, school, fun, etc. Write the name of the expense and the amount on each envelope. It is very important that you do not take money from one envelope and put it into another. You planned it, so don't shift your ground. If you did not plan correctly, plan again! But do not take money from one envelope and put it into another! Respect yourself enough to plan objectively. The order of the envelopes is also important. Number them, and fill them up based on their number. The order must be determined by importance and need. So mortgage is more important than fun, groceries are more important than travels. If you have no money left for the last envelope, work more! If you notice that you've spent the money from the envelope before time, put new envelopes into that envelope. For example, divide your groceries money into 30 installments and spend only the amount that is meant for each day.

Our salary is always low. But compared to what? If you do not have envelopes and you spend your money without planning, your salary is low indeed. If you know what your expenses are, then you know how much money you have to make. If you know how much money you have to make, then you can determine your goals precisely. Once you do this, you control your life and your cash flow.

If you don't plan your expenses, you may feel like you are greedy and this negative feeling scares money away. People, who say money is not important often think that rich people are greedy. These people don't have budget plans and don't understand it. That is why they think that everyone who makes more money than them must be greedy. Maybe they just have more envelopes or planned on having more money in their envelopes.

Some people think they can solve their financial problems if they save money rigorously. Big mistake! If you focus on saving money you block your creativity, and it doesn't help you to become rich. You are not going to achieve anything by saving a little money every month while leading a miserable life. You will spend your savings the following month. I have never seen anyone who had become rich by saving money. You won't either.

Analyze your spending! Lots of people don't even know what they spend their money for. They just buy junk. Kiyosaki clearly explains the concept of junk. Make a detailed list of your spending for each envelope. You will be surprised how many unnecessary things you buy. It was noted that poorer people buy more unnecessary things. Analyze every single spending and if you bought something that was not necessary don't buy it next time. If you have chips, coke, cigarette, and alcohol on your list then you are not poor, just a squanderer.

My colleague once said: “Money burns a hole in my pocket”. Which means that as long as he has money in his pocket he keeps spending it. I believe this is an illness that can be cured by the envelope system.

If you understand that planning your spending leads to making more money, you are on the right track. If you don't have a plan, you will waste your money, and never be rich no matter how much money you make.

Never borrow money! In the past those who were not able to pay their debt became debt slaves. This has not changed. If you have a debt you become the bank's slave. If you have a debt, pay it back as soon as you can, and never take out a loan again! You are either a free man or a debtor!

Love the Rich!

This one is going to be a difficult chapter because everyone hates rich people. Think about it! If you hate opera, how often will you go to the opera house? Not once! If you keep saying that you hate opera, no wonder that you will never be invited to an opera fan club. You hate tennis and you wonder why you are not good at it? If you hate rich people you will never become one of them. You will never achieve something if you hate it openly or subconsciously. So if you want to be rich, you have to learn to love the rich. Get used to it. It takes time, but eventually you will manage. The first step is to accept that one can get rich by honest means. Read their biographies, and talk to them. You'll see that many of them became rich by honest means and some of them are even nice people. Approach them. Listen to them. Read their biographies in order to understand them.

Lots of people would like to have a nice car, a big house, but they don't want to be rich. This is lying. It's not fair. Many say that they don't want to be rich because they think that rich people are crooked. Some of them are. Some poor people are crooked too. Why would you want to stay poor then? There are crooked people in every social class. Do you think that in a housing project everyone is honest and in the suburbs everyone is dishonest? I've lived in both places and I can tell you that people are the same everywhere.

What if I said that I will never ride a bicycle, because lots of cyclists cheat and use drugs. Riding my bicycle doesn't make me a cheater. It would be stupid to quit cycling because of this, wouldn't it? Desire to be rich! If you don't want to be a singer or a professional tennis player, you will never be one. Remember: If you do not want to be rich, you will never be rich! Then this is the end of the story. Turn back to the beginning of the book.

You have to admit that you want to be rich. When you become rich, you will have to admit it.

If you work on your mission hard, you will deserve it. If you can show your mission to people, you will be respected, and no one will be jealous of you.

There is an interesting correlation between success and wealth. Every successful man is rich, but not all rich people are successful. If your wealth comes from swindle, you can lose your money any time and you can be poor again. If your riches come from success you will always be rich.

If you are afraid of losing your wealth, examine yourself honestly and see if you were successful or just crafty? If you used to be rich but aren't rich now, analyze yourself. Where did your wealth come

from? From success or swindle? Were you just showing off? If you became rich because of success, you will be wealthy again.

If you look at rich people from this perspective, you may find that you no longer hate them so much.

Do an Excellent Job!

Why are experienced, conscientious professionals so successful? Because they have no competitors. Some people always complain about their competitors. They blame them for pushing down prices and for their failure. This is not true. It is only an excuse. If you take a deeper look into the situation you realize that there is no competition for anyone. Every person, product or enterprise is unique. The problem is that you are not better than your competitors. You are doing an average job. Tiger Woods never complained about his competition. Although 70 million people play golf and Tiger Woods is the highest played golfer, still everybody wants him.

Don't fight against your competitors by cheating and dishonesty. Just be better than them.

In the 90's we had a slogan: *"We are only the second best software company, so we have to work harder than the first one!"*

Evaluate your professional standards and your significant competitors as well. But be honest. If your product is better, raise the price, and you will be surprised. The reason why customers didn't purchase your product before was because they were confused by your low prices. You have sent the message to them that you represent a lower quality. When people ask me for advice, in 90% of the cases I say "raise your prices!", and in 10% of the cases I say "stop doing what you're doing!"

The Successful Person

A successful person knows what he is supposed to do, and he does it.

An unsuccessful person knows what he is supposed to do but doesn't want to do it, or doesn't even know what to do exactly, and yet he is doing it.

The Legal Size Paper

This is such an old story, sometimes I think I was the one who came up with it.

A talented young man told his successful manager that he had an excellent idea. The manager asked him to present it in writing. The young man gave him 60 pages with graphs, explanations, and charts two weeks later. His manager asked him to come in and discuss it the next day.

Next day the manager said: "It's an excellent work, but it's too long, please try to make it more concise."

The young man worked hard for a week and summarized the just of the idea in 12 pages. When he gave it to his manager he was told to come back the next day. The next day his manager told him: "It is much better, clearer and brief, but please try to put it on a single page." The young man doubted that it was possible, but three days later he entered his manager's room with a single legal size sheet.

"Excellent" said the manager. "Now I can finally read it".

If an idea doesn't fit on a single legal size sheet, then it is either a bad idea, or it wasn't carefully thought through!

Thought and Action

Thought is the sail that defines the right direction, and action is the wind that takes you to your goal.

Safety

Safety is very important today. We watch our diet, our vitamins, and our water. Kids must wear a helmet when riding a bicycle, and we don't even take a step without our cellphone. To be honest, I don't understand how mankind survived so far without these. However, you have to be fully aware of one thing:

Safety is the biggest enemy of success!

You have to choose between safety and success. They don't get along with each other.

You can't start your own business if you keep your regular job and fixed salary. There is no success without taking risks. What if Christopher Columbus had kept talking about insurances and safety? Alright, we'll set sail but only if we have satellites, GPS, booked accommodation, and insurance. It doesn't work this way. Nowadays we insist on getting a bunch of worthless junk because we think they provide safety.

The Hungarian band, Omega, had a song in the 70's: "*I have nothing to lose, but my life.*"

I had a colleague who wanted to be successful, so we sat down and talked about it. After a few minutes into the conversation I sensed that he desperately wanted safety, but also wanted to move forward in his life. I suggested him to train his courage. I told him to take a day off, leave his phone at home, take public transportation to the village of Szentendre, buy a tourist map, and hike to Visegrad (a beautiful town in the Pilis hills), and from there take the bus home. It's a mere 13 mile hike. It is not dangerous, hikers love it, there are well trodden paths, but it could be the first step to developing independence and responsibility. I've often been on that hike myself when I was young.

I've never seen such fear in a person's eyes before. He was terrified. It was as if he was told to sit in a cage and pet king-cobras. He insisted on safety so much that he was not able to take a step without his cellphone. The following day he quit working for me.

Take risks, and live more dangerously!

The Steps of a Successful Person

Many people don't become successful because they don't plan their improvement in the right order. The following list will help you to improve and prioritize your skills.

Professional Knowledge

This is the first step. Until you have thorough knowledge of a certain field, you cannot be successful. Many start a business without actually knowing their field. They think they will learn it later, along the way. It's not going to happen. There won't be a later. You'll be betrayed by your colleges and your competitors will wipe you out. You won't be able to make the right decisions, because you don't know the skills of the trade.

Tidy Up

If there is no order in your company, chaos will kill efficiency. If there is no order on your desk, chaos will kill your company. If there is no order in your head, chaos will kill your dreams. I admire people who know everything by heart. They are much smarter than me. I have to write down everything, I jot down all my tasks into my calendar with a brief note. I have to make charts and record all data otherwise I'll forget them. All data of our customers have been recorded in a CRM system for the past 25 years. I don't have to memorize them, and I can concentrate all my efforts on the growth of my company.

Maintain Order

Tidying up is easy, maintaining order is difficult. Just like the kids' room. They tidy up in the morning, but by the afternoon it is in complete chaos. Lots of people fail at this point. Their whole life is about tidying up. Their life could be far more effective if they learnt how to maintain order.

Income

The most important thing in the life of a company is income. It is only superseded by maintaining continuous order in your company. The worst thing is when you have customers and income, but because of chaos you cannot serve them properly. You mess up the orders, give them wrong bills, or forget to bill them at all, etc. If you maintain order, you can serve them efficiently. Customers can sense this. They can pick up on your company's dynamics, the mood and competence of your colleges. They sense if you love your product and if you are knowledgeable or not. This is what produces money, not bargaining and discounts.

Hiring People

Do not hire anyone until you learn every procedure in your company. Most failures happen because owners hire people for positions they themselves are not knowledgeable in. If I do the procurement and the employees do the sales and marketing, failure is guaranteed. When the business goes well, everything is fine. But when the income stops coming your employees will make excuses for everything. If you don't know their field you won't be able to decide whether they complain justly or it's just an excuse. This is why many companies hardly break even or are in the red, and the owner does not

know why. Learn every procedure in your company in practice, not only theoretically. You should sell the first few hundred products yourself, and then you can hire someone to do the sales. Learn bookkeeping! Don't trust bookkeepers! You don't have to be an auditor to understand the basics. You can lose money, because you don't understand the basics of bookkeeping and you believe your bookkeeper. I am not saying they make mistakes on purpose, but every area needs control, and it's best if the owner controls things.

You cannot lead people if you don't know the procedures in practice. If you hire people without first knowing what their job is all about, you're playing Russian roulette.

How Much, What Kind, and Why?

There are three types of people. The first type is the "how much" person. He only cares about quantity. The more the better. The bigger the meat, the better, even if it's fatty. The bigger the house, the better, even if it's not finished. The bigger the car, the better, even if it's shabby on the inside, the point is to have a 22-inch rim on it.

The second type is the "what kind" person. He only cares about quality. They are the gourmet type. They enjoy the delicacies of life. They don't simply order stake but tenderloin. They know and appreciate the difference between a fine V8 engine and a jagged diesel engine. They don't care "how much" fuel the car uses, they care about speed. They don't care about "how much" it costs, they care about the "kind" of car.

The third type is the "why" person. He has already eaten much; he has already eaten gourmet food. He wants to explore why we eat. He searches after the secrets of the life. He not only wants to enjoy life but to understand it as well. He wants to understand whatever he sees or hears, no matter whether it is good or bad. He wants to understand why it is good or bad. If he says something is good, he understands why it is good. He would never say that something is classy unless he first understands why it is classy.

About a Degree

If I had been admitted to the Technical University, and graduated as a programmer, I wouldn't be the CEO and president of a company listed on the stock exchange. I would be a programmer at a software company.

Poor-Rich

If you say, that you are poor, you are not right. If you say you are rich, you are not right either. There is no poor or rich. You are only poorer than somebody else. But you are also richer than many, you just don't want to admit it.

The best approach is to figure out how much money you need for living and make an effort to earn it. If you compare your standard of living to someone else's, you are jealous. It is the definition of jealousy. Jealous people are always unhappy. Do you want to live a jealous life? **As long as you are jealous you cannot reach your dream, because you are dreaming someone else's dream.**

Everyone who believes himself to be rich is rich and everyone who believes himself to be poor is poor. This is independent of your actual financial situation. It could be that there are some people who think they are poor while they are richer than the ones who think they are actually rich. The point is consciousness. Rich-consciousness. Poor-consciousness.

Unfortunately, poor-consciousness is the latest trend in Hungary. People are proud of being poor, not proud of being rich. They boast how they get the cheapest stuff, and how much they save on sales. They act like they are poor. This can lead to a dangerous approach. You tell yourself that you are poor and you act like a poor man. You live life as a poor man even though you have money.

Don't Poison Yourself

In this day and age, we pay a lot of attention to our health and body. Companies or restaurants get serious penalties for selling contaminated food or drink. It is wonderful to be looked after like this. But anyone can freely poison our mind. Our minds are open for anyone to poison and they are not penalized for it. We are being mentally poisoned 24/7 by the radio, TV, internet, and billboards. When we go abroad, we take our phone and we keep receiving the poison. Don't let it happen! Terminate your cable contract, don't listen to the radio, don't follow the news on the internet. What was the most important news you have watched on TV last year? Do you remember anything? Nothing really important.

Try it! Switch your TV off for a week, don't listen to the radio, don't follow the news on the net. A week later ask your friend to tell you the most important news you have missed out on in a week. You'll be surprised.

The Free Man

Let me quote Géza Bereményi. His words best describe the meaning of a free man, I couldn't have put it better:

"I have no opponent or enemy. If anyone believes he is, he plays his own game, I will not be involved in it for sure."

If You Think You Know Everything, You Are at a Dead-End

Some people think, that they know everything, and there is nothing more they can learn. Usually they feel this way after doing the same thing day after day for 10-15 years. They have enough routine and experience to solve every problem immediately and the most effectively.

It's true, but there is a trap in this. Everything they know is from the past. They might enjoy solving problems quickly and efficiently. But managing a company relying on past experiences is very dangerous. Nothing is permanent. Something either increases or decreases but it never stays the same. Think about it. There are two people and both have the same knowledge from the past. Something new happens in the world every day. A new book, a new software or new technology is issued. If one of them reads a new management model and adopts it, the advantage is his. He can overtake his competitor. The trap is that the advantage does not become apparent immediately, it can take a year or more. By then it will be a significant advantage, one that cannot be acquired by the competition.

So, if you think, that you know everything, just imagine your competitor reading the latest books, and adopting the latest techniques, with which they will overcome you in the next few years.

No Gambling!

If you want to be successful and rich, you mustn't gamble. Gambling kills your faith and rebuilds the bridges behind you. If you believe in winning the lottery on Saturday, you will not make every effort to achieve success on the weekdays. You will be forgiving with yourself. You might think: "It doesn't matter if I fail, since I may win the lottery on Saturday." No, you will not win. If you choose the path of success, forget gambling! I bought my last lottery ticket in December, 1988. I said "If I win, I 'll be rich, and if I don't, I will start my journey towards success, and I will never again buy a lottery ticket. I will be rich based on my work."

Being Diversified?

Many say that being diversified is very important nowadays. Well, let me tell you, being diversified is a surefire way to being mediocre. If you diversify you will not be successful. Think of the life of successful people. How many of them have been diversified? Can you imagine Nadal saying that he is going to play a little soccer and squash as well in order to be diversified? He would be a pretty good squash player. One of the top hundred. He would be a first class soccer player too. And of course, he would be among the top hundred tennis players. Maybe he would be the fortieth. But he wants to be the best, because successful people are at the top of their league.

Let me explain why you shouldn't be diversified. Imagine a businessman who owns three companies. A profitable software company, a publisher firm that breaks even, and an insolvent trading company. So what does he have to do if he loves all three businesses and wants to be diversified? He

spends most of his time trying to save his unprofitable business. So he takes the profit from the software company and finances the trading company. He is a smart man, works a lot, and eventually saves his trading company, which starts to make a little profit. But it is bad for his software company, because he didn't have time for it and there's no money left for developing this business. It is still profitable though, and the publisher firm makes a little money too. The trading company is still on the edge and requires special attention and capital.

Is this really what you want? Three mediocre companies just because it is trendy to be diversified? Just because your friends keep telling you how many companies they run and what big fish they are? In the meantime, they have huge debts and are struggling.

Some successful people start new companies when they get older. Like Richard Branson, Bill Gates, and Larry Ellison. They do it for fun, not for profit. They made their fortune focusing on ONE business. Think about Steve Jobs. When he was commissioned to rebuild Apple, he sold all his other companies. Even though Pixar was very successful and profitable, had he kept it, he would not have been able to make Apple successful.

Bill Gates' Quote

This is what Bill Gates says to his critics:

"If you're so smart, how come you aren't rich?"

Why You Mustn't Cheat?

You mustn't cheat and it is very important to understand why. Not only because it is illegal, it is between your conscience and the IRS, I don't really care. You mustn't cheat because cheating leads you to believe that you are inept and without cheating you have no chance of becoming successful. This is the biggest offense you can commit against yourself. Think of it as a tennis match. Only the weaker player cheats. The better player gives away 10 points if he has to, just to avoid the appearance of cheating. He doesn't need it. Do you remember the chapter on faith? Can your faith be 100% if you cheat? Of course not. **If you have no faith, you have no real dream.**

If you are successful, you pay all your taxes because you don't need to cheat. Trust yourself, believe in yourself! **Believe that you can be successful while being honest!**

About Ethics

I presented the following speech on November 20th, 2013, when Key-Soft received the Ethics Award of the *Market and Profit* Magazine.

Dear Founders,

Thank you very much for the award and I also thank my colleagues, because without them we wouldn't have received this honor. We heard lots of beautiful speeches about ethical behavior, so I would like to speak about why ethics are important and why it is worth it to act ethically. First of all, there is this award, but in addition there some other rewards as well. Let me summarize the awards of ethical behavior in four words.

The First Word is Rest

The ethical person lives in rest, he has found an inner peace in his life. He is not afraid of his past; he doesn't have to worry about someone finding a skeleton in his closet. He is fair to everyone and has no enemies. If someone believes himself to be his enemy, he is only trying to cover up his own unethical behavior. The ethical man sleeps like a baby.

The Second Word is Safety

The ethical person lives in safety. He is not afraid of the future. He will always have a job and orders, because everyone is happy to hire an ethical man. He is paid well because his work is outstanding both in quantity and quality, and he delivers on time.

The Third Word is Love

The ethical person is loved, people are attracted to him. People like him, he has many friends. Everyone knows he is honest and straightforward, and people enjoy his company. The more ethical you are the more friends you have. If you want to see how ethical someone is, just see how many people became friends with him in the past few years.

The Fourth Word is Wealth

The ethical person is wealthy. He is wealthy because people want to work with him. He doesn't look for work or contracts, work finds him. The ethical person charges good money for his work and he is paid well, because people know that he always delivers quality. His work doesn't end when he gets paid because it always includes a lifetime warranty, and his partners appreciate this.

Four words then: Rest, Safety, Love, and Wealth. These are important assets in everyone's life. These four automatically generate a fifth one. The fifth one is HAPPINES.

I believe this is the one word that is worth living, struggling, and working for. The road to happiness leads through ethics. This is the only way. An unethical person will never be truly happy.

I desire more ethical companies and people around us, so we could live in a happy country.

Never Let Reality Get in Your Way

Everyone starts his or her life at some point. This is called reality. This point is only the starting point of your mission. Like the base in a board game. In a board game you know you will roll a dice and if you get a six you can step forward. Maybe you don't roll a six immediately, but you are not anxious, because you know that you will start eventually. Unfortunately, in real life some people make you believe that you have to stay on the base forever, simply because you were born there. Don't dream, stay rational, they say.

Break the shackle of reality surrounding you. Dream unrealistic dreams! Laugh at the people trying to pull you back and shout to them that this is not your reality. My reality included a small apartment, a Suzuki, and a small income. But I dreamt about a castle, a Ferrari and a chief executive position.

Reality kills dreams. Don't allow it!

Proclamation

If you are ready with your plan, tell everybody! Most people hide their goals and dreams. If they failed, they would feel uneasy and embarrassed in front of people. But this is exactly what breaks their faith. If you believe in your dream one hundred per cent, failure is not an option. So do the opposite. Tell your dream to everybody. Tell them your deadline. At this point, there is no turning back. You have to reach your dream. You have burned all your bridges; you can only go forward from here. You took the first and most difficult step.

I told all my dreams to my friends and acquaintances. Most of the time they laughed at me. But it made me stronger. I was going to make it, I said. And I have. I still announce my dreams, but nobody laughs at me anymore. People respect determination and commitment and they are either with you or they get out of your way.

Don't Grab Water!

Imagine that you are wandering in a forest and you get really thirsty. After a long hike you find a little stream. You are extremely thirsty and you run there to quench your thirst. What do you do? Do you try to grab the water to make sure it will be yours? If you do that, you cannot drink much. You'd better open both your palms and collect water in them. You get much more water like this. This is true for everything in life. The more you try to grab the less will stay in your hands. The more you squeeze something, the easier it will slip from your hands.

Love to Lose!

People hate to lose. They have a huge ego. Some rather die than admit their failure. That is why you see so many people backing up on the highway. They don't admit their mistake, and are not willing to drive some more miles with a smile on their face to get into the right direction. They rather lie than say "I am sorry, I was wrong." Once I saw a mom with her 2-year-old daughter in a mall. They took the wrong escalator. Halfway up she noticed it, turned back, and dragged her little daughter with her. She'd rather put her daughter in danger by dragging her in the opposite direction than take an extra ride. She was not willing to admit her mistake.

There is no life without failures. Everybody makes mistakes. The sooner you admit your mistakes the sooner you find the right path. Even Nadal cannot keep the ball over the net sometimes. He could blame the net, but he doesn't. He could say it's the net's fault, but he doesn't. He listens to his coach and corrects his mistakes. Failures show you the right path. If you've never failed, you are not on the right path because you never had to admit that you were wrong. It doesn't feel good to err. But, the more you love your mistake, the easier you will correct it. If you hate yourself for your failures, it will be very difficult to correct them. You will lose time, and time is money. Failure is like an injection. The sooner you get it, the sooner you are over it. We don't like shots but we know they are good for us. I know many people who have been running unprofitable businesses for years. They invest their money, their time, and their dreams. All they should say is: "I failed, let's start a new game". **Every failure is another step leading to success. Love your failures, because your dream is behind that failure.** You cannot get over the failure until you admit it. Once you admit your mistake, it disappears, and you can go forward.

Just smile at failure!

How Long Do You Commute to Work?

The average commute time to work and back is two to three hours a day. Why? Because you bought or inherited an apartment or a house which is far from your workplace, and you don't want to change it. Do the math! If you travel two hours a day, you travel ten hours a week, 480 hours a year. If you work for 30 years you travel 14 400 hours, or about 600 days. So you spend two years of life with traveling to work. Let's do another calculation. You work and sleep 8 hours a day each. You have eight more hours. If you spend two hours for sustaining your life, you have six hours left. If you spend 2 out of the 6 hours for travelling, you will have 4 useful hours left in a day. If you move close to your workplace, you will have 6 hours left. You live 50% less as opposed to the person who lives close to his work place. You waste 50 per cent of your useful life.

Think about it and do the math!

About Luck

There was a sport competition in 1978. It was called “Golden Badges go to the Olympic Games.” It was a pentathlon. Five challenges to be completed in five different sports. A 35 km run around Lake Velence, a 9 km swim across Lake Balaton, a 100 km bicycling, rowing 12 km on the Danube, and a 30 km winter hike within a given time frame. Two hundred of the people who completed it had a chance to go to the Olympic Games in Moscow as spectators. If over 200 people do it, there would be a draw.

When I heard about it I told my friends at school that I would go to the Olympic Games. They laughed at me. They thought I wouldn't even be able to complete the challenges. Eventually, about two thousand people completed the challenge, two hundred of them were drawn, and went to the Olympics. When I returned from Moscow after the Games, everyone told me I had been very lucky. **But I knew it back then that there was no such thing as luck.**

There is no Good or Poor Work, Only Better or Poorer Work

Most people don't understand this. You cannot work well or poorly, only better and poorer. You can only do better or worse than someone else. I often tell my colleagues to adjust their work method a bit from the next day on. The answer usually is this: “What? Are you saying that I don't work well? This is painful.” And my reply is: “You haven't been doing a bad job, but you can do it better from now on.” They don't understand it. They think that work is done either well or poorly. But there is always better. People get used to a certain type of work method, they believe it is perfect, and they are not willing to change at all. That is why some of them are not effective. They refuse to continuously improve their work method. If you are doing something, it cannot be completely wrong because you have been doing it for a while. But it doesn't mean it is perfect. Improve it every day! Start your day with a pledge. Promise yourself that you will be better than yesterday.

One of my favorite stories is about a Persian king and the man, who invented chess. The king, who was the richest person in the world, wanted to reward him for the game. So he asked what he wanted. “I just want one grain of wheat on the first square of the chess board, two on the second, four on the third, eight on the fourth and so on” - said the man modestly. The king was a bit upset and did not understand why that man was so modest. Didn't he know how rich he was? He wanted to reward him for this excellent game. But when they counted how many kernel of grains the inventor asked for, they were shocked to find out that the king did not have that much.

You don't have to change this fast. If you improve your work method by 1% a day (which is not much, is it?), you will double your efficiency in just 100 days. If you are a salesman, you can double your income. If you are a programmer you will be twice as fast.

Good is the biggest enemy of the best!

About Determination

I was a 16-year-old kid in 1977 when I started to sell newspapers. I am from a poor family; I had to work for my pocket money. Selling newspapers was a good business for a kid. The *Evening News* was a very popular newspaper and it was published in the afternoons, after school. Everybody read that paper. It cost 1.20 Forints, but lots of people gave me 2 Forints. The tip was 0.80 Forint. I sold about two hundred papers a day, so I made about 160 Forints. I chose a great spot, a busy intersection where I could sell the papers while the cars stopped at a red light. One day an older boy came to me. He tried to look determined and tough. He told me that the spot now belonged to him and asked me to leave. I did not. So he tried to threaten me and told me he would start tearing up my papers. I looked him in the eye and told him if he tried it, I would tear him. He turned around and left even though he was stronger and bigger. We both knew I would have jumped on him in five seconds. Since that moment I've known that nobody can stop me.

Network Capital

People like to brag about their network capital. Throwing names around is popular. They think if they mention the name of a famous person they'll look better. People tend to envy those who know a lot of important people. But this is a dead-end. Network capital doesn't show you the right path to success. It shows you the path to swindle.

Think about it! There are two restaurants on the street. One is good, the other one is bad. You know the owner of the bad one, so you have network capital. And where do you have dinner? At the good one. People are looking for good quality products and services, and it doesn't matter if they know the supplier or not. It is not important. Only excellent quality and value for money matter.

If you can only sell your products to people you know, it is not success. That is called corruption. If network capital is the foundation of your business, you will wake up terrified each morning, knowing that it is not your business that runs well, only your channels of corruption do.

Be Punctual

Being punctual is the virtue of kings. This is one of the most important aspects of your success. People don't care about punctuality nowadays. It is kind of cool to be late. It is also trendy to lie about the reason why you are late. I've heard it several times: "I will be there in five minutes". And we both know it takes at least 30 minutes. I don't mind waiting 30 minutes, but there is no need to lie. Punctuality expresses respect towards the other person. If you are late you lose respect with people. They won't take you seriously, and your business will suffer. Punctuality proves that you are reliable and trustworthy. People look up to punctual people. Everyone knows that in a new relationship the first impression is the most important. If you are late from your first meeting, you lose the advantage of the first impression even before they meet you.

The Measure

When we play soccer we keep score and whoever scores the most is the winner. If we didn't keep score, soccer would be boring. When we play tennis, we count points. When we run, we time it and we want to be faster each day.

When we build a company, the result is measured in money. This is the profit. We work hard to get better results than last year. If we didn't measure the results, there would be no point to working harder. It would be like playing tennis without counting the points. It would be boring and we would soon end it. So, if you think businessmen only want to have more profit because they are greedy, you are wrong.

Statistics

Statistics is also a very important aspect of success. It is nowhere near as complex as you think. If you want to drop a few kilos, you jot down your weight every day. You see changes, you see your results. If you see that you are behind schedule, it strengthens you, if you are on schedule, you are relaxed. Statistics show you where you are at the moment. It also indicates that you are in full control of your plans and know exactly where you are at. If you manage people, they don't dare to slack off, because they know that your statistics reflect their performance. If there is a mistake you immediately know who made it, you don't have to conduct an investigation, and people cannot point the finger at each other.

Most people are unable to keep things in order and they admire orderly leaders. This strengthens the leader's position. Monitor your statistics every day, and hold people accountable for their mistakes. Statistics also prevent skeletons from forming in the closet.

Leader or Expert

This is one of the most difficult questions for an ambitious person. Lots of experts fail when they become leaders. You became a leader because you were the best expert. But there is a trap. You are the best expert but as a leader you are unexperienced. You need great humility to become a successful leader from a successful expert. It is a profession and you need to learn it, your previous experience is not enough. Leaders need different skills than experts.

You must answer these questions: What gives you pleasure? Is it if you create something, or is it your team? Are you a coach or a center forward? Does it make you happy if you score the goal, or if your team wins the championship? If you'd like to score goals, don't become a leader. Sometimes the leader is the best expert and he wants to fix everything. This is a big mistake. Many of my competitors failed because the owner was the best programmer. Instead of managing the company they were programming, and they were showing off. You also have to realize that the team's work pays for the leader's salary. Part of the income produced by them is yours. If your team does not produce income, you won't have money either.

If you can't accept this, you shouldn't be a leader because you will have continuous conflicts with your employer and the owner. If you are both, you get involved in unresolved stress.

On the other hand, you will also experience that a leader can make as much money as he wants. You just have to calculate how many people you lead, and what will be the portion of the income produced by them.

A leader has to rule over his team. If this expression disgusts you, don't be a leader. Ruling means that you don't pay them more than what they deserve, and you are not afraid to fire them. If you want your employees to be your friends, you will never be a good and successful leader.

The "What Do You Want? – What Do You Give?" Paper and the Pledge of Allegiance

If you are a leader, you have employees. The relationship between you and your employees is important. You have to know exactly what you can expect from your team and how you can work together. The best way to figure this out is the "What Do You Want? – What Do You Give?" paper. What is this about?

Get a legal size paper and draw a line across it. Write this on the top: What Do You Want?

Give this to your employee, and ask him to write down everything he requests from you and the company. What would satisfy him? What would make him a fully dedicated worker? These can be different requests: financial, material, career-related, or anything else. What does he need to get ahead at the company? Let him think it over for several days if needed, and once he is done, collect the sheet.

Then write on the bottom of the sheet: What do you give?

Give this to your employee also, and ask him to write down everything he would provide for you and the company, if all his requests were granted. Ask him to list what he would do for you, what responsibilities he would take, how would he improve his abilities, and what goals would he achieve. How much and how hard would he work? Give him time to think it over.

Once he is done, sit down with him and check whether the two lists are balanced. If you think it is not balanced, tell him your opinion and give him your offer. Change the lists until you both agree and are both satisfied. When you are done, both of you should sign it.

That's what I call the Pledge of Allegiance. You both made an oath to be true to your promises. The employee promises to work as he has written, and you promise to give him what he requested. You both agree and he made an oath to keep his promises. If he doesn't keep his promise, you should treat him as a traitor.

If you cannot agree, let go of him immediately, otherwise you will be paying an internal enemy and your own career will be at risk as well. Now you know for sure that he is not satisfied with his position and you are not able to give him all that he wants.

Appearance

Your appearance tells a lot about you; who you are, and what you think about the world. You don't have to explain to everyone what your goals are. Your appearance says it all, and also tells where you are on your path. Being overdressed is just as bad as being underdressed. It is a fake indicator. If your appearance doesn't match your position, it portrays to others that you are wearing a disguise, but your soul desires something else, something other than what your clothing represents. It is important to choose the proper clothing for each situation. The most important thing is what you wear in front of your friends and colleagues in your free time. If your appearance testifies against you, they will not take you seriously.

Excuses

My favorite saying is this: "Some have excuses; others have money". You cannot start your mission to success unless you understand that everything depends on you. You are responsible for everything! You cannot blame anyone or anything. You build a wall in front of you with every excuse, and you keep telling yourself: "here is a barrier which is not my responsibility and I cannot do anything about destroying it." Each wall is your responsibility, and each wall can be destroyed by you. **Never look for excuses!**

Where Do You Live?

There is a sad observation. If you live in the same place for ten years, you become like the people around you. This is true from all aspects and in every circumstance. Look around! In ten years you will be like the people around you. If you don't want to be like one of them, move as soon as you can! Owning an apartment cannot be the goal of your life. Don't let your place control your life. Do you really want to be a slave to your house? Is that your mission?

Travelling

Travel, see the world and experience the splendid variation of it! Get out of the daily grind and familiarity for a while. Don't go on holiday, go and see the world! There are lots of advantages to a journey. You will be more open and accepting, however, you will not be overwhelmed by foreigners. There has always been and always will be a certain feeling of inferiority in Hungarians when they meet foreigners. If you travel a lot, you realize that they are not so cool even if they pretend to be. You will meet people with new ideas, experience new systems, and get new ideas. You will experience new, higher human limits and greater perspectives. You can practice the language, and improve your communication skills.

In the old times it was customary for young men who studied a trade to go abroad and be an apprentice of various foreign masters. They studied their trade and got to know the world in different

countries from different masters. After they had made their master work, they returned home. I wish this system was mandatory again. But even if it does not become mandatory again, please use this method. Go abroad and prepare your masterwork.

Where There is a Will, There is a Way

In 1988 I did not have my company yet, but I was ready to change my life. I drove a Trabant. Once I parked next to a BMW. Back then it was a huge deal to have a beamer. It was driven by a strange little man. He looked ragged and flustered. (Now I am sure God had sent him to test me.) At first, I was jealous for a moment. Then I felt a kind of fierce pride. I thought: "He doesn't look better than me. I am sure he is not smarter than me. He is not more skillful than me. So why does he drive a BMW, and why do I drive a Trabant? If he could get one, I should be able to get ten BMWs."

Since then I haven't been jealous of anybody and I know where there is a will, there is a way.

About the Impossible (Only Things You Don't Believe in are Unbelievable)

LUKE: Oh, no. We'll never get out now.

YODA: So certain are you. Always with you it cannot be done. Hear you nothing that I say?

LUKE: Master, moving stones around is one thing. This is totally different.

YODA: No! No different! Only different in your mind. You must unlearn what you have learned.

LUKE: All right, I'll give it a try.

YODA: No! Try not. Do. Or do not. There is no try.

LUKE: I can't. It's too big.

(Yoda lifts the spaceship out of the swamp)

LUKE: I don't... I don't believe it.

YODA: That is why you fail.

Learn to Celebrate

We, Hungarians, are engaged in our problems and we don't enjoy our successes. We look for mistakes and problems in our success and convince ourselves that our success is not really a success. If we build a hospital, we complain and say that the money should have been used for education. If we build a school, we also complain and say we should have spent the money for hospitals. Nothing is ever good. In a bowl of cherries, we only see the worms. If you are hungry for success, you have to forget about this approach. You have to learn to celebrate. Self-scolding never helps you achieve your goals. Celebrate every milestone, every step on your way, every target you have achieved. Celebration strengthens your desires and faith, and confirms the possibility of reaching your dream. I collect the champagne bottles that I have opened when I reached a goal. All of them have a note about the date and achievement I opened them

for. It is good to look at them between milestones, they strengthen my determination and faith. The end of the year company dinner also serves the same purpose. We celebrate the achievements of the previous year. Don't be cheap when you celebrate. Make an envelope for celebrations as well. The cost of celebration is just like the utilities or the office rental fee. Celebration also strengthens your wealth-consciousness. You have money to celebrate! Celebration can be a bottle of wine, a suit, a nice dinner, or anything else. Just make it exceptional. Don't connect it to other events, don't celebrate it on your birthday. If your kid achieves his goal, don't tell him that he will get the desired toy for Xmas. Make your celebrations better and more enjoyable in time. Don't worry about buying the cheapest champagne at the first time, but buy a Dom Perignon at the tenth. These bottles will always remind you of your successes. I celebrated the first anniversary of my company in a Chinese buffet. And the 25th anniversary in the Le Louis XV, in Monte Carlo. If you skip the celebrations, your dreams become bitter. **Don't forget, the goal is the way itself. The reward is only sweet if you can look back on your way with satisfaction and joy.**

About Startups

People used to form companies because they wanted to be independent, rich and free. We took risks and took on challenges because we wanted to achieve our goals.

"We were born to hang onto sunrises, it doesn't matter even if it hurts."

(It is a quote from a Hungarian musical, *Imaginary Report from an American Pop Festival*, written by Tibor Déri, Sándor Pócs, Gábor Presser, Anna Adamis)

'You will see us swimming across the sea,

Sitting on the clouds

This is us, the wanderers of freedom"

(Ferenc Demjén: Wanderers of Freedom)

These were the songs we sang!

Today startups are trendy, not businesses. The startup guys will be called "the tricked generation". Let me tell you why. What is the difference between startups and businesses?

Back in time when you started a company nobody supported you. We were happy if we were left alone. We did not depend on anybody, we had to build our business on our own. We learnt how to fight, survive, and win.

So, where is the trap in the startups? Imagine a young, talented guy who is dedicated, diligent, and has a great idea. He starts to work on his idea, and it looks promising. Then a "financial angel" – or rather a "financial devil"- appears and offers help, gives capital and connections. He asks for a significant percentage of the company. But he invests in it also. And this is the end of the young guy's dream. He no longer has to generate income. He is only responsible for product development, because the financial angel brought enough money. It kills his moneymaking and commercial skills. It kills his management skills. Income is the most important thing in a company's life. If you are not able to sell, you will not be a successful businessman. This is the big difference between startups and old-fashioned businesses. Startups focus on being innovative, an old-fashioned company focuses on being profitable.

Remember, Bill Gates didn't become successful because he was a talented programmer. He was successful because he sold Windows to the whole world. Steve Jobs wasn't a programmer or an IT guy, but when he opened his mouth everyone listened to him and wanted to buy his products. As I like to say: "Any fool can write a program, but it takes a genius to sell it."

So, the startup keeps innovating, but there is still no income. The "financial angel" encourages him to continue the work, while he gets more money. Here is the second trap. If you don't know whether your product is marketable or not, you also don't know whether you are heading in the right direction or not. I had to sell my software from the very first day on. Moreover, I had to sell it before the day was finished. I did not have investors. If somebody did not buy my software, I always asked the reason why not. They told me what was lacking from the software. By the following day I corrected the program. Believe me, my software was user-friendly. Today companies don't talk to their buyers. Programs nowadays are based on researches and trends. But these trends don't reveal what the client wants. You have to ask your clients.

I also learned to sell better than all my competitors. I had to, because if there was no income, there was no dinner for me either. Selling is not cool these days. This is the duty of the sales department, whatever that means. Sales guys are a bit looked down on. We did not have sales guys at the beginning. We were the sales guys. The ones who survived it learned to sell for sure.

So, the product advances rapidly, useful ideas keep coming and more and more money is needed. The financial angel suggests a solution; he gets a big fish with big money. Plainly said this means that the young guy will soon be ripped off. All the sudden he realizes that he has minority shares in his company. The investors bring in new management, because he is not a professional, he had no chance to learn it when he started his company because he was busy developing his product. He is just a nuisance by now. He becomes the guy who had a great idea and got investors with a 100 million. Remember when Steve Jobs was fired by the new management. There is going to be articles about the guy, about his company (which is not his anymore) showing how great everything is, how people are happy and cool. There are foosball tables, pool tables, free soft drinks, bike racks, relaxation room, and people working in shorts and flip-flops. Young men, is a foosball table really your dream? Is this what you want to be proud of? Really? Then who will conquer the world?

P.s.: Your best chance is if your product is not marketable and the company goes bankrupt. You get your freedom back, and you can start your life all over again. If this chapter wasn't clear, Sandor Petőfi's poems describe it beautifully.

**The song of the wolves written by
Sandor Petőfi**

Loud the storm is howling
Under a thundery sky.
The twin sons of winter,
Snow and rain, sleet by.

It is a barren plain land
We chose for abiding.
Not a bush grows there
For shelter or hiding.

Hunger gnaws the belly,
Cold gnaws the bone,
Two torturers who will not
Leave us alone.

And there, the third torturer,
Guns loaded with lead:
On the white, white snow
Our blood drips red.

Freezing and starving
And peppered with shot.
Yes, our lot is misery ...
But Freedom is our lot!

January 1847. Budapest
Translated by Fraser, G. S.

**The song of the dogs
(English)**

Loud the storm is howling
under a thundery sky.
The twin sons of winter,
snow and rain, sleet by.

What's that to us? We have
our hearth-side, by the grace
of our good kind Master
who gave us this place.

We shall not die of hunger.
Our Master wills it thus.
When he has fed his fullest
the leavings are for us.

True, his whip sometimes
cracks, and the weal
it leaves are most painful;
but a dog's hurt soon heals.

And then our Master calls us,
his sudden anger over,
and with true gratitude
on his boots we slobber.

January 1847. Budapest
Translated by Fraser, G. S.

Responsibility vs. Excuses

Assuming responsibility is in inverse proportion to the number of excuses. The less responsibility you take the more excuses you'll have. I have a bad news: a little responsibility doesn't make big money. Analyze your income, and if you find it low, take on more responsibility. Excuses are not paid well! Your employer cannot do much with your excuses. If you think you have too much responsibility, ask for a raise. Believe me, you will get it. If you don't get it, think it over again! Do you really have too much responsibility? Make a list! Be objective, just being at your work place on time does not mean that you are responsible. If you indeed have too much responsibility but you are not compensated well for it, leave the company.

Two Orators

There were two orators in Ancient Greece; Demosthenes and someone else, whose name I don't recall. Both had a speech trying to convince the people to have a war against the Macedonians. The other orator gave the first speech. When he was done people acknowledged that it had been a very nice speech. When Demosthenes finished his speech, the whole crowd shouted: "Let's have a war against the Macedonians." There are two types of companies. One is creative, innovative, and trendy. The other just wants to count the income at the end of the day.

Price Doesn't Matter

Today everybody is fascinated by price, though price is only one of the characteristics of products and services. And not even the most important one.

Look at yourself. Do you have the cheapest car? Are you wearing the cheapest suit? Did you choose the cheapest meal in the restaurant? Do you have the cheapest cellphone? People don't choose the cheapest products. Price is not as important as people believe.

Think about it. There are two companies selling milk. One sells milk at a low price but the milk is substandard. The other one costs twice as much, but the milk is excellent. Which one will you buy? Alright, 30 per cent of Hungarians will buy the cheap one even if they get sick from it, but we are aware of this fact. They aren't the ones you should learn from. They are tight-fisted people. If your clients are tight-fisted, don't read this chapter, it is not for you. But if this is not the case, then read it carefully.

Price comes up almost immediately at negotiations. But don't talk about it. Talk about quality, quantity, warranty, deadline, or any other detail except for the price. If your business partner keeps asking about the price, ask them: "Are you only interested in the price? Don't you want to hear about the product and my services?" If they only want to know the price, they are not your people, you should leave. You will have problems with them. They won't pay on time and will complain about everything, claiming a breach of contract. They are solely interested in the price.

If they say that they want to hear about your product and your company, talk about the advantages of your product, the reliability of your company, the complexity of your service, etc. You can ride this wave because they have already admitted that price is not the most important aspect for them. The deciding factor in this deal won't be the about who's cheaper.

You mustn't talk about the price! If you keep talking about how cheap your product is, your partners might think that you have a poor quality product. They will become suspicious thinking you want to cheat them. We all know that a low price indicates poor quality.

Once you have agreed on the quantity, quality, deadlines, and services, only then can you talk about your price. At this point, price is just a part of the agreement, an expression of the requested quality. This price is non-negotiable. If they want to lower the price you need to renegotiate the services, the quality, and all the other conditions you have agreed on.

In 1991 I made a deal with a company to deliver a software to them. We agreed on the conditions. Couple of weeks later I was told that the price of my software was twice as much as my competitor's. "So why did you choose me?"- I asked. The project manager said: "When we had our business meeting, I had a feeling that you wanted to help. You explained everything, and you wanted to understand and solve our problem almost as much as we did. My competitor kept talking about his outstanding programming skills. He used technical language, which my partner didn't understand. He lost his confidence in him. At this point it didn't matter how low price he promised, he couldn't get the deal."

Since then I know that price does not matter. Trust, quality, and complex services are of utmost importance. Quoting a butler from a famous Hungarian movie: "One only asks as much as is due him."

The Cobbler's Sign

Once upon a time there was a cobbler, who had a small shop and a little sign in the window, saying:

I provide cheap, fast, and good quality work. You can pick any two at one time.

Lessons of a Finance Course

I enrolled at a university in 2000 to take an online-marketing course. I knew that online-marketing is the foundation of successful sales in the future. I wanted to check some other courses too, so I went to listen to a finance course. It was strange; I disagreed with many of the things I've heard. What the professor said was the opposite of what I had experienced in the past 15 years. At the end of the lecture we had a chance to ask the professor questions. I stood up and asked him: "Professor, what kind of car do you drive?" He said he had an old Opel. I replied: "I am sorry, but I won't come back for this class. I don't want to learn about finance from a man, who drives an old Opel." I didn't become popular among the professors, and I left the university a little later. The problem is, my fellow students stayed and learned finance from that man. They still suffer from it.

Buy Time!

Everyone knows that a day is made up of 24 hours. However, this is not entirely true. You can buy time. Time is money and some people offer it for sale. If you want to be successful, buy time. The more time you buy, the more successful you will be. You will have more time for your work, for rest, or for studying, depending on what you need.

How can you buy time? Hire people to do certain jobs for you. Analyze a day of yours. Write down what you do during the day. Make a list of your activities. Mark those you think can be done by someone else. Brushing your teeth, eating, and sleeping cannot be done by someone else, but you have lots of activities that can be substituted. Don't do the ones that aren't really necessary for your important jobs. Hire somebody to do them. Like cleaning, laundry, cooking, or mowing the lawn. It costs money of course, but if you think about it, you are buying time. Check the activities throughout your day and see which can be done cheaper by someone else. In order to do this, you need to know your hourly fee and the market price for that same activity. If the market price is lower than your fee, then hire cheap labor and do your own tasks.

Let me give you an example. Around 1990 my parents asked me to dig up the garden. It would have taken eight hours for me, and I hate digging. A worker would have done it for five thousand forints. So I asked my parents to hire a worker, in the meantime I taught a programming lesson. I was paid five thousand forints an hour for teaching programming. I worked one hour and paid the laborer, so I bought seven hours. That day was 31 hours long for me.

People drive about three hours a day. Going to work, taking kids to school and for sports, looking for parking spots, shopping. It is a waste of time because you can't do anything useful during it. Ok, some people talk on the phone while driving - until they get into an accident. If you hire a driver, you buy three extra hours. Yes, I know now you are saying that you cannot afford it. This is only true if your hourly fee is the same as the driver's. If it is more, you should hire one. I make ten times more than a driver does. It takes me 18 minutes of work to pay for the driver. It means that I buy 2 hours and 42 minutes extra time every day. I can use it for whatever I want; sleeping, reading, resting, studying etc.

You need to understand that buying time is not a cost. It is a profit made on the time exchange-rate. Your work is more expensive, one hour of your time is worth more on the market than another man's hour. A piece of advice: move closer to your workplace and you've just bought two hours of free time each day.

Don't Support a Lost Cause!

We never see the whole picture at any given time. Moreover, we cannot see the future. Things keep changing. As things change we have to reconsider our perspective.

Many stick to bad decisions for principle's sake. Reconsidering your decision is actually wise. Think about it. There's a bowl of apples in front of you. You pick one to eat. As soon as you pick it up you see that the other side of the apple is rotten. Do you continue eating it just because you stick to your

decision on moral grounds and you won't change your mind? Or do you accept that you have made a bad decision and you take another apple?

Most fights within the family would cease if people did not stick to their wrong decisions and admitted their mistakes. Lots of bankrupted companies would still be running if their owners had admitted their mistakes and stopped supporting a lost cause.

About Win-Win Sales

If you want to sell something you have to keep asking your clients. Don't make a statement, just ask! Ask your clients to tell you what they need and when, with what kind of services, and in what color. Make your client build a dream. Listen to him carefully, wait until he describes his dream precisely. When he is done and has fallen in love with his dream, tell him that you have the very same dream and he can buy it from you. I have never seen anybody who backed down at this point. He gets his dream, and you get paid for it. It is a typical win-win situation.

The 80-20 Rule

Everybody knows the 80-20 rule, but not many use it. It is also known as The Pareto Principle. It states that, for many events, roughly 80 percent of the effects come from 20 percent of the causes.

This principle applies in every segment of our life. 80 percent of your results is achieved in 20 percent of your work time. 80 percent of your company's income comes from 20 percent of your customers. We can also widen the circle and say that in a school setting 80 percent of useful information is learned in 20 percent of school hours. At a party 20 percent of the guests drink 80 percent of the booze.

This principle is necessary for success. Some people never reach their goals or their next milestone because they waste 80 percent of their time to achieve 20 percent of their results. This is why they lag behind.

There is another reading of this principle.

Do the important, not the urgent.

If you have two customers one is serious and the other is not. The latter nags you all the time, keeps calling and pushing you. Whom do you call first? Whose quote do you prepare first? 80 percent of people prepare the quote for the nagging one first.

How can you apply the Pareto Principle at work? Make your to-do list for the day and write next to them whether they are important or urgent. Put an 80 or a 20 next to each task. Don't do the ones with the 20 next to them. I am telling you, don't do them!

Your only enemy is your ego.

Most people are not willing to admit that what they are doing is not important. They don't want to admit that they have been working ineffectively. If you asked your friends whether they work on unnecessary tasks sometimes, 20 percent would admit to it, but 80 percent would deny it. As 20 percent

of your friends are successful and 80 percent are not, I predict that the 20 percent who are successful would be the ones admitting it.

See how well the 80-20 rule works?

About Greed

I've heard the following from a wise man: "You can be anything but greedy." Greed is the fastest way towards failure. Greed puts a dark veil in front of our eyes, mind, and vision. It blocks our senses. A greedy man can be easily fooled. A greedy man cannot consider the dangers of a business offer.

If somebody says to you: "Invest 100 000 forints with me and I'll give back 150 000 forints a month later. Just give me the money now, we will put it in writing tomorrow." You can be sure that you are talking to a swindler. If you are greedy, you will give him the money because all you see is the profit. Your sense of danger is blocked. This was a simplified example, but fraudulent people today are far more professional in their presentation and can come up with much better stories.

Avoid all opportunities promising a huge return, because it will make you greedy. Your senses will be blocked. It would be like trying to cross a busy highway blindfolded. Greedy people are not interested in honest businesses anymore. They are driven by greed. If you've gotten into a business that made you 20% profit, next year you will want 30%, then 40%, and so on. Don't forget: usually there is fraud behind big profits. A greedy person will fail sooner or later.

Have a Notebook for Your Thoughts

All of us have great ideas from time to time in our lives. But we forget these ideas. They fade out in light of our daily tasks. Don't let this happen! You get these ideas from God, so appreciate them. Get a notebook and write down all your ideas, experiences and dreams. Not just once. Keep doing it for the next twenty years. Write your ideas, goals, and resolves in the front of the notebook. Write down your experiences, short-term goals, and milestones. Write your dreams in the back of the notebook. Use both side; the front for tasks, and the back for dreams. Read them every day. You will see that whatever you write down, becomes reality. When you achieve something check it off, and open a bottle of champagne. When you read your notes the next time, all the check marks will make you smile. The more thoughts you write in your notebook, the closer you get to your dreams.

I got my notebook in 1995. I put several pictures of sport cars in the back. I have filled up my notebook in 2013 and by that time I had all those cars, except the ones which are not in production anymore. The longer you have the notebook, the more you write in it, and the more become reality. This gives you confidence and strength. Respect yourself and your life enough to record it.

Live a life you are proud of, and when your whole life flashes before your eyes, know that it was worth it.

Learn to Forgive

We get hurt lots of times in our lifetime. Some hurt us on purpose, but most people do it accidentally, unintentionally. Forgive them. Let it go. Until you forgive them, you are not on your path, but on theirs. Unless you forgive, it's not your turn to roll the dice.

About Faith, Once Again

I have lived in Kőbánya until 1996. (Kőbánya is a grim district of Budapest). I had been planning to move for a while, because I did not want to become like the people in the area. In January I found the apartment of my dreams in Rózsadomb (Rózsadomb, or Rose Hill, is an exclusive district of Budapest). What a beautiful expression: the apartment of my dreams. It was exactly what I described in my notebook. It was very expensive, but I wanted it. More than anything. And my faith was strong. I decided to get it by all means. (Ok, I did not buy a lottery ticket ☺) To give more determination to my faith, I decided I would eat nothing but baloney for lunch until I had enough money to buy the place. Not because I could have bought the place with the money I saved on lunch, but more because I thought if I am not strong enough to do this, then what do I want? My son was six at the time and started primary school in September. So we have chosen a school very close to that apartment.

When I enrolled him in the school, I had to give them our address. I gave them the address of the new apartment without any hesitation, though it hasn't been mine yet.

I was able to buy the apartment in June. Numerous things happened until then. My company doubled its income, I could buy the apartment for much cheaper, and the owner allowed me to pay in installments. **I understood that these were not miracles but the power of Dream, Desire, Faith, and Goal.**

Success-Seekers or Failure-Avoiders

I learned these two words from Livia Mohás' book: Who Knows What Success Is? This book should be mandatory in high schools. It tells you that everybody is either a success-seeker or a failure-avoider. The success seeker loves success and enjoys it. He is a success addict. He plans each of his days to attain success. He sets goals he can achieve, but not minor goals because easy success doesn't make him happy. His actions are prone to be successful. If he attends a race and he comes in the 100th out of 1000, he says he was faster than nine hundred people.

A failure avoider is afraid of failures. The most important thing for him is not to fail. His whole life is about avoiding failures. He doesn't care at all about the results. He just doesn't want people to think that he has somehow failed. He likes to play tennis, but he doesn't like matches. If he plays, he makes sure that he is better than his opponent or that he plays against someone, who is far better than him. This way he can excuse himself for losing, it is not a failure, he says, his opponent is a professional so there are no stakes involved. A success-seeker would choose someone with similar skills, and would do everything to

win. The failure avoider likes to set irrationally difficult goals, because when he fails, he has the instant excuse: "Nobody was seriously thinking that this goal could be achieved, were they?"

Charity

Let me be very clear about this: there is no such thing as taking only. If you take, you also have to give. There is balance in the world. If you don't give, you don't get. If you give it means you have something to give from. You are on your path towards your success. If you don't give, this suggests that you have nothing and that is why you don't give. Those who don't give don't respect themselves. Those who don't give position themselves lower than where they actually are. The ones who don't give have given up on themselves.

Give 10 percent of your income to the poor. Don't say that you are only going to give when you have a certain amount of money. Don't say that you are poor. There are lots of people who are poorer than you. You are rich compared to them. You expect the rich to support the poor. Many consider you rich as well, and they expect you to give.

Start giving right now. No matter how small your salary is, it does have 10 percent. Make an envelope for this purpose and let it be the first one. If everyone gave away 10 percent of his salary the world would be a much happier place. If you donate, you will find balance for yourself as well. It is a marvelous feeling. You must experience it; it cannot be described. Don't do it out of pity. Donate because you can afford it. You are not poor anymore, you have enough income to donate from.

When we were kids we have always been told that it's better to give than to receive. I didn't believe it. No one should tell me that it is better to give away a piece of chocolate than to eat it. No way. We thought it was an adult trick, like brushing your teeth or saying hello to adults. But kids are jealous and stingy. You become an adult when you understand that giving is better than receiving.

Consciously plan who you give your 10 percent to. There are lots of possibilities for donations, the choice is yours. Control your donations, don't waste your money. You are responsible for giving, too. Don't donate for animals while people are starving. Animals are for people, for their service. You should rather support people. Supporting animals is not a charity but pleasure. Don't fool yourself!

The more you donate, the more people will be grateful, and they will pray for you. The more people pray for you, the more successful you will be. The more successful you are, the more you can donate. This is an upward spiral. Don't forget:

Money is like grain. The more you sow the more you reap.

Live Life as a Hero

Everybody has a famous speech. Mine was at the graduation ceremony of the Gábor Dénes Technical College in May, 2012.

“Thank you for having me here.

I think the greatest professional prize that a CEO of a software company can receive is an opportunity to speak at the graduation ceremony of a technical college. Probably the most famous speeches of CEOs of software companies were held at graduation ceremonies. I’ll try to be worthy of my famous predecessors. See? I wrote my notes on an iPad.

When I was a kid, I loved bedtime stories; my favorite hero was the youngest son of a poor man who went to see the world, in spite of many dangers defeated the seven-headed dragon, and claimed the right to marry the princess, and the kingdom with it. His mother baked him flatbreads, enough to last until the end of his journey. Years later when I was around your age I also started my journey. I was also the youngest son of a poor man. I had to fight with many dragons, faced many dangers, but eventually I managed to get a high status in the software kingdom, and I found my princess whom I live happily with. Now it is your turn to leave and find your own kingdom. I would like to give you some flatbreads that might help you on your journey. I brought five flatbreads; they helped me a lot on my journey.

The first flatbread: Build your own company

Today, a kingdom means having your own business. If you think about successful and rich people, you see that all of them started their own business, which made them rich and successful. Your own company gives you: joy, pride, personal success, wealth, and freedom for your entire life. In the past 25 years I haven’t been working, but rather I have been enjoying my hobby. If you have your own company, on Friday you’ll be sorry that the week is over, and on Sunday you cannot wait to start a new week to create something new. You can do whatever you want, make as much money as you want, and have as much freedom as you want. You have no boss. There is something important to note: If you don’t make your own company, you will be forced to build somebody else’s business all your life. I know how alluring it is to work for a multinational company. Big salary, company car, company cellphone, company wellness. But one thing is for sure; a multinational company will never buy you a Ferrari. Only your own company will.

The second flatbread: Develop your own product

Having your own product gives you security for you personally, and for your company. Your own product means that you are in 100 percent control of your business. You are responsible for the quality, innovation, and price. Many retailers went bankrupt because the manufacturer messed up the quality or price of the product, or didn’t develop the product, or the retailer rights were sold to someone else. Having your own product gives you creativity. Everyone has the inherent desire to create something. Don’t kill this desire. The older you get the more you feel you have to create something that remains. The sooner you start is the better. Create something that outlives you, something that has a life on its own, and makes

even your grandkids proud. Think about Zwack, Dreher, Törley, or of the iPad and Windows. Your own product strengthens your company and vice versa. The two will make an unbeatable pair.

The third flatbread: Stick to one thing in your whole life

Every successful person had only one company. Bill Gates – Microsoft, Brin and Page – Google, Larry Ellison - Oracle, Gábor Bojár – Graphisoft, Kürti brothers – Kürt, and so on. Next and Pixar were very successful companies but Steve Jobs went back to Apple because he knew he could only have one company. If you start a new business every three years with a new profile, you will never be successful. Imagine if the hero of our story had stopped in the next village and opened a buffet, then three years later he opened a grocery store. He would have made good money maybe. But he never would have met the princess or gotten the kingdom.

Decide wisely what business you start because it has to last for forty years at least.

The fourth flatbread: Have dreams!

I have a good and a bad news. The news is the same. All your dreams come true. This is for sure! So choose your dreams carefully. If you dream of a ten-year-old used car, you will have that. All my friends live in the house they have imagined for themselves 30 years ago. I know, because we talked about our dreams together. I also have a bad news. You can only dream once. Dreams cannot be upgraded. If you have already dreamt a three-bedroom house for yourself, you've built it and achieved this dream, you cannot attach one more room to your dream. So dream big dreams! A friend of mine once said: "Those without dreams are damned to work on other people's dreams."

The fifth, and final flatbread: Never listen to experts!

Experts live in and analyze the past. If you want to be successful live for the future. Only you can see your future. Experts don't like the future because it is too risky and insecure. An expert is an expert; he cannot fail so he plays it safe. When Henry Ford asked experts about what people needed, he was told that they needed a faster horse. When Steve Jobs asked experts about the cellphone of the future, they told him people wanted a nicer looking Nokia.

When back in 1996 I asked experts about the accounting software of the future, they told me that bookkeepers would never choose Windows over DOS, because they prefer entering data from a keyboard and don't like clicking the mouse. Everybody believed them but me. So now I am the one giving this speech, not them. Steve Jobs ended his speech with this: "Stay foolish, stay hungry!"

I am ending my speech with a quote from another fairy tale hero. Back when Hungarians lived in Asia there was an imaginary hero called Szépmező Szárnya. (Wing of Nice-meadow). He led the Hungarians in discovering their new home. His motto was:

You must live your life as a hero!

Now it is your turn, start your journey, and be heroes!

Thank you."

GOD

When I decided to write this book, I knew the last chapter was going to be about God. I think people don't live in harmony with God. It shouldn't be like that. Many are to blame for this. The church, people, and scientists. Well the church has not been a great marketing expert for God in the past few hundred years. They keep making people do all sorts of hocus-pocus, which people of the 21st century don't understand. They suggest continuous guilt, and consider everyone a sinner. It very well might be that we are sinners, but Jesus came to the earth to redeem us from our sins. So why do they keep talking about our sins? They don't teach us how to love life and how to get by in this life. The language of the Bible is hard to understand. We read lots of books but the Bible. The word 'Bible' means The Book. The foundational book. Every human law and rule is written in the Bible. There is an answer for every question. Without the Bible it is very difficult to find God.

People ask each other: "Do you believe in God?" The answer usually is a no, or a polite yes. Some people add: "I go to church sometimes". But the problem is with the question. You don't have to believe in God. You either know that God exists or you don't.

Believing in something means that you believe something you do not know about, or you are not certain of. Do you believe that Mount Everest exists? Yes, I believe it, although I have never seen it, but so many people told me that it exists that I do believe. Do you believe in a three headed monkey? Well, that is much more difficult to believe. Seeing is believing, you know. The more they want you to believe in the three headed monkey, the more suspicious you will be. The more they talk about it, the less you believe it. It smells like a scam.

It is no use to keep telling us to believe in God because people usually say: "seeing is believing." Well, God is invisible. This is a Catch 22.

Is there gravitation? You can say there isn't because nobody has seen it yet. Ok, then stand under a falling rock. Gravitation is invisible, but the effect of it is very much visible. If the rock falls on your head, then you know there is gravitation. Nobody has seen God yet, but we experience his work every day. The churches of the future shouldn't persuade people to believe in God. They should teach people to see God's work. Once we learn this, we won't only be God-believing people, but God-knowing people.

God doesn't appear automatically. You have to look for Him. But this is the best part of life. When you feel joy and gratitude in your life, you feel like you have met God. Ask God to show himself. If you ask Him, He will, if you don't, He will not. Like a father silently watching his son playing with Legos. He is not helping unless his son asks him to. He is watching his failures, smiling. When his son gets stuck and asks him, he helps immediately. Every time. His help is not in doing it instead of him, but rather in pointing out the mistakes and giving some new ideas.

The easiest way to meet God is when you are on your mission. God gave you your mission, He is next to you and He will help you a lot. If you ask His help but He doesn't seem to answer, check your mission. Did you choose the right path?

Pay attention to something important: Don't let anybody tell you that the way to Him is through priests. There is nobody between the father and his son. You should speak to God directly. If you talk to Him, He will answer. If you ask His advice, He will give it to you. If you ask His guidance, He will show you the right path. He helps you if you ask him, but He will not solve your problems instead of you.

God doesn't give you what you ask for, but He gives you tasks, and if you complete them, you reach what you've asked for. The bigger your desire, the more complex the task you get. So, if you ask Him for a car, you won't find a new car in your garage next morning. He will give you a task or a challenge. When you complete this task, you get paid for it and you can spend this money for your new car. God tries you. He wants to know if you are worthy for the prize. These trials could be negative as well. If you want to quit smoking, God might give you a lung disease to wake you up. If something unexpected happens to you either good or bad, think over why God has given you this challenge. Which dream of yours will be realized if you complete this task? The problem is that many consider the task a blow of fate, rather than an opportunity. It is just another milestone in your mission.

The more you see of the world, the more you feel His presence. You will be more and more convinced that this world could only be created by God. You will see more and more evidence of the hand of God. The more you read, the more you meet Him. The smarter a person is, the more he believes in God. Lots of scientists became believers in their old age. Their experience is that the more they study human nature, the more they discover God's presence. The more they try to explain the logic of nature, the more they find that the only explanation is God. I love Leonardo's saying: "Even the function of the human ankle is a proof of God's existence." Einstein's opinion about God is interesting. If you believe his relativity theory, why don't you believe his theory about God? Do you know who give up their atheism first? Brain research scientists. They realize the fastest that their research doesn't hold together.

My favorite story is a conversation about evolution between an atheist and a true believer. They cannot agree, so the believer wants to end the discussion: "Ok, I don't want to discuss this anymore, let's just say that I was created by God, and you came from monkeys."

People! I don't think I came from monkeys. My thinking is different from monkeys' thinking. I sense that I am God's creation. I have a mission. I got this mission from God, and I sense that He helps me on my way. He does everything for me, and this gives me amazing strength.

If you don't believe in God, you are alone and everyone is against you. This is a terrible feeling. But if God is with me, who can be against me?

Here is a little exercise: Find some happy people and ask them if they believe in God. Find some unhappy people and asked them as well! You must find truly happy and truly unhappy people. I did it. And I've learned that all the happy ones believed in God. I didn't find people who believe in God but are unhappy.

Why are the non-believers sad? Because they worry and they are afraid of the future. They are afraid of death, illness, poverty, and losing their job. They are afraid because they are alone, and they don't have anyone to rely on. They sense how fragile they are. If you worry too much, you cannot be happy.

Believers don't worry.

Why should they? They know that God is on their side. They are not alone.

Anxiety makes your life bitter. Why don't you do something against it? Why don't you look for a cure? If you are sick, you take a medicine. There is a medicine for this too. Don't let stress and anxiety ruin your life and your family's life. Why would you want your kids to live with a miserable person? Don't forget: People who know their God never really worry about anything.

If you deny God, you're missing out on something great in your life.

Imagine that you are talking about the ocean to someone who has never seen it before. You tell them how majestic and beautiful it is. But he keeps saying that there is no ocean, he has never seen it, so

it does not exist. He even proves scientifically that there cannot be that much water, because the earth wouldn't be able to hold that much. And the salt? Who put that much salt in it? Anyway, shouldn't the salt have dissolved in it already? Then why is it still salty? So, he doesn't believe you. You try to convince him; you try to explain why the earth can actually hold all that water. You don't really understand why the water is salty, but you try to describe its beautiful blue color, the sunset, and how the waves crash on the rocks.

The conversation gets more strained and tense. Your friend says that until you prove scientifically how the ocean works, he won't believe it exists, and he is not willing to go see it either. After a while you give up, and you leave. You see the smirk on his face that says he couldn't be fooled. He goes home and tells about a stranger who is a member of a sect that believes in oceans, and tried to convert him as well. But it is not easy to fool him and anyway, he proved that such a thing as an ocean doesn't even exist.

So, whose loss is it?

Desire to know God! You desire to know new cultures, languages, and ideas. You study, read about, and explore the world around you. You want to experience and see everything.

So why don't you want to know God?

There is a false premise about God and believers. For some reason there is a notion out there that says that believers are poor. I don't know who, when, and why said that. I have never read in the Bible that God only loves poor people. Or that only poor people can be believers. I think God loves rich people, too. Where would be the limit for God? Could only those who make less than 1000 Euro a month be believers? What if you get a raise and find yourself over the limit? Imagine a poor believer who inherits a fortune. Would God tell him: "you are now rich so you cannot be a believer anymore, sorry dude"? My experience is that God supports us to get richer.

God doesn't give poverty he gives wealth!

Those who know and accept God's existence became richer than before both spiritually and financially. Show me one person who became poorer after he truly got to know God. You will find none. God makes you rich.

I've heard an interesting conversation about happiness. Who is happy? How can you measure someone's happiness?

You go and ask him: "If you knew that you are going to die in a year, how would you change your life? What would you do differently? What else would you buy? Where would you travel while you could?" A happy man would answer: "I wouldn't change ANYTHING. I would continue to live exactly as I live now."

Solo Deo Gloria!

Beware that you say not in your heart, 'My power and the strength of my hand made me this wealth.' But you shall remember the Lord your God, for it is He who is giving you power to make wealth, that He may confirm His covenant.

Deuteronomy 8:17,18