Being real and true in times of fake and Pretend

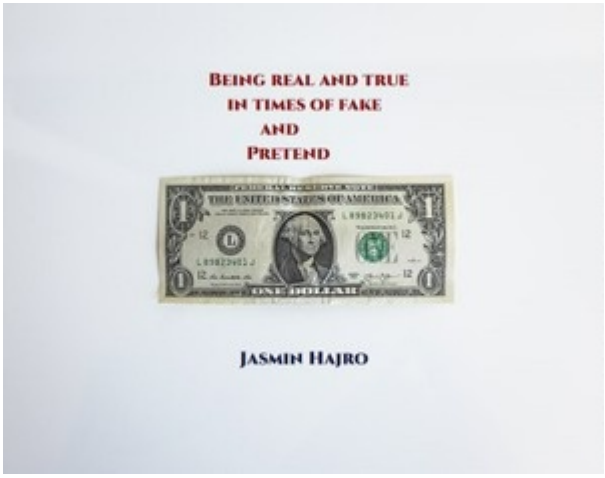


Jasmin Hajro

Being true and real
in times of fake and pretend.,
get it now

Being true and real,
in times of fake and pretend,
get it now

Jasmin Hajro



Jasmin Hajro

© 2020 All rights reserved

Written by Jasmin Hajro

Edited by Jasmin Hajro

Cover design by Jasmin Hajro

Translation by Jasmin Hajro

First english edition

''There is a certain number of people, that only you can help..

Because they will only respond to your voice''

-Les Brown-

'' Welcome all experiences, you never know which one will turn everything on''

- Jim Rohn -

'' If that's the case, you might as well try and experience a book of mine...''

- Jasmin Hajro -

I know you can't relate to a guy who wrote 45 books, bacause you haven't...

And you can't relate to a business owner, bacuse you don't have a business...

Maybe you're thinking : this website is missing a blog.....

I don't think so....I think I gigured out what is is missing :

A spelling error ....boohhooo....Don't you get what it says ? :

I don't think so...I think I figured out what is missing :

I know how it is to grow up, and have sense of securites in life...

like family, a job, a retirement, friends...

I know that when the war started, there were no friends, no jobs, no retirements...

All so called securities were illusions....

I know how it is to be without a father for years, when we fled the country

my father stayed there to fight in the war....He left the country when he almost died, years after we had left....

I know how it is to have someone who loves you and is suppose to be there for you, leave you...

I know how it is to learn a new language, to get a beating....to play videogames....I experienced it...

I know how it is to be angry and sad, and feel awful about yourself...

being unhappy, getting depressed and stop caring for anything...

I also know how it is to try to get rid of those bad feelings by drinking and using drugs...

I know how it is to disappoint the people that you love and disappoint yourself....

I know how it is to overdo it with too much alcohol and drugs and I don't mean medicine....

I know how it is to forget what happened last night, and have a headache the next day

I know how it is to be in a coma...and the doctor having said to my mother : If he doesn't wake up, he is not gonna make it...

I know how hard and difficult it was to stop drinking and stop using...

To say goodbye forever to friends...with whom I hanged around for years....

I know how it is to replace bad habits by new good ones....

To read a lot, play chess obsessively, listen to motivational and educational videos and audios....reading and studiying finance....buying more books than I read...

And how it is to be alone and lonely...

I know how it is to break the law and pay for it ...and to eventually apologize to the peple that I've hurt.....It's very humiliating...

I know how it feels to be the black sheep of my family....

I know how it is to work hard...really hard at a job....

getting a contract for lifetime employment....

starting to build a fortune...starting to build wealth...having E 10000,- euros....

And then all clean and sober and working hard....

to get some mental issues ...sleepless nights...couldn't show up on time at the job anymore...

Being too late ....so many times ...and eventually getting fired....

There goes the lifetime employment signed on a official agreement.....

I know how it is to help your sister by paying some of her bills...

taking the money from my savings, deposit and investing accounts...

which I swore to never touch.....Gotta help her right ?

I know how it is to again have to look for a job....and getting rejected a lot...

and only finding manual labor jobs.... that I hated to do....but I did it anyway...

I gotta survive right ?

I know how it is to start a business and earn maybe E 200,- euros in 3 years with it and failing miserably.....

I know how it feels and how it is ....to not be able to pay your bills....and having debt collectors at your door.....embarressing you...in front of your mother....

I know how it feels to loose friends and loose touch with family members....

I know How it is to expect friends and family to support your business and they don't...don't care about it...

maybe I forgot to keep in touch and they did too....

I know how it is to start a second business....and making progress....but it takes years....

and goes to slow....I still got bills to pay and earning E 500, euros a month with my business ain't gonna cut it....

I know how it feels to be Experiencing the ''financial haircut'' that Grant Cardone says : ''in the first years of your business you will earn less money than you earned at your previous job''

I know how it is to go out sellling door to door....

I know how it is to sell door to door when it rains...when it snows....when I don't feel like it.....when they didn't buy...when they slammed the door in my face..when they called the cops over and over like I was some kind of criminal instead of a guy trying to make a living....and talking to those ''officers''who are wasting taxmoney....when they bought but didn't pay....when I am tired....when I haven't slept 8 hours the night

before....No matter what the fuck happened....I just went out selling again...

I know how it is to be happy and how it is to be sad...I know how it is to cry....

I know how it is to smile and laugh....

I know how it is to work 7 days a week...and still not have enough money...

I know how it is to share my financial expertise in my first book...so that it doesn't go to waste...

because my current business is about selling greetingcards, not about saving, investing and building a fortune....

And making my financial system for growing your money...which obviously works...otherwise it would not be a system....trying to help the people sincerely.....

then having some cunt.....yeah I said it....

who rates the book with 1 star....meaning it's a bad read....

then another asshole....rating it 1 star....meaning it's a bad reading experience....

I cuss...don't you ? Don't ly to me...offcourse you do....

When in fact....every fucking idiot on the goddamn planet earth can get a job earn money...save a part of it ....then put a third of that savings to a saving account

a third of it in a deposito account

and a third in an investment account....

You would get 2% interest on your third in your savings account

about 4% interest on yours third in your deposito (long term) savings account

And about 5 or 6% a year on your investment account (value appreciation + dividends)

In your investment account you would only invest in mutual funds...

Means you put 100 dollar in a mutual fund that is invested in 100 companies globally...

you have 1 dollar in every of the 100 companys....Never ever will it happen...that 100 of those succesfull companies go bankrupt Never...

You've minimized your risk to the lowest that it can be...

the money and the people in those banks and companies Are Working For You...To Make Your Money GROW.....

Do you get the genius of the system ??????

And what do I get ? 0,45 cents from the dollar that you paid for the ebook and a goddamn 1 star ????? Fucking cunts...

Now you can relate to me....

I also know how it is to work on a book for almost a whole day...

write it in 4 hours, selfpublish it in 2 hours, share and promote it in 1 hour...

that's a 7 hour workday....And then nothing happens...

No buyer no money....

Wanna know what I do the next time ??

I write another book !

And then another and then another.....

Because I will be extremely succesfull and able to take care of my family...!

Can I help you with something ? Email me

Are you offended by my language ? Good...go somewhere else...where a phony scammer can serve you well....

Where a professor in business...will teach you how to start and run and make a business succefull, who has no experiennce at it....but who is believeable....more trustworthy than I am...

Go to the other author ...the succesfull author....who paid someone to write his book for him....

the well positioned ''expert'' who will teach you....but who is hiding and unaccessible because it's hard to give an interview on a book that you haven't written...people look thru it with their gut feeling....they hear it in your voice...

that's why they're unaccessible.....why you can't reach them can't send an letter or email to them..

But they'll give you a consultation for your career and your business

for a couple of thousand dollars....

I am not angry because of having a little money....I have food and shelter and people who love me and I earn money 6 or 7 days a week but.....I have to protect you....!

My business used to donate to 40 charities...now it's only to 15....

having read some of their annual financial statements...

almost nothing out of all the millions they get in donations

goes to the people that need it ...

those who are supposed to be helped ...with the money raised....

So now my business only donates to charities that I have experience with...

who spend the donations right...who really help people in need

..I have to protect my customers of my business....

Let me explain it this way.....

what if you are in your whole lifetime of about 70 years...you are gonna buy 10000 books right ?

For a dollar an ebook...you'll spend 10000 dollars....probably half of that will be on books to get better at your job or your business Right ? My exapmple is very close to your reality Right ?

But what if 4500 of those books that you buy and read ..is written by those phonies....

you lose 4500 dollars and a lot of time....most of the stuff will be genaral knowledge or fluff

fluff is just information that gets No results...

See ?

Thats a lot of money and a lot of time....you can get more money but you can never get back that time....

So I speak the truth ....so that you understand...why I need to protect you...

and why protecting my customers offline and online is more important than being

popular and making friends....

I have selfpublished my books at several selfpublishing companies...like Lulu.com , Amazon's KDP,

Kobo.com , Streetlib.com , Pothi.com , Notion Press.com , Draft2digital.com and so on...

I have also approached traditional publihing companies...

On one of their websites they offer this ''service''

and it literally says ''most books are written by a ''ghostwriter''

Most of the time the author of a book is an expert on something....

What does that tell you about most experts ???

Is that the reason you feel you've been trying things and it did't work ?

Why you feel, you've been burnt ?

Why you lost faith in personal development ?

Why you are suspicious about professional development ?

Here is another thing I learned from Brian Tracy

''it's the salespeople that make sales and their businesses make profits,

then they pay taxes....from the salespersons salary and from the profits of the businesses...

from those taxes the government pays the police , and the firemen, and the schools, and the roads..

and the uneplyment benefits, so that people without a job, or those who can't work,

don't end up on the street.....Some really great things are done with it...

Why you should be a happy taxpayer and love salespeople and business people...

It all starts with them''

Because like Jim Rohn and that guy that wrote the ''Magic of thinking big'' say :

''people are alike, the other guy or the other girl is just like me,

and we share the same desires : we want to be healthy, happy and rich''

They say it kinda like that, but you get it right...you get what I mean...

Okay Jasmin...I get it all ....really....you think to yourself...but Jasmin you're not making friends...and not making yourself popular.....

Then you forgot what you've read ....

It says it at the top of this website : ''There is a certain amount of people that only you can help, because they will only respond to your voice''

This website is for them....everybody else will leave when they read cunt, shit, fuck and idiot....

Like Grant Cardone says ''Don't be a little bitch'''

I don't need complainers and winers...

So..this website repels a lot of people ....And who is it for ?

1. People that like me and trust me ...obviously...

2. People that only I can help, because they will only respond to my voice

3. People that seek real advice about writing, selfpublishing, selling, being a business owner or entrepreneur..

from someone who has years of experience in those fields....

4. People who are willing to do more than 1 thing ! Who will do 2,3,4,5 or 10 steps and get results from them..

Point 4 is so important and it's ridicoulous that most ''people are only willing to do 1 thing''

bacause on any given day...you do about 10 steps....

1 you get up, you get dressed

2. you brush your teeth, you take a shower

3. You make coffee and drink it

4. You make breakfast and eat it

5. You pack snadwiches for work

6. you check your email

7. you drive to work

8. you work for about 8 hours, and take 3 breaks..where you eat and have more coffee..

9. you drive your car back home, but stop at the grocerystore and shop for groceries and things you don't need

10. you drive home, put the groceries in closets

11. you prepare a meal and eat it

12. you rest and check your social media and after that you watch a movie

See ?

So why are you only willing to do 1 thing from a book about your money...

when it takes 10 steps, 10 things to get results with it ?

Like Jim Rohn says : ''mysteries of the mind'' probably...

But Jasmin ....you are a role model >>?

Sure....

and I give good examples by taking action....by behavior.....

It's what Dan S. Kennedy says : Traits of succesfull people are : behavioral '' and he says :

'' It's not what you think it's what you do '' that gets results....

So if you are in sales and I am your role model...and I selll 6 or 7 days a week

and you emulate or model my behavior...you also sell 6 or 7 days a week...You will make more sales and earn more and therefore be more succesfull

If you are a writer and I am your role model...and I write more than 40 booklets...

and you write more than 40 booklets because you model my behavior ..you will stand out from the crowd....and you will sell more books...because the sale of your 30eth book is not possible if you only write 2 books ...Do you understand ??

So do as I do, don't need to cuss , think or talk as I do...

it's not what you think or say, but what you DO that gets you results and success !

And I do care for YOU and for the people....I'll prove it ...

On smashwords the online ebook store '' I am giving away 60 books of mine for FREE''

they will change your thoughts feelings actions results and lifestyle...

more than 20 english titles and more than 40 dutch titles...

they will change your stress level, your happiness, your health, your money and your fortune

and you....

But even now...you gotta DO something...go to the bookstore, download the books, start reading them, start doing the things suggested in them...and then you will experience transformation...

The link is www.smashwords.com/profile/view/jasminhajro

See ?

What do I get from that ?

Isn't that caring ?

You can also become an affiliate at Smashwords, promote books and earn..

If you promote my books , you earn 50% of the bookprice..

If you sell 10000 books , you earn 5000 dollars !

A great opportunity to add another income stream...with zero risk...

Now on 5 december, it's Sinterklaas in the Netherlands...something like Christmas....we've wrapped up presents for my niece and cousin ..and we are going to spend our day with family.

Now on 7 december '' I add a bit to this website''

We had a great day on saturday 5 december...with me dressed as Sinterklaas and mama like Piet,

a lot of presents we gave to our niece and cousin...hugs and kisses..fun and laughter and eating a meal together...

Then next day on saturday ...mama had ordered a new bed....we were trying to get it upstairs...

had to go thru the balcony...it was to big to go through the house upside the stairs...

when assebling the damn thing on sunday...a heavy part fell on my foot...auch...

But today on monday 7 december Guess what ?

I just went out selling christmas and birthday greetingcards door to door...

and found 3 customers..earned E 20,- euros

Nobody cares about your pain and you gotta work ...gotta earn...

Read on....





Picture of me at 7 december 2020, 19:30 hours , I just got back from work....Selling greetingcards door to door....

You sceptics can check the Chamber of Commerce in the Netherlands we say Kamer van Koophandel, their website is https://www.kvk.nl ....Go there and click ''zoeken'' which means search....then type ''Hajro bv'' or my companys Chamber of commerce number : **76564770**

And it willl find my company : Hajro BV and it's subsidiaries like Hajro Luxury , Hajro Franchise and Hajro Publishing.

You see the address....If you look that up on google maps, you'll see our house...In the house I have a business space....where I prepare or package the greetingcards and where I write and selfpublish...Doesn't matter that I don't have a separate office building...because most of my work..selling door to door is outside...I visit customers at their home...

So there you go : a real business...that registration at the Chamber of commerce tells you that It's a real, legit business, that pays taxes.

Most of the things I do by myself, I only have a few people on commission who deliver our flyers and direct mail and other offline marketing....Still haven't found anyone who would like to write articles about my business, foundation and books for a fee...



Hello...
Thank you for visiting my author website.
My name is Jasmin Hajro, I am born in Bosnia on july 6th 1985.
I lived there the first 10 years of my life, when the country was in war
we fled to the Netherlands. We still live in the Netherlands, where I went to school...
I came here with my mother and little sister...

My father stayed in Bosnia to fight in the war, eventually when he got shot and almost died,
he came to the Netherlands too. He is a veteran.
In my puberty my parents divorced, I couldn't handle it and fled into drinking to much and using a lot of drugs. Which got me in a coma for a couple of hours. After that I got sober and clean and got my life in order. It was difficult but everything got better because I got better, except that I was changed because of a bit of braindamage...

Now I am a bit slower than I used to be...
I also have another brain issue for which I have a therapist and medicine...
I have been writing in journals for more than 10 years, and in 2015 I decided to publish my writings in books and ebooks...I continued writing and publishing my writings...I write in Dutch, my books are in dutch, but I have translated more than 10 titles into english.

My father has built a new life, with a new wife, they have a son,
which is my brother and I have 2 stephsisters.
My father works as a janitor...
My mother did all kinds of jobs...to survive and take care of me and my sister...
Because of health issues , mama stopped working about a year ago...
Now it's our time to take care of her...

I have had several jobs, some of them didn't last long. The longest was 4,5 years as a dishwasher and cook working for Landal greenparcs. Then I started reading a lot about finance
and got experience with investing..In 2012 I started my first business : investment firm Jasko.
Because of low sales and earnings I had to close it down 3 years later..

Then I got an opportunity to sell greetingcards, door to door.
And I started my second business,

establishment Hajro on september 1st 2015,

that sells greetingcards, gifts and books...
and donates to 15 charities. I design my own greetingcards..
After 5 years doing that I am still going strong..more focused than ever...
Since 2015, Establishment Hajro specializes in direct selling sets of Unique birthday & christmas greetingcards.
Visit my company at www.hajro.be

I like to read, write, play chess, jog and
work on my business and spend time with my family...

In my books I share my lifestory,
my experience with writing, selling, finance and business.
Untill retirement I will continue to sell greetingcards and write more books.
I hope my experiences in my books will help you to achieve more..
To connect with me, send me an email at j.hajro@hotmail.com

I don't like that either,

but it will make my golden books jump out.....

Like the one below...



I wil not have a newsletter

and I wil not have a blog....

I will also not update this website ....

I can't waste my time doing that, when I could be earning money,

by selling greetingcards door to door.

How will I keep you interested ?

I will write more books

and I will translate my Dutch titles into English..

If you have questions, you can reach me by email.

If you want to be the first to know , when I realease a new title, sign up below for FREE...

and you'll get an automatic email...of the grand news...

https://books2read.com/author/jasmin-hajro/subscribe/1/134381/

''You get only the message that I have realeased a new book, nothing else''

Don't get me wrong.....

I care for You...

really...

''I wish for you the best things of life''

I am honored when someone reads a book of mine...and glad...joyous....

When I receive a royalty payment...it's regocnition...a job well done by me...

I wouldn't update this website...and still .....here I am again...writing...working on it...

to make it better....

I felt I should .....so that my visitors and readers don't get me wrong.....

I write my books myself...a lot of it comes from my journals and my life....

I selfpublish them myself...I promote and market them myself...

I reread them and correct the errors...

I also translate them myself....

See ?

No team of people.....no fulltime guy or girl posting all day on social media or whatever.....

That having said....

You maybe know that I failed with my first business....

investment firm Jasko...

When you earn pennies and dollars, you got problems...

when you can't find steady employment ...your financial problems get worse....

You understand that right ?

Then when I got an opportunity to sell greetingcards door to door...

and I got some sales training...

I just went out in our neighborhood and started selling...

After a few knocks on doors ...I found my first customer...

then after a few more knocks I found another customer, and then another...

I was earning again...Thank heavens... you may say...

Shortly after that I started my 2nd business

establishment Hajro...

on september 1st 2015...

that I still operate ....

it's now Hajro BV

which is something like an LLC...

it has stocks...

It sells unique greetingcards

(I also dsign our greetingcards by myself)

giftmugs, my books, my ebooks and suchlike...

suchlike can be other products...in this case it's my merchandise...

the Tshirts with my book series name.... or a quote on them...

I find my customers by selling door to door...

that's how I earn my living....

So I have to discipline myself to Not do a lot of things...

like writing a blog for free....

I have tried a lot of things...like newsletters...a blog ....offline and online marketing...

and I have to conclude that

1. selling door to door &

2. writing more books

are the best 2 ways to spend my time....

plus...

3. spending time with my family and resting...

After spending my time on those 3 things, there is no time left....

Now you hopefully understand...

that I have to do the things that work best...

and therefore have no blog or newsletter...

By the way... I am very open in my books about my life and my business...

so if you were curious about that...you can read it....

If you are curious about my financial expertise, get booklet Build your fortune...

or How to grow your money & build a good retirement, in 2 hours a monthe...

If you are curious about my selling and business expertise, get book The Ultimate Winning Strategy or Double your profits, extended

If you are curious about my writing expertise, get book Secrets of writing and selling books...

I still read and practice those skills.

This website, I made for You.....

yeah really...not for me...I already know everything on it...it's my life...

Some of my books have spelling mistakes in them...

'' I am a real person, that does a lot by himself...

I have a real business and real customers...''

Grant Cardone says that, for me it's the same...

Isn't it weird to having to say that you and what you do are real.....?

But maybe it isn't....

bacause we live in reality...and there are all kinds of scams out there...

That shit makes it harder for the good guys ...to achieve things....to

build customer relationships,

to build a relationship with you based on trust.....

Maybe some people find my writing a bit raw....

Because it comes from reality...

where good and bad things happen....

From failing with my first business, I have learned that sales is the most important in business...

and at that time...I did't know much about sales.

And then the 2nd most important thing is marketing,

if no one knows about your product or service, no one will buy it...

So my advice to people who want to start a business is

1. Get into sales, learn door to door selling

2. Study marketing, practise writing direct marketing letters.

3. Study and practise copywriting

Maybe at the ''business school''

they would suggest something else.....

I am a business owner, but see myself as an entrepreneur...

because my business has subsidiaries with different products and services....

For the upcoming years I will focus on the coreactivities....

selling greetingcards, giftmugs and books..

And here is a gift that can change your life :

I will give away 10 books,

bundled together in 1 boxset, that you can download for free, from this website...

Then.....if you like my work you can become a fan or paying customer

and buy some of my other books....

In the bundle, called Victorious series, you get :

book #1 Build your fortune

(grow your money systematically)

book #2 Moneymaker

(to improve your business)

book #3 Recipe for Happiness

(to reduce your stress and live happier)

book #4 the lifebuoy for banks ' loyal banking

book #5 the Ultimate Winning Strategy for entrepreneurs (improve your sales & business)

book #6 Poems, jokes and book (to laugh)

book #7 Victory

(true story)

book #8 Victory II

(sequel of the true story)

book #9 Always work & always money in your pocket, every day

(find lifetime employment in sales)

book #10 Things you do not want to know

(laugh at my embarressing life experiences)

DOWNLOAD Victo...els).pdf

(opens in new window, wher you can read it, save it and share it)

Yes.....completely Free...

Enjoy it.....I hope it enriches your life....

My bibliography....the books that I have written....

(there are more than 43 titles plus the translations plus the boxsets, so I will only name my english titles)

Build Your Fortune

Moneymaker

Recipe For Happiness

the Lifebuoy For Banks ''Loyal Banking''

the Ultimate Winning Strategy, for entrepreneurs

(which is for salespeople & businessowners too)

Poems, jokes and book

Victory 1

Victory 2

Always employment & always money in your pocket, everyday.

Things You Don't Want To Know.

Challenges in having your own business, in real life.

how to Grow your money & Build a good retirement in 2 hours per month, for moms, dads, career women and busy people .

Overcoming tough times.

Secrets of writing and selling books.

Double your profits.

Double your profits, extended.

Triumph 1 (boxset)

Triumph 2 (boxset)

Victorious series (boxset)

Through the crisis

Victory 3

My story

My little masterpiece

Victory 4

I don't feel like writing, says the author

Hackers are scouts

(If you click on them a new window will open, at Lulu, where you learn more about the book

and where you can buy it as paperback or ebook.

If the link doesn't work click here

All my titles are there, but you can search the one that you want..

'' I have good experiences ordering at Lulu'')

Only available at Amazon and free with Kindle Unlimited are my books :

Lifechanging quotes

the Jasmin Hajro lifestory (which includes Victory 1,2,3,4)

Controversial

If that link doesn't work click here

Below are a few links from bookstores, where you can buy my books...

Amazon

Books 2 read

Barnes & Noble

Apple

Kobo

Smashwords

Lulu

Notion Press

Pothi

Mijnmanagementboek.nl (paperbacks)

Streetlib store

I am not getting younger..nor are you...

We are getting older...

If you think that a book of mine can help you...

Why don't you try it ?

My videos you can see, at my youtube channel, click here

(sometimes I update how it's going by making a video,

I also have a few in which I read my book out loud for You, check them out)

You can also find me at the social media, but I don't spend much time there...

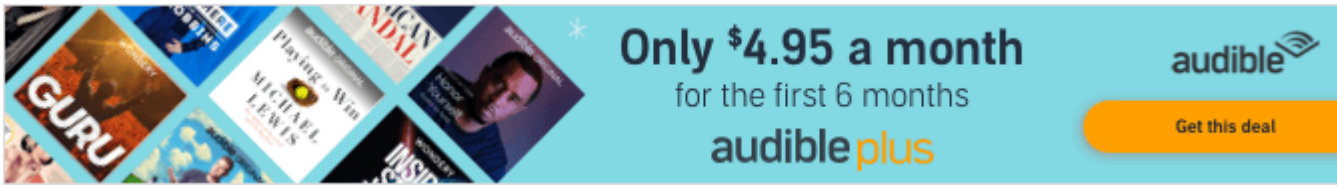
I do have written some short stories at Medium to introduce myself and my work,

you can read them at the link below :

Jasmin Hajro - Medium

Thanks for visiting, keep in touch by email .

** Website made with love and patience by Jasmin Hajro for You **



If you want to support me and my work & my future projects...

You can make a donation or leave me a tip...at :

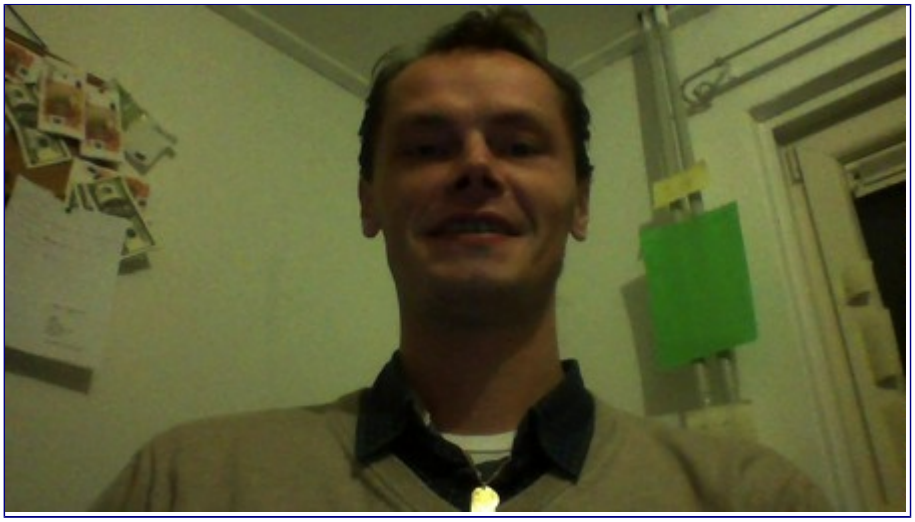
paypal.me/jasminhajro

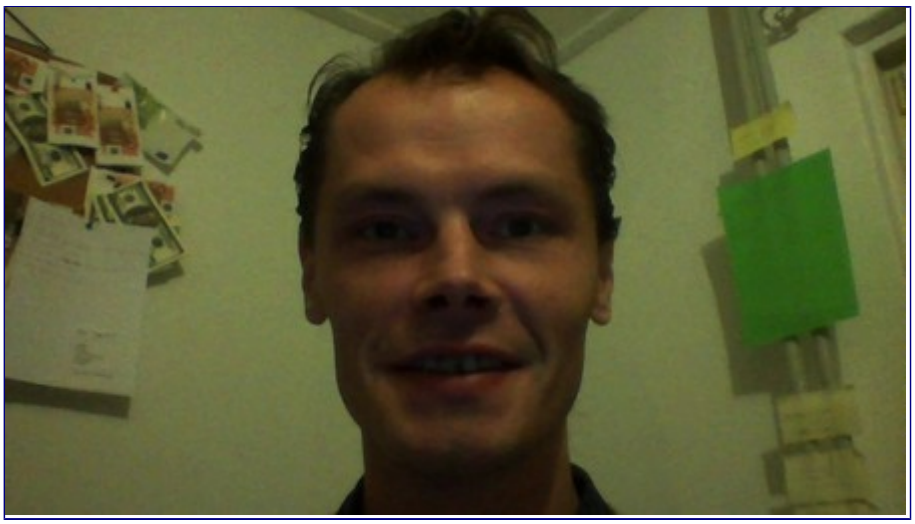
Thank you.

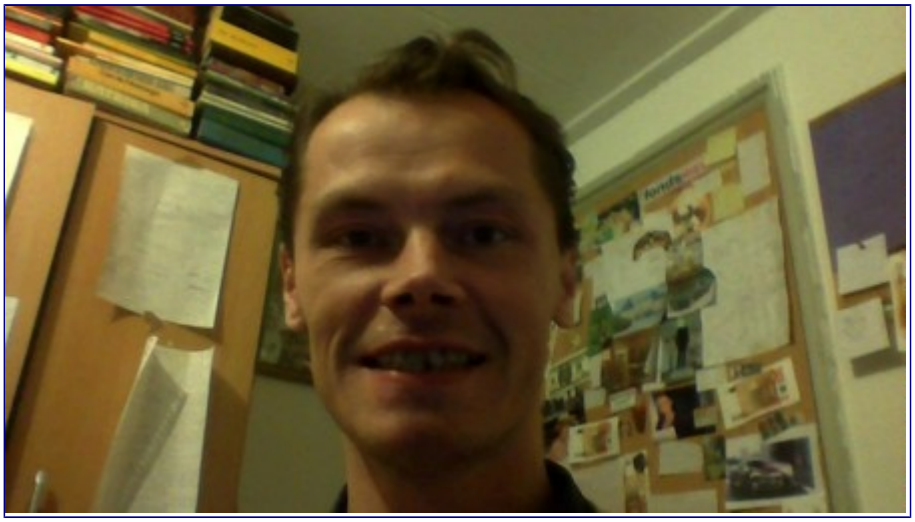
(If you see the info@hajrobv.nl at Paypal, that is my business account and it's allright)

You can see lots of pictures below, pics of me and my books and merchandise,

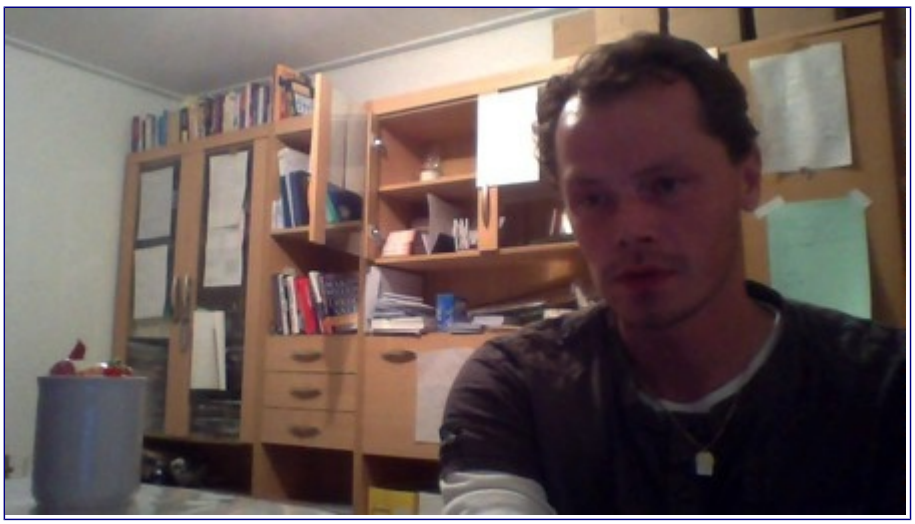
click on the photo to see it in full size)





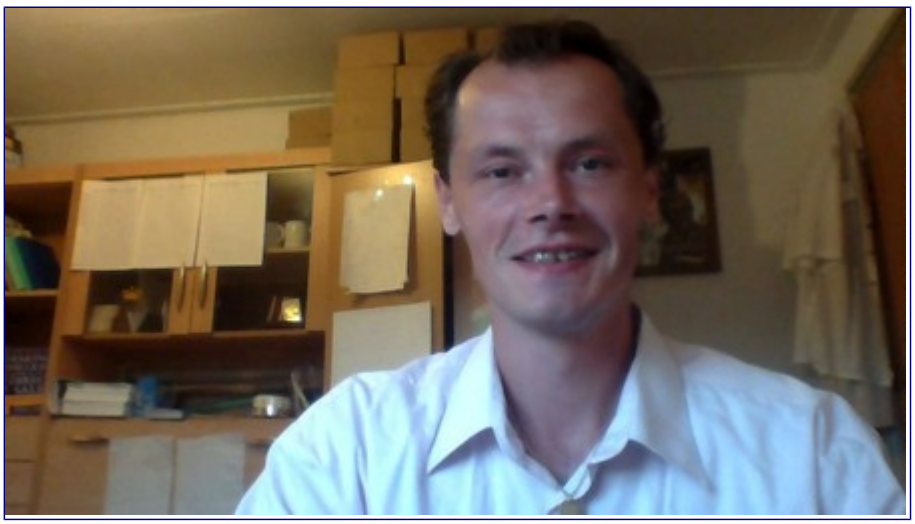


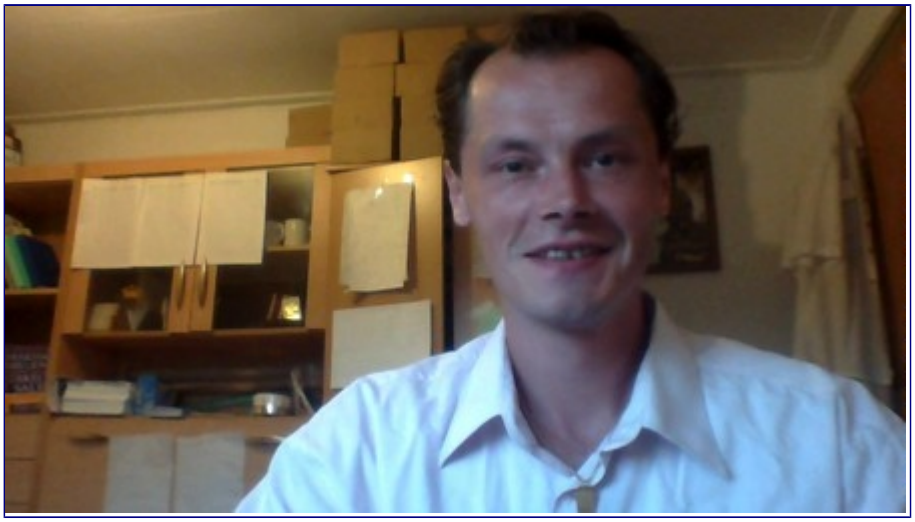


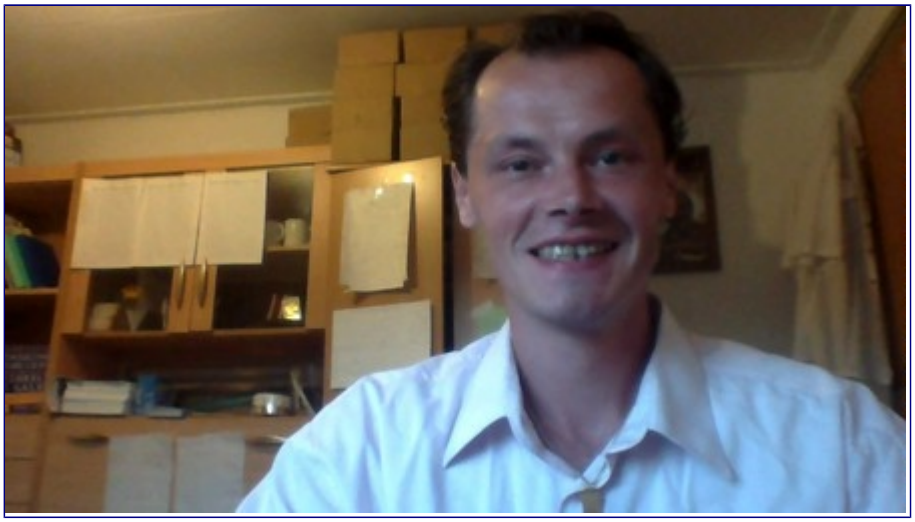




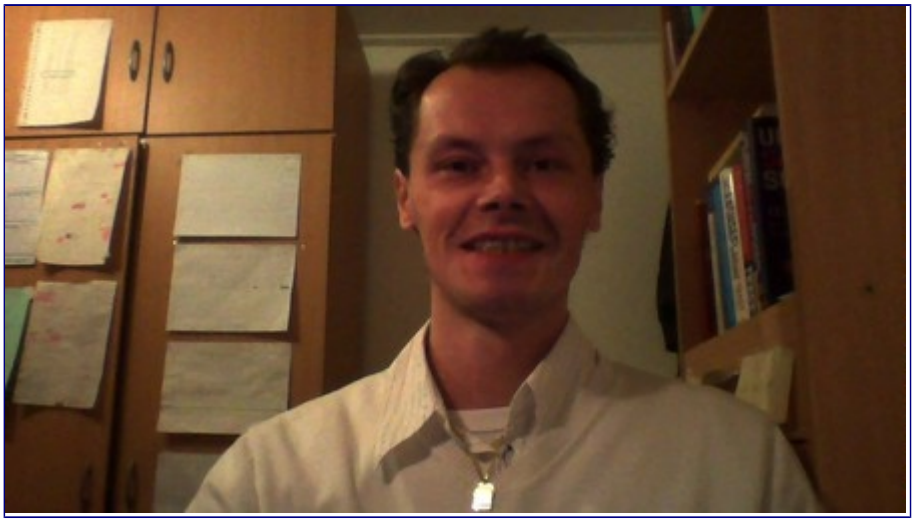


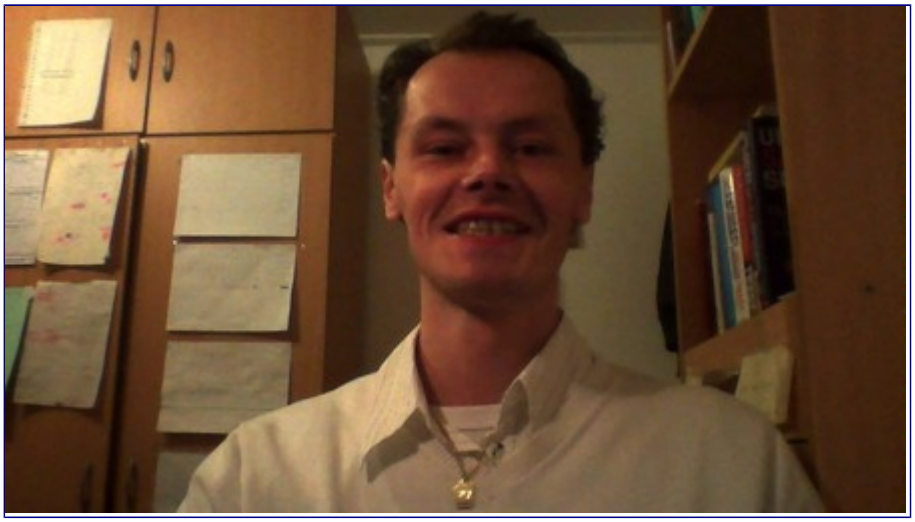


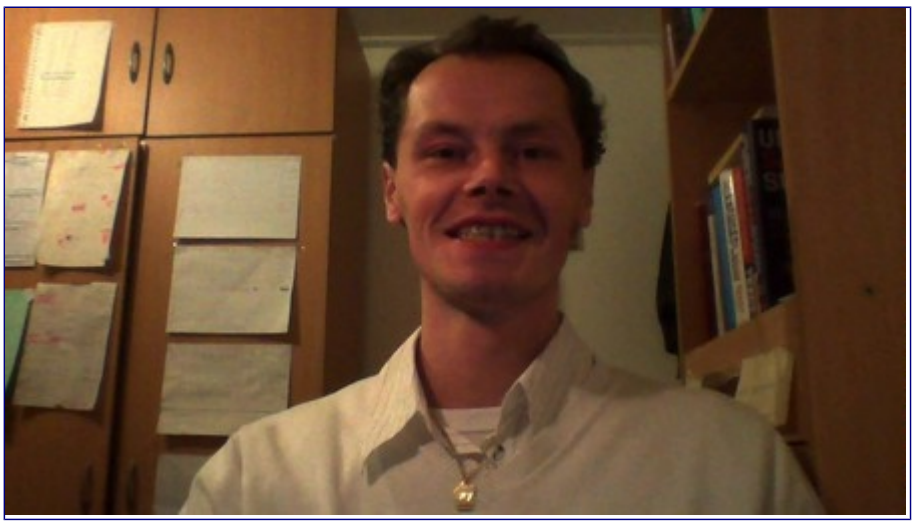


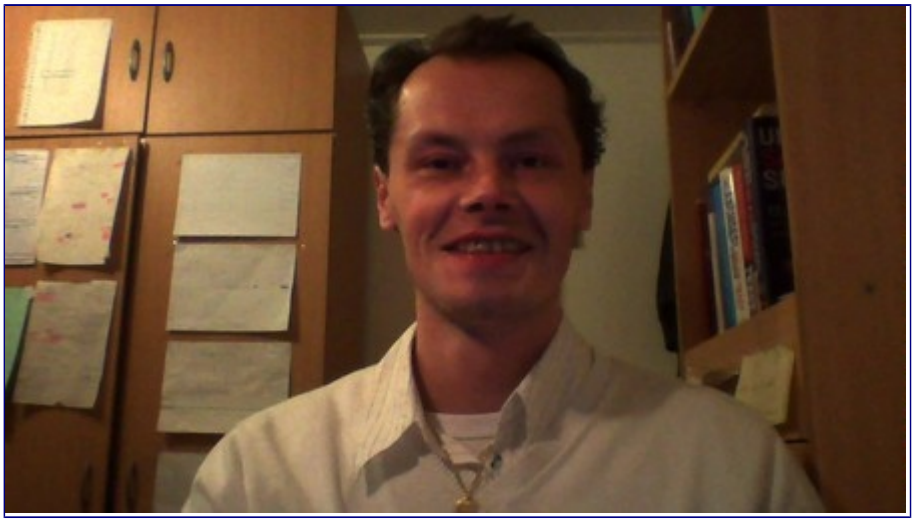


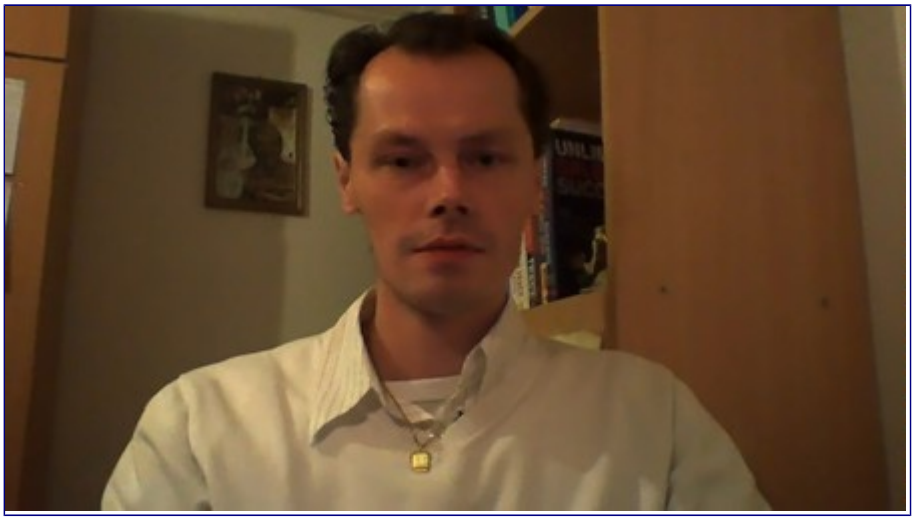








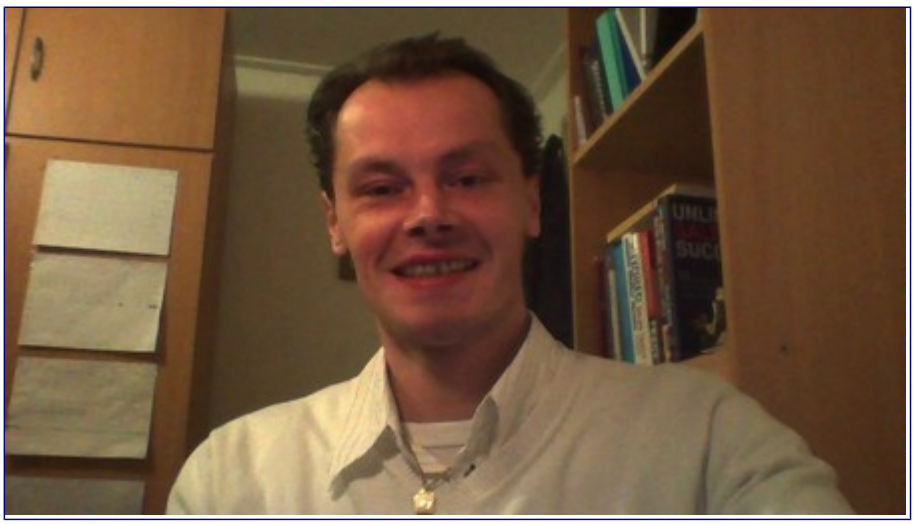




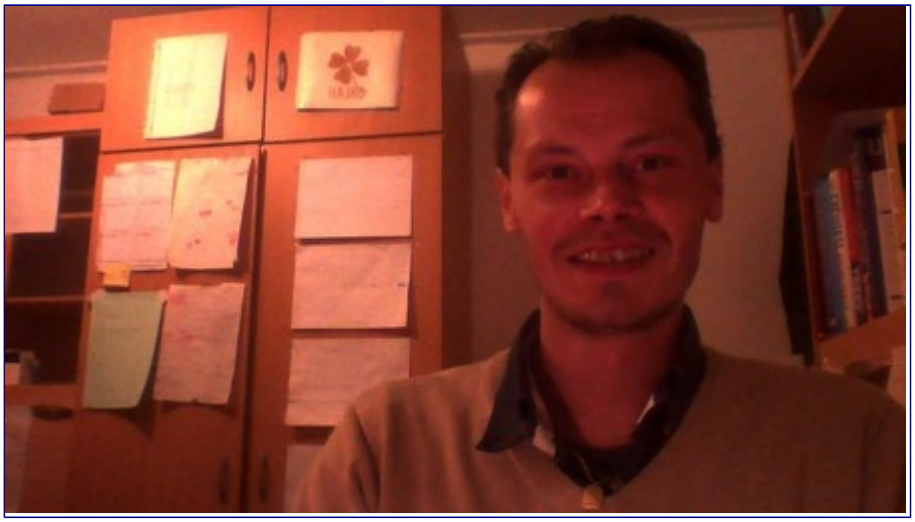


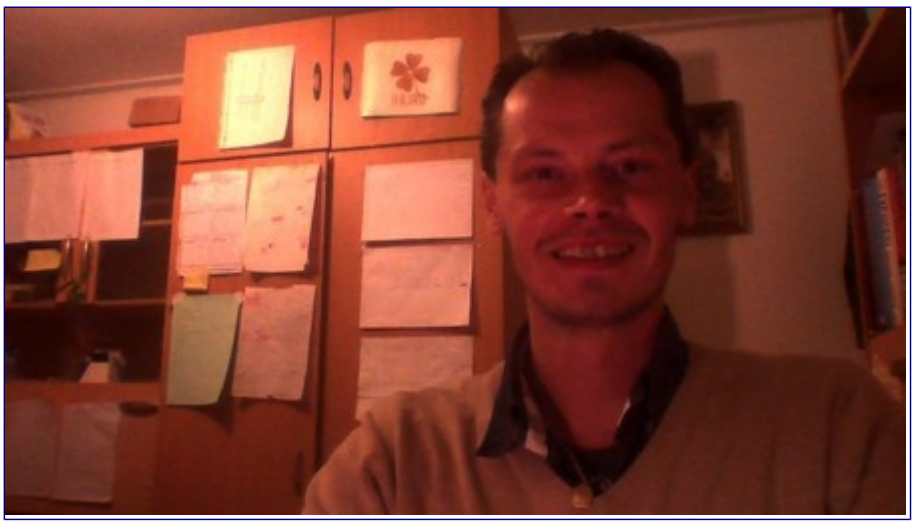


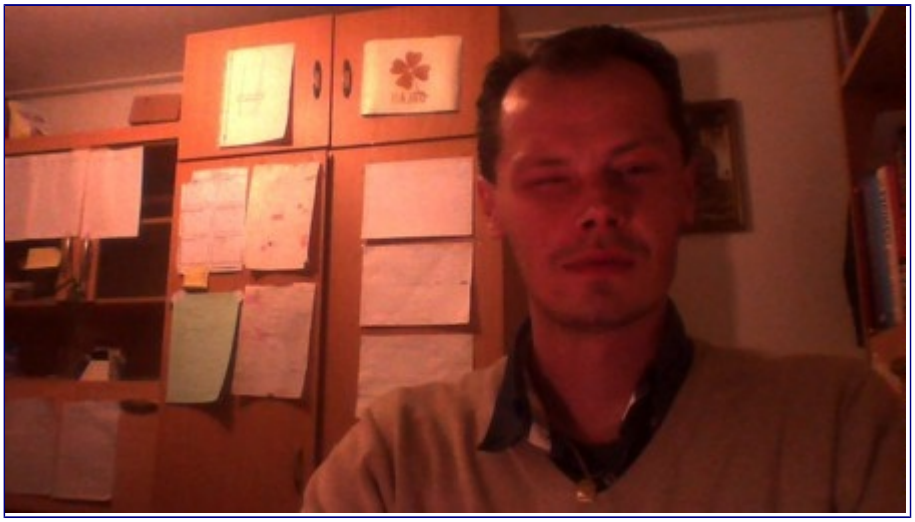


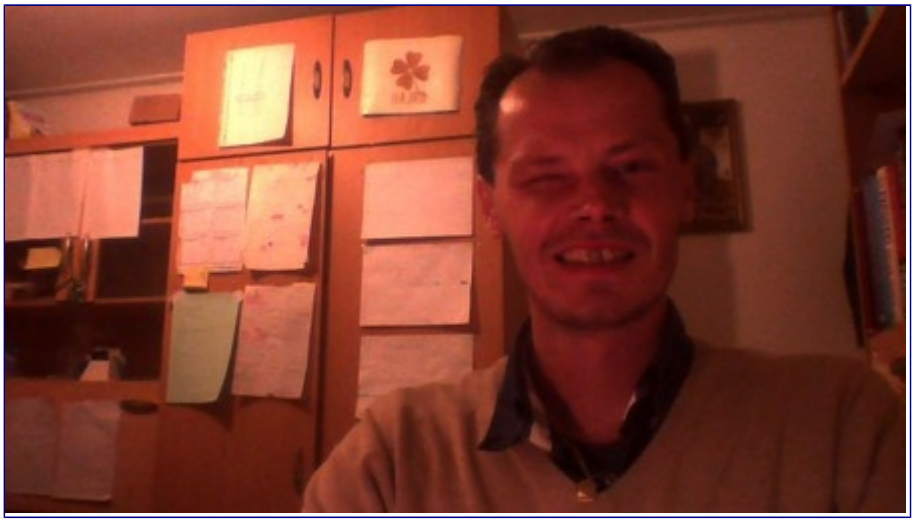


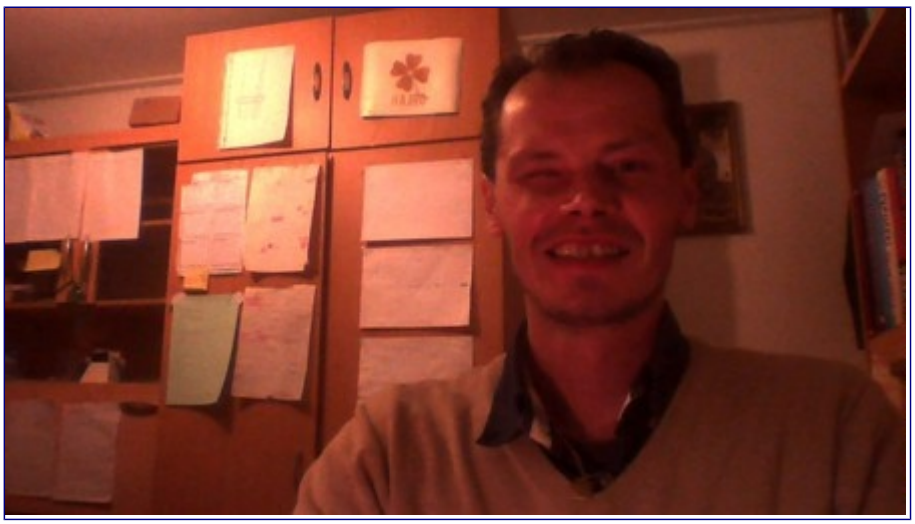






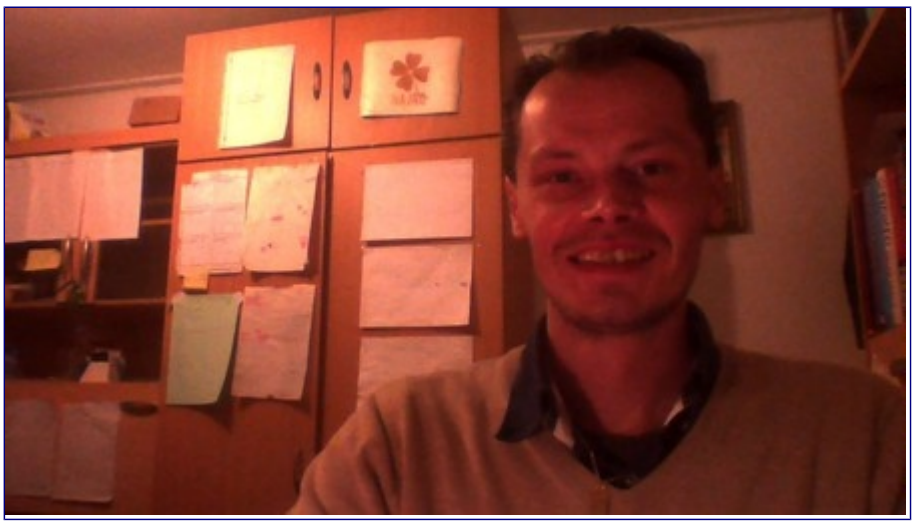


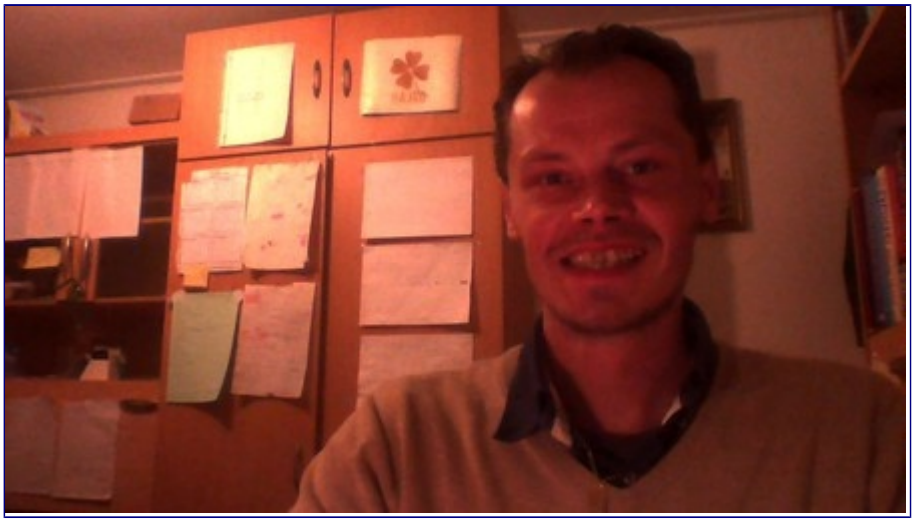


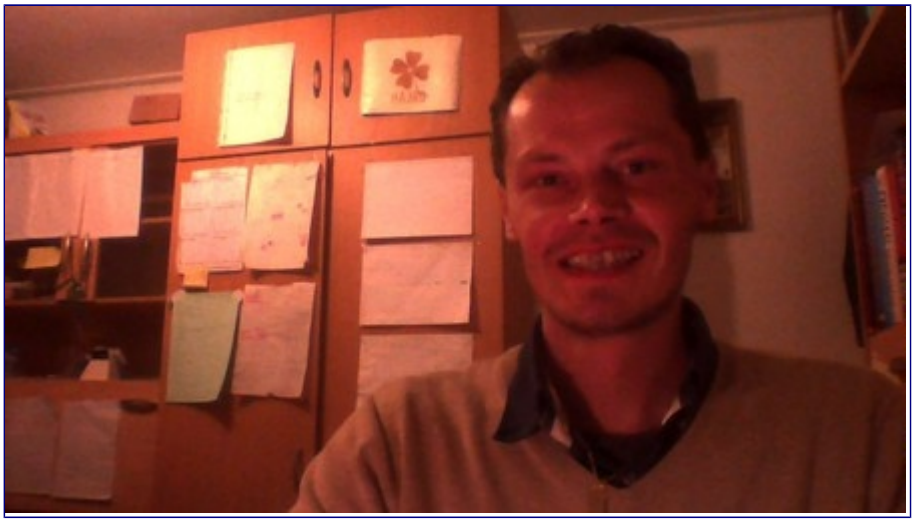


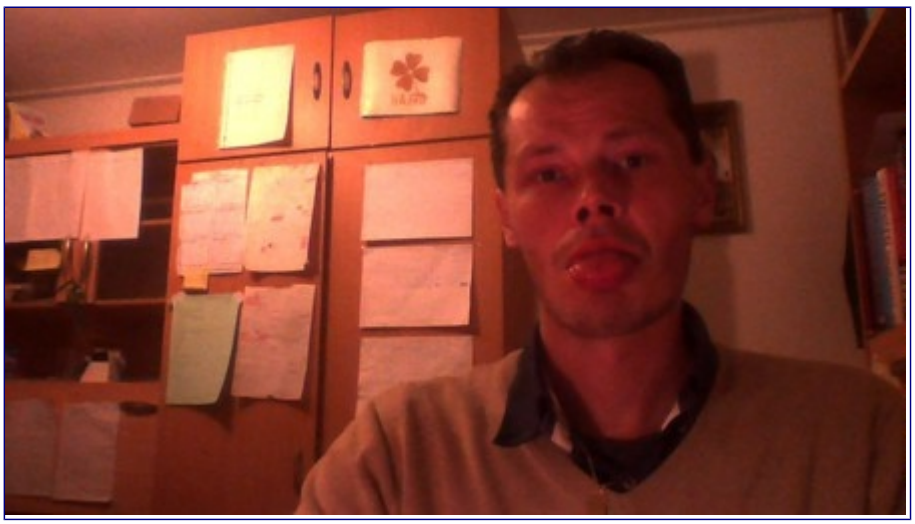






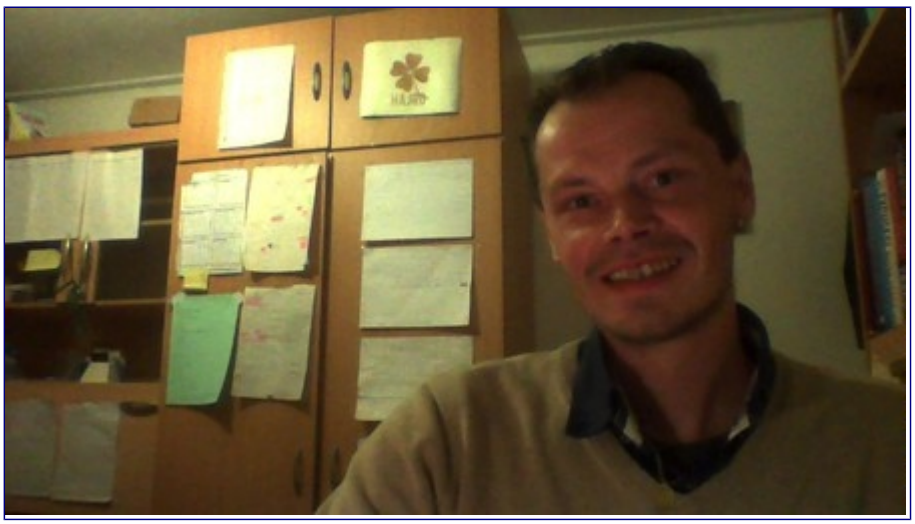




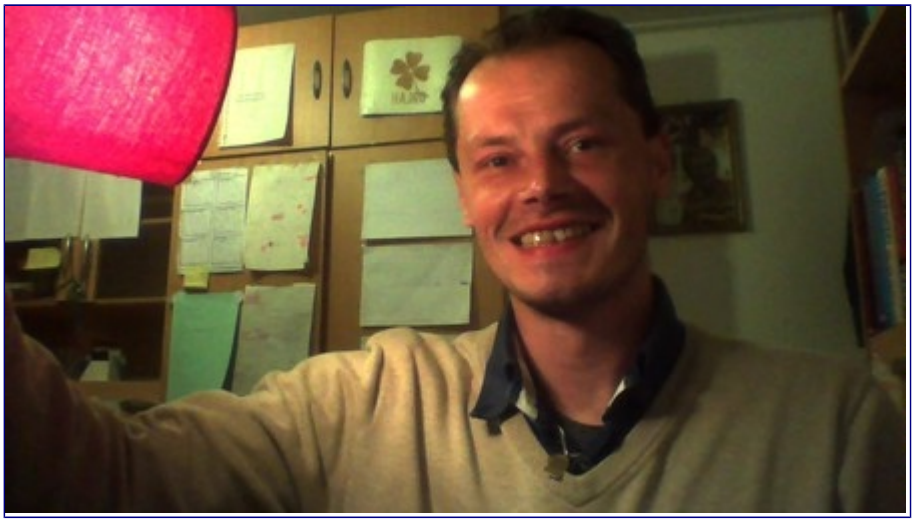


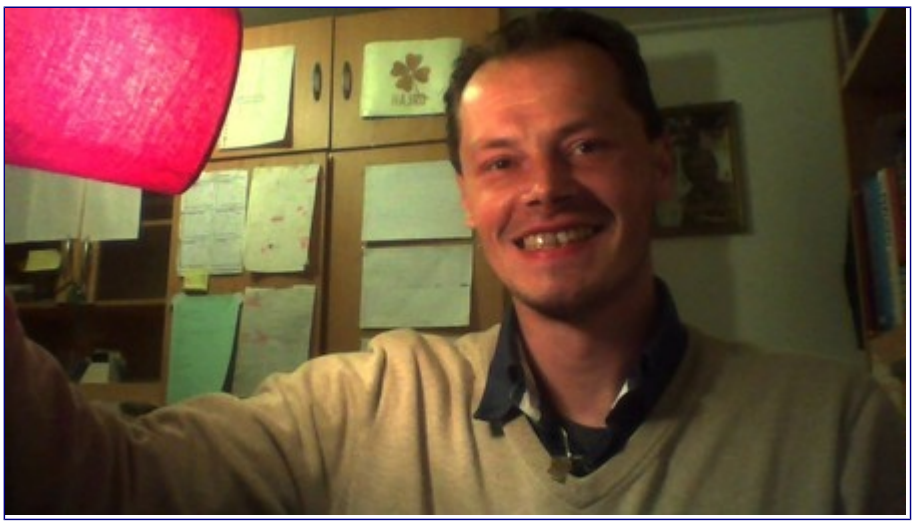


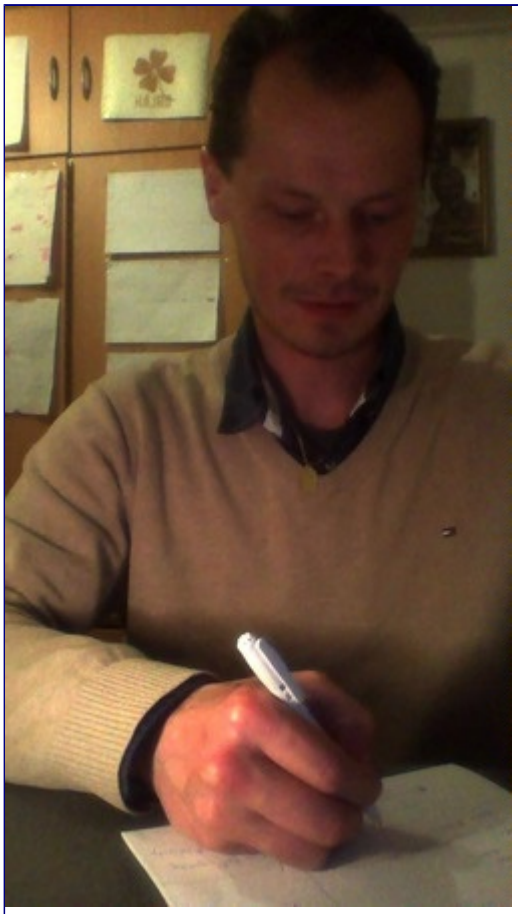








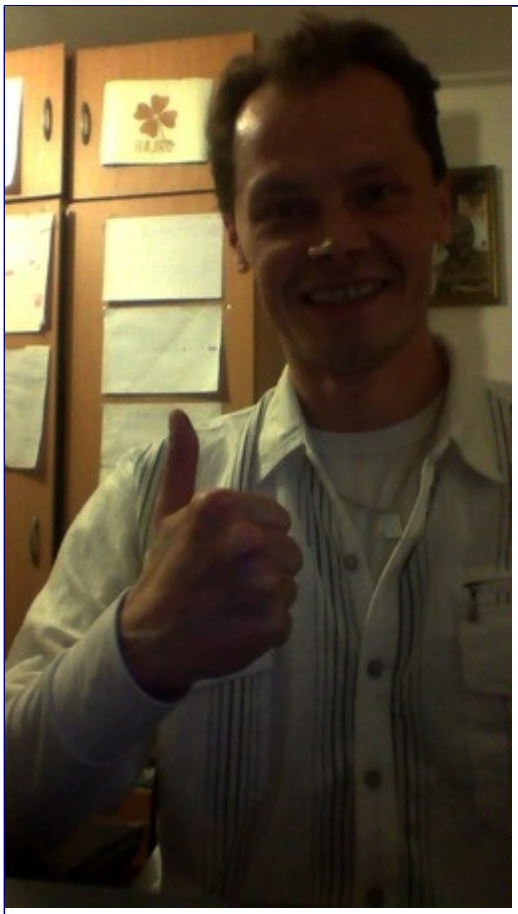




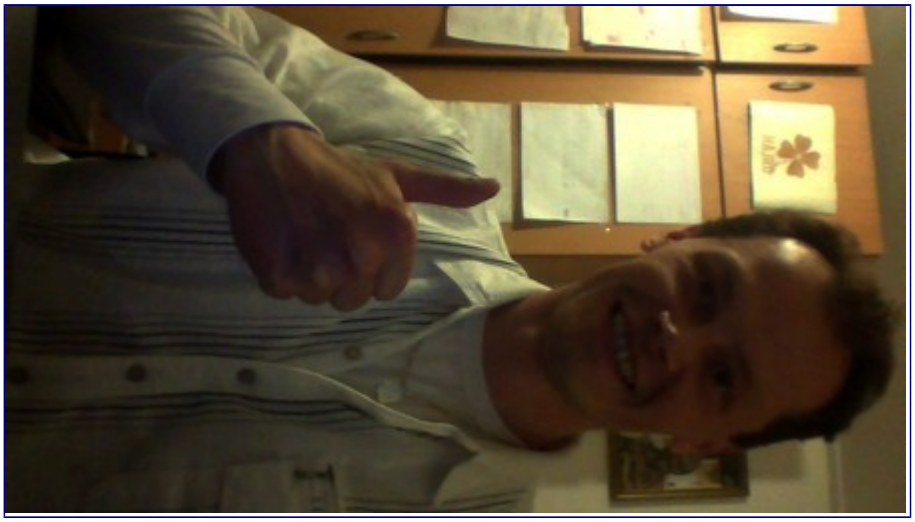










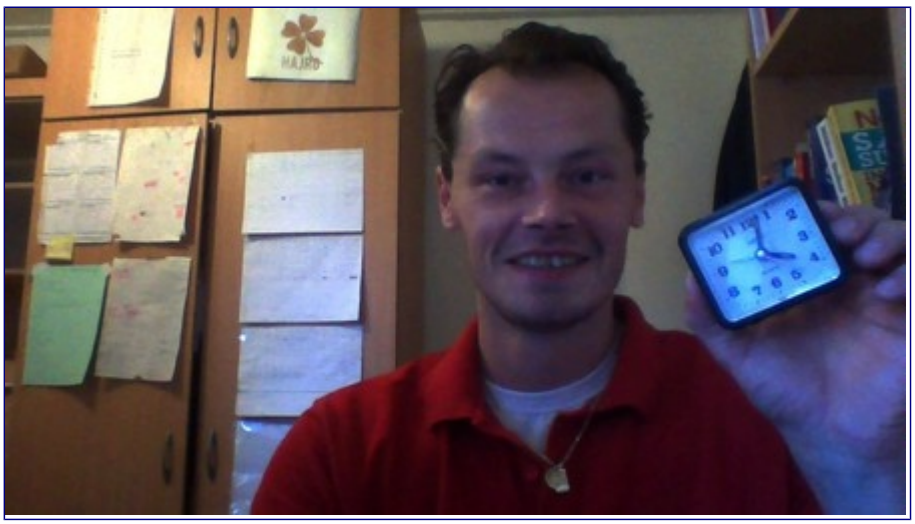


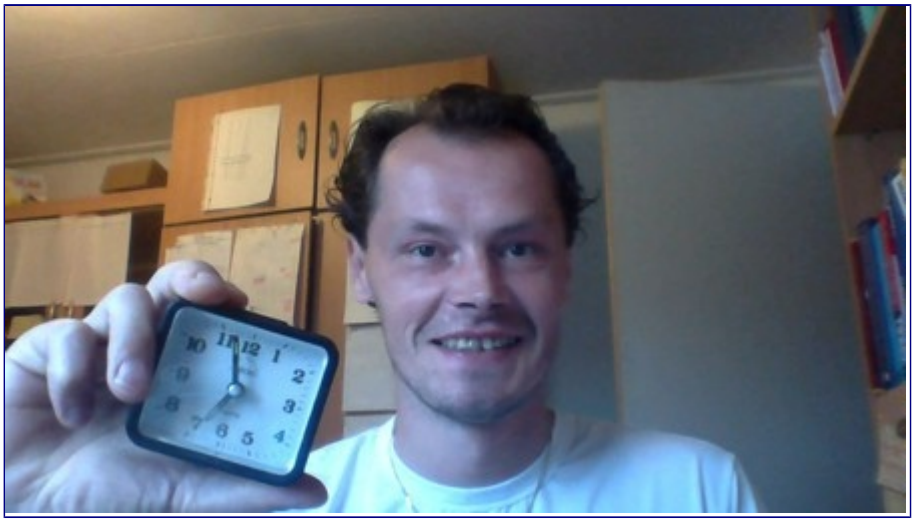






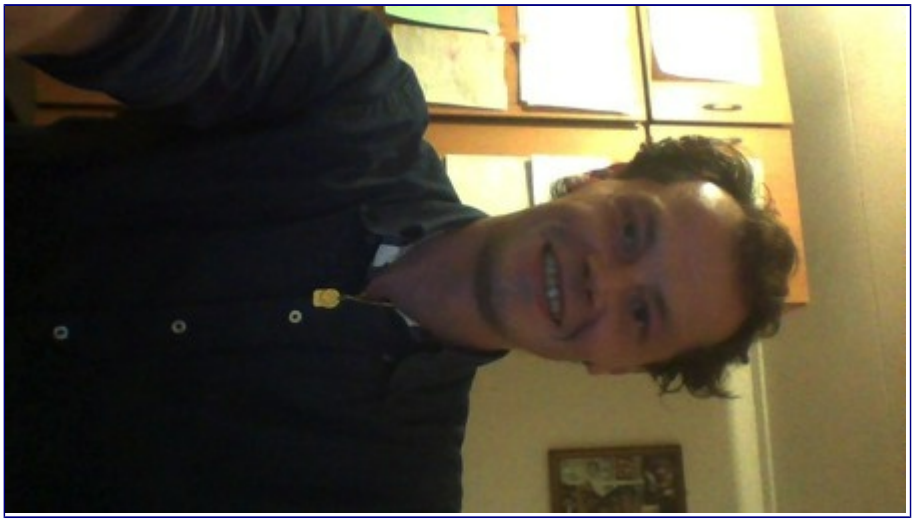


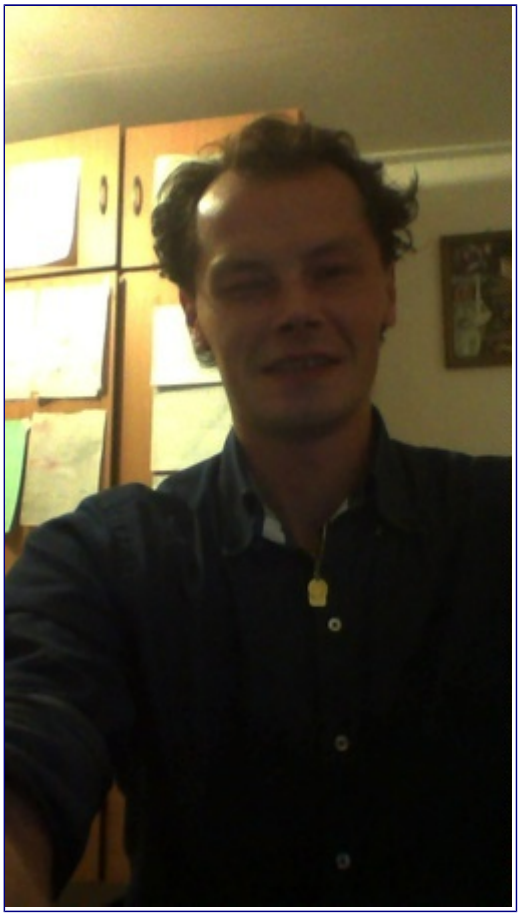










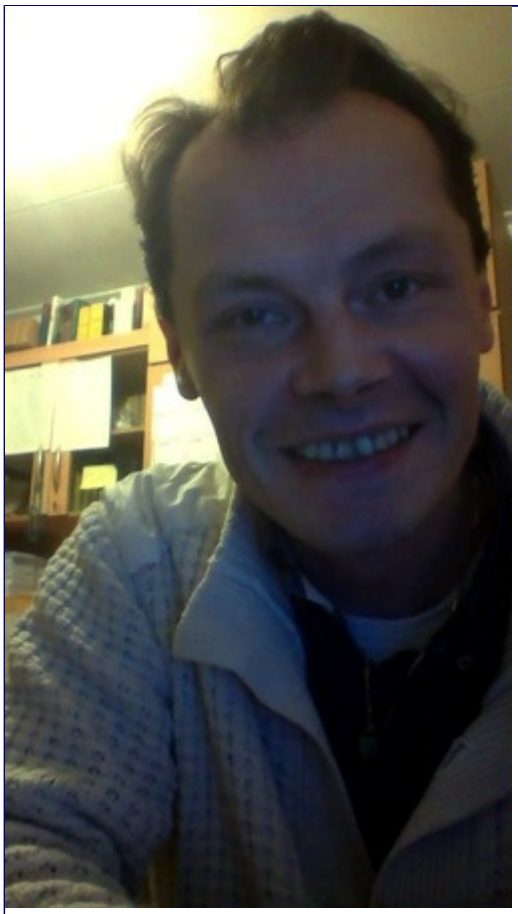




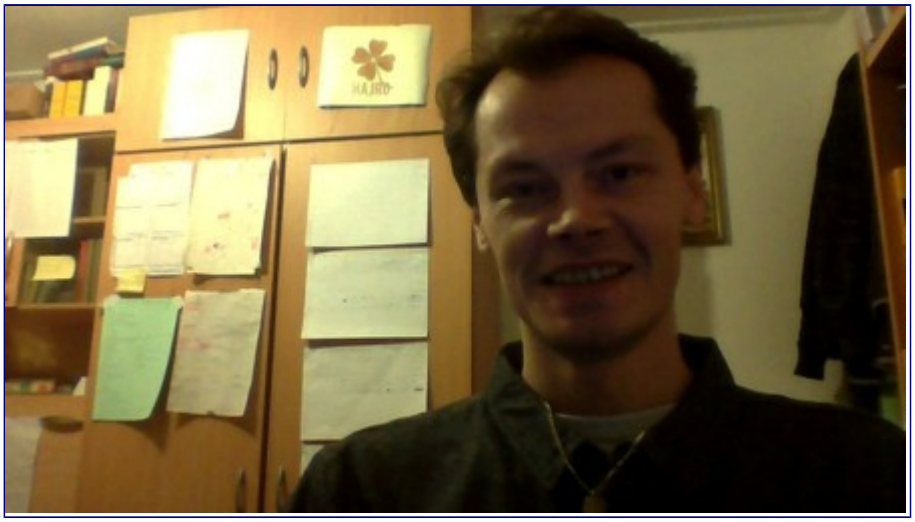


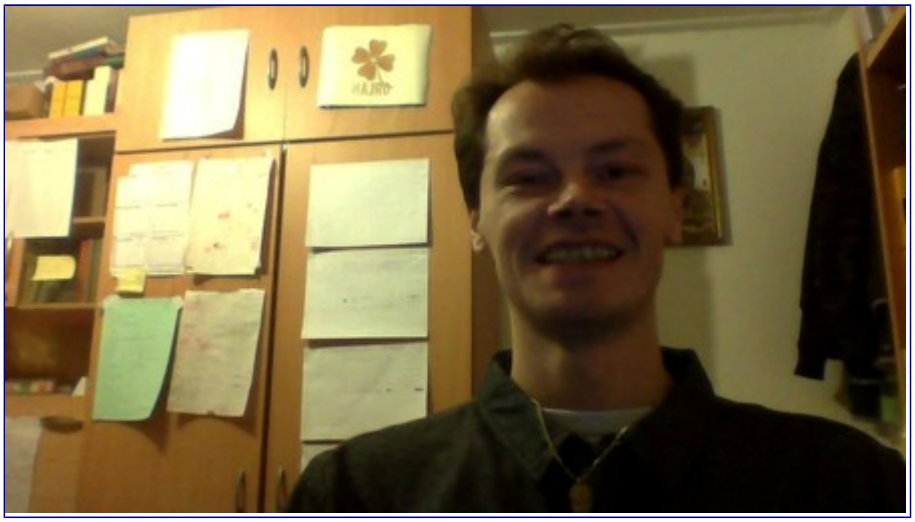






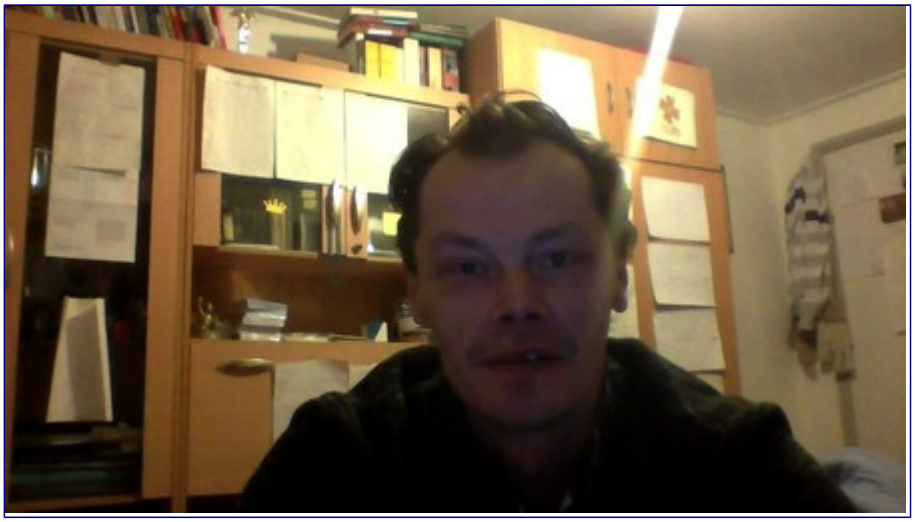


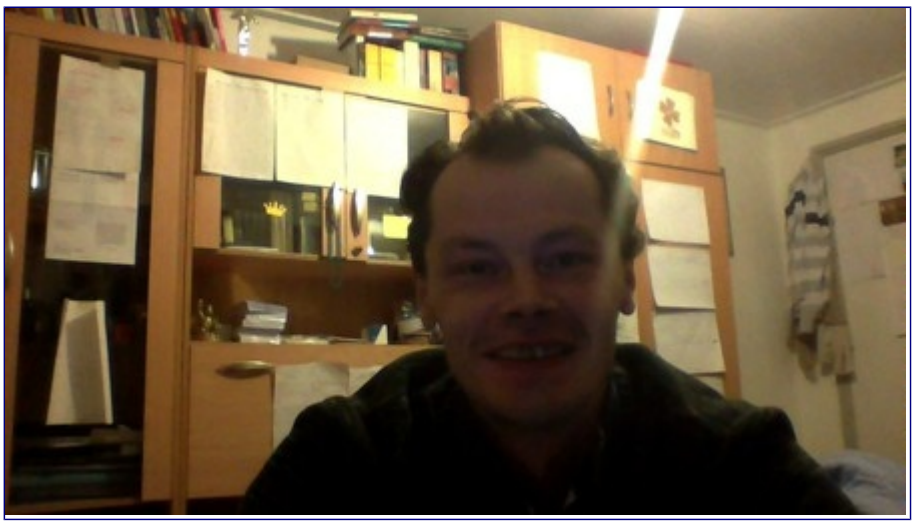


























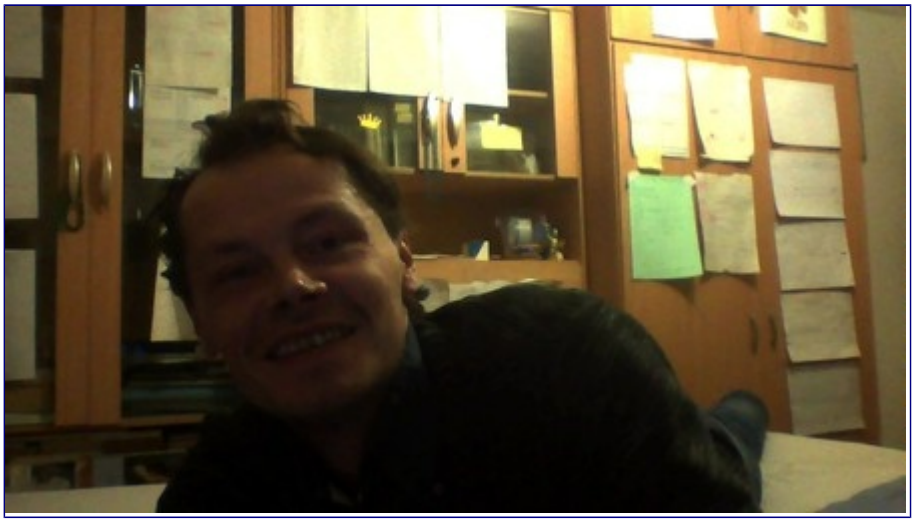

Victorious seri
Happy birthday
to ya
Het grootse,
beste & meest
spectaculaire boek
ter wereld

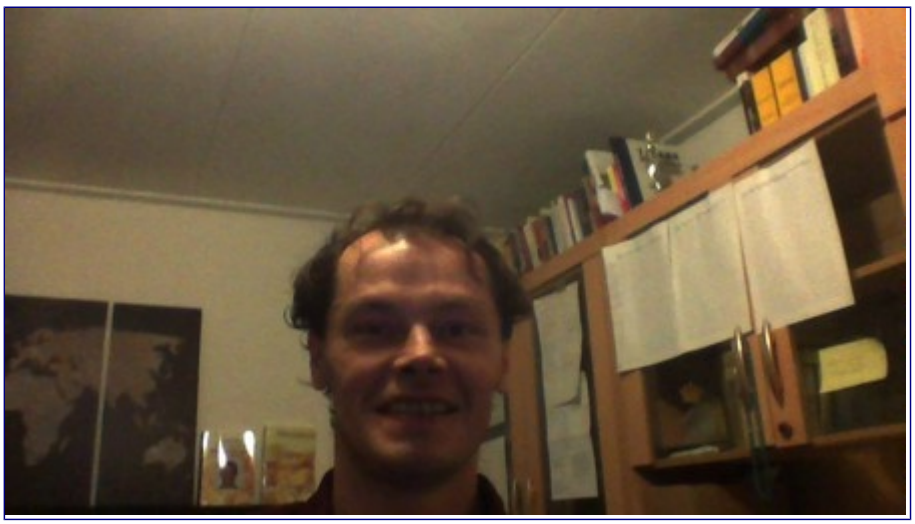

Het grootse,
beste & meest
spectaculaire boek
ter wereld


Het grootse,
beste & meest

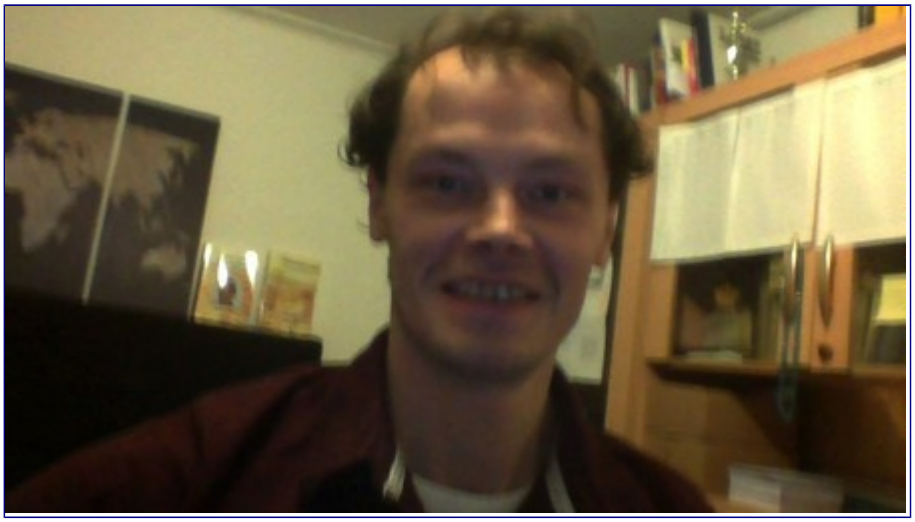

Het grootse,
beste & meest
spectaculaire boek
ter wereld

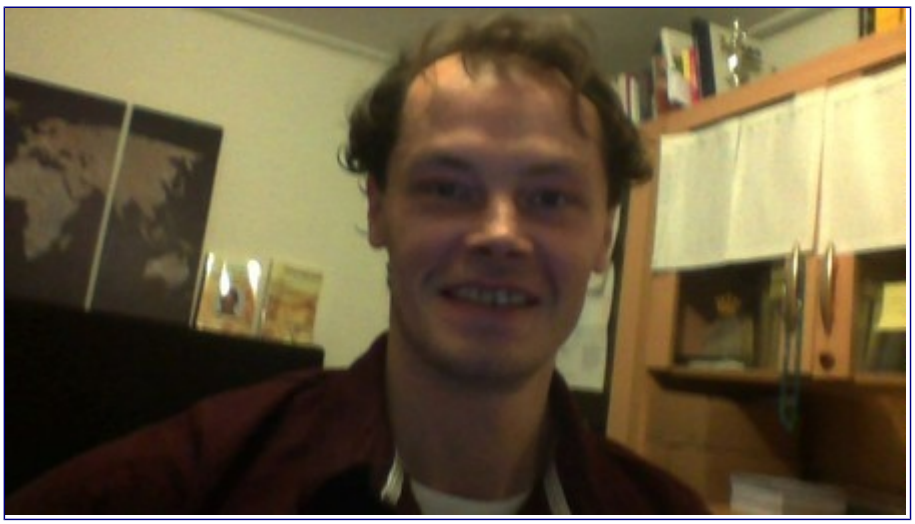

Het grootse,
beste & meest
spectaculaire boek
ter wereld

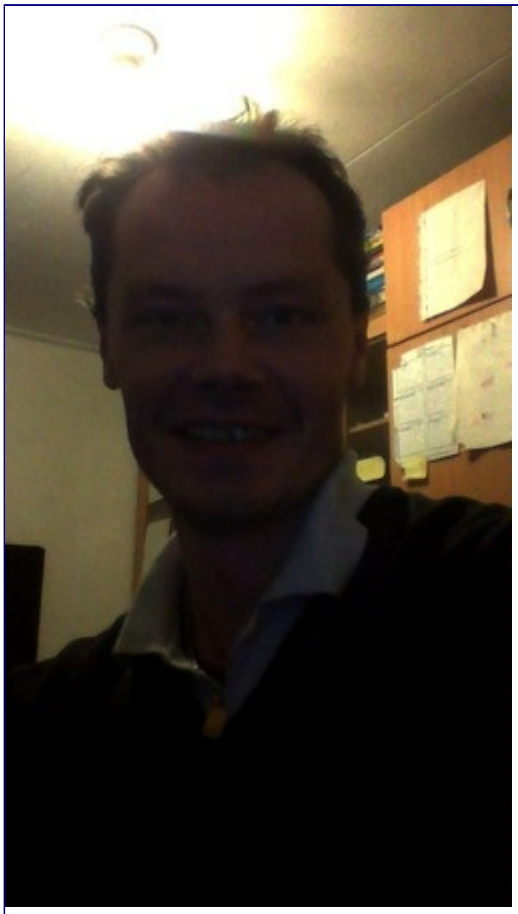


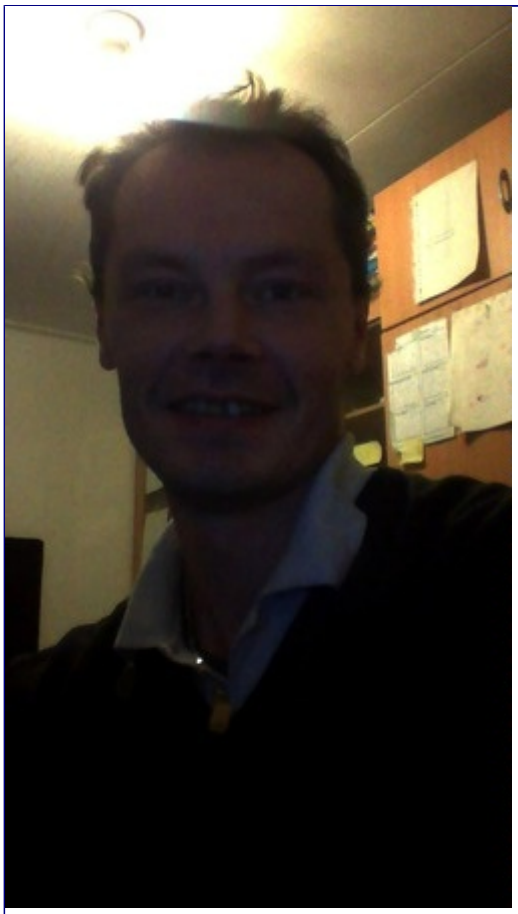








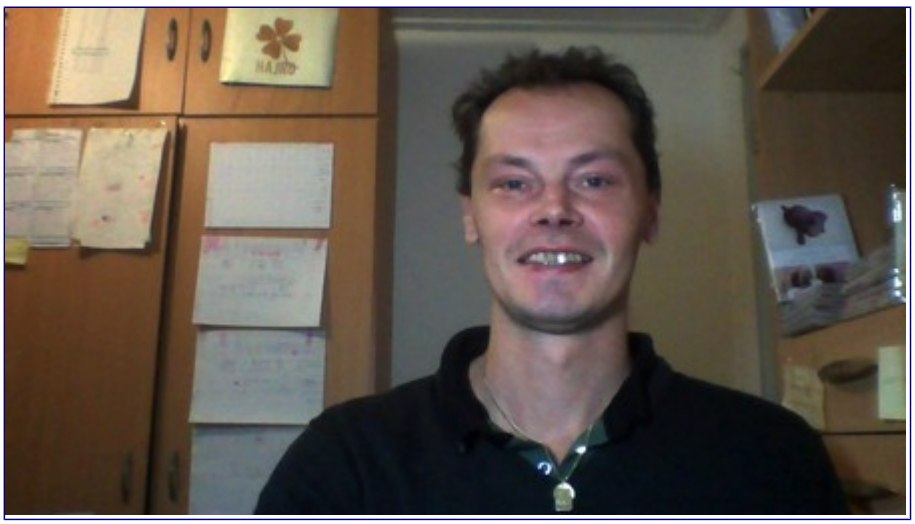


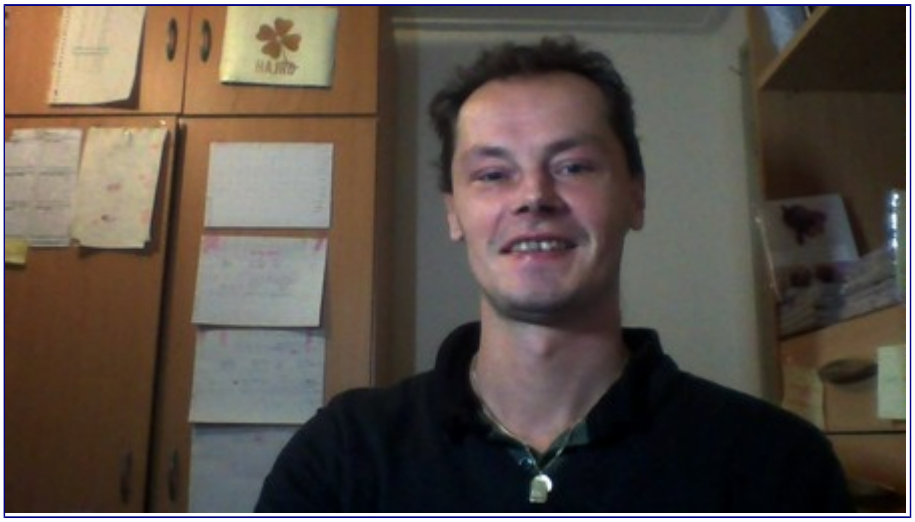








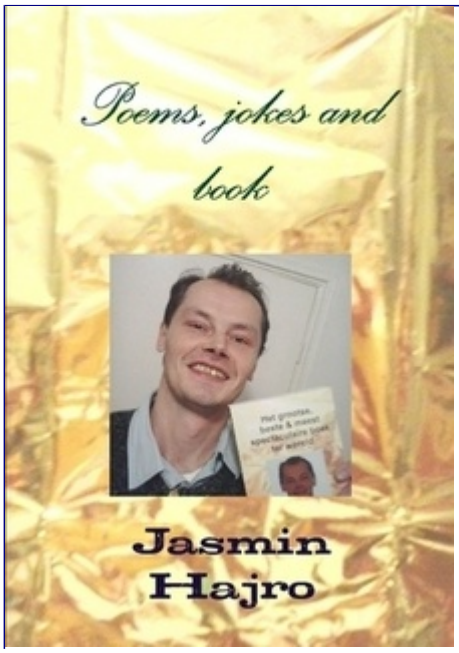


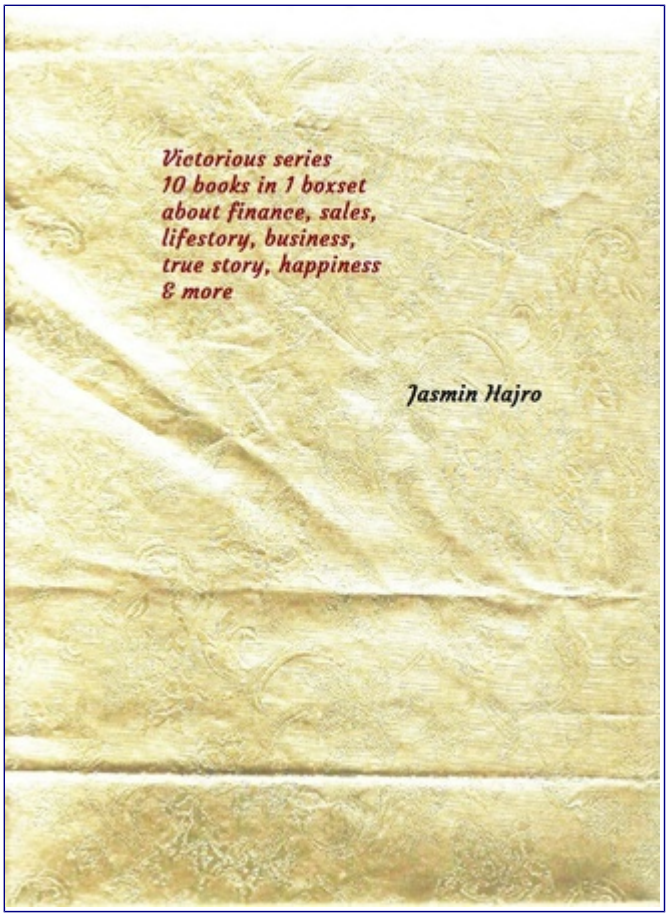



Victorious series :
Jasmin Hajro




Double your Profits
extended
Jasmin Hajro


Poems, jokes and
book
Jasmin
Hajro


Victorious series
10 books in 1 boxset
about finance, sales,
lifestory, business,
true story, happiness
& more
Jasmin Hajro


how to Overcome
tough times & difficulties
Jasmin Hajro


the Ultimate Winning Strategy,
how to triple your sales & profits
Jasmin Hajro




Always employment & always
money in your pocket,
everyday
Jasmin Hajro

the Ultimate Winning Strategy
for entrepreneurs & salespeople
+ Double your profits, extended

Jasmin Hajro

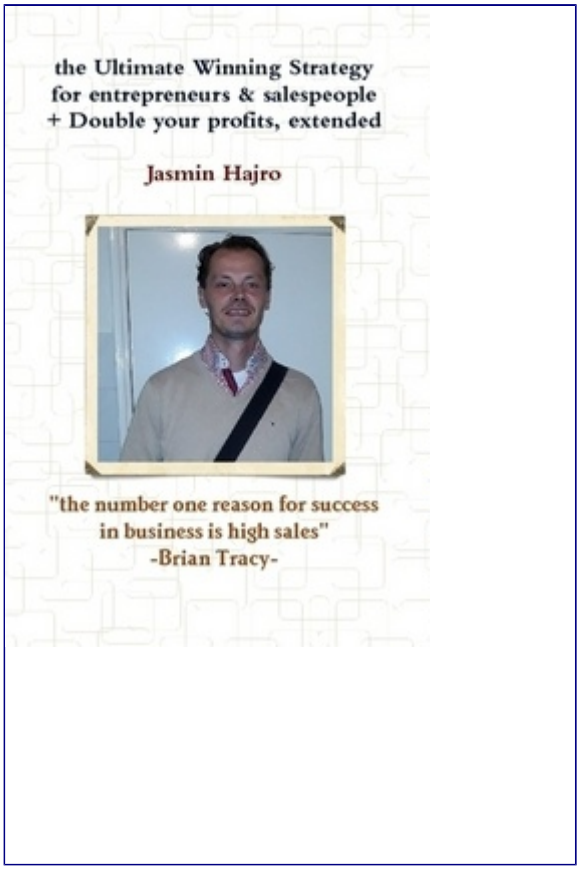


"the number one reason for success
in business is high sales"
-Brian Tracy-

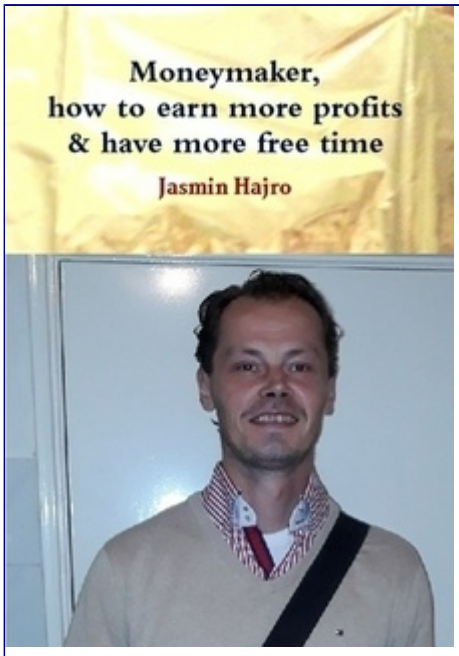


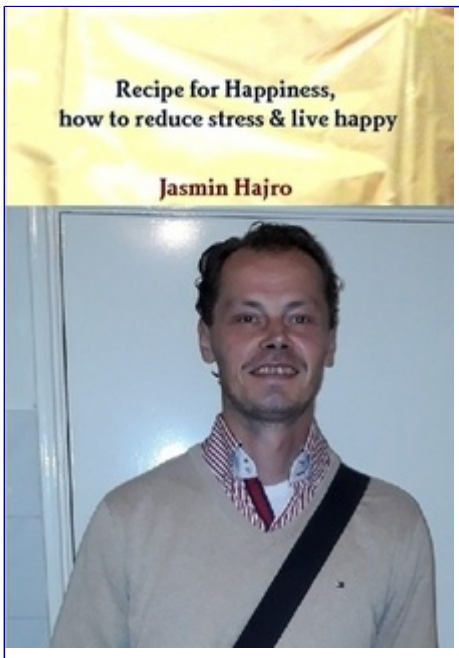

Victorious series :
book 1,2,3,4,5,6,7,8,9,10
+ bonus book
Jasmin Hajro


Always employment & always
money in your pocket,
everyday
Jasmin Hajro


the Ultimate Winning Strategy
for entrepreneurs & salespeople
+ Double your profits, extended
Jasmin Hajro
"the number one reason for success
in business is high sales"
-Brian Tracy-


how to
Build Your Fortune
Jasmin Hajro


Moneymaker,
how to earn more profits
& have more free time
Jasmin Hajro


Recipe for Happiness,
how to reduce stress & live happy
Jasmin Hajro


how to Overcome
tough times & difficulties
Jasmin Hajro

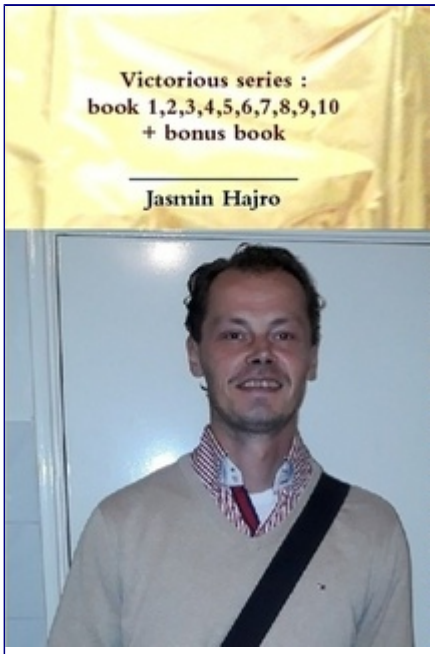

how to
Build Your Fortune
Jasmin Hajro

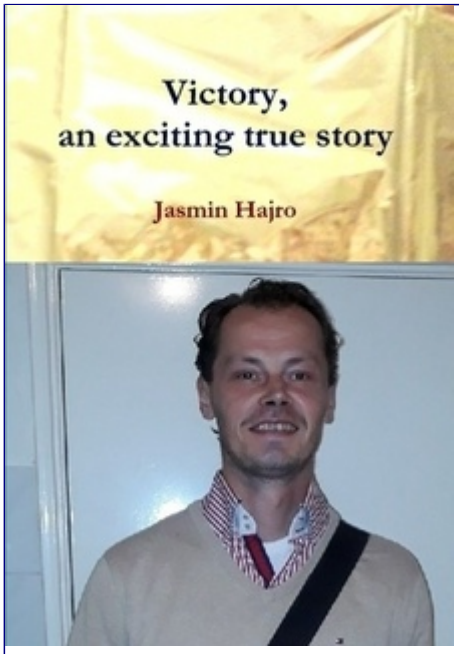

how to Overcome
tough times & difficulties
Jasmin Hajro

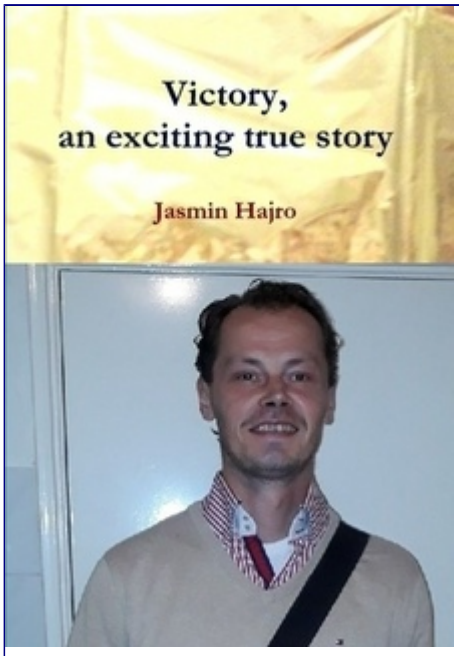

Rahima & Idriz
Jasmin Hajro

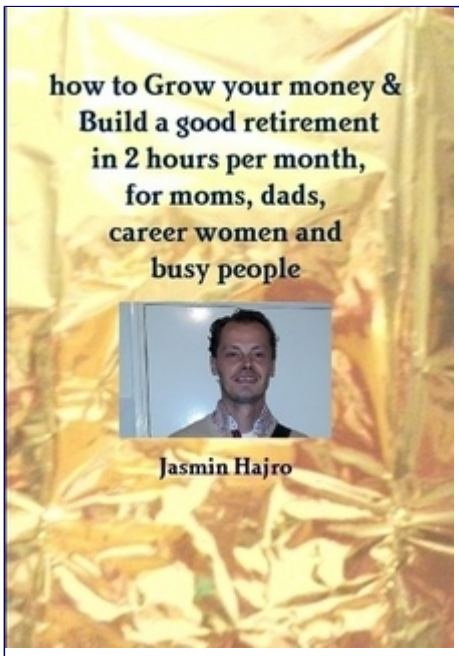

the Ultimate Winning Strategy,
how to triple your sales & profits
Jasmin Hajro

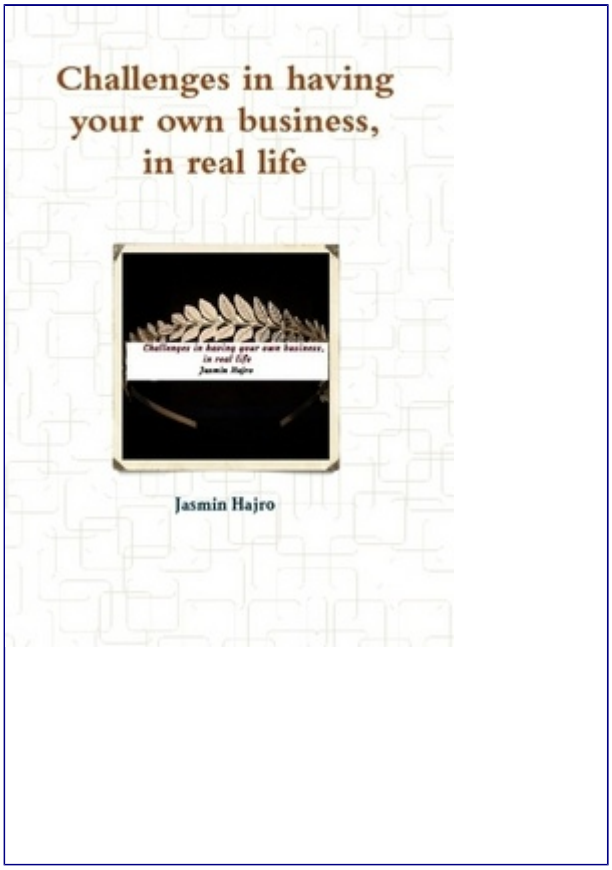

Victorious serie : boek 1,2,3,4,5,6,7,8,9,10
+bonus boek :
over jouw geld, jouw geluk, gedichten,
grappige gebeurtenissen,
jouw moeilijke tijden doorstaan,
beter verkopen , beter ondernemen,
waargebeurd verhaal
Jasmin Hajro


Victorious series :
book 1,2,3,4,5,6,7,8,9,10
+ bonus book
Jasmin Hajro


Victory,
an exciting true story
Jasmin Hajro


Victory,
an exciting true story
Jasmin Hajro


how to Grow your money &
Build a good retirement
in 2 hours per month,
for moms, dads,
career women and
busy people
Jasmin Hajro


Challenges in having
your own business,
in real life
Challenges in having your own business,
in real life
Jasmin Hajro
Jasmin Hajro


Challenges in having your own business,
in real life
Jasmin Hajro

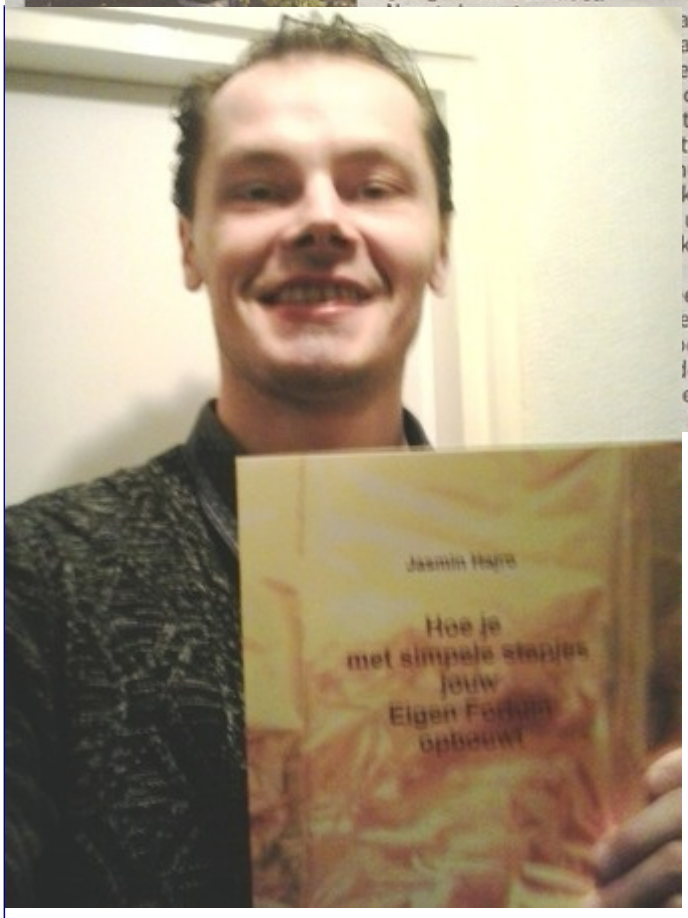
- Advertorial -

Wenskaartenverkoper met hart en ziel

DOETINCHEM – Jasmin Hajro verkoopt een ruim assortiment wenskaarten in Doetinchem. Hij biedt verschillende thema's en sets kaarten voor aantrekkelijke prijzen en bezorgt zelfs aan huis.



een passende kaart: verjaardagen, zwangerschap en geboorte, huwelijk, jubilea, beterschap, Vaderdag, Moederdag en overlijden. Ook heb ik elke maand een speciale set in de aanbieding. Het is zelfs mogelijk om een abonnement af te sluiten. Je krijgt dan elke maand automatisch nieuwe wenskaarten thuis zodat je altijd iets in huis als zich een speciale gelegenheid voordoet."





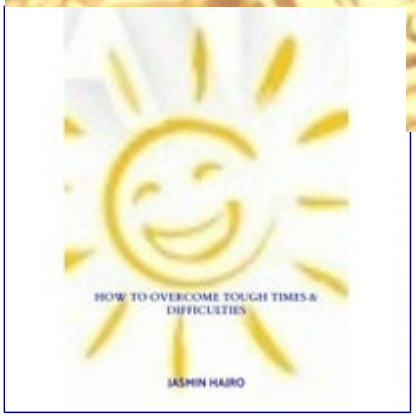

Surprise






TEASER preview
The greatest, biggest & most spectacular book

HOW TO GROW YOUR MONEY & BUILD A GOOD RETIREMENT IN 2 HOURS PER MONTH,
FOR MOMS, DADS, CAREER WOMEN AND BUSY PEOPLE
JASHIN HAJRO


HOW TO OVERCOME TOUGH TIMES & DIFFICULTIES
JASHIN HAJRO

Hajro
story & catalogus







Jasmin Hajro

I don't feel like writing says the author

Boxset of 3 books



- Productivity Secrets for authors & writers…

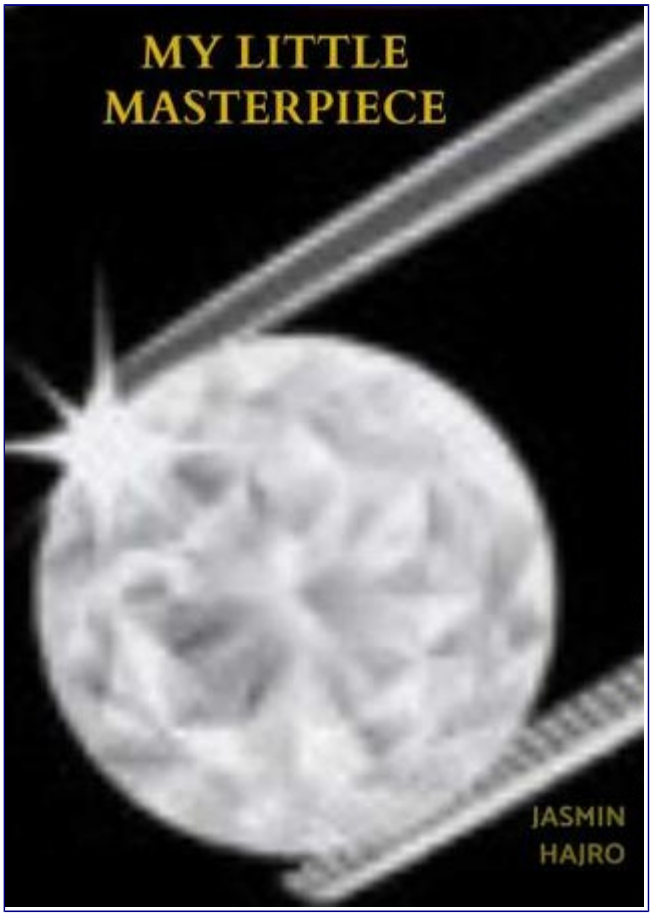
- how to get Through the corona crisis….
&
– My story……
the exciting lifestory of and refugee,
selftaught financial expert ,
author & business owner

Jasmin Hajro




Lifechanging
quotes
Jasmin Hajro



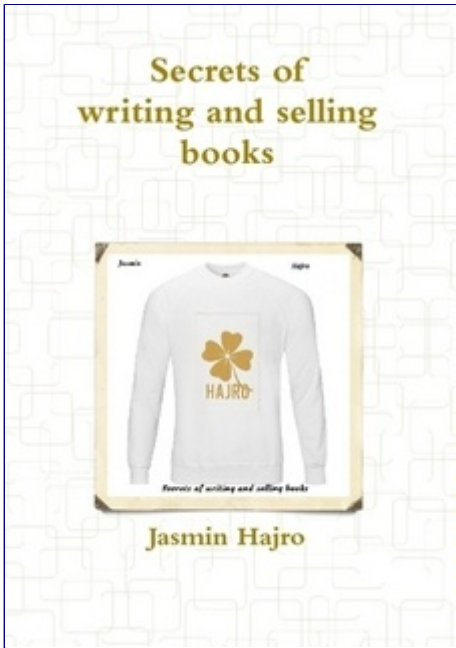

MY LITTLE
MASTERPIECE
JASMIN
HAJRO

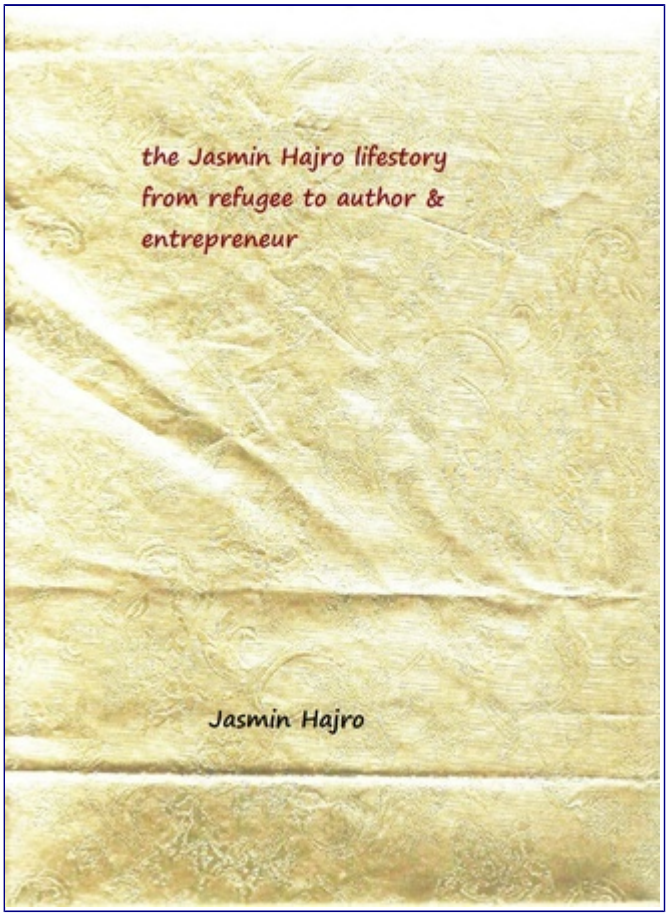
My story





Jasmin Hajro

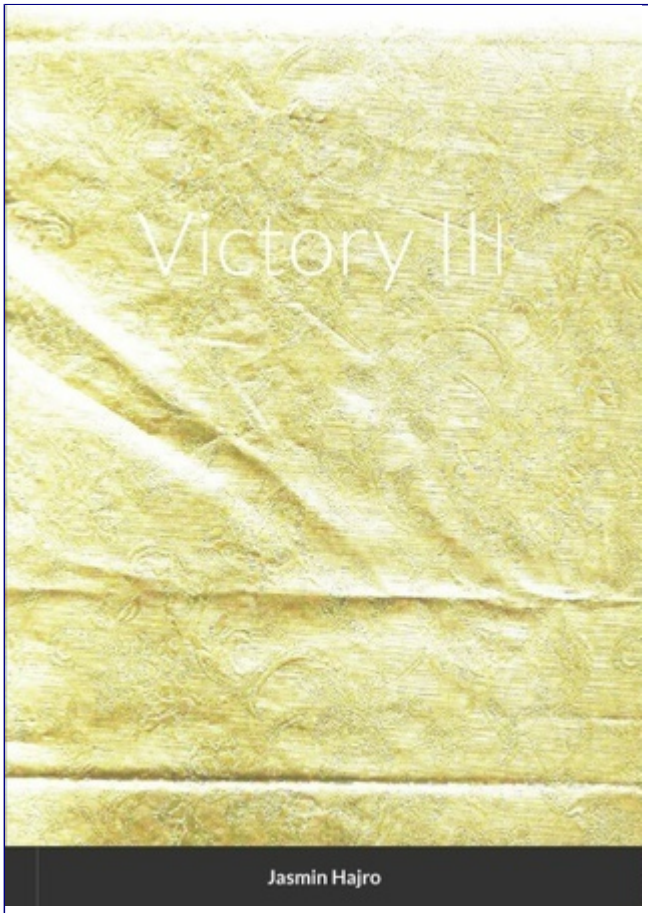

Secrets of
writing and selling
books
HAJRO
Jasmin Hajro

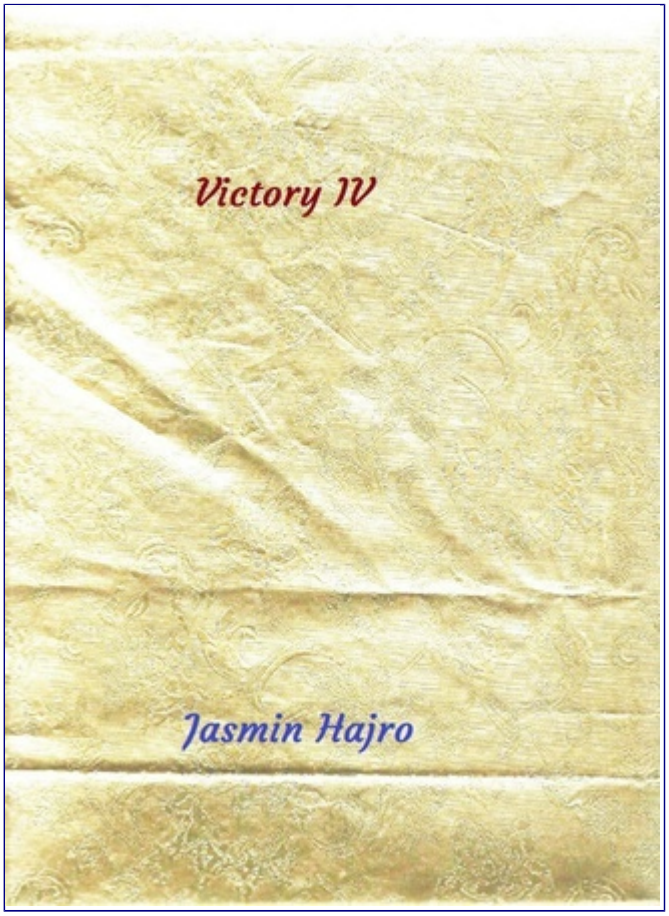


Through the crisis



Jasmin Hajro


Victory III
Jasmin Hajro


Victory IV
Jasmin Hajro


Your money secrets
Jasmin Hajro




lady
1


I
AM
SEXY




the
man


HAJRO






HAJRO


HAJRO




HAJRO






sale


coffee :
authors
favorite


"Legacy"
Jasmin Hajro


"Victorious"
Jasmin Hajro




" Work to shine"
Jasmin Hajro


Why poo is
black from all
the coffee...
I am a writer


"Read to stay young"
Jasmin Hajro




" You legend"
Jasmin Hajro





'' I feel like I am writing a requim for myself ''

-Wolfgang Amadeus Mozart-

Like Joe Girard says :

" I like you, I love you, if you need some greetingcards, send me an email. ''

Mogelijk gemaakt door Webnode

how to Grow your money &
Build a good retirement in 2 hours per month, for moms, dads,
career women and busy people

Hello
dear mom, dad, career women or busy person… How are you ?
Thank you for picking up this book of mine…

It has taken me many books, a couple of homestudy
courses, a lot of time studying
and years of experience
personally and professionally with money matters,
to come up with a financial system, that works,
and doesn't take too much time to work it…
with minimum risk.

If you want to see more, that qualifies me
as the financial expert.. you can watch video :
your money Expo I and
your money Expo II on youtube or
on my Author website :
http://www.jasminhajro.nl

If you want to make your money grow more than just the savings
interest…
If you don't have a lot of time to do it, but you do want to have total control
over your finances..
If you think your pension will be smaller or worth less because of the depreciation
of money…

Then this book is for you.

I am fully aware that you have worked hard for your money, and that some of my
readers have kids… So this system is as low risk as can be.
And it gives you a solid return every year.

The system is described in simple language so that every person
can understand it and do the steps.

I do must warn you :
this book is Not sensational. (it doesn't promise overnight
riches) This book is Not a feelgood book.

This book is probably not for lazy people that are not willing to take 3 or 4 little actions, like saving of the top of your income, opening 3 accounts
and putting a third of what you saved of the top in every of your 3 accounts.
And it's also not for people who are not willing to invest 1 or 2 hours every month on rereading this booklet
and doing the small action steps that are required to be done
every month, for many years.

But if you are willing to invest 2 hours every month, to study and do the steps,
then this booklet is for you and it will be of great value to you.

Below is what the chapters are about,
I recommend you to read it from beginning to end, and to reread it, preferably every month.

- **There is enough money in the world**
- **the Pay yourself first rule**
- **10% of everything**
- **the secret of success**
- **Trend (which is important to you)**
- **Preparation**
- **Systematically building it up**
- **Your result after 10 years**
- **the 2nd secret of success**

Before we begin.....

There should be something here like : If you want to buy

financial products, you should seek an professional.

Someone who works at a bank or whatever.

And the author is not responsible for your decisions and

money.

Which is bullshit.

Because even though it's a nice way to prevent yourself from

being sued.

It would mean :

That I do not believe in my work, and in what I write.

So, that's not gonna be here.

If you want to sue me, go ahead.

But I will give you a guarantee :

If you are not satisfied with my book, send it back to me.

And I will give you back the money, that you paid for it.

Guaranteed.

And most of the stores that sell my book, will refund you, if you are not satisfied.

I am primarly a business man, and I have to do what

I say or write.

Because I have a good reputation

&

want to keep it good.

You should know that I write Nonfiction.

This is a reassurance for you.

Because I earn my money as a business owner.

Or actually as a entrepreneur, meaning that I have several businesses.

I am not dependant on people buying my books.

And this means, that I don't have to make up wonderfull stories & make false promises.

I write from my life & business experience.

Just the facts.

To give you the best experience, there will be a short bio of me,

so that you get to know me a little better.

Then I will tell you how & why this book came into existence.

Then you get to read the book.

And after that, you get your surprise, which I included to overdeliver & delight You.

The bio of author Jasmin Hajro, nice to meet you



Hello dear reader, how are you ?

Thank you for buying one of my books.

My name is Jasmin Hajro,
I was born on July 6, 1985 in Bosnia.
As refugees, we came to the Netherlands 21 years ago.
After having completed school & worked at several jobs ...

On 17 December 2012, I founded my first company:
investment firm Jasko. After a successful first year, I unfortunately had to close that company.

After a short period of rest, unemployment and temporary work.
I started again as an entrepreneur.

On September 1, 2015, I founded establishment Hajro.

(We say establishment instead of company, because we do a bit more then just sell stuff.
Like providing jobs, donating to 40 different charities,
and helping people to live richer.)

Since the beginning the core activity is, selling sets of greeting cards, door to door.
Nowadays the product range has been expanded.

With, among other things, the selling of my 28 books.

The royalties of my books are donated to the charity: foundation Giveth Life.
From there more than 40 other charities receive donations.
And by buying this book, so do you. Thank you.

My company is now part of Hajro Group, which consists of 19 different subsidiaries, you can find the links to some of them at :
http://www.lulu.com/spotlight/jasminhajro

For more information about my company
& the foundation, go to www.hajrobv.nl

How this book came into existence

In 2007 I started working at a restaurant, as a dishwasher. I lived with my mother and had no living expenses. I earned about 1000,- euro per month. So I had enough money in savings. At my work I learned to work in the kitchen & worked my way up.
Then I learned that my saving were not actually growing with the interest, because inflation was as high as my interest.

I did a home course called Wiser with money.

Then home course Stock exchanges and

investing.

I read books on finance.

Somewhere I learned that for retirement :

If you live in a foreign country for a couple of years or are an immigrant

When you retire, you will get a pension cut.

Because you don't have a complete employment history of 47 years.

This meant that my parents were screwed, when they retire.
(Becaues they are immigrants, and will only have worked in the Netherlands
for about 20 years.)

How would they survive with a half pension ?

When they're old and can't work anymore, and when they should be enjoying life.

Then I decided to become rich.

I had to, so I can give them a decent pension.

So I went on with educating myself on

finance.

Read more book on finance.

Started investing, in mutual funds, bonds, stocks.
Made some profit & also lost some money.

No problem, I was lerning.

But I was exhausting myself, because I also worked

fulltime in the

kitchen.

So I started looking for a better way, that would cost me less

time & energy.

And thru thinking about how to do it better.

I came up with a system.

When I started a company to invest professionally for

clients, I applied for a patent.
To protect my financial system.

(It's kind out outside the intention of this book. But If you want to know what happened. My company Jasko had 1600,-
euro in the portfolio. If I made a 20% return on that, I could pay the promised return

to my clients, which I did, and buy a present for myself.
But it was not enough to make a living.

And then I also had no clue about selling, which is required to get new clients.
And I had to close the company.
Which hurted, because it was my baby.
But I have the experience.)

Now I have received the patent for my invention the financial system.

You can see it at the next page.

Rijksdienst voor Onderneme
Nederland

OCTROOINUMMER 1040234

Octrooicentrum Nederland verklaart dat op grond van octrooiaanvraag 1040234, ingedi
29 mei 2013, octrooi is verleend aan:

Jasmin Hajro te Doetinchem, Nederland.

Uitvinder(s): Jasmin Hajro te Doetinchem, Nederland

Voor: Financieel systeem.

Een recht van voorrang werd ingeroepen, gebaseerd op octrooiaanvraag:
1040030, ingediend op 30/01/2013 in Nederland.

Aan dit bewijs is een exemplaar van het octrooischrift gehecht met nummer 1040234 e
dagtekening 14 februari 2018.

De maximale beschermingsduur van dit octrooi loopt tot en met 28 mei 2033.

Uitgereikt te Den Haag, 27 febru

De Directeur van Octrooicentrum

b/c

mr. D.J. de Groot



Well...

I gave you my bio, so that you know me a little better.

I have told you how & why

this book came into existence.

And now is the time for you to read the book.

Remember that I write Doing books, which means that I describe actions

that you can take and from them get results.

Don't worry, it doesn't take a lot of your time. And I have kept it simple.

The good news

Money keeps flowing into your life.
Money continues to flow.
Money keeps circulating.
Money has done this for hundreds of years.
Money will continue to do this for hundreds of years.

Since you first received pocket money, since you were paid for your first job.
Since your studentloan money began to come in, since your job started paying your monthly salary. Since your business became profitable.

Money kept flowing into your life every month.

Even to people with social wellfare.
Thank God.
Fortunately money keeps coming in regularly.

There is enough money in the world.
Should it be necessary, than more money will be made.





refund,

also 10% of your welcome premium.

From which angle or from whom you receive money,

the first thing you do is pay yourself first.

By saving 10% of it.



the secret of success

The secret of success is Persistence.

If it takes 20 years, for you to become a millionaire.
If that means that it requires of you
20 years, of working and saving & investing.
Then you have to Persist 20 years with working and saving & investing.

And not quitting after 5 years ....

PERSIST until you reach your goal.



<u>The 2nd secret of success is</u>:

WHAT YOU DO WITH YOUR TIME

So do not go watch TV for hours, but start earning money

&

deal with people who earn a lot of money.

So that you learn from them to earn even more money.

That money will start to work hard for you, according to this system,

that you are learning.



The person who will make you rich, the one who will build your Fortune, is YOU.
Therefore, take good care of yourself.

So you can keep on persisting for a long time, until you reach your goal.



Trend

Because people live longer nowadays, they need money for a longer period of time.

Many people build up income for later, with dividend paying & interest-bearing investments.

This will increase the value of those kind of investments, over time.

The part of your money that you are going to invest, will grow because of this trend.



Bonds explained

If you buy a bond,
you actually lend money to a company or government.
You get interest for this, which is paid to you annually.

A bond usually costs around a thousand dollar.
Some bonds have a certain duration, for example 10 years.
If this bond gives 5% interest, with a duration time of 10 years. And you buy this bond.

Then you get the upcoming 10 years, 50 dollar in interest each year.
After that 10 years, you get your deposit, that thousand dollar back.

Some bonds have no duration in years mentioned.
There is a P mentioned, the abbreviation for Perpetual, which means eternal.
These perpetual bonds pay interest annually, for eternity.
As long as the organization that issues them still exists. That can be hundreds of years.

You buy a bond once, and get 50 dollar in interest each year, for the next 50 years or longer.
Without having to do anything else for it!

That's better, is it not?



Preparation

Before you start building your own Fortune, we must do the preparation first.
The preparation consists of 3 things.

1. Have your will prepared by a notary.

This is not fun, but important.
So that when you're gone, there are no ambiguities or misunderstandings. About what you leave behind and to whom.

2. Make sure you are well insured.

Get the insurances that you need, and think that you will need.
Such as a term life insurance policy and a funeral insurance.
So that when you're gone,
your surviving relatives do not get stuck with those costs.
And still have to arrange things.
But that everything is already well arranged.
Try to get all your insurance policies from 1 or 2 providers, so that you get a discount on your insurance package.

3. Open the following 3 accounts:

1 A savings account, 2 a deposit account, 3 an investment account. **(Note : with deposit account is meant a bankingaccount on which you can fix an savingsamount of money, for 1 to 20 years.**
Which pays you interest annually, and gives back your savingsamount, after the duration period ends,
which you pick. If you want your savingsamount back before duration ends, you get a fine.)



Systematically building it up

You will systematically on these 3 accounts, build your Own Fortune.
With the amount of your income, that you save every month.

If you, like in our previous example, save per month 300 dollar.
Then you divide that 300 dollar,
about your 3 bankingaccounts.
1/3 Saving, so you put 100 dollar in your savings account.
1/3 Deposit, so you put 100 dollar in your deposit account. 1/3 Investing, so you put 100 dollar in your investment account.

Half of your investment account money, you invest in a dividend yielding mutual fund.
And the other half you invest in an interest yielding bonds mutual fund.

For example :

50 dollar in the NN Utilities Fund Dis
50 dollar in the Triodos Sustainable Bond Fund

You can leave it that way, all year round. Without having to worry about it.

After that year, you will receive interest from your savings account.
And interest from your deposit account.
And dividend & interest from your investment account.
This money works for you now.
That's how you let it grow.
You also get over the years, the interest on interest
effect. Which makes it grow faster.



Every month

Next month you pay yourself first, by saving 10% of your income.

This amount of 300 dollar you divide again over your 3 bankingaccounts.
1/3 Saving, so 100 dollar into your savings account.
1/3 Deposit, so 100 dollar into your deposit account.
1/3 Investing, so 100 dollar into your investment account.

Half of your investment account money, you invest in a dividend yielding real estate mutual fund.
The other half you invest in an interest yielding bonds mutual fund.

For example :

50 dollar in the BNP High Income Property Fund
50 dollar in the NN Global Bond Fund

In total you have:

200 dollar in your Savings account.
200 dollar in your Deposit account.
200 dollar in your investment account
The money in your investment account is equally divided over 4 mutual funds.
This means for you,
that you receive annual interest on your savings account.
And that you receive annual interest on your deposit account.
And that your receive annual dividend & interest on your investment account.

Every year.



The next month you do the same 3 steps again

Step 1: You save 10% of your income.

Step 2: That 10%, in our example that 300 dollar, you divide over your 3 accounts.
A third into your savings account.
A third into your deposit account.
And a third into your investment account.

Step 3: The amount that goes into your investment account, you divide in two.
One half you invest in a dividend yielding mutual fund
or
a dividend yielding real estate mutual fund.
The other half you invest in an interest yielding bonds mutual fund.

_____ The next month you do

the same 3 steps again.

Then you do the same 3 steps each month.



Why not put everything in your investingaccount?

It is very important that you, stick to the described dividing.
With this dividing you only risk a third of your money.

But by having that part that you risk, spread well.
You reduce the risk.

Mutual funds are already spread in themselves.
A mutual fund is invested in 50, 100 or more companies.

Which reduces your risk dramatically.

The amount with which you pay yourself first every month, that 10% that you save.
Always divide it into your 3 accounts as below:
1/3 of that 10% in savingsaccount
1/3 of that 10% in depositaccount
1/3 of that 10% in investingaccount

It is wise to also, divide your investments in mutual funds by category, as below :

1/3 stocks mutual funds
1/3 bonds mutual funds
1/3 real estate mutual funds

Choose mutual funds that pay you dividends or interest.



It depends

It could be,
that your savings account pays the interest per month.
Or per year.
That differs per bank and savings account.

It could be that your mutual funds pay out the dividend per quarter.
Or per year.
That differs per mutual fund.

If you open a deposit account at Rabobank, the so-called Target Savings.
Then you can decide for yourself, how often you put money into it, and how much.
That is a very convenient deposit account.

It may be that other banks, request a minimum deposit for a deposit account.
For example 500 dollar.

If the bank where you open your deposit account, requires a minimum deposit .
Then you can save that up monthly,
until you have enough to meet the minimum requirement and put it in a deposit. For several years.

In our example, you have after 5 months (5 x 100) = 500 dollar, saved up.
You then meet the minimum requirement for a depositaccount.
And you can put 500 dollar in your depositaccount, fixed for 10 years or more.



After 1 year

After 1 year you saved in total 3600 dollar.
(12 months x 300 = 3600 dollar)

You have done the 3 steps on a monthly basis.

Now you have:

1/3 of 3600 is 1200 dollar and that is in your savings account. 1/3 of 3600 is 1200 dollar and that is in your deposit account. 1/3 of 3600 is 1200 dollar and that is in your investment account.

You have spread your investments in mutual funds per category, So :

1/3 of 1200 is 400 dollar and that is in stocks mutual funds.
1/3 of 1200 is 400 dollar euro and that is in bond mutual funds. 1/3 of 1200 is 400 dollar and that is in real estate mutual funds.

You have invested in mutual funds that pay out dividend and interest, to you.
So you receive interest and dividend on your investment account.
You will receive interest on your deposit account.
And you also receive interest on your savings account.



Step 4 and 5

Step 4: If you have 1200 dollar in mutual funds, you sell 1100 of it.

In our example, you have invested 1200 dollar every year in mutual funds.

So every year you sell 1100 dollar from your mutual funds.

So that you have 1100 dollar in cash, on your investment account.

Step 5: With that 1100 dollar cash on your investment account, you buy 1 individual bond.

A bond that pays a high interest rate to you, and has a long duration time.

Or a perpetual bond that pays a high interest to you.

Note : It is forbidden for you to buy junk bonds ! Corporate and government bonds are allowed.



After 10 years

If you do the described steps, every month and every year. The next 10 years.

Then you will have :

1200 x 10 years = 12000 dollar on your savings account.
1200 x 10 years = 12000 dollar on your deposit account.
1200 x 10 years = 12000 dollar on your investing account.

Every time you had 1200 dollar in mutual funds, you sold 1100 dollars of it. And from that cash you bought 1 bond. So after 10 years you have 10 bonds.

If you have bought perpetual bonds, that pay 10% interest per year,
You receive (10 x 100) = 1000 dollar in interest annually.

Well then you can buy 2 bonds per year.
From what you save and divide into your investingaccount & from the interest payout from your bonds.

This will result in increasing your total annual receivable rturns.



Increasingly bigger annual returns for you

In the course of time, your total returns annually, increase by the interest & dividend that you receive.
This allows you to buy more and more bonds per year.
And thus, your total annual returns become even bigger.

For example after many years:

You have 10 perpetual bonds that pay 10% interest annually, you receive 1000 dollar per year in interest.
And you have 100 bonds that have a duration time of 20 years, which payout 8% interest.
You then receive 8000 dollar per year in interest.

Plus the interest that you receive on your savings account & plus the interest that you receive on your deposit account.

In total, your annual returns are more than ten thousand dollars.
And with that you can buy more individual bonds, so that your total annual returns become even bigger.

In this way, the system is reinforcing itself,
to yield bigger annual returns for you, every year, for the rest of your life.



What now & how do you proceed ?

If you understand this book, and you understand all the steps that you have to do.
If you are going to do everything yourself, then that's fine.

Get started.

Start building your Fortune.

If you think you can use some help, you can ask that someone.
You can ask your adviser at the bank.
Or you find an independent consultant. Then you can together Build your Fortune.

Put this book in a place, so that you see it every day.
So that it reminds you of your goal:

Building your own Fortune.

And so it reminds you of the steps you have to do every month & every year.

Thank you for buying this book

&

good luck with

Building Your Fortune.

P.S. I recommend that you reread this book every month. To stay focused.

P.P.S. You don’t need to watch your accounts everyday, once a month is often enough.

If you like this book and get good value from it,
please be so kind to recommend it to the people that
you know. Or sent a copy or 2 as a gift.

So that it helps them to improve their lives also.

Thank you.

Kind regards,



Ok,

thank you very much for placing your trust in me.

I have promised you a surprise.

It's yours on the following

pages.

I hope that when you have

finished reading the entire book,

that I have delighted you with

the surprise.

Enjoy.

Book Victory

Hello again...

I am Jasmin Hajro, and you just have read a few things about me in my bio.

But you have bought this book because you want to know the whole story.

My life story ....

I called it Victory, because I have overcome a few things.

I am 32 years old and live in Doetinchem, in the Netherlands.
I work as a salesman on behalf of Hajro.
I sell sets of greeting cards, gift mugs and booklets.

Part of the proceeds go to more than 40 Charities.

You can find everything about establishment Hajro at www.hajrobv.nl

I now live in the Netherlands.

But on 6 July 1985 I was born in Sarajevo, in Bosnia.

When I was a young child, we lived in Gora.
That is a village in Bosnia.
It is on a mountain.
A mountain village.

The view is great, lots of nature.
Clean, fresh air.

I remember it as a happy time.

The house we lived in was a kind of 2 houses under 1 roof.
Aunt Rahima had lived in the other part. Until her own house was built.

My parents both worked,

and I went to Biba, an elderly woman in the

village, that was my babysitter.

I remember she had an old-fashioned stove, which worked on firewood.
And we placed unripe walnuts behind the stove, to ripe.

Under our house, you had a steep part of soil,
and below that a flat piece of land.

On that flat piece of land, we grew vegetables,
potatoes and very small tomatoes.
There were also pear trees and walnut trees growing there.
My mother worked at Tas, an automobile factory,
where they made or processed. small car parts.

I do not remember anymore what kind of work my father did then ...
You notice that it has been a very long time ago.
I was always very happy to see him, when he came home.
And asked once if he could work 2 days a week, and be free 5 days a week.

My uncle Ibro lived close to us, with Aunt Sevda and my nieces :
Sanela and Amela.

They had a red swing.

I have been swinging on it and went as high as possible,

Until I got a kind of butterflies in my stomach feeling, by excitement.
I do not know how to exactly describe that feeling.

With my cousins I did play games such as hide & seek.

I once wrestled with my father and then I ended up falling weird
on my wrist, it hurted.

Then Dad said: hajmo kod Ibre rostiljat Let's go barbequing at

Uncle Ibro.

I went to the mosque, and learned prayers
and how to pray.

I asked the hodza that's a kind of reverend,
how you can know if someone is lying.

He said you can see it on the forehead.

That it turns a little red.

It is very peaceful in the mosque, I still see it that
way.
Although it has been a while since I visited one.

_____

It is now March 27, 2018, 00:44 hours at night.

I'm getting out of bed in the mornings, late again....

I wake up at 9 or 10 in the morning from the alarm clock.

I then switch off the alarm.

And fall asleep again.

When I wake up again afterwards it is already noon.

I had sleeping pills a few weeks ago,

for 2 weeks..

It went well

I started going to bed earlier, and getting up earlier.
Before noon.

Maybe it is a strange time, in the middle of the night to write a book.
But I thought that once, I just had to start writing it.

When I was playing at Chess Club Doetinchem,

I said to Frans that I wanted to write a book about my life.
That could have been in 2009.

Biba, the woman who looked after me when my parents worked,

was also the babysitter of an orphan.

I do not remember what his name was.

But we went to the mosque together.

There he farted ...

And we were both thrown out.

My father drove a Fico, that is like a kind of old model Fiat 500
car.
If we drove to Grandpa and Grandma,

I could sit on Dad lap behind the wheel.

The first time I saw snow,
I walked outside in my pajamas.
I was completely stunned to look at it.
Amazing.
It must have been cold outside.
The winters in Bosnia are colder than here.

My father became very angry, and I got a beating
with his belt.

I remember that I was rolling over the ground and called: nemoj babo Don't hit me, Dad

My index finger was completely swollen, because I was hit there too.

I still love it to look outside when
it snows.
Everything seems so peaceful then.

Oh, those beatings were normal.
That was how you got punishment, and how other children
received punishment in Bosnia.

I was 6 years old when I went to school for the first time.

When my sister, Emina was born and I saw her for the first time, she looked tinted.
And I thought she was not my sister.

My father once had in an angry mood, thrown the TV out of the
window.
I have around my twentieth year done the same thing
once.

Once my father went to Aunt Rahima, and I was not allowed to go with him.
Then I went outside and looked in through the window at them.
My father got angry, and I had to sit naked in front of the house.
If I wanted a beating, then I could ask my daddy, he told me.

My father drank, mom says he beat her too.

The war had started between Bosnia and Serbia.

We had moved because the enemies came too close.
We have moved a number of times.

My father had to fight for Bosnia, in the battlefield. And was not always with us.

We left the village and we were in an abandoned house.
I do not remember what that place is called.
We have harvested grain, and grown potatoes.
We took care of the cow of uncle Ibro, Galava.

On my fathers request, I had tied Galava to a tree, so she could graze grass.
But I hadn't shortened the chain and she had too much walking space

so she had eaten a number of our potato plants.
I got another beating.

You could hear the shooting from a distance.
A house near the one where we were in, was blown up.
We left that place in the evening.

A previous hotel became at that time a shelter for refugees. We spent a while there, and got food packages.
I also fell on the stairs there with a bottle of milk, and had a cut on my wrist.
It is been stitched and the scar

looks like a cross.

You can still see it, on my left hand.

My father was not with us in that shelter.

I remember that we were waiting one time, with lots of people, probably for those foodpackets.
It was so oppressive ...I felt like I was choking.

My aunt Rahima had already fled to the Netherlands, and they arranged that we could go there too.

I remember that I had to hold my sister's hand and was not allowed to let go.
When we were with the cow walking through the forest.
I do not know how long we have walked.

My father stayed behind at a border.

And said to mom prepare today for tomorrow &

prepare tomorrow for the day after tomorrow We had help from a

woman in Croatie.

Eventually we were awaited somewhere by Aunt Rahima.

We signed in as refugees.

And went to an asylum seekers center, a period of time in Alkmaar ..
And a period of time in Kampen near Dronten.

There, I watched Lion King for the first time and almost had to cry, because I missed my father.

We went to school and learned Dutch.

After the asylum seekers' centers we got a Roahuis in Doetinchem, on the Leliestraat. (lilystreet)

(a Roa house meant that we had a house and the government paid the costs for living, if I remember correctly)

After 5 years we received the Dutch nationality.

It was a red appartmentbuilding on the Leliestraat, where we lived.
We got to know Zihra, who lived in the blue building.
Also from Yugoslavia.

There were 3 brothers in our red flat,

a few houses further.

One of them had hanged himself.

My father came to the Netherlands wounded. We had those piggy banks, in which we saved money.
So that dad could come to us.

It would be like before, our family
together .....

I played a fighting game with Dad on the Nintendo.
And he made baked eggs in the morning.
Very tasty.

The reunification did not last long.

My father left us.
My parents then divorced.

We got a rental house in Doetinchem, at the Ottawastreet
19.

We are still living there now.
Although mom now has a boyfriend, and is with him in
the weekends. And my sister Emina, is now very
pregnant.
I will be an uncle, in a few weeks.

I once already had described on paper this piece of my life :
my time in Bosnia and

the flight to the Netherlands.

And called it Rebel.

With more details, but I lost it.
Or someone took it.

After group 8 I went to the MAVO.

At the Rietveld lyceum in Doetinchem.

I obtained the Mavo diploma.

The Mavo lasts 4 years,

I think in the 3rd year of the Mavo,
I had moved and lived with my father for a while.

In Smilde, province of Drenthe.

Then I came back to mom.

Heartbroken.

I think this will become a series .....

Are you looking forward to the sequel?

To be continued.

" By the way, I started my first company in 2012. I have made more

than 700 sales since

1 September 2015 so far.

So I have a track record in sales and business,
and I know what I'm talking about. "

"" As you have probably already understood,
I earn my money by selling for my own company.
That's my work.

The proceeds from my books go to charity.

I write from experience,

I write to help people move forward in their lives and
business "

book The Ultimate Winning Strategy for entrepreneurs

How do we measure success in business?
With monetary points, with earned euro's or dollars.

What is a successful business?

Successful entrepreneurship = selling a lot

We are therefore successfully running our business, if we sell a lot.

So success in doing business = selling a lot

(many sales realized / many sales closed)

Because sales means profits.

So what is the Ultimate Winning Strategy in business?

First we start with the concept, then you get 2 examples
from real life

Have you noticed that supermarkets are open 7 days a week?

Supermarkets may be a less good example, because we just have to eat
and drink.

Have you been to the Esso gas station?

(Part of Exxon mobil corporation) The Esso gas station has a
shop with staff, and is open 24 hours a day, 7 days a week.

And no, even if it seems that we need petrol, the Esso could also have become
a self-service gas station, where you fill your tank and pay with a creditcard.

But the Esso has a shop with staff, 24/7 .

What do the supermarkets do every day?

They make sales and profits.
Every day !

What does the Esso do every day and night?

The Esso makes sales day and night, every day.
So the Esso makes profits, every day and night of the year The supermarkets and the Esso are successful because they realize sales every day and thus make profits every day.

The Ultimate Winning Strategy for entrepreneurs is making profits every day.

Make a profit every day of the year.
You do that by selling every day, and by daily closing sales.

Your advantage over your competition If you sell every day & make profits every day, do you than have an advantage over companies who only make profits 5 days a week?

Example 1 from real life

I have been selling from Monday, September 18, 2017 untill Wednesday, September 27, 2017,
10 days in a row, and made 22 sales in total.

So every day I made sales & I made profits everyday.

That is the Ultimate Winning Strategy for entrepreneurs in action.
(in the real life of running your business)

Well if we are honest, then we know that the transaction
value of sets of greeting cards is modest.
And therefore the profit per sale is also.

But do not be turned off by those numbers ... You will soon receive a real life example from someone who made 1 million.

This was to make you understand the successful Concept of the Ultimate Winning Strategy for entrepreneurs and that you see proven that it works.

You now understand that Concept, you have seen some
examples of companies
applying the Ultimate Winning Strategy.
You have seen a real life example from me I have proven to you
that it works.

And you are 100% assured that the Ultimate Winning Strategy works.

People do not need greeting cards like they need food
and drinks, but they bought every day
and I made profits every day.

So it does not matter what kind of product or service you sell.

The Ultimate Winning Strategy also works for you.

Next step

You understand the Ultimate Winning Strategy for entrepreneurs,
and you know it works.

So now you are going to do it.

You are going to implement it.

I'm not asking you to work 7 days a week, although you should do it once.
(That will boost your confidence)

You can sell from Monday to Friday & hire someone who sells for you
from Saturday to Monday (a part-timer)

Then you will already have sales every day and profits every day.

If I can do it alone, then you can certainly do it with 2 people!

Are there any other ways how you can make sales everyday & profits ever day?

Consider, think and find 20 ways, with which you can make sales everyday and therefore make profits everyday.

Write them down.

1 Hire a salesperson
2 Create a team of salespeople
3
4
5
6
7
8

Example 2 from real life

Go to www.youtube.nl and watch the video of Walter Bergeron, GKIC marketer of the year.

The video lasts about half an hour.

Pay close attention when he says: that means also on saturdays and sundays.

(that he was selling 7 days a week and making profits every day)

Have you seen
what the Ultimate Winning Strategy for entrepreneurs can do for you?
Go to work,
go out selling every day & making profits every day.

Apply your 20 ways, give your sales a boost,
make lots of profits.
Every day of the year.

I wish you a lot of succes.



P.S. If you have liked this book and got good value from it,
than would you be so kind
to recommend it to people that you know.
So that it also helps them forward.
Thank you.

Book Overcoming tough times What are tough times?

Isn't that different for everyone?

Perhaps something like tiring times.

Times that make you tired.

I worked in a tapas restaurant in
Arnhem, called Ramblas.

The food was delicious, but I waanted to do something else,
then work in the dishes and the kitchen.

I started a home study for Wft basic Advisor, when I worked in that restaurant.
In the evening at home I heard that my uncle Ibro, who lives in Bosnia, had died.

Things were finally going the right way.

I finally had work and earned money, could pay my bills.
And reduce my debts.

Well then thas bad news came.

It was as if all energy went out of me.

I have very happy memories of my childhood in Bosnia.

My family is part of my happy memories.

Someone once asked me what I was missing?

Because I had almost no contact with my uncle.

Apparently, those things go like that, contacts & connections fade ....
Especially if you live far away from each other.

What I missed was his humor, it always feels good and joyous when I was there.
And going to Bosnia on vacation is no longer the same, because the people you go for no longer exist.

I have thought about it...
Because I have already written 11 books.

The one you are reading now is the first part of my new series: Work to shine.

What kind of book would be good for many people?
What kind of book would be helpful to many people?

What should be in it, what would it have to give to readers?

Even if it is only recognition, periods I went through &
that they are going through.
That they can relate to.
To know that you can get through anything.
No matter how painful it is and no matter how bad it seems, at the moment.

Or comfort.

Maybe relativation,
to attenuate their troubles and their situation & see them in the right perspective.
They're just like a threshold on the road,

that you really will get over.

To be honest, I do not want to write this book.
I do not feel like writing it.
I really had to force myself , to sit down & start writing.

It is Sunday for God's sake.
July 1st
A new month started, it is beautiful sunny weather
outside. I got up before noon, for once.

Yeah, for some miraculous reasons,
I am almost 33 years old and I still struggle to get up in the morning on time.

So what does this Workaholic do? On such a nice Sunday?

Starting on a new book series & writing a book that he actually does not want to write.

Well if you've read my book Victory, then you know that one time in Bosnia when I was a little boy
I had to sit nude in front of the house. As a punishment.

Because of those kind of fokking things, I did not really want to write this book.

Anyway,
I have already started ....

So what's in it for you, to know what kind of extreme punishment I received?

Well, whatever is bothering you,
no matter what kind of tough time you're going through now. Ans no matter how difficult it may be for you ...

You will never have to sit naked in front of your house, as a punishment.

You see, your situation is not that bad.

(That is relativizing, that is to say relativation or taking the edge off it)

Perhaps there is a better translation ?

But you know what I meant, right ?

Let's go back to Uncle Ibro for a moment, he left behind a wife
and two daughters.

I'm just very sorry that I did not do something for him, when it was still possible.

I live in a country where I have much more possibilities, then they have in Bosnia.

I would have liked to send him money every month
And have visited them every year, or a number of times
a year.
Sent them gifts and spent more time with them.

I would have liked him to get to know my great company & to show him my 11 books which are for sale in 190 countries worldwide...
And the good foundation that I founded.

But that is not possible anymore, Uncle Ibro is
deceased ....

People of gold

For me that was Grandpa Vejsil and Grandma Ziba.
They too lived in Bosnia.

Grandma and step grandpa actually.

Maybe because they have more experience with parenting, then my parents.
Or because I never got a beating from them.

It was always great fun with grandpa and grandma.

A lot thanks to her

My father's oldest sister, Aunt Rahima.

Thanks to her, we were able to go to the Netherlands.

To get away from the war.

I owe a lot to her.

In a short period of time

In the period of time, that Uncle Ibro died,
I went to work & then back home again.

I had enough of it and I left.

In that period,
that lasted perhaps a half year or 1 year.

Aunt Rahima died of cancer, Grandma Ziba died.

I went to Bosnia and there
I have carried her coffin for a while.

There was a long line of people and the coffin was passed on. All the way to the grave.

We had a friend of my mother in our neighborhood:
called Ria.

She drank a little too much and had a strange fear : she was afraid to walk up the stairs.

It was nice with her, when she came to visit.

She also died of cancer.

In that short period of time.

And then I heard that Grandpa Vejsil also had died.

A while before, grandmother and grandmother had already split up.

But still.

That was 5 people in a short period of time.

At that time we received many letters from collection agencies and bailiffs.
Our bills that they doubled the amounts that we had to pay and that was all according to the law.

Yah Yah.

They are legitimate thieves.

So I was very angry and sad then.

Very very angry. Warlike angry.

And sad.

As you understand,
I would have liked to have done something more for them.
Spent more time with them. Have given them more.

And I would loved to show them, how far I have come.

From being 1 night homeless,
to writing 11 books & publishing them in 190 countries worldwide
Plus a good foundation & a company with 16
subsidiaries.

But now it's too late for that. They are dead.

I stopped using drugs, after I had taken too
much, and ended up in a coma.

Well if you use yourself or know someone who does that ..
And if you see it as a waste of potential & want to be clean
or help someone else to become it.

Then it might be good to know, what I did afterwards.

That was just as important.

I decided, of course, not to do it anymore.
I could not do it anymore.

I think I got an anxiety attack, when I tried to smoke a blunt.
Because I was shaking,
and wondered if I was going to get a heart attack.

What I did after ...

No more buying that stuff.
Stopped dealing with people who use it.
Yes, I was at home a lot and it was shitty, but it was better.

I started to become more fanatic with my chess hobby and kept myself busy with it.

I went for walks.

I thought of people who used as LOSERS

I once collapsed and fell to the ground, and after that I stopped drinking alcohol.

What I did after ...
Was not going to the pub anymore.
Didn't go out to clubs anymore.
Drank a lot of tea and coffee.

Went hiking.
I read.
Listened to audiobooks and watched motivational videos on youtube.

I wrote.

I didn't go anymore to places and people where alcohol was consumed.

Yes I was a lot of times at home, like a hermit.

But it was better.

Bills and debts

See bills and debts not like a burden, but as responsibilities.

And people who still have to receive money from you, are people who trusted you

or have faith in you.

And for that kind of people you are going to make things right. No matter how much time it takes you.

Put all your bills in 1 folder and put that thing out of sight, in a drawer or something.

Emplane some cash money around you in your house.

And focus on earning money, stash money,
and take care of your responsibilities.

Aging sucks

It sucks, right?

Every year, you become a year older.

I thought so too.
And I especially disliked to become 30 years old.
Because I had heard or thought that after your
thirtieth year you start to decline.
That everything is going to decay and won't function well.

And I thought about, when I become 80 years old, and nothing functions anymore
to kill myself one way or another.

Until someone said:
The older you get the better it is

And that is the mighty fokking truth, as far as aging is concerned.

Some children do not even become 10 years old.

Some people don't even become 18 years old.

But you are 30 or 40 or 50 years and having another birthday & you can live for another year.

How a great gift is that ...
You can do and experience so much. And enjoy.
Be happy
The older you get, the better it is.

The Better thing

Failing and falling on your face is good for you. And also is rejection.

Because then the Better thing comes on your path.

I had a solution for the banks, neatly typed out and ready. They did not want it.

A while after that, out of my solution I made a book.

book the Lifebuoy for banks
" loyal banking "
(de Reddingsboei voor banken"loyaal bankieren") The Better thing

I applied for a social wellfare for the 2nd time. It was rejected.

I walked home, and then wrote my 3rd book:
book Recipe for Happiness the Better thing

That is how it will work out for you too.
Do not despair. Work towards your goals and dreams. The Better thing is coming a Doing book

Well, as you might already know in the meantime I write short books.

And Non fiction.
Simply facts and life experiences.

With often things in them that you can do, or must do.
Actions you can perform, so that you get results.

You probably already understand that by just thinking about 10 euros/dollars,
the 10 dollar will not manifest in your pocket.

But if you do something.
Like working for a while.
Then you will receive the 10 dollar.

I would love to recommend to you my book Recipe for
Happiness
(Also a Doing book)

It contains tips and advice that you can easily do & that help you to have less stress. To be happier and healthier.

And also help you a bit to overcome difficult times.

Count on one hand

That night on the street is actually the best thing that has happened to me.

It has put pepper in my ass, to go to work hard.
And to get more out of myself.

It has also taught me, that very few people are always there for you. You can count them on one hand.

Whatever you did, and however you have behaved.
They are still there for you.

These rare few could be your mom and dad.

Thank them,

appreciate them.

Make some sunshine for them & make them proud.

Well you now also know with which people you should spend your time. And not with others.

And that

What I did after I stopped taking drugs and drinking alcohol was also ...
Working

They were not always the nicest jobs.

But work has really changed my life.

That it will do for you too.

Work is your best friend, you can always count
on it.
You can always 'borrow' money from that friend after you have worked.

Quote :" Work is the best therapy."
By Doctor Maxwell Maltz

So if you don't believe me, believe the doctor. Those meager months
And what about those months when you only earned a few bucks?

I will become a millionaire or die working towards it.

So about really fokking great.

My Victorious series of 10 books &
Another one, show you:

That if you really want something, then you can do it too.

No matter what & Whatever they say.

That obvious recipe

It goes something like this:

Write down what you want to achieve in life

Learn, Work & Persist until you realize it

About the same process as getting your driver's license.
Or cooking a meal.
Or getting your diploma.

Or writing a booklet.

Save a part of your money & donate something to charities.

Keep reading, listening to audiobooks and developing yourself. Keep growing.

Learn the 80/20 principle, so that you will only do the most important things, that give you the most results.

Then you will feel better about yourself & that also helps you
get thru tough times.

Learn that it does not matter what people say

To achieve the things you want in your life, the only thing that matters is : what you think and what you DO If you experience this as a valuable book, would you please be so kind to recommend it
to the people that you know.

So that it helps them too with overcoming tough times.

Thank you.

Extra page

After failing with my first company.

I founded a new and better one.

After my burnout, that cost me 2 months of time I picked myself up,

and became active again.

I started working (selling), writing, jogging and kept going again.

If I can recover & overcome, so can You.

You are designed tougher than tough times.

I wish for you a lot of strenght & the best things in life.

Kind regards,

Jasmin Hajro



P.S. If you want to share your experience with my book, send me a little revieuw or email at j.hajro@hotmail.com Thanx.

Small introduction with establishment Hajro

Establishment Hajro is committed to helping the people in the province of Gelderland,
by providing jobs and keeping people working, by donating to more than 40 Charities,
and by helping people to live richer.

Today Hajro is a subsidiary of Hajro Group.
The Hajro Group consists of 19 different companies, who are all part of 1 umbrella organization. Called Energy Now. (Energie Nu)

We now have several products & services, and we support more than 40 charities.

Visit us at **www.hajrobv.nl** and discover what else we can do for you.

Hopefully you will become a raving fan & customer of us.

Book The Recipe for Happiness

A book has been written about a true story ...
About a man who was imprisoned in a concentration camp at the time of Hitler, and happy.

So, Happiness has nothing to do with your circumstances.
It has everything to do with, your choice to be happy,
regardless of circumstances.

Choose to be happy.

Of course there are touhger times in life, like when someone you love, dies.
That's part of life.
Those times of grief you just have to go through and process.

Processing is best done by talking about it, to get it off your chest regularly.

Or by writing about it,
if you write down a situation or your feelings about it, then it's on paper, and it is less in your head.

Writing is a good outlet.

Processing is also done well by: staying busy.
Whether that is in your work or your hobby.
They say: a rolling stone does not collect moss.
So stay busy ....

Okay, now you have learned a good lesson about how to better process negative life experiences.

But you're here for the Recipe for Happiness, right?

Well, the lesson you've learned will help to make the recipe work better for you.

Here it comes then …

You have probably read a local newspaper, and you regularly check the news.
(the daily news on television)

Have you noticed that about 99% of it is bad news?
Only misery .. If you did not know better,
you would think that the whole world is going to perish.

If it's a habit for you,
to watch the news every day for half an hour …

Have you ever wondered if it's healthy for you?
Does it make you happy ? Of course not !

The easiest way to change a habit is by replacing it with a new habit.

So from today on, instead of watching the worldly news half an hour a day .....

Watch COMEDY for half an hour a day.

Mandatory.

Every day.

Well, now at half past eight in the evening it's not news time, but Comedy time.

If you watch comedy, you relax & you laugh. Sounds healthier, doesn't it?

Well, laughing every day is easy to do, right?

And replacing your old bad habit in this way, with a nice, healthy new habit,
is probably easier than you thought.

Except for the fact that relaxation is good for you, when you laugh, also your body makes endorphins. Those are natural happiness substances.

Well, after 21 days of daily watching comedy, you will have formed a new habit.

So watch Comedy every day.

You can watch a lot of standup comedy on Youtube for free. Simple?
Sure, but you have to do it, every day,

until you don't have to think about it anymore, and you start doing it automatically.

Some Happiness Ingredients in a row:

- Watch comedy every day, at least one hour.
- Eat ice cream, treat someone with an ice cream.
- Work out, throw out your frustration by playing tennis or go for a run.
- Pee in the yard (and if you get a fine for urinating, laugh your ass off)
- Do not worry, life is too short for that (by staying busy, you do not have time to worry) – Hug the people that you love
- Go enjoy a cup of coffee or tea
- Buy or save a cat or some other pet
- When you receive money, immediately save a part of it
- Don't let the media scare you, the world is not getting worse, the world is getting better.
- Sex, need I say more (when you have sex your body also
- produces endorphins = those natural happiness substances)

Maybe the Recipe for Happiness is different than you had expected....
But that doesn't matter, the point is that it works &
that it will help you to live happier.

Do it, it is easier
then looking with a sour face.
If you liked this book & got some value from it.
Would you then be so kind, please,
to recommend it
to the people that you know.

So that they too can enjoy it and live happier.
Thank you very much.

It was my pleasure to write and translate this book (my third one) for you.
I hope it helps you to live happier.
(I know it will, if you do the things it teaches)

And I hope, that we can together make a contribution to more happiness in the world.
We can.

If you recommend this book and share it.
Then I will promote it.
And together we will make a contribution to a happier world.

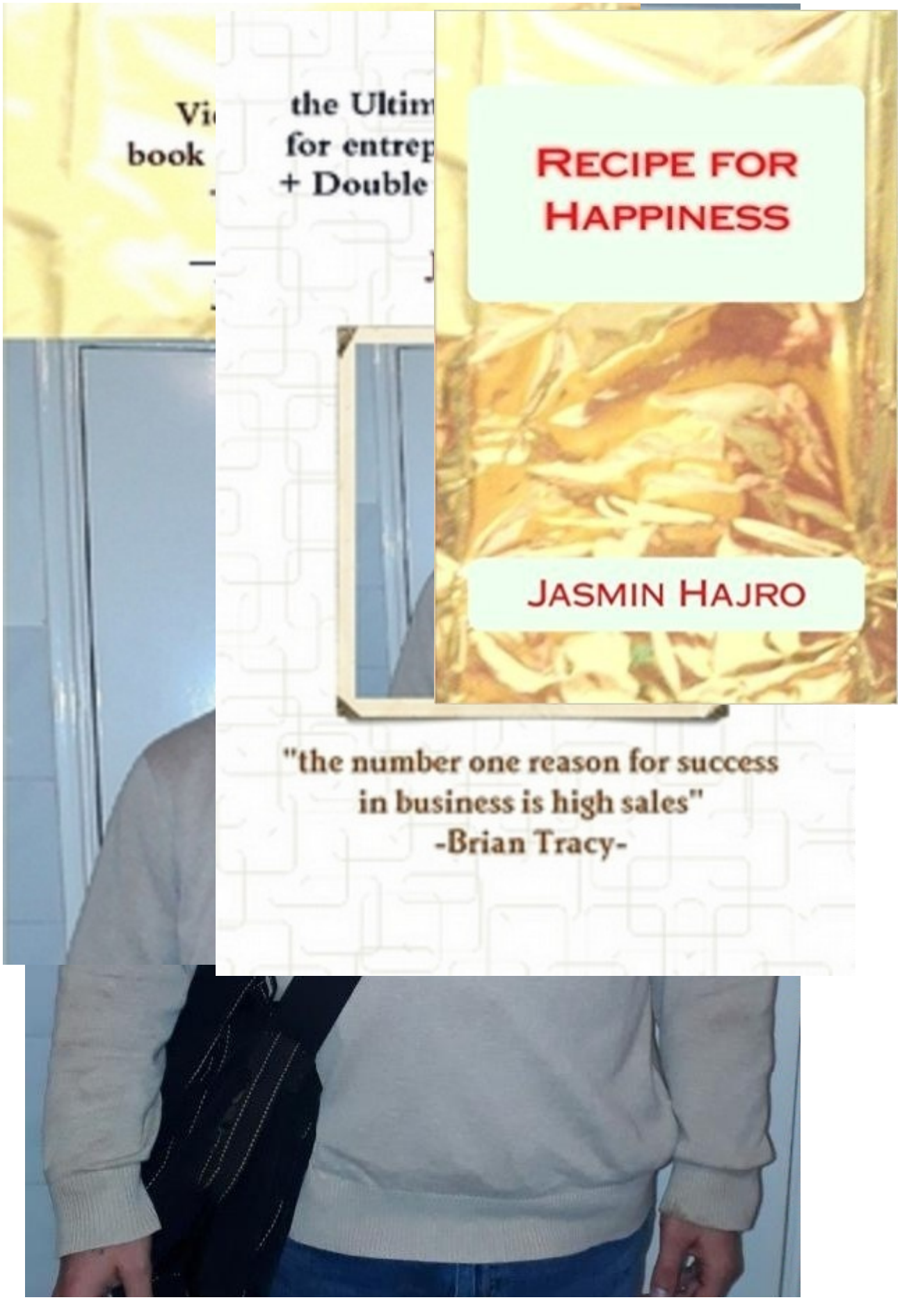
I would appreciate it if you gave my book a couple of stars & wrote something good about it as a review, to help others get the benefits from it.
Thank you for your effort.
Kind regards,
Jasmin Hajro



P.S.S. The surprise was 4 extra books.

I hope you enjoyed them,

and that I delighted you.


book
the Ultim
for entrep
+ Double
RECIPE FOR
HAPPINESS
JASMIN HAJRO
"the number one reason for success
in business is high sales"
-Brian Tracy-



how to Build Your Fortune

how to Bu





Jasmin Hajro

© 2019

Cover design by Jasmin Hajro

First english edition

In this book you'll discover & learn:

- **There is enough money in the world**
- **the Pay yourself first rule**
- **10% of everything**
- **the secret of success**
- **Trend (which is important to you)**
- **Preparation**
- **Systematically building it up**
- **Your result after 10 years**
- **the 2nd secret of success**

Before we begin.....

There should be something here like : If you want to buy financial products, you should seek an professional.

Someone who works at a bank or whatever.

And the author is not responsible for your decisions and money.

Which is bullshit.

Because even though it's a nice way to prevent yourself from being sued.

It would mean :

That I do not believe in my work, and in what I write.

So, that's not gonna be here.

If you want to sue me, go ahead.

But I will give you a guarantee :

If you are not satisfied with my book, send it back to me.

And I will give you back the money, that you paid for it.

Guaranteed.

I am primarly a business man, and I have to do what I say or write.

Because I have a good reputation

&

want to keep it good.

You should know that I write Nonfiction.

This is a reassurance for you.

Because I earn my money as a salesperson.
I am not dependant on people buying my books.

And this means, that I don't have to make up

wonderfull stories & make false promises.

I write from my life & business experience.

Just the facts.

To give you the best experience, there will be a

short bio of me,
so that you get to know me a little better.

Then I will tell you how & why this book came

into existence. Then you get to read the book.
And after that, you get your surprise,

which I included to overdeliver & delight
You.

The bio of author Jasmin Hajro, nice to meet you



Hello dear reader, how are you ?

Thank you for buying one of my books.

My name is Jasmin Hajro,
I was born on July 6, 1985 in Bosnia.
As refugees, we came to the Netherlands 21 years ago.
After having completed school & worked at several jobs ...

On 17 December 2012, I founded my first company:
investment firm Jasko. After a successful first year, I unfortunately had to close that company.

After a short period of rest, unemployment and temporary work.
I started again as an entrepreneur.

On September 1, 2015, I founded establishment Hajro.

(We say establishment instead of company, because we do a bit more then just sell stuff.
Like providing jobs, donating to 40 different charities,
and helping people to live richer.)

Since the beginning the core activity is, selling sets of greeting cards, door to door.
Nowadays the product range has been expanded.

With, among other things, the selling of my 12 books.

The royalties of my books are donated to the charity: foundation Giveth Life.
From there more than 40 other charities receive donations.
And by buying this book, so do you. Thank you.

My company is now part of Hajro Group, which consists of 19 different subsidiaries,
that are part of 1 umbrella organization.

Called Energy Now (Energie Nu)

For more information about my company
& the foundation, go to www.hajrobv.nl

How this book came into existence

In 2007 I started working at a restaurant,

as a dishwasher. I lived with my mother and

had no living expenses. I earned about 1000,- euro per month. So I had enough money in savings. At my work I learned to work in the kitchen & worked my way up.

Then I learned that my saving were not actually

growing with the interest, because inflation was as

high as my

interest.

I did a home course called Wiser with money.
Then home course Stock exchanges and

investing.

I read books on finance.

Somewhere I learned that for retirement :

If you live in a foreign country for a couple of years

or are an immigrant

When you retire, you will get a

pension cut.

Because you don't have a complete employment history of

47 years.

This meant that my parents were screwed, when they

retire.

(Becaues they are immigrants,

and will only have worked in the

Netherlands for about 20 years.)

How would they survive with a half

pension ?

When they're old and can't work anymore, and when they

should be enjoying life.

Then I decided to become rich.

I had to, so I can give them a decent

pension.

So I went on with educating myself on

finance.

Read more book on finance.

Started investing,
in mutual funds, bonds, stocks.

Made some profit & also lost some money.

No problem, I was lerning.

But I was exhausting myself, because I also

worked fulltime in the

kitchen.

So I started looking for a better way, that would cost me less time & energy.

And thru thinking about how to do it better.

I came up with a system.

When I started a company to invest professionally for clients,

I applied for a patent.
To protect my financial system.

(It's kind out outside the intention of this book. But If you want to know what happened. My company Jasko had 1600,- euro in the portfolio. If I made a 20% return on that, I could pay the promised return to my clients, which I did, and buy a present for myself.
But it was not enough to make a living.
And then I also had no clue about selling, which is required to get new clients.
And I had to close the company.
Which hurted, because it was my baby.
But I have the experience.)

Rijksdienst voor Onderneme
Nederland

OCTROOINUMMER 1040234

Octrooicentrum Nederland verklaart dat op grond van octrooiaanvraag 1040234, ingedi
29 mei 2013, octrooi is verleend aan:

Jasmin Hajro te Doetinchem, Nederland.

Uitvinder(s): Jasmin Hajro te Doetinchem, Nederland

Voor: Financieel systeem.

Een recht van voorrang werd ingeroepen, gebaseerd op octrooiaanvraag:
1040030, ingediend op 30/01/2013 in Nederland.

Aan dit bewijs is een exemplaar van het octrooischrift gehecht met nummer 1040234 e
dagtekening 14 februari 2018.

De maximale beschermingsduur van dit octrooi loopt tot en met 28 mei 2033.

Uitgereikt te Den Haag, 27 febru

De Directeur van Octrooicentrum

b/c

mr. D.J. de Groot



Now I have received the patent for my invention the financial system.

You can see it at the next page.

Well...

I gave you my bio, so that you know me a little better.

I have told you how & why this book came into existence.

And now is the time for you to read the book.

Remember that I write Doing books, which means that I describe actions that you can take and from them get results.

Don't worry, it doesn't take a lot of your time. And I have kept it simple.

The good news

Money keeps flowing into your life.
Money continues to flow.
Money keeps circulating.
Money has done this for hundreds of years.
Money will continue to do this for hundreds of years.

Since you first received pocket money, since you were paid for your first job.
Since your studentloan money began to come in,
since your job started paying your monthly salary.
Since your business became profitable.

Money kept flowing into your life every month.

Even to people with social wellfare.
Thank God.
Fortunately money keeps coming in regularly.

There is enough money in the world.
Should it be necessary, than more money will be made.







10% of everything

It is important that when you first pay yourself,
by saving 10%.
That you save 10% of everything.

Of course 10% of your income.

But also 10% of the tip if you get it, also 10% of your allowances, also 10% of your gift money, also 10% of your 13th month, also 10% of your bonus,
also 10% of your wage increase, also 10% of your tax refund,
also 10% of your welcome premium.

From which angle or from whom you receive money,

the first thing you do is pay yourself first.

By saving 10% of it.



the secret of success

The secret of success is Persistence.

If it takes 20 years, for you to become a millionaire.
If that means that it requires of you
20 years,
of working and saving & investing.
Then you have to Persist 20 years with working and saving & investing.

And not quitting after 5 years ....

PERSIST until you reach your goal.



The 2nd secret of success is:

WHAT YOU DO WITH YOUR TIME

So do not go watch TV for hours, but start earning money

&

deal with people who earn a lot of money.

So that you learn from them to earn even more money.

That money will start to work hard for you,

according to this system, that you are learning.



The person who will make you rich, the one who will build your Fortune,
is YOU.

Therefore, take good care of yourself.

So you can keep on persisting for a long time,
until you reach your goal.



Trend

Because people live longer nowadays, they need money for a longer period of time.

Many people build up income for later, with dividend paying &
interest-bearing investments.

This will increase the value of those kind of investments,
over time.

The part of your money that you are going to invest, will grow because of this trend.



Bonds explained

If you buy a bond, you actually lend money to a company or government.
You get interest for this, which is paid to you annually.

A bond usually costs around a thousand dollar.
Some bonds have a certain duration, for example 10 years.
If this bond gives 5% interest, with a duration time of 10 years.
And you buy this bond.

Then you get the upcoming 10 years, 50 dollar in interest each year.
After that 10 years, you get your deposit, that thousand dollar back.

Some bonds have no duration in years mentioned.
There is a P mentioned, the abbreviation for Perpetual, which means eternal.
These perpetual bonds pay interest annually, for eternity.
As long as the organization that issues them still exists.
That can be hundreds of years.

You buy a bond once, and get 50 dollar in interest each year, for the next 50 years or longer.
Without having to do anything else for it!

That's better, is it not?



Preparation

Before you start building your own
Fortune,
we must do the preparation first.
The preparation consists of 3 things.

1. Have your will prepared by a notary.

This is not fun, but important.
So that when you're gone, there are no
ambiguities or misunderstandings.
About what you leave behind and to whom.

2. Make sure you are well insured.

Get the insurances that you need, and think that
you will need.
Such as a term life insurance policy and a funeral
insurance.
So that when you're gone, your surviving
relatives do not get stuck with those costs.
And still have to arrange things.
But that everything is already well arranged.
Try to get all your insurance policies from 1 or 2
providers, so that you get a discount on your
insurance package.

3. Open the following 3 accounts:

1. A savings account,
2. a deposit account,
3. an investment account.

(Note : with deposit account is meant a bankingaccount on which you can fix an savingsamount of money, for 1 to 20 years. Which pays you interest annually, and gives back your savingsamount, after the duration period ends, which you pick. If you want your savingsamount back before duration ends, you get a fine.)



Systematically building it up

You will systematically on these 3 accounts,
build your Own Fortune.
With the amount of your income, that you save
every month.

If you, like in our previous example, save per month 300 dollar.
Then you divide that 300 dollar, about your 3 bankingaccounts.
1/3 Saving, so you put 100 dollar in your savings account.
1/3 Deposit, so you put 100 dollar in your deposit account.
1/3 Investing, so you put 100 dollar in your investment account.

Half of your investment account money, you invest in a dividend yielding mutual fund.
And the other half you invest in an interest yielding bonds mutual fund.

For example :

50 dollar in the NN Utilities Fund Dis
50 dollar in the Triodos Sustainable Bond Fund

You can leave it that way, all year round.
Without having to worry about it.

After that year, you will receive interest from your savings account.
And interest from your deposit account.
And dividend & interest from your investment account.
This money works for you now.
That's how you let it grow.
You also get over the years, the interest on interest effect.
Which makes it grow faster.



Every month

Next month you pay yourself first, by saving 10% of your income.

This amount of 300 dollar you divide again over your 3 bankingaccounts.
1/3 Saving, so 100 dollar into your savings account.
1/3 Deposit, so 100 dollar into your deposit account.
1/3 Investing, so 100 dollar into your investment account.

Half of your investment account money, you invest in a dividend yielding real estate mutual fund.
The other half you invest in an interest yielding bonds mutual fund.

For example :

50 dollar in the BNP High Income Property Fund
50 dollar in the NN Global Bond Fund In total you have:

200 dollar in your Savings account.
200 dollar in your Deposit account.
200 dollar in your investment account
The money in your investment account is equally divided over 4 mutual funds.

This means for you, that you receive annual interest on your savings account.
And that you receive annual interest on your deposit account.
And that your receive annual dividend & interest on your investment account.

Every year.



The next month you do the same 3 steps again

Step 1: You save 10% of your income.

Step 2: That 10%, in our example that 300 dollar, you divide over your 3 accounts.
A third into your savings account.
A third into your deposit account.
And a third into your investment account.

Step 3: The amount that goes into your investment account, you divide in two.
One half you invest in a dividend yielding mutual fund or
a dividend yielding real estate mutual fund.
The other half you invest in an interest yielding bonds mutual fund.

_____ The next month you do the same 3 steps again.

Then you do the same 3 steps each month.



Why not put everything in your investingaccount?

It is very important that you, stick to the described dividing. With this dividing you only risk a third of your money.

But by having that part that you risk, spread well. You reduce the risk.

Mutual funds are already spread in themselves. A mutual fund is invested in 50, 100 or more companies.

Which reduces your risk dramatically.

The amount with which you pay yourself first every month,
that 10% that you save.
Always divide it into your 3 accounts as below:
1/3 of that 10% in savingsaccount
1/3 of that 10% in depositaccount
1/3 of that 10% in investingaccount

It is wise to also, divide your investments in mutual funds by category,
as below :

1/3 stocks mutual funds
1/3 bonds mutual funds
1/3 real estate mutual funds

Choose mutual funds that pay you dividends or interest.



It depends

It could be,
that your savings account pays the interest per month.
Or per year.
That differs per bank and savings account.

It could be that your mutual funds pay out the dividend per quarter.
Or per year.
That differs per mutual fund.

If you open a deposit account at Rabobank, the so-called Target Savings.
Then you can decide for yourself, how often you put money into it, and how much.
That is a very convenient deposit account.

It may be that other banks, request a minimum deposit for a deposit account.
For example 500 dollar.

If the bank where you open your deposit account, requires a minimum deposit .
Then you can save that up monthly, until you have enough to meet the minimum requirement and put it in a deposit. For several years.

In our example, you have after 5 months (5 x 100)
=
500 dollar, saved up.
You then meet the minimum requirement for a depositaccount.
And you can put 500 dollar in your depositaccount, fixed for 10 years or more.



After 1 year

After 1 year you saved in total 3600 dollar.
(12 months x 300 = 3600 dollar)

You have done the 3 steps on a monthly basis.

Now you have:

1/3 of 3600 is 1200 dollar and that is in your savings account.
1/3 of 3600 is 1200 dollar and that is in your deposit account.
1/3 of 3600 is 1200 dollar and that is in your investment account.

You have spread your investments in mutual funds per category,
So :

1/3 of 1200 is 400 dollar and that is in stocks mutual funds.
1/3 of 1200 is 400 dollar euro and that is in bond mutual funds.
1/3 of 1200 is 400 dollar and that is in real estate mutual funds.

You have invested in mutual funds that pay out dividend and
interest, to you.

So you receive interest and dividend on your investment account.
You will receive interest on your deposit account.
And you also receive interest on your savings account.



Step 4 and 5

Step 4: If you have 1200 dollar in mutual funds, you sell 1100 of it.

In our example, you have invested 1200 dollar every year in mutual funds.

So every year you sell 1100 dollar from your mutual funds.

So that you have 1100 dollar in cash, on your investment account.

Step 5: With that 1100 dollar cash on your investment account, you buy 1 individual bond.

A bond that pays a high interest rate to you, and has a long duration time.

Or a perpetual bond that pays a high interest to you.

Note : It is forbidden for you to buy junk bonds ! Corporate and government bonds are allowed.



Na 10 jaar

If you do the described steps, every month and every year.
The next 10 years.
Then you will have :

1200 x 10 years = 12000 dollar on your savings account.
1200 x 10 years = 12000 dollar on your deposit account.
1200 x 10 years = 12000 dollar on your investing account.

Every time you had 1200 dollar in mutual funds,
you sold 1100 dollars of it.
And from that cash you bought 1 bond.
So after 10 years you have 10 bonds.

If you have bought perpetual bonds, that pay 10% interest per year,
You receive (10 x 100) = 1000 dollar in interest annually.

Well then you can buy 2 bonds per year.
From what you save and divide into your investingaccount
& from the interest payout from your bonds.

This will result in increasing your total annual receivable rturns.



Increasingly bigger annual returns for you

In the course of time, your total returns annually,
increase by the interest & dividend that you receive.
This allows you to buy more and more bonds per year.
And thus, your total annual returns become even bigger.

For example after many years:

You have 10 perpetual bonds that pay 10% interest annually, you receive 1000 dollar per year in interest.
And you have 100 bonds that have a duration time of 20 years,
which payout 8% interest.
You then receive 8000 dollar per year in interest.

Plus the interest that you receive on your savings account
& plus the interest that you receive on your deposit account.
In total, your annual returns are more than ten thousand dollars.

And with that you can buy more individual bonds,
so that your total annual returns become even bigger.

In this way, the system is reinforcing itself,
to yield bigger annual returns for you, every year,
for the rest of your life.



What now & how do you proceed ?

If you understand this book, and you understand all the steps that you have to do.
If you are going to do everything yourself, then that's fine.

Get started.

Start building your Fortune.

If you think you can use some help, you can ask that someone.
You can ask your adviser at the bank.
Or you find an independent consultant.
Then you can together Build your Fortune.

_____

Put this book in a place, so that you see it every day.
So that it reminds you of your goal:

Building your own Fortune.

And so it reminds you of the steps you have to do every month & every year.

_____

Thank you for buying this book

& good luck with

Building Your Fortune.
P.S. I recommend that you reread this book every month.
To stay focused.

If you like this book and get good value from it,
please be so kind to recommend it to the people
that you know.

Or sent a copy or 2 as a gift.

So that it helps them to improve their lives

also.

Thank you.
Kind regards,



Ok,

thank you very much for placing
your trust in me.

I have promised you a surprise.

It's yours on the following

pages.

I hope that when you have finished reading the entire book, that I have delighted you with the surprise.

Enjoy.

Book Victory

Hello again...

I am Jasmin Hajro,

and you just have read a few things about me in my bio.

But you have bought this book because you want to know the whole story.

My life story ....

I called it Victory, because I have overcome a few things.

I am 32 years old and live in Doetinchem, in the Netherlands.
I work as a salesman on behalf of Hajro.
I sell sets of greeting cards, gift mugs and booklets.

Part of the proceeds go to more than 40 Charities.

You can find everything about establishment Hajro at www.hajrobv.nl

I now live in the Netherlands.

But on 6 July 1985 I was born in Sarajevo, in Bosnia.

When I was a young child, we lived in Gora.
That is a village in Bosnia.
It is on a mountain.
A mountain village.

The view is great, lots of nature.
Clean, fresh air.

I remember it as a happy time.

The house we lived in was a kind of 2 houses under 1 roof.
Aunt Rahima had lived in the other part. Until her own house was built.

My parents both worked, and I went to Biba,

an elderly woman in the village, that was my babysitter.

I remember she had an old-fashioned stove, which worked on firewood.
And we placed unripe walnuts behind the stove, to ripe.

Under our house, you had a steep part of soil,
and below that a flat piece of land.

On that flat piece of land, we grew vegetables,
potatoes and very small tomatoes.
There were also pear trees and walnut trees growing there.

My mother worked at Tas, an automobile factory,
where they made or processed.
small car parts.

I do not remember anymore what kind of work my father did then ...
You notice that it has been a very long time ago.
I was always very happy to see him, when he came home.
And asked once if he could work 2 days a week, and be free 5 days a week.

My uncle Ibro lived close to us, with Aunt Sevda and my nieces :
Sanela and Amela.
They had a red swing.

I have been swinging on it and went as high as possible,
Until I got a kind of butterflies in my stomach feeling, by excitement.
I do not know how to exactly describe that feeling.

With my cousins I did play games such as hide & seek.

I once wrestled with my father

and then I ended up falling weird on my wrist, it hurted.

Then Dad said: hajmo kod Ibre rostiljat Let's go barbequing at

Uncle Ibro.

I went to the mosque, and learned prayers
and how to pray.

I asked the hodza that's a kind of reverend,
how you can know if someone is lying.
He said you can see it on the forehead.
That it turns a little red.

It is very peaceful in the mosque, I still see it that
way.
Although it has been a while since I visited one.

_____

It is now March 27, 2018, 00:44 hours at night.

I'm getting out of bed in the mornings, late again....

I wake up at 9 or 10 in the morning from the alarm clock.

I then switch off the alarm.

And fall asleep again.

When I wake up again afterwards it is already noon.

I had sleeping pills a few weeks ago, for 2 weeks.. It
went well
I started going to bed earlier, and getting up earlier.
Before noon.

Maybe it is a strange time, in the middle of the night to write a book.

But I thought that once, I just had to start writing it.

When I was playing at Chess Club Doetinchem,

I said to Frans that I wanted to write a book about my life.
That could have been in 2009.

Biba, the woman who looked after me when my parents worked,

was also the babysitter of an orphan.

I do not remember what his name was.

But we went to the mosque together.

There he farted ...

And we were both thrown out.

My father drove a Fico, that is like a kind of old model Fiat 500
car.
If we drove to Grandpa and Grandma,

I could sit on Dad lap

behind the wheel.

The first time I saw snow,

I walked outside in my pajamas.
I was completely stunned to look at it.
Amazing.
It must have been cold outside.
The winters in Bosnia are colder than here.

My father became very angry, and I got a beating
with his belt.

I remember that I was rolling over the ground and called: nemoj
babo Don't hit me, Dad

My index finger was completely swollen, because I was hit there too.

I still love it to look outside when
it snows.
Everything seems so peaceful then.

Oh, those beatings were normal.
That was how you got punishment, and how other children
received punishment in Bosnia.

I was 6 years old when I went to school for the first time.

When my sister, Emina was born and I saw her for the first time, she looked tinted.
And I thought she was not my sister.

My father once had in an angry mood, thrown the TV out of the window.
I have around my twentieth year done the same thing once.

Once my father went to Aunt Rahima, and I was not allowed to go with him.
Then I went outside and looked in through the window at them.
My father got angry, and I had to sit naked in front of the house.
If I wanted a beating, then I could ask my daddy, he told me.

My father drank, mom says he beat her too.

The war had started between Bosnia and Serbia.

We had moved because the enemies came too close.
We have moved a number of times.

My father had to fight for Bosnia, in the battlefield. And was not always with us.

We left the village and we were in an abandoned house.
I do not remember what that place is called.

We have harvested grain, and grown potatoes.
We took care of the cow of uncle Ibro, Galava.

On my fathers request, I had tied Galava to a tree, so she could graze grass.
But I hadn't shortened the chain and she had too much walking space

so she had eaten a number of our potato plants.
I got another beating.

You could hear the shooting from a distance.
A house near the one where we were in, was blown up.
We left that place in the evening.

A previous hotel became at that time a shelter for refugees. We spent a while there, and got food packages.
I also fell on the stairs there with a bottle of milk, and had a cut on my wrist.
It is been stitched and the scar looks like a cross.
You can still see it, on my left hand.

My father was not with us in that shelter.

I remember that we were waiting one time, with lots of people, probably for those foodpackets.
It was so oppressive ...I felt like I was choking.

My aunt Rahima had already fled to the Netherlands, and they arranged that we could go there too.

I remember that I had to hold my sister's hand and was not allowed to let go.
When we were with the cow walking through the forest.
I do not know how long we have walked.

My father stayed behind at a border.
And said to mom prepare today for tomorrow &

prepare tomorrow for the day after tomorrow We had help from a

woman in Croatie.

Eventually we were awaited somewhere by Aunt Rahima.

We signed in as refugees.

And went to an asylum seekers center, a period of time in Alkmaar ..
And a period of time in Kampen near Dronten.

There, I watched Lion King for the first time and almost had to cry, because I missed my father.

We went to school and learned Dutch.

After the asylum seekers' centers we got a Roahuis in Doetinchem, on the Leliestraat. (lilystreet)

(a Roa house meant that we had a house and the government paid the costs for living,

if I remember correctly)

After 5 years we received the Dutch nationality.

It was a red appartmentbuilding on the Leliestraat, where we lived.

We got to know Zihra, who lived in the blue building.
Also from Yugoslavia.

There were 3 brothers in our red flat, a few houses further.
One of them had hanged himself.

My father came to the Netherlands wounded. We had those piggy banks, in which we saved money.

So that dad could come to us.

It would be like before, our family together .....

I played a fighting game with Dad on the Nintendo.
And he made baked eggs in the morning.
Very tasty.

The reunification did not last long.

My father left us.
My parents then divorced.

We got a rental house in Doetinchem, at the Ottawastreet 19.

_____

We are still living there now.

Although mom now has a boyfriend, and is with him in the weekends. And my sister Emina, is now very pregnant.
I will be an uncle, in a few weeks.

I once already had described on paper this piece of my life : my time in Bosnia and

the flight to the Netherlands.

And called it Rebel.

With more details, but I lost it.
Or someone took it.

After group 8 I went to the MAVO.

At the Rietveld lyceum in Doetinchem.

I obtained the Mavo diploma.

The Mavo lasts 4 years,

I think in the 3rd year of the Mavo,
I had moved and lived with my father for a while.

In Smilde, province of Drenthe.

Then I came back to mom.

Heartbroken. _____

I think this will become a series .....

Are you looking forward to the sequel?

To be continued.

" By the way, I started my first company in 2012.
I have made more than 700 sales since

1 September 2015 so far.

So I have a track record in sales and business,
and I know what I'm talking about. "

"" As you have probably already understood,
I earn my money by selling for my own company.
That's my work.

The proceeds from my books go to charity.

I write from experience,
I write to help people move forward in their lives and business "

book The Ultimate Winning Strategy for entrepreneurs

How do we measure success in business?
With monetary points, with earned euro's or dollars.

What is a successful business?

Successful entrepreneurship = selling a lot

We are therefore successfully running our business, if we sell a lot.

So success in doing business = selling a lot
(many sales realized / many sales closed)

Because sales means profits.

So what is the Ultimate Winning Strategy in business?

First we start with the concept, then you get 2 examples from real life

Have you noticed that supermarkets are open 7 days a week?

Supermarkets may be a less good example, because we just have to eat and drink.

Have you been to the Esso gas station?

(Part of Exxon mobil corporation) The Esso gas station has a shop with staff, and is open 24 hours a day, 7 days a week.

And no, even if it seems that we need petrol, the Esso could also have become a self-service gas station, where you fill your tank and pay with a creditcard.

But the Esso has a shop with staff, 24/7 .

What do the supermarkets do every day?

They make sales and profits.
Every day !

What does the Esso do every day and night?

The Esso makes sales day and night, every day.

So the Esso makes profits, every day and night of the year

The supermarkets and the Esso are successful because they realize sales every day

and thus make profits every day.

The Ultimate Winning Strategy for entrepreneurs is making profits every day.

Make a profit every day of the year.

You do that by selling every day, and by daily closing sales.

Your advantage over your competition

If you sell every day & make profits every day, do you than have an advantage over companies who only make profits 5 days a week?

Example 1 from real life

I have been selling from Monday, September 18, 2017 untill Wednesday, September 27, 2017,
10 days in a row, and made 22 sales in total.

So every day I made sales & I made profits everyday.

That is the Ultimate Winning Strategy for entrepreneurs in action.

(in the real life of running your business)

Well if we are honest, then we know that the transaction value of sets of greeting cards is modest.
And therefore the profit per sale is also.

But do not be turned off by those numbers ... You will soon receive a real life example from someone who made 1 million.

This was to make you understand the successful Concept of the Ultimate Winning Strategy for entrepreneurs and that you see proven that it works.

You now understand that Concept, you have seen some examples of companies
applying the Ultimate Winning Strategy.
You have seen a real life example from me I have proven to you that it works.

And you are 100% assured that the Ultimate Winning Strategy works.

People do not need greeting cards like they need food and drinks, but they bought every day
and I made profits every day.

So it does not matter what kind of product or service you sell.

The Ultimate Winning Strategy also works for you.

Next step

You understand the Ultimate Winning Strategy for entrepreneurs, and you know it works.

So now you are going to do it.

You are going to implement it.

I'm not asking you to work 7 days a week, although you should do it once.
(That will boost your confidence)

You can sell from Monday to Friday & hire someone who sells for you
from Saturday to Monday (a part-timer)

Then you will already have sales every day and profits every day.

If I can do it alone, then you can certainly do it with 2 people!

Are there any other ways how you can make sales everyday & profits ever day?
Consider, think and find 20 ways, with which you can make sales everyday and therefore make profits everyday.

Write them down.

1 Hire a salesperson
2 Create a team of salespeople
3
4
5
6
7
8
9
10 11
12
13
14
15

Example 2 from real life

Go to www.youtube.nl and watch the video of Walter Bergeron, GKIC marketer of the year.

The video lasts about half an hour.

Pay close attention when he says: that means also on saturdays and sundays.

(that he was selling 7 days a week and making profits every day)

Have you seen
what the Ultimate Winning Strategy for entrepreneurs can do for you?

Go to work,
go out selling every day & making profits every day.

Apply your 20 ways, give your sales a boost,
make lots of profits.
Every day of the year.

I wish you a lot of succes.



P.S. If you have liked this book and got good value from it,
than would you be so kind
to recommend it to people that you know.
So that it also helps them forward.
Thank you.

Book Overcoming tough times What are tough times?

Isn't that different for everyone?

Perhaps something like tiring times.

Times that make you tired.

I worked in a tapas restaurant in
Arnhem, called Ramblas.
The food was delicious, but I waanted to do something
else,
then work in the dishes and the kitchen.

I started a home study for Wft basic Advisor, when I worked in that
restaurant.
In the evening at home I heard that my uncle Ibro, who lives in Bosnia,
had died.

Things were finally going the right way.

I finally had work and earned money, could pay my bills.

And reduce my debts.

Well then thas bad news came.

It was as if all energy went out of me.

I have very happy memories of my childhood in Bosnia.

My family is part of my happy memories.

Someone once asked me what I was missing?
Because I had almost no contact with my uncle.

Apparently, those things go like that, contacts & connections fade ....
Especially if you live far away from each other.

What I missed was his humor, it always feels good and joyous when I was there.
And going to Bosnia on vacation is no longer the same, because the people you go for no longer exist.

I have thought about it...
Because I have already written 11 books.
The one you are reading now is the first part of my new series: Work to shine.

What kind of book would be good for many people?
What kind of book would be helpful to many people?

What should be in it, what would it have to give to readers?

Even if it is only recognition, periods I went through & that they are going through.
That they can relate to.
To know that you can get through anything.
No matter how painful it is and no matter how bad it seems, at the moment.

Or comfort.

Maybe relativation,
to attenuate their troubles and their situation & see them in the right perspective.
They're just like a threshold on the road, that you really will get over.

To be honest, I do not want to write this book.
I do not feel like writing it.
I really had to force myself , to sit down & start writing.

It is Sunday for God's sake.
July 1st
A new month started, it is beautiful sunny weather outside.

I got up before noon, for once.

Yeah, for some miraculous reasons,
I am almost 33 years old and I still struggle to get up in the morning on time.

So what does this Workaholic do? On such a nice Sunday?

Starting on a new book series & writing a book that he actually does not want to write.

Well if you've read my book Victory, then you know that one time in Bosnia when I was a little boy
I had to sit nude in front of the house. As a punishment.

Because of those kind of fokking things, I did not really want to write this book.

Anyway,
I have already started ....

So what's in it for you, to know what kind of extreme punishment I received?

Well, whatever is bothering you,
no matter what kind of tough time you're going through now. Ans no matter how difficult it may be for you ...

You will never have to sit naked in front of your house, as a punishment.

You see, your situation is not that bad.

(That is relativizing, that is to say relativation or taking the edge off it)

Perhaps there is a better translation ?

But you know what I meant, right ?

Let's go back to Uncle Ibro for a moment, he left behind a wife
and two daughters.

I'm just very sorry that I did not do something for him, when it was still possible.

I live in a country where I have much more possibilities, then they have in Bosnia.

I would have liked to send him money every month

And have visited them every year, or a number of times
a year.
Sent them gifts and spent more time with them.

I would have liked him to get to know my great company & to show him my 11 books which are for sale in 190 countries worldwide...
And the good foundation that I founded.

But that is not possible anymore, Uncle Ibro is
deceased ....

People of gold

For me that was Grandpa Vejsil and Grandma Ziba.
They too lived in Bosnia.
Grandma and step grandpa actually.

Maybe because they have more experience with parenting, then my parents.
Or because I never got a beating from them.

It was always great fun with grandpa and grandma.

A lot thanks to her

My father's oldest sister, Aunt Rahima.

Thanks to her, we were able to go to the Netherlands.

To get away from the war.

I owe a lot to her.

In a short period of time

In the period of time, that Uncle Ibro died,
I went to work & then back home again.

I had enough of it and I left.

In that period,
that lasted perhaps a half year or 1 year.

Aunt Rahima died of cancer, Grandma Ziba died.

I went to Bosnia and there
I have carried her coffin for a while.

There was a long line of people and the coffin was passed on. All the way to the grave.

We had a friend of my mother in our neighborhood:
called Ria.

She drank a little too much and had a strange fear : she was afraid to walk up the stairs.

It was nice with her, when she came to visit.

She also died of cancer.

In that short period of time.

And then I heard that Grandpa Vejsil also had died.

A while before, grandmother and grandmother had already split up.

But still.

That was 5 people in a short period of time.

At that time we received many letters from collection agencies and bailiffs.
Our bills that they doubled the amounts that we had to pay and that was all according to the law.

Yah Yah.

They are legitimate thieves.

So I was very angry and sad then.

Very very angry. Warlike angry.

And sad.

As you understand,
I would have liked to have done something more for them.
Spent more time with them. Have given them more.

And I would loved to show them, how far I have come.

From being 1 night homeless,
to writing 11 books & publishing them in 190 countries worldwide
Plus a good foundation & a company with 16
subsidiaries.

But now it's too late for that. They are dead.

I stopped using drugs, after I had taken too
much, and ended up in a coma.

Well if you use yourself or know someone who does that ..
And if you see it as a waste of potential & want to be clean
or help someone else to become it.

Then it might be good to know, what I did afterwards.

That was just as important.

I decided, of course, not to do it anymore.
I could not do it anymore.
I think I got an anxiety attack,

when I tried to smoke a blunt.
Because I was shaking,
and wondered if I was going to get a heart attack.

What I did after ...

No more buying that stuff.
Stopped dealing with people who use it.
Yes, I was at home a lot and it was shitty, but it was better.

I started to become more fanatic with my chess hobby and kept myself busy with it.

I went for walks.

I thought of people who used as LOSERS

I once collapsed and fell to the ground, and after that I stopped drinking alcohol.

What I did after ...
Was not going to the pub anymore.
Didn't go out to clubs anymore. Drank a lot of tea and coffee.

Went hiking.

I read.
Listened to audiobooks and watched motivational videos on youtube.

I wrote.

I didn't go anymore to places and people where alcohol was consumed.

Yes I was a lot of times at home, like a hermit.

But it was better.

Bills and debts

See bills and debts not like a burden, but as responsibilities.

And people who still have to receive money from you, are people who trusted you or have faith in you.

And for that kind of people you are going to make things right. No matter how much time it takes you.

Put all your bills in 1 folder and put that thing out of sight, in a drawer or something.

Emplane some cash money around you in your house.

And focus on earning money, stash money,
and take care of your responsibilities.

Aging sucks

It sucks, right?

Every year, you become a year older.

I thought so too.
And I especially disliked to become 30 years old.
Because I had heard or thought that after your
thirtieth year you start to decline.
That everything is going to decay and won't function well.

And I thought about, when I become 80 years old, and nothing functions anymore
to kill myself one way or another.

Until someone said:
The older you get the better it is

And that is the mighty fokking truth, as far as aging is concerned.

Some children do not even become 10 years old.

Some people don't even become 18 years old.

But you are 30 or 40 or 50 years and having another birthday & you can live for another year.

How a great gift is that ...
You can do and experience so much. And enjoy.
Be happy
The older you get, the better it is.

The Better thing

Failing and falling on your face is good for you. And also is rejection.

Because then the Better thing comes on your path.

I had a solution for the banks, neatly typed out and
ready. They did not want it.

A while after that, out of my solution I made
a book.
book the Lifebuoy for banks
" loyal banking "
(de Reddingsboei voor banken"loyaal bankieren") The Better thing

I applied for a social wellfare for the 2nd time. It was rejected.

I walked home, and then wrote my 3rd book:
book Recipe for Happiness the Better thing

That is how it will work out for you too.
Do not despair. Work towards your goals and dreams. The Better thing is
coming a Doing book

Well, as you might already know in the meantime I write short books.

And Non fiction.
Simply facts and life experiences.

With often things in them that you can do, or must do.
Actions you can perform, so that you get
results.

You probably already understand that by just thinking about 10
euros/dollars,
the 10 dollar will not manifest in your pocket.

But if you do something.
Like working for a while.
Then you will receive the 10 dollar.

I would love to recommend to you my book Recipe for Happiness
(Also a Doing book)

It contains tips and advice that you can easily do & that help you to have less stress.

To be happier and healthier.

And also help you a bit to overcome difficult times.

Count on one hand

That night on the street is actually the best thing that has happened to me.

It has put pepper in my ass, to go to work hard.
And to get more out of myself.

It has also taught me, that very few people are always there for you. You can count them on one hand.

Whatever you did, and however you have behaved.
They are still there for you.

These rare few could be your mom and dad.

Thank them, appreciate them.

Make some sunshine for them & make them proud.

Well you now also know with which people you should spend your time. And not with others.

And that

What I did after I stopped taking drugs and drinking alcohol was also ...
Working

They were not always the nicest jobs.

But work has really changed my life.

That it will do for you too.

Work is your best friend, you can always count
on it.
You can always 'borrow' money from that friend after you have worked.

Quote :" Work is the best therapy."
By Doctor Maxwell Maltz

So if you don't believe me, believe the doctor.

Those meager months

And what about those months when you only earned a few bucks?

I will become a millionaire or die working towards it.

So about really fokking great.

My Victorious series of 10 books &
Another one, show you:

That if you really want something,

then you can do it too.

No matter what & Whatever they say.

That obvious recipe

It goes something like this:

Write down what you want to achieve in life

Learn, Work & Persist until you realize it

About the same process as getting your driver's license.
Or cooking a meal.
Or getting your diploma.
Or writing a booklet.

Save a part of your money & donate something to charities.

Keep reading, listening to audiobooks and developing yourself. Keep growing.

Learn the 80/20 principle, so that you will only do the most important things, that give you the most results.

Then you will feel better about yourself & that also helps you get thru tough times.

Learn that it does not matter what people say

To achieve the things you want in your life, the only thing that matters is : what you think and what you DO If you experience this as a valuable book, would you please be so kind
to recommend it
to the people that you know.

So that it helps them too with overcoming tough times.

Thank you.

Extra page

After failing with my first company.

I founded a new and better one.

After my burnout, that cost me 2 months of time I picked myself up,

and became active again.

I started working (selling), writing, jogging and kept going again.

If I can recover & overcome, so can You.

You are designed tougher than tough times.

I wish for you a lot of strenght & the best things in life.

Kind regards,

Jasmin Hajro



P.S. If you want to share your experience with my book,
send me a little revieuw or email at
j.hajro@hotmail.com Thanx.

Small introduction with establishment Hajro

Establishment Hajro is committed to helping the people in the province of Gelderland,
by providing jobs and keeping people working, by donating to more than 40 Charities, and by helping people to live richer.

Today Hajro is a subsidiary of Hajro Group.
The Hajro Group consists of 19 different companies, who are all part of 1 umbrella organization. Called Energy Now. (Energie Nu)

We now have several products & services, and we support more than 40 charities.

Visit us at **www.hajrobv.nl** and discover what else we can do for you.

Hopefully you will become a raving fan & customer of us.

Book The Recipe for Happiness

A book has been written about a true story ...
About a man who was imprisoned in a concentration camp at the time of Hitler, and happy.

So, Happiness has nothing to do with your circumstances.
It has everything to do with, your choice to be happy,
regardless of circumstances.

Choose to be happy.

Of course there are touhger times in life, like when someone you love, dies.
That's part of life.
Those times of grief you just have to go through and process.

Processing is best done by talking about it, to get it off your chest regularly.

Or by writing about it,
if you write down a situation or your feelings about it, then it's on paper, and it is less in your head.

Writing is a good outlet.

Processing is also done well by: staying busy.
Whether that is in your work or your hobby.
They say: a rolling stone does not collect moss. So stay busy ....

Okay, now you have learned a good lesson about how to better process negative life experiences.

But you're here for the Recipe for Happiness, right?

Well, the lesson you've learned will help to make the recipe work better for you.

Here it comes then …

You have probably read a local newspaper, and you regularly check the news.

(the daily news on television)

Have you noticed that about 99% of it is bad news?
Only misery .. If you did not know better,
you would think that the whole world is going to perish.

If it's a habit for you,
to watch the news every day for half an hour …

Have you ever wondered if it's healthy for you?
Does it make you happy ?
Of course not !

The easiest way to change a habit is by replacing it with a new habit.

So from today on, instead of watching the worldly news half an hour a day .....

Watch COMEDY for half an hour a day.

Mandatory.

Every day.

Well, now at half past eight in the evening it's not news time, but Comedy time.

If you watch comedy, you relax & you laugh.
Sounds healthier, doesn't it?

Well, laughing every day is easy to do, right?

And replacing your old bad habit in this way, with a nice, healthy new habit,
is probably easier than you thought.

Except for the fact that relaxation is good for you, when you laugh, also your body makes endorphins. Those are natural happiness substances.

Well, after 21 days of daily watching comedy, you will have formed a new habit.

So watch Comedy every day.

You can watch a lot of standup comedy on Youtube for free. Simple?
Sure, but you have to do it, every day,
until you don't have to think about it anymore, and you start doing it automatically.

Some Happiness Ingredients in a row:

- Watch comedy every day, at least one hour.
- Eat ice cream, treat someone with an ice cream.
- Work out, throw out your frustration by playing tennis or go for a run.
- Pee in the yard (and if you get a fine for urinating, laugh your ass off)
- Do not worry, life is too short for that (by staying busy, you do not have time to worry) – Hug the people that you love
- Go enjoy a cup of coffee or tea
- Buy or save a cat or some other pet
- When you receive money, immediately save a part of it
- Don't let the media scare you, the world is not getting worse, the world is getting better.
- Sex, need I say more (when you have sex your body also produces endorphins = those natural happiness substances)

Maybe the Recipe for Happiness is different than you had expected....

But that doesn't matter, the point is that it works & that it will help you to live happier.

Do it, it is easier
then looking with a sour face.

If you liked this book & got some value from it.
Would you then be so kind, please,
to recommend it
to the people that you know.
So that they too can enjoy it and live happier.
Thank you very much.

It was my pleasure to write and translate this book (my third one) for you.
I hope it helps you to live happier.
(I know it will, if you do the things it teaches)

And I hope, that we can together make a contribution to more happiness in the world.
We can.
If you recommend this book and share it.
Then I will promote it.
And together we will make a contribution to a happier world.

I would appreciate it if you would write a short review.

Thank you for your effort.

Kind regards,

Jasmin Hajro



P.S.S. The surprise was 4 extra books.

I hope you enjoyed them, and that I delighted you.

In this book you'll discover & learn:

- **There is enough money in the world**
- **the Pay yourself first rule**
- **10% of everything**
- **the secret of success**
- **Trend (which is important to you)**
- **Preparation**
- **Systematically building it up**
- **Your result after 10 years**
- **the 2nd secret of success**

Before we begin.....

There should be something here like : If you want to buy financial products, you should seek an professional.
Someone who works at a bank or whatever.

And the author is not responsible for your decisions and money.

Which is bullshit.

Because even though it's a nice way
to prevent yourself from being sued.

It would mean :

That I do not believe in my work, and in what I write.

So, that's not gonna be here.

If you want to sue me, go ahead.

But I will give you a guarantee :

If you are not satisfied with my book, send it back to me.
And I will give you back the money, that you paid for it.

Guaranteed.

I am primarly a business man, and I have to do what I say or write.

Because I have a good reputation

&

want to keep it good.

You should know that I write Nonfiction.

This is a reassurance for you.

Because I earn my money as a salesperson.
I am not dependant on people buying my books.

And this means, that I don't have to make up

wonderfull stories & make false promises.

I write from my life & business experience.

Just the facts.

To give you the best experience, there will be a

short bio of me,
so that you get to know me a little better.

Then I will tell you how & why this book came

into existence. Then you get to read the book.
And after that, you get your surprise,

which I included to overdeliver & delight
You.

The bio of author Jasmin Hajro, nice to meet you



Hello dear reader, how are you ?

Thank you for buying one of my books.

My name is Jasmin Hajro,
I was born on July 6, 1985 in Bosnia.
As refugees, we came to the Netherlands 21 years ago.
After having completed school & worked at several jobs ...

On 17 December 2012, I founded my first company:
investment firm Jasko. After a successful first year, I unfortunately had to close that company.

After a short period of rest, unemployment and temporary work.
I started again as an entrepreneur.

On September 1, 2015, I founded establishment Hajro.

(We say establishment instead of company, because we do a bit more then just sell stuff.
Like providing jobs, donating to 40 different charities,
and helping people to live richer.)

Since the beginning the core activity is, selling sets of greeting cards, door to door.
Nowadays the product range has been expanded.

With, among other things, the selling of my 12 books.

The royalties of my books are donated to the charity: foundation Giveth Life.
From there more than 40 other charities receive donations.
And by buying this book, so do you. Thank you.

My company is now part of Hajro Group, which consists of 19 different subsidiaries,
that are part of 1 umbrella organization. Called Energy Now
(Energie Nu)

For more information about my company
& the foundation, go to www.hajrobv.nl

Rijksdienst voor Onderneme
Nederland

OCTROOINUMMER 1040234

Octrooicentrum Nederland verklaart dat op grond van octrooiaanvraag 1040234, ingedi
29 mei 2013, octrooi is verleend aan:

Jasmin Hajro te Doetinchem, Nederland.

Uitvinder(s): Jasmin Hajro te Doetinchem, Nederland

Voor: Financieel systeem.

Een recht van voorrang werd ingeroepen, gebaseerd op octrooiaanvraag:
1040030, ingediend op 30/01/2013 in Nederland.

Aan dit bewijs is een exemplaar van het octrooischrift gehecht met nummer 1040234 e
dagtekening 14 februari 2018.

De maximale beschermingsduur van dit octrooi loopt tot en met 28 mei 2033.

Uitgereikt te Den Haag, 27 febru

De Directeur van Octrooicentrum
b/c

mr. D.J. de Groot



Then I decided to become rich.

I had to, so I can give them a decent

pension.

So I went on with educating myself on

finance.

Read more book on finance.

Started investing, in mutual funds, bonds,

stocks.

Made some profit & also lost some money.
No problem, I was lerning.

But I was exhausting myself, because I also

worked fulltime in the

kitchen.

So I started looking for a better way, that would cost me less time & energy.

And thru thinking about how to do it better.

I came up with a system.

When I started a company to invest professionally for clients,

I applied for a patent.

To protect my financial system.
(It's kind out outside the intention of this book. But If you want to know what happened. My company Jasko had 1600,- euro in the portfolio. If I made a 20% return on that, I could pay the promised return to my clients, which I did, and buy a present for myself.
But it was not enough to make a living.
And then I also had no clue about selling, which is required to get new clients.
And I had to close the company.
Which hurted, because it was my baby.
But I have the experience.)

Well...

I gave you my bio, so that you know me a little better.

I have told you how & why this book came

into existence.

And now is the time for you to read

the book.

Remember that I write Doing books,

which means that I describe actions that you

can take and from them get results.

Don't worry, it doesn't take a lot of your time. And I have kept it simple.

The good news

Money keeps flowing into your life.
Money continues to flow.
Money keeps circulating.
Money has done this for hundreds of years.
Money will continue to do this for hundreds of years.

Since you first received pocket money, since you were paid for your first job.
Since your studentloan money began to come in,
since your job started paying your monthly salary.
Since your business became profitable.

Money kept flowing into your life every month.

Even to people with social wellfare.
Thank God.
Fortunately money keeps coming in regularly.

There is enough money in the world.
Should it be necessary, than more money will be made.







10% of everything

It is important that when you first pay yourself,
by saving 10%.
That you save 10% of everything.

Of course 10% of your income.

But also 10% of the tip if you get it, also 10% of your allowances, also 10% of your gift money, also 10% of your 13th month, also 10% of your bonus, also 10% of your wage increase, also 10% of your tax refund, also 10% of your welcome premium.
From which angle or from whom you receive money,

the first thing you do is pay yourself first.

By saving 10% of it.



the secret of success

The secret of success is Persistence.

If it takes 20 years, for you to become a millionaire.
If that means that it requires of you
20 years,
of working and saving & investing.
Then you have to Persist 20 years with working and saving & investing.

And not quitting after 5 years ....

PERSIST until you reach your goal.



The 2nd secret of success is:

WHAT YOU DO WITH YOUR TIME

So do not go watch TV for hours, but start earning money

&

deal with people who earn a lot of money.

So that you learn from them to earn even more money.

That money will start to work hard for you,

according to this system, that you are learning.



The person who will make you rich, the one who will build your Fortune,
is YOU.

Therefore, take good care of yourself.

So you can keep on persisting for a long time,
until you reach your goal.



Trend

Because people live longer nowadays, they need money for a longer period of time.

Many people build up income for later, with dividend paying &
interest-bearing investments.

This will increase the value of those kind of investments,
over time.

The part of your money that you are going to invest, will grow because of this trend.



Bonds explained

If you buy a bond, you actually lend money to a company or government.
You get interest for this, which is paid to you annually.

A bond usually costs around a thousand dollar.
Some bonds have a certain duration, for example 10 years.
If this bond gives 5% interest, with a duration time of 10 years.
And you buy this bond.

Then you get the upcoming 10 years, 50 dollar in interest each year.
After that 10 years, you get your deposit, that thousand dollar back.

Some bonds have no duration in years mentioned.
There is a P mentioned, the abbreviation for Perpetual, which means eternal.
These perpetual bonds pay interest annually, for eternity.
As long as the organization that issues them still exists.
That can be hundreds of years.

You buy a bond once, and get 50 dollar in interest each year, for the next 50 years or longer.
Without having to do anything else for it!

That's better, is it not?



Preparation

Before you start building your own
Fortune,
we must do the preparation first.
The preparation consists of 3 things.

1. Have your will prepared by a notary.

This is not fun, but important.
So that when you're gone, there are no
ambiguities or misunderstandings.
About what you leave behind and to whom.

2. Make sure you are well insured.

Get the insurances that you need, and think that
you will need.
Such as a term life insurance policy and a funeral
insurance.
So that when you're gone, your surviving
relatives do not get stuck with those costs.
And still have to arrange things.
But that everything is already well arranged.
Try to get all your insurance policies from 1 or 2
providers, so that you get a discount on your
insurance package.

3. Open the following 3 accounts:

1. A savings account,
2. a deposit account,
3. an investment account.

(Note : with deposit account is meant a bankingaccount on which you can fix an savingsamount of money, for 1 to 20 years. Which pays you interest annually, and gives back your savingsamount, after the duration period ends, which you pick. If you want your savingsamount back before duration ends, you get a fine.)



Systematically building it up

You will systematically on these 3 accounts,
build your Own Fortune.
With the amount of your income, that you save
every month.

If you, like in our previous example, save per month 300 dollar.
Then you divide that 300 dollar, about your 3 bankingaccounts.
1/3 Saving, so you put 100 dollar in your savings account.
1/3 Deposit, so you put 100 dollar in your deposit account.
1/3 Investing, so you put 100 dollar in your investment account.

Half of your investment account money, you invest in a dividend yielding mutual fund.
And the other half you invest in an interest yielding bonds mutual fund.

For example :

50 dollar in the NN Utilities Fund Dis
50 dollar in the Triodos Sustainable Bond Fund

You can leave it that way, all year round.
Without having to worry about it.

After that year, you will receive interest from your savings account.
And interest from your deposit account.
And dividend & interest from your investment account.
This money works for you now.
That's how you let it grow.
You also get over the years, the interest on interest effect.
Which makes it grow faster.



Every month

Next month you pay yourself first, by saving 10% of your income.

This amount of 300 dollar you divide again over your 3 bankingaccounts.
1/3 Saving, so 100 dollar into your savings account.
1/3 Deposit, so 100 dollar into your deposit account.
1/3 Investing, so 100 dollar into your investment account.

Half of your investment account money, you invest in a dividend yielding real estate mutual fund.
The other half you invest in an interest yielding bonds mutual fund.

For example :

50 dollar in the BNP High Income Property Fund
50 dollar in the NN Global Bond Fund In total you have:

200 dollar in your Savings account.
200 dollar in your Deposit account.
200 dollar in your investment account
The money in your investment account is equally divided over 4 mutual funds.

This means for you, that you receive annual interest on your savings account.
And that you receive annual interest on your deposit account.
And that your receive annual dividend & interest on your investment account.

Every year.



The next month you do the same 3 steps again

Step 1: You save 10% of your income.

Step 2: That 10%, in our example that 300 dollar, you divide over your 3 accounts.
A third into your savings account.
A third into your deposit account.
And a third into your investment account.

Step 3: The amount that goes into your investment account, you divide in two.
One half you invest in a dividend yielding mutual fund or
a dividend yielding real estate mutual fund.
The other half you invest in an interest yielding bonds mutual fund.

_____ The next month you do the same 3 steps again.

Then you do the same 3 steps each month.



Why not put everything in your investingaccount?

It is very important that you, stick to the described dividing. With this dividing you only risk a third of your money.

But by having that part that you risk, spread well. You reduce the risk.

Mutual funds are already spread in themselves. A mutual fund is invested in 50, 100 or more companies.

Which reduces your risk dramatically.

The amount with which you pay yourself first every month,
that 10% that you save.
Always divide it into your 3 accounts as below:
1/3 of that 10% in savingsaccount
1/3 of that 10% in depositaccount
1/3 of that 10% in investingaccount

It is wise to also, divide your investments in mutual funds by category,
as below :

1/3 stocks mutual funds
1/3 bonds mutual funds
1/3 real estate mutual funds

Choose mutual funds that pay you dividends or interest.



It depends

It could be,
that your savings account pays the interest per month.
Or per year.
That differs per bank and savings account.

It could be that your mutual funds pay out the dividend per quarter.
Or per year.
That differs per mutual fund.

If you open a deposit account at Rabobank, the so-called Target Savings.
Then you can decide for yourself, how often you put money into it, and how much.
That is a very convenient deposit account.

It may be that other banks, request a minimum deposit for a deposit account.
For example 500 dollar.

If the bank where you open your deposit account, requires a minimum deposit .
Then you can save that up monthly, until you have enough to meet the minimum requirement and put it in a deposit. For several years.

In our example, you have after 5 months (5 x 100)
=
500 dollar, saved up.
You then meet the minimum requirement for a depositaccount.
And you can put 500 dollar in your depositaccount, fixed for 10 years or more.



After 1 year

After 1 year you saved in total 3600 dollar.
(12 months x 300 = 3600 dollar)

You have done the 3 steps on a monthly basis.

Now you have:

1/3 of 3600 is 1200 dollar and that is in your savings account.
1/3 of 3600 is 1200 dollar and that is in your deposit account.
1/3 of 3600 is 1200 dollar and that is in your investment account.

You have spread your investments in mutual funds per category,
So :

1/3 of 1200 is 400 dollar and that is in stocks mutual funds.
1/3 of 1200 is 400 dollar euro and that is in bond mutual funds.
1/3 of 1200 is 400 dollar and that is in real estate mutual funds.

You have invested in mutual funds that pay out dividend and
interest, to you.

So you receive interest and dividend on your investment account.
You will receive interest on your deposit account.
And you also receive interest on your savings account.



Step 4 and 5

Step 4: If you have 1200 dollar in mutual funds, you sell 1100 of it.

In our example, you have invested 1200 dollar every year in mutual funds.

So every year you sell 1100 dollar from your mutual funds.

So that you have 1100 dollar in cash, on your investment account.

Step 5: With that 1100 dollar cash on your investment account, you buy 1 individual bond.

A bond that pays a high interest rate to you, and has a long duration time.

Or a perpetual bond that pays a high interest to you.

Note : It is forbidden for you to buy junk bonds ! Corporate and government bonds are allowed.



After 10 years

If you do the described steps, every month and every year.
The next 10 years.
Then you will have :

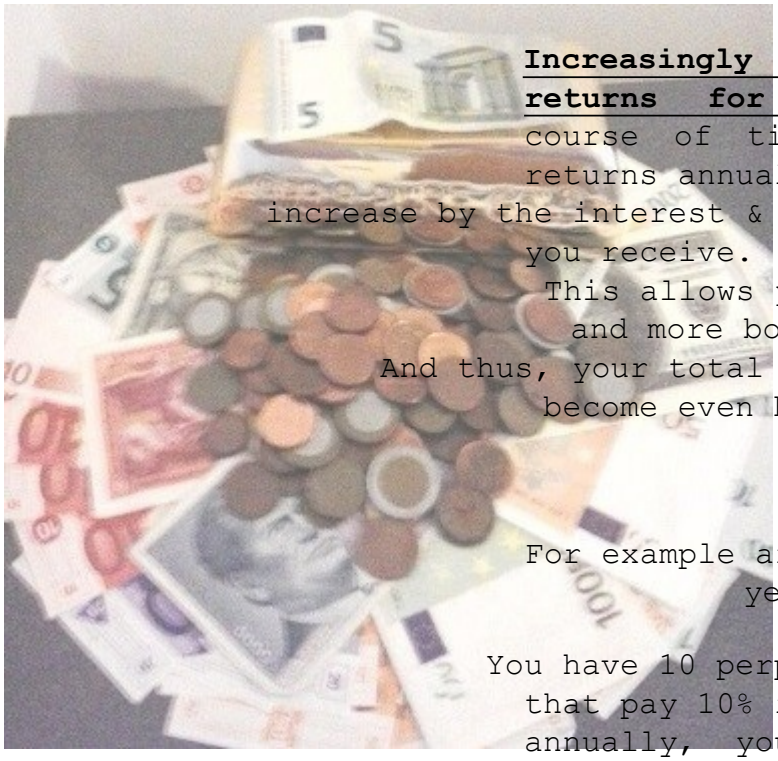
1200 x 10 years = 12000 dollar on your savings account.
1200 x 10 years = 12000 dollar on your deposit account.
1200 x 10 years = 12000 dollar on your investing account.

Every time you had 1200 dollar in mutual funds,
you sold 1100 dollars of it.
And from that cash you bought 1 bond.
So after 10 years you have 10 bonds.

If you have bought perpetual bonds, that pay 10% interest per year,
You receive (10 x 100) = 1000 dollar in interest annually.

Well then you can buy 2 bonds per year.
From what you save and divide into your investingaccount
& from the interest payout from your bonds.

This will result in increasing your total annual receivable rturns.



Increasingly bigger annual returns for you In the course of time, your total returns annually, increase by the interest & dividend that you receive.
This allows you to buy more and more bonds per year.
And thus, your total annual returns become even bigger.

For example after many years:

You have 10 perpetual bonds that pay 10% interest annually, you receive 1000 dollar per year in interest.
And you have 100 bonds that have a duration time of 20 years,
which payout 8% interest.
You then receive 8000 dollar per year in interest.

Plus the interest that you receive on your savings account
& plus the interest that you receive on your deposit account.

In total, your annual returns are more than ten thousand dollars.
And with that you can buy more individual bonds, so that your total annual returns become even bigger.

In this way, the system is
reinforcing itself,
to yield bigger annual returns for you, every year,
for the rest of your life.



What now & how do you proceed ?

If you understand this book, and you understand all the steps that you have to do.
If you are going to do everything yourself, then that's fine.

Get started.

Start building your Fortune.

If you think you can use some help, you can ask that someone.
You can ask your adviser at the bank.
Or you find an independent consultant.
Then you can together Build your Fortune.

_____

Put this book in a place, so that you see it every day.
So that it reminds you of your goal:

Building your own Fortune.

And so it reminds you of the steps you have to do every month & every year.

_____

Thank you for buying this book

& good luck with

Building Your Fortune.
P.S. I recommend that you reread this book every month.
To stay focused.

If you like this book and get good value from it,
please be so kind to recommend it to the people
that you know.

Or sent a copy or 2 as a gift.

So that it helps them to improve their lives

also.

Thank you.
Kind regards,



Ok,

thank you very much for placing
your trust in me.

I have promised you a surprise.

It's yours on the following

pages.

I hope that when you have finished reading the entire book, that I have delighted you with the surprise.

Enjoy.

Book Victory

Hello again...

I am Jasmin Hajro,

and you just have read a few things about me in my bio.

But you have bought this book because you want to know the whole story.

My life story ....

I called it Victory, because I have overcome a few things.

I am 32 years old and live in Doetinchem, in the Netherlands.
I work as a salesman on behalf of Hajro.
I sell sets of greeting cards, gift mugs and booklets.

Part of the proceeds go to more than 40 Charities.

You can find everything about establishment Hajro at www.hajrobv.nl

I now live in the Netherlands.

But on 6 July 1985 I was born in Sarajevo, in Bosnia.

When I was a young child, we lived in Gora.
That is a village in Bosnia.
It is on a mountain.
A mountain village.

The view is great, lots of nature.
Clean, fresh air.

I remember it as a happy time.

The house we lived in was a kind of 2 houses under 1 roof.
Aunt Rahima had lived in the other part. Until her own house was built.

My parents both worked, and I went to Biba,

an elderly woman in the village, that was my babysitter.

I remember she had an old-fashioned stove, which worked on firewood.
And we placed unripe walnuts behind the stove, to ripe.

Under our house, you had a steep part of soil,
and below that a flat piece of land.

On that flat piece of land, we grew vegetables,
potatoes and very small tomatoes.
There were also pear trees and walnut trees growing there.

My mother worked at Tas, an automobile factory,
where they made or processed.
small car parts.

I do not remember anymore what kind of work my father did then ...
You notice that it has been a very long time ago.
I was always very happy to see him, when he came home.
And asked once if he could work 2 days a week, and be free 5 days a week.

My uncle Ibro lived close to us, with Aunt Sevda and my nieces :
Sanela and Amela.
They had a red swing.

I have been swinging on it and went as high as possible,
Until I got a kind of butterflies in my stomach feeling, by excitement.
I do not know how to exactly describe that feeling.

With my cousins I did play games such as hide & seek.

I once wrestled with my father

and then I ended up falling weird on my wrist, it hurted.

Then Dad said: hajmo kod Ibre rostiljat Let's go barbequing at

Uncle Ibro.

I went to the mosque, and learned prayers
and how to pray.

I asked the hodza that's a kind of reverend,
how you can know if someone is lying.
He said you can see it on the forehead.
That it turns a little red.

It is very peaceful in the mosque, I still see it that
way.
Although it has been a while since I visited one.

_____

It is now March 27, 2018, 00:44 hours at night.

I'm getting out of bed in the mornings, late again....

I wake up at 9 or 10 in the morning from the alarm clock.

I then switch off the alarm.

And fall asleep again.

When I wake up again afterwards it is already noon.

I had sleeping pills a few weeks ago, for 2 weeks.. It
went well
I started going to bed earlier, and getting up earlier.
Before noon.

Maybe it is a strange time, in the middle of the night to write a book.

But I thought that once, I just had to start writing it.

When I was playing at Chess Club Doetinchem,

I said to Frans that I wanted to write a book about my life.
That could have been in 2009.

Biba, the woman who looked after me when my parents worked,

was also the babysitter of an orphan.

I do not remember what his name was.

But we went to the mosque together.

There he farted ...

And we were both thrown out.

My father drove a Fico, that is like a kind of old model Fiat 500
car.
If we drove to Grandpa and Grandma,

I could sit on Dad lap

behind the wheel.

The first time I saw snow,

I walked outside in my pajamas.
I was completely stunned to look at it.
Amazing.
It must have been cold outside.
The winters in Bosnia are colder than here.

My father became very angry, and I got a beating
with his belt.

I remember that I was rolling over the ground and called: nemoj
babo Don't hit me, Dad

My index finger was completely swollen, because I was hit there too.

I still love it to look outside when
it snows.
Everything seems so peaceful then.

Oh, those beatings were normal.
That was how you got punishment, and how other children
received punishment in Bosnia.

I was 6 years old when I went to school for the first time.

When my sister, Emina was born and I saw her for the first time, she looked tinted.
And I thought she was not my sister.

My father once had in an angry mood, thrown the TV out of the window.
I have around my twentieth year done the same thing once.

Once my father went to Aunt Rahima, and I was not allowed to go with him.
Then I went outside and looked in through the window at them.
My father got angry, and I had to sit naked in front of the house.
If I wanted a beating, then I could ask my daddy, he told me.

My father drank, mom says he beat her too.

The war had started between Bosnia and Serbia.

We had moved because the enemies came too close.
We have moved a number of times.

My father had to fight for Bosnia, in the battlefield. And was not always with us.

We left the village and we were in an abandoned house.
I do not remember what that place is called.

We have harvested grain, and grown potatoes.
We took care of the cow of uncle Ibro, Galava.

On my fathers request, I had tied Galava to a tree, so she could graze grass.
But I hadn't shortened the chain and she had too much walking space

so she had eaten a number of our potato plants.
I got another beating.

You could hear the shooting from a distance.
A house near the one where we were in, was blown up.
We left that place in the evening.

A previous hotel became at that time a shelter for refugees. We spent a while there, and got food packages.
I also fell on the stairs there with a bottle of milk, and had a cut on my wrist.
It is been stitched and the scar looks like a cross.
You can still see it, on my left hand.

My father was not with us in that shelter.

I remember that we were waiting one time, with lots of people, probably for those foodpackets.
It was so oppressive ...I felt like I was choking.

My aunt Rahima had already fled to the Netherlands, and they arranged that we could go there too.

I remember that I had to hold my sister's hand and was not allowed to let go.
When we were with the cow walking through the forest.
I do not know how long we have walked.

My father stayed behind at a border.
And said to mom prepare today for tomorrow &

prepare tomorrow for the day after tomorrow We had help from a

woman in Croatie.

Eventually we were awaited somewhere by Aunt Rahima.

We signed in as refugees.

And went to an asylum seekers center, a period of time in Alkmaar ..
And a period of time in Kampen near Dronten.

There, I watched Lion King for the first time and almost had to cry, because I missed my father.

We went to school and learned Dutch.

After the asylum seekers' centers we got a Roahuis in Doetinchem, on the Leliestraat. (lilystreet)

(a Roa house meant that we had a house and the government paid the costs for living,

if I remember correctly)

After 5 years we received the Dutch nationality.

It was a red appartmentbuilding on the Leliestraat, where we lived.

We got to know Zihra, who lived in the blue building.
Also from Yugoslavia.

There were 3 brothers in our red flat, a few houses further.
One of them had hanged himself.

My father came to the Netherlands wounded. We had those piggy banks, in which we saved money.

So that dad could come to us.

It would be like before, our family together .....

I played a fighting game with Dad on the Nintendo.
And he made baked eggs in the morning.
Very tasty.

The reunification did not last long.

My father left us.
My parents then divorced.

We got a rental house in Doetinchem, at the Ottawastreet 19.

_____

We are still living there now.

Although mom now has a boyfriend, and is with him in the weekends. And my sister Emina, is now very pregnant.
I will be an uncle, in a few weeks.

I once already had described on paper this piece of my life : my time in Bosnia and

the flight to the Netherlands.

And called it Rebel.

With more details, but I lost it.
Or someone took it.

After group 8 I went to the MAVO.

At the Rietveld lyceum in Doetinchem.

I obtained the Mavo diploma.

The Mavo lasts 4 years,

I think in the 3rd year of the Mavo,
I had moved and lived with my father for a while.

In Smilde, province of Drenthe.

Then I came back to mom.

Heartbroken. _____

I think this will become a series .....

Are you looking forward to the sequel?

To be continued.

" By the way, I started my first company in 2012.
I have made more than 700 sales since

1 September 2015 so far.

So I have a track record in sales and business,
and I know what I'm talking about. "

"" As you have probably already understood,
I earn my money by selling for my own company.
That's my work.

The proceeds from my books go to charity.

I write from experience,
I write to help people move forward in their lives and business "

book The Ultimate Winning Strategy for entrepreneurs

How do we measure success in business?
With monetary points, with earned euro's or dollars.

What is a successful business?

Successful entrepreneurship = selling a lot

We are therefore successfully running our business, if we sell a lot.

So success in doing business = selling a lot
(many sales realized / many sales closed)

Because sales means profits.

So what is the Ultimate Winning Strategy in business?

First we start with the concept, then you get 2 examples from real life

Have you noticed that supermarkets are open 7 days a week?

Supermarkets may be a less good example, because we just have to eat and drink.

Have you been to the Esso gas station?

(Part of Exxon mobil corporation) The Esso gas station has a shop with staff, and is open 24 hours a day, 7 days a week.

And no, even if it seems that we need petrol, the Esso could also have become a self-service gas station, where you fill your tank and pay with a creditcard.

But the Esso has a shop with staff, 24/7 .

What do the supermarkets do every day?

They make sales and profits.
Every day !

What does the Esso do every day and night?

The Esso makes sales day and night, every day.

So the Esso makes profits, every day and night of the year

The supermarkets and the Esso are successful because they realize sales every day

and thus make profits every day.

The Ultimate Winning Strategy for entrepreneurs is making profits every day.

Make a profit every day of the year.

You do that by selling every day, and by daily closing sales.

Your advantage over your competition

If you sell every day & make profits every day, do you than have an advantage over companies who only make profits 5 days a week?

Example 1 from real life

I have been selling from Monday, September 18, 2017 untill Wednesday, September 27, 2017,
10 days in a row, and made 22 sales in total.

So every day I made sales & I made profits everyday.

That is the Ultimate Winning Strategy for entrepreneurs in action.

(in the real life of running your business)

Well if we are honest, then we know that the transaction value of sets of greeting cards is modest.
And therefore the profit per sale is also.

But do not be turned off by those numbers ... You will soon receive a real life example from someone who made 1 million.

This was to make you understand the successful Concept of the Ultimate Winning Strategy for entrepreneurs and that you see proven that it works.

You now understand that Concept, you have seen some examples of companies
applying the Ultimate Winning Strategy.
You have seen a real life example from me I have proven to you that it works.

And you are 100% assured that the Ultimate Winning Strategy works.

People do not need greeting cards like they need food and drinks, but they bought every day
and I made profits every day.

So it does not matter what kind of product or service you sell.

The Ultimate Winning Strategy also works for you.

Next step

You understand the Ultimate Winning Strategy for entrepreneurs, and you know it works.

So now you are going to do it.

You are going to implement it.

I'm not asking you to work 7 days a week, although you should do it once.
(That will boost your confidence)

You can sell from Monday to Friday & hire someone who sells for you
from Saturday to Monday (a part-timer)

Then you will already have sales every day and profits every day.

If I can do it alone, then you can certainly do it with 2 people!

Are there any other ways how you can make sales everyday & profits ever day?
Consider, think and find 20 ways, with which you can make sales everyday and therefore make profits everyday.

Write them down.

1 Hire a salesperson
2 Create a team of salespeople
3
4
5
6
7
8
9
10 11
12
13
14
15

Example 2 from real life

Go to www.youtube.nl and watch the video of Walter Bergeron, GKIC marketer of the year.

The video lasts about half an hour.

Pay close attention when he says: that means also on saturdays and sundays.

(that he was selling 7 days a week and making profits every day)

Have you seen
what the Ultimate Winning Strategy for entrepreneurs can do for you?

Go to work,
go out selling every day & making profits every day.

Apply your 20 ways, give your sales a boost,
make lots of profits.
Every day of the year.

I wish you a lot of succes.



P.S. If you have liked this book and got good value from it,
than would you be so kind
to recommend it to people that you know.
So that it also helps them forward.
Thank you.

Book Overcoming tough times What are tough times?

Isn't that different for everyone?

Perhaps something like tiring times.

Times that make you tired.

I worked in a tapas restaurant in
Arnhem, called Ramblas.
The food was delicious, but I waanted to do something
else,
then work in the dishes and the kitchen.

I started a home study for Wft basic Advisor, when I worked in that
restaurant.
In the evening at home I heard that my uncle Ibro, who lives in Bosnia,
had died.

Things were finally going the right way.

I finally had work and earned money, could pay my bills.

And reduce my debts.

Well then thas bad news came.

It was as if all energy went out of me.

I have very happy memories of my childhood in Bosnia.

My family is part of my happy memories.

Someone once asked me what I was missing?
Because I had almost no contact with my uncle.

Apparently, those things go like that, contacts & connections fade ....
Especially if you live far away from each other.

What I missed was his humor, it always feels good and joyous when I was there.
And going to Bosnia on vacation is no longer the same, because the people you go for no longer exist.

I have thought about it...
Because I have already written 11 books.
The one you are reading now is the first part of my new series: Work to shine.

What kind of book would be good for many people?
What kind of book would be helpful to many people?

What should be in it, what would it have to give to readers?

Even if it is only recognition, periods I went through & that they are going through.
That they can relate to.
To know that you can get through anything.
No matter how painful it is and no matter how bad it seems, at the moment.

Or comfort.

Maybe relativation,
to attenuate their troubles and their situation & see them in the right perspective.
They're just like a threshold on the road, that you really will get over.

To be honest, I do not want to write this book.
I do not feel like writing it.
I really had to force myself , to sit down & start writing.

It is Sunday for God's sake.
July 1st
A new month started, it is beautiful sunny weather outside.

I got up before noon, for once.

Yeah, for some miraculous reasons,
I am almost 33 years old and I still struggle to get up in the morning on time.

So what does this Workaholic do? On such a nice Sunday?

Starting on a new book series & writing a book that he actually does not want to write.

Well if you've read my book Victory, then you know that one time in Bosnia when I was a little boy
I had to sit nude in front of the house. As a punishment.

Because of those kind of fokking things, I did not really want to write this book.

Anyway,
I have already started ....

So what's in it for you, to know what kind of extreme punishment I received?

Well, whatever is bothering you,
no matter what kind of tough time you're going through now. Ans no matter how difficult it may be for you ...

You will never have to sit naked in front of your house, as a punishment.

You see, your situation is not that bad.

(That is relativizing, that is to say relativation or taking the edge off it)

Perhaps there is a better translation ?

But you know what I meant, right ?

Let's go back to Uncle Ibro for a moment, he left behind a wife
and two daughters.

I'm just very sorry that I did not do something for him, when it was still possible.

I live in a country where I have much more possibilities, then they have in Bosnia.

I would have liked to send him money every month

And have visited them every year, or a number of times
a year.
Sent them gifts and spent more time with them.

I would have liked him to get to know my great company & to show him my 11 books which are for sale in 190 countries worldwide...
And the good foundation that I founded.

But that is not possible anymore, Uncle Ibro is
deceased ....

People of gold

For me that was Grandpa Vejsil and Grandma Ziba.
They too lived in Bosnia.
Grandma and step grandpa actually.

Maybe because they have more experience with parenting, then my parents.
Or because I never got a beating from them.

It was always great fun with grandpa and grandma.

A lot thanks to her

My father's oldest sister, Aunt Rahima.

Thanks to her, we were able to go to the Netherlands.

To get away from the war.

I owe a lot to her.

In a short period of time

In the period of time, that Uncle Ibro died,
I went to work & then back home again.

I had enough of it and I left.

In that period,
that lasted perhaps a half year or 1 year.

Aunt Rahima died of cancer, Grandma Ziba died.

I went to Bosnia and there
I have carried her coffin for a while.

There was a long line of people and the coffin was passed on. All the way to the grave.

We had a friend of my mother in our neighborhood:
called Ria.

She drank a little too much and had a strange fear : she was afraid to walk up the stairs.

It was nice with her, when she came to visit.

She also died of cancer.

In that short period of time.

And then I heard that Grandpa Vejsil also had died.

A while before, grandmother and grandmother had already split up.

But still.

That was 5 people in a short period of time.

At that time we received many letters from collection agencies and bailiffs.
Our bills that they doubled the amounts that we had to pay and that was all according to the law.

Yah Yah.

They are legitimate thieves.

So I was very angry and sad then.

Very very angry. Warlike angry.

And sad.

As you understand,
I would have liked to have done something more for them.
Spent more time with them. Have given them more.

And I would loved to show them, how far I have come.

From being 1 night homeless,
to writing 11 books & publishing them in 190 countries worldwide
Plus a good foundation & a company with 16
subsidiaries.

But now it's too late for that. They are dead.

I stopped using drugs, after I had taken too
much, and ended up in a coma.

Well if you use yourself or know someone who does that ..
And if you see it as a waste of potential & want to be clean
or help someone else to become it.

Then it might be good to know, what I did afterwards.

That was just as important.

I decided, of course, not to do it anymore.
I could not do it anymore.
I think I got an anxiety attack,

when I tried to smoke a blunt.
Because I was shaking,
and wondered if I was going to get a heart attack.

What I did after ...

No more buying that stuff.
Stopped dealing with people who use it.
Yes, I was at home a lot and it was shitty, but it was better.

I started to become more fanatic with my chess hobby and kept myself busy with it.

I went for walks.

I thought of people who used as LOSERS

I once collapsed and fell to the ground, and after that I stopped drinking alcohol.

What I did after ...
Was not going to the pub anymore.
Didn't go out to clubs anymore. Drank a lot of tea and coffee.

Went hiking.

I read.
Listened to audiobooks and watched motivational videos on youtube.

I wrote.

I didn't go anymore to places and people where alcohol was consumed.

Yes I was a lot of times at home, like a hermit.

But it was better.

Bills and debts

See bills and debts not like a burden, but as responsibilities.

And people who still have to receive money from you, are people who trusted you or have faith in you.

And for that kind of people you are going to make things right. No matter how much time it takes you.

Put all your bills in 1 folder and put that thing out of sight, in a drawer or something.

Emplane some cash money around you in your house.

And focus on earning money, stash money,
and take care of your responsibilities.

Aging sucks

It sucks, right?

Every year, you become a year older.

I thought so too.
And I especially disliked to become 30 years old.
Because I had heard or thought that after your
thirtieth year you start to decline.
That everything is going to decay and won't function well.

And I thought about, when I become 80 years old, and nothing functions anymore
to kill myself one way or another.

Until someone said:
The older you get the better it is

And that is the mighty fokking truth, as far as aging is concerned.

Some children do not even become 10 years old.

Some people don't even become 18 years old.

But you are 30 or 40 or 50 years and having another birthday & you can live for another year.

How a great gift is that ...
You can do and experience so much. And enjoy.
Be happy
The older you get, the better it is.

The Better thing

Failing and falling on your face is good for you. And also is rejection.

Because then the Better thing comes on your path.

I had a solution for the banks, neatly typed out and
ready. They did not want it.

A while after that, out of my solution I made
a book.
book the Lifebuoy for banks
" loyal banking "
(de Reddingsboei voor banken"loyaal bankieren") The Better thing

I applied for a social wellfare for the 2nd time. It was rejected.

I walked home, and then wrote my 3rd book:
book Recipe for Happiness the Better thing

That is how it will work out for you too.
Do not despair. Work towards your goals and dreams. The Better thing is
coming a Doing book

Well, as you might already know in the meantime I write short books.

And Non fiction.
Simply facts and life experiences.

With often things in them that you can do, or must do.
Actions you can perform, so that you get
results.

You probably already understand that by just thinking about 10
euros/dollars,
the 10 dollar will not manifest in your pocket.

But if you do something.
Like working for a while.
Then you will receive the 10 dollar.

I would love to recommend to you my book Recipe for Happiness
(Also a Doing book)

It contains tips and advice that you can easily do & that help you to have less stress.

To be happier and healthier.

And also help you a bit to overcome difficult times.

Count on one hand

That night on the street is actually the best thing that has happened to me.

It has put pepper in my ass, to go to work hard.
And to get more out of myself.

It has also taught me, that very few people are always there for you. You can count them on one hand.

Whatever you did, and however you have behaved.
They are still there for you.

These rare few could be your mom and dad.

Thank them, appreciate them.

Make some sunshine for them & make them proud.

Well you now also know with which people you should spend your time. And not with others.

And that

What I did after I stopped taking drugs and drinking alcohol was also ...
Working

They were not always the nicest jobs.

But work has really changed my life.

That it will do for you too.

Work is your best friend, you can always count
on it.
You can always 'borrow' money from that friend after you have worked.

Quote :" Work is the best therapy."
By Doctor Maxwell Maltz

So if you don't believe me, believe the doctor.

Those meager months

And what about those months when you only earned a few bucks?

I will become a millionaire or die working towards it.

So about really fokking great.

My Victorious series of 10 books &
Another one, show you:

That if you really want something,

then you can do it too.

No matter what & Whatever they say.

That obvious recipe

It goes something like this:

Write down what you want to achieve in life

Learn, Work & Persist until you realize it

About the same process as getting your driver's license.
Or cooking a meal.
Or getting your diploma.
Or writing a booklet.

Save a part of your money & donate something to charities.

Keep reading, listening to audiobooks and developing yourself. Keep growing.

Learn the 80/20 principle, so that you will only do the most important things, that give you the most results.

Then you will feel better about yourself & that also helps you get thru tough times.

Learn that it does not matter what people say

To achieve the things you want in your life, the only thing that matters is : what you think and what you DO If you experience this as a valuable book, would you please be so kind
to recommend it
to the people that you know.

So that it helps them too with overcoming tough times.

Thank you.

Extra page

After failing with my first company.

I founded a new and better one.

After my burnout, that cost me 2 months of time I picked myself up,

and became active again.

I started working (selling), writing, jogging and kept going again.

If I can recover & overcome, so can You.

You are designed tougher than tough times.

I wish for you a lot of strenght & the best things in life.

Kind regards,

Jasmin Hajro



P.S. If you want to share your experience with my book,
send me a little revieuw or email at
j.hajro@hotmail.com Thanx.
Visit me at www.jasminhajro.nl

Small introduction with establishment Hajro

Establishment Hajro is committed to helping the people in the province of Gelderland,
by providing jobs and keeping people working, by donating to more than 40 Charities, and by helping people to live richer.

Today Hajro is a subsidiary of Hajro Group.
The Hajro Group consists of 19 different companies, who are all part of 1 umbrella organization. Called Energy Now. (Energie Nu)

We now have several products & services, and we support more than 40 charities.

Visit us at **www.hajrobv.nl** and discover what else we can do for you.

Hopefully you will become a raving fan & customer of us.

Book The Recipe for Happiness

A book has been written about a true story ...
About a man who was imprisoned in a concentration camp at the time of Hitler, and happy.

So, Happiness has nothing to do with your circumstances.
It has everything to do with, your choice to be happy,
regardless of circumstances.

Choose to be happy.

Of course there are touhger times in life, like when someone you love, dies.
That's part of life.
Those times of grief you just have to go through and process.

Processing is best done by talking about it, to get it off your chest regularly.

Or by writing about it,
if you write down a situation or your feelings about it, then it's on paper, and it is less in your head.

Writing is a good outlet.

Processing is also done well by: staying busy.
Whether that is in your work or your hobby.
They say: a rolling stone does not collect moss. So stay busy ....

Okay, now you have learned a good lesson about how to better process negative life experiences.

But you're here for the Recipe for Happiness, right?

Well, the lesson you've learned will help to make the recipe work better for you.

Here it comes then …

You have probably read a local newspaper, and you regularly check the news.

(the daily news on television)

Have you noticed that about 99% of it is bad news?
Only misery .. If you did not know better,
you would think that the whole world is going to perish.

If it's a habit for you,
to watch the news every day for half an hour …

Have you ever wondered if it's healthy for you?
Does it make you happy ?

Of course not !

The easiest way to change a habit is by replacing it with a new habit.

So from today on, instead of watching the worldly news half an hour a day .....

Watch COMEDY for half an hour a day.

Mandatory.

Every day.

Well, now at half past eight in the evening it's not news time, but Comedy time.

If you watch comedy, you relax & you laugh.

Sounds healthier, doesn't it?

Well, laughing every day is easy to do, right?

And replacing your old bad habit in this way, with a nice, healthy new habit,
is probably easier than you thought.

Except for the fact that relaxation is good for you, when you laugh, also your body makes endorphins. Those are natural happiness substances.

Well, after 21 days of daily watching comedy, you will have formed a new habit.

So watch Comedy every day.

You can watch a lot of standup comedy on Youtube for free. Simple?
Sure, but you have to do it, every day,
until you don't have to think about it anymore, and you start doing it automatically.

<u>Some Happiness Ingredients in a row:</u>

- Watch comedy every day, at least one hour.
- Eat ice cream, treat someone with an ice cream.
- Work out, throw out your frustration by playing tennis or go for a run.
- Pee in the yard (and if you get a fine for urinating, laugh your ass off)
- Do not worry, life is too short for that (by staying busy, you do not have time to worry) – Hug the people that you love
- Go enjoy a cup of coffee or tea
- Buy or save a cat or some other pet
- When you receive money, immediately save a part of it
- Don't let the media scare you, the world is not getting worse, the world is getting better.
- Sex, need I say more
(when you have sex your body also produces endorphins = those natural happiness substances)

Maybe the Recipe for Happiness is different than you had expected....

But that doesn't matter,

the point is that it works &
that it will help you to live happier.

Do it, it is easier
then looking with a sour face.

If you liked this book & got some value from it.
Would you then be so kind, please,
to recommend it
to the people that you know.
So that they too can enjoy it and live happier.
Thank you very much.

It was my pleasure to write and translate this book (my third one) for you.
I hope it helps you to live happier.
(I know it will, if you do the things it teaches)

And I hope, that we can together make a contribution to more happiness in the world.
We can.
If you recommend this book and share it.
Then I will promote it.
And together we will make a contribution to a happier world.

I would appreciate it if you would write a short review.
Thank you for your effort.
Kind regards,
Jasmin Hajro



P.S.S. The surprise was 4 extra books.

I hope you enjoyed them, and that I delighted you.