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How to Seize the Advantages of a Crisis



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Contents

1. Expand your business while others are trying to stay in the market.....	3
2. Direct the money flow towards yourself.....	4
3. Give up common principles	5
4. Use the advantages - act!	7
5. While the opponents are wavering, overtake them.....	8
6. Make use of the only way to fulfil yourself!	9
7. Strive for bigger goals	10
8. Change quickly -take chances	11
9. Invest - act contrary to the market	12
10. Optimise your business	13
11. Become independent of outer forces	14
13. Do only one thing at a time	17
14. So play these games	18
15. Promote a healthy state of mind. Believe!.....	19
16. Create strategies and live them out.....	20
17. Do those things that are meaningful.....	21
18. Control your thoughts	22
19. Laugh at the crisis	23
20. Acquire, have, and maintain your individuality.....	24
21. Govern your money	25
22. A winter's stale.....	26
Created by	27

1. Expand your business while others are trying to stay in the market

"The time of opportunities is not always a crisis, but a crisis is always the time for opportunities", say those, who look at the existing economic situation optimistically.

In Chinese the word "crisis" is written: 危機.

危 – "dangerous", "critical"

機 – "lucky moment", "crucial point".



The Chinese look at this from a philosophical

point of view. They assure themselves that now is the time when everything is changing very quickly. The choice is before you -who you are now and who you will become in the future.

The majority of people are used to living in warm and comfortable houses, and do not have even the slightest interest in changing anything. They are afraid of a challenge and react to all changes negatively.

We can only "thank" our ancestors for the negative emotions that are assumed by the word "crisis". We'd like to offer to change this word with the expression "time of opportunity", as we believe it fits better, especially in today's business market.

Listen to the mesmerising stories that happened during the "time of opportunities". During these times Google reached its highest results and Microsoft bought Skype. More than 1500 companies went bankrupt during the time of opportunities, and the same number became expanded their operations.

The best times are always ahead. During the time of opportunities a great number of people found a more interesting job and are now feeling on top of the world.

This is our motto: "The time of opportunities is right now. So use it!"

2. Direct the money flow towards yourself

The amount of money in the world has not changed. Respectively, the amount of money for one person has not changed as well.

While some are panicking, others are counting money, and doing it very quickly. For an enterprising person this situation is the luckiest moment in his life. Napoleon said that every victory is planned carefully. That's why we must learn the strategies of the people who are now riding the gravy train.



In the movie Wall Street it was very well observed that money does not simply vanish and does not appear out of nowhere. Money is like water; it flows from one jug into another. All we need is more money flowing into our jug and less - out of it. If you want to change your attitude towards the world - read Iacocca: An Autobiography, a book written by Lee Iacocca, and you will understand that your problems are not so big after all.

Brian Tracy and Napoleon Hill said: *"think like a millionaire and you will become one"*.

A story about a Frenchman in America

One Frenchman moved to America and opened a wine business. The company developed rapidly and became quite famous. In honour of the company's 25th birthday he organised a big party where a lot of guests and journalists were gathered. One representative of the press enquired: "You set up your business during the world crisis. And during the time of depression you continued to grow. What is your secret?" "You will laugh if I tell you" answered the Frenchman. "When I moved to America, my English was so poor that I couldn't read the newspapers. I didn't know anything about a crisis."

3. Give up common principles

A piece of good advice: you should give up commonly held principles. A human being is more artistic in his nature and less limited in his abilities than is commonly thought. Before reading about the experiment with the monkeys, please note that they do not have the ability to talk.

An experiment: monkeys in a cage

There are 5 monkeys in a cage. A bunch of bananas is hanging from the ceiling and a ladder is underneath them. One hungry monkey climbs the ladder and tries to take a banana. Precisely at this moment, a cold shower is turned on and all the monkeys get wet. Some time passes and another hungry monkey tries to take the food. The monkeys get wet once again.

After a predetermined number of attempts the shower is turned off.

If any monkey tries to get the bananas, others pull it back as they do not want to have another cold shower. Later, one monkey in the cage is replaced. When it sees the bananas, it rushes up to get them. Other hungry and exasperated monkeys pull it back. Somewhere around the third attempt it understands that it is better not to risk going for the bananas as it won't get any anyway. The experiment continues, and another monkey is replaced. It runs to the ladder, others pull it away. Even the monkey that was changed first joins in on this.

Eventually all 5 monkeys are replaced. None of them try to get up and get the bananas, nor let others, even though these monkeys have never seen the cold shower or know of its existence.

Why is this? The answer: everybody does that!

Once during a lecture Albert Einstein was asked how scientific discoveries are made. He gave a peculiar answer:

"Society knows about those things that are impossible. But then an

ignoramus comes along who does not know about these things. It is namely him who does all the things that once seemed impossible."



Some further advice: develop your imagination faster than your opponents. You should give up commonly held principles faster and easier than all the rest; leave your opponents behind!

4. Use the advantages - act!

Once a wolf didn't catch a hare. A week passed, but he couldn't find himself a new victim. What are some of the ways he behaves?

- He doesn't stop looking for his prey.
- He starts searching in a different place.
- He joins with other wolves to unite forces and optimise the hunt.

The most interesting facts are that:

- He doesn't accuse other wolves of his failure.
- He doesn't blame the circumstances.
- He is not stressed.



A story about people and mammoths

Once upon a time there lived a tribe. One season they caught instead of 10 mammoths only 7. The next season they caught 2, later they didn't catch anything. The people became angry with the gods, with the circumstances, with other fellow tribesmen and with themselves. Yet, the hunters:

- gather their belongings and go to another forest (there is a possibility that there are more mammoths which had changed their migration paths).
- start hunting other animals, learn farming or start gathering their food in the nearby forest.
- make new and more effective tools and optimise their nutrition.

At the same time another tribe is sitting (either with a pessimistic or an optimistic view on things) and waiting for happier days. Then starvation comes, the number of people decreases and after a year when the mammoths return the tribe is already extinct and only their name remains.

Choose which one of the tribes you want to belong to. Take measures. Problems make strong people even stronger.

We will reveal the main secret: **the only way to change something is to stop complaining and to start acting.** Of course, this will not be easy. It will be even harder than you think. But there will also be results.

5. While your opponents are wavering, overtake them

A research was once carried out during which 700 companies established in the USA were observed. It found that in times of crisis it is two times easier to take over the leading position. The rotation on the market is very quick. And conversely of course, it is easy to lose the leading market position.

J. Goddard, who acted as consultant to many of the leading European enterprises, said that the most well-known companies use crises as an opportunity to make wholesale changes, and to try out new ways of business organisation which allow them to successfully compete in the market.

Taking this into consideration this description would be valid: the best way to overcome a crisis is to have the ability to change quickly. The undulating wave of change decreases its period and that is why the rotation during a year takes place a numerous number of times. The "coolest" company is able to change, and the lazy ones are lacking the time or the inclination to change because it is easier for them to do nothing and blame the government. What do most people do in similar circumstances? They blame everything around and this is the easiest way of doing nothing.

The real leader distinguishes and shows himself in a tough situation. There you go - use them!

What do we call an organism that is a 100 per cent dependant on the environment? That's right, bacteria. However, there are also such organisms that have the ability to change the environment and to adapt to it. It is a humanbeing.

When you stroke a cat, it purrs. But, if you try to touch it when it is hungry or has had a fight with a dog, you will encounter a different result. In both cases, the cat is sharing its mood with us. You can do the same by controlling yourself and spreading only good emotions. Share the optimism!



Charles Darwin said, that ***not the strongest and not the smartest survive, but the species which have managed to adapt.*** In other words, those who change in time survived.

While your opponent is wavering, get down to specific actions. Don't think how to survive, but how to get ahead. Go ahead.

6. Make use of the only way to fulfil yourself!

A tough economic situation is the right time to show yourself and everybody else what you are made of. You must understand that there won't be a better time to unveil yourself to the full. You can imagine it like a bow and arrow target competition. For example, we have 100 competitors who are trying to find out which one of them is stronger and more accurate. We will examine two situations.

- The first one is when the market is on its rise. Everyone is shooting from the same distance - 1 metre. The possibility that the majority of shooters will hit the target is very high - approximately 95 out of 100 people will hit the bullseye. This, of course, is true if there are no outright losers or simply lazy people among them.

The same is true in business. When the situation on the market is stable it is easier to achieve your goals. What motivation is there become a leader in this situation? The player is not interested in competing and this means that he is not viable as a businessman and is not a leader. However, such business situations when everybody is equal and there is a lack of competition simply do not exist. That's why we will analyse the second up-to-date variant: a slump in the market.



Let us imagine this time the 100 competitors will be shooting from a distance of 100 metres. The possibility that they will all hit the bullseye is rather low. Only 2-3 people will be accurate and skilful enough to hit at least the edge of the target. And just those few will become the real leaders and will receive the sought-after prize.

- The second situation is the right time for leaders. The vast majority of possibilities are presented to the players precisely at the time of the "downfall" of the market, when the weak ones leave the field and only the strong and competitive ones are left.

Let the time of crisis be an act of survival for others, for you this should be the time of opportunities.

7. Strive for bigger goals

You can conquer the competition, if you work more (including overtime)...

This is easy to prove. According to the statistics 80% of people work 40 hours a week and only less than 10% work for 65 hours a week. It is easy to guess who is in the more advantageous situation.

Research has shown that employees who work 40-45 hours a week get an average salary, while their managers spend 50-55 hours a week at work. The leaders of huge companies and international corporations work non-stop - 60-65 hours a week and they have the salaries to match their efforts.

But of course the quality of a person's work is not measured in working hours, but in the



effectiveness of the employee. You should not forget this if you want to achieve something.

When the competition is "pressing", experts recommend placing higher goals before oneself. This can save a businessman from unnecessary stress and emotional overload, because all the energy will be directed towards new achievements.

Finally, we will provide an example: during mass gatherings (shows, concerts etc.) the alcohol trade is brisk. Here we have tens and hundreds of beer stands trying to sell their product to the public, and from time to time very successfully. But the town also has specialised shops where the choice is bigger and the profits will be higher than those of the beer stands. There are very few people who plan to buy a brewery to supply the stores and stands with alcohol. This would be the most profitable business of all. Yet, only a small amount of people think of this, even though there are a lot more possibilities (without real competition).

That is why, when you set yourself a higher goal, you will gain it earlier than others who are not planning to do so.

8. Change quickly - take chances

95 per cent of the decisions that we make after a day or a week of thinking about them, correlate absolutely with those that first came to our minds. This means that we waste days, weeks and years deciding upon something that we already know!

"Real leaders decide quickly and change slowly. Bad leaders do everything on the contrary." (Henry Ford).

"One who does not make mistakes does not learn." (Albert Einstein). Children are not afraid to make a mistake that is why they learn so quickly. 60 per cent of business decisions are faulty. Think about this! A little over every second decision we make is wrong!

Thomas Edison, who had more than 3000 of the world's patents, wanted to start selling safe electrical light bulbs. After 7500 unsuccessful

attempts to invent a light bulb, one journalist asked him a question: "How do you manage to stay optimistic when you face so many failures?"

Edison answered: "Who told you that my experiments are unsuccessful. Now I know 7500 ways that don't work."

And Edison invented a successful working light bulb after 8000 attempts!

If the results with each month are becoming even worse, this means that you have to change quickly. Doing one and the same thing over and over again you will definitely have the same - declining results. If you want a higher salary or higher sales volumes, you must change. If you want to stay in the same unfavourable situation - continue doing the same things as before. You want everything to be better?

Change yourself. Now!

Besides, now is the time when we must make mistakes, and make them as many times as is necessary, thus, we will quickly learn from them. Do this because your opponents will always "swallow" your unused opportunities. Now is the right time!



9. Invest - act contrary to the market

The best time to invest in something is just before the market closes, because precisely at that time the best prices are offered. An hour before lunch -smaller queues and the best service. It's very rare to see traffic jams at 5 o'clock in the morning. Automobile and apartment rental prices are lowest when demand is low.

To act contrary to the market is much more prudent. Now is the right time for this.

If a bank had started saving money from deposits instead of giving out credit 3 years prior to the crisis, now they would have more profit. Or they could start giving out credits on the same terms, but with equity that is three or five times higher.



At the time everybody was buying apartments was the time to sell them, and now is the right time to buy them.

Moreover, by spending money today or investing it in yourself (i.e. the most valuable investment) you support

the market and all the money will eventually return to you. Those who hold their money in stockings will not increase their income because such businessmen are obsessed by thoughts of crisis. And those who continue spending their riches have no other choice than to start earning more.

The founders of Google developed their project without having any thoughts about a source of income, and by changing the traditions they conquered the market. Microsoft started advertising the first Windows without even having made them. And YouTube didn't have any income until it was sold to Google. They all acted contrary to what is accepted on the market.

Therefore, think of a way to act contrary to the market and realise that!

10. Optimise your business

Wilfred Pareto, the 19th century Italian economist, observed that only 20 per cent of people control 80 per cent of all Italian wealth, and thus he proposed his famous rule: 20 per cent of efforts causes 80 per cent of results, and the remaining 80 per cent of the efforts give only 20 per cent results.

When we focus on the 80 per cent of the income (which we get from 20 per cent of our clients) and 80 per cent of the expenditure (which is only 20 per cent of the expenses), it becomes the most effective way of time management.

Perhaps you know a lot of people, business clients, who rush to where it is cheaper. However, soon enough they understand that eating cheaper food, using cheaper services, living in a cheaper apartment, going to a cheaper



hairdresser's, having a cheaper vacation, and going out with a smaller budget is not that easy.

Ingenious people find ways of earning more; this is why they return to the same luxuries or even better ones. Therefore, we will get a flow of returning visitors, as it is the natural order of things. It is unlikely that a person will get used to a situation that is worse than the previous one. We should get ready for returning clients and focus on improving relationships with them.

Right now the first phase is taking place: I am doing everything on my own so I need to find a way to do it as cheaply as possible. Yet, the second phase is drawing nearer: I will pay any sum, just let it be the way it was before.

You must always have a plan B (Otto van Bismarck, chancellor of 19th century Germany was known for always having an alternative plan - he was the founder of the plan B). It is always better to think beforehand of all the things that may happen in the worst-case scenario. But, it is also true that if you have a lot of backup plans, you are most probably preparing to lose, because even in the worst situation you are sure to have a solution. Sometimes it's better to bear in mind the historical term "to burn bridges" or even "to burn ships", which ultimately means that you only have one chance and if you seize that chance (as you can neither run nor retreat) you cannot possibly lose.

When you know that you cannot lose - you won't. Win or die! Optimise!

11. Become independent of outer forces

80% of a person's ability to improve depends on the person himself, and only 20% - on outer forces. Also, 80% of a company's growth abilities depend on the leader and the strategy, and 20% is determined by the outer forces.

One of the biggest mistakes a human makes is that he thinks that his life is predetermined by nature or by chance. People believe that when a person is born into a wealthy family, in a big city or in a loving family it's down to luck. "His business was given to him by his parents; all he has to do is maintain it." Or: "He always gets lucky." Or: "His whole life is easy, because once he had a lucky break."

The abilities of a human being, as well as those of a business, are limited only up to 20 per cent. 80 per cent of our nature is independent. Of course, a blind person will not become a gunslinger, and an armless person a wrestler, but these are the extreme cases which do not constitute even 20 per cent.



If the situation on the market is not favourable, you lose 20 per cent of your abilities. Though, you can still sell your business, merge it with another company, you can sell your apartment or your house and buy a small competitive enterprise, you have the ability to take over a big order from a mighty opponent that is about to go bankrupt and you have a chance to sell everything and to go on vacation for a year - later you will have more energy (or you may even lose less in this case). Moreover, you can start improving your qualifications; right now it is cheaper to do so. While everyone is panicking, you can become the best specialist in your field!

"The only boundaries are the boundaries of your imagination" (Albert Einstein). Every person can achieve as much as he can imagine. Albert Einstein would have said that we are dependent on the outer forces only by 2 per cent.

Also, the success of a company depends on its leader. It can only change as much as its leader can. Of course, a strong team is also important. As long as the leader is not limited by outer forces, then neither is the company.

"Rich people in times of economic decline become even richer" (Lee Iacocca).

He is able to change. If he was able to change when everything was calm, then he will be able to change when the economy is declining.

A good businessman earns money when the economy is contracting and when it is growing. That is the very reason he is a good businessman. Anyone can make money when the economic situation is favourable, even a director who is having a year-long vacation.

It is easier for a person (or a private or legal entity) to believe that he is unable to change anything because this way he will not have any bearing on the outcome. Yet, everything depends on us and not on outer forces!

Contemplate the ideas of Napoleon Bonaparte, Abraham Lincoln, Richard Branson, Walt Disney, and the developers of Google. None of these people were born with great riches, but they managed to multiply their wealth a hundredfold, maybe even a thousand, and to increase their abilities to almost limitless potential. They would all say that you yourself set the limits of your abilities and right now is the right time.

12. Think differently. Spread the optimism

If everyone believed that the markets were on the increase, they would be spending money and there would be less economic uncertainty.

A story about a fairy-tale country

Once there was a fairy-tale country, where life was perfect- people had jobs that they liked, they led happy and satisfied lives. However, one day a rumour was spread that a scary crisis was coming. People were whispering to each other that the situation would only get worse.



The result: the residents of the fairy-tale country started spending less money and started keeping all their savings "in socks"; therefore, a lot of businesses came to a halt. In the process of their optimisation, a lot of workers were fired; companies stopped taking risks (progress stopped, as "not taking risks is a greater risk"). In the beginning the country was so ideal; it was only the opinions and beliefs that had changed!

Those who practice Buddhism always and everywhere see only positive news. Everything that happens is only for the better.

Pessimism is a lack of optimism, and the best quotation that suits this theme is: ***"Pessimism is a mood. Optimism is the will."***

A couple can rent a small apartment and live there happily, feeling only warmth and love towards each other. Another couple will be unhappy even in the most luxurious house. Happiness does not depend on the circumstances.

The world is great and everything in it depends on us. We are the ones who can change it. Therefore, let us think differently!

13. Do only one thing at a time

You can do two things at the same time equally badly. How much can you do at one time? How many things and tasks can you do simultaneously? It would be useful to do several things simultaneously, and in this way save time; however, you must ask yourself is it worth acting this way?

It's likely that driving a car and talking on the phone, reading emails and drinking coffee, watching TV and talking to the people sitting next to you seem to be the norm, because we do not even think about whether it is good or bad.

Yes, some people really do have these "abilities" but have you ever seen Olympians flitting between

different sports? Even decathletes do not participate in all competitions simultaneously. Doing one task at a time is not the only thing we'd like to emphasise here. It is also essential to select the things that we should do, i.e. does this work or task have some kind of value and long-term benefits?

The time of crisis is the best time to 'spring clean' in all possible ways, starting from throwing out useless things to letting staff go, from a limited world-view up to quitting harmful habits, etc.

Your work should be so important that you concentrate only on it. The ability to manage life is the ability to manage time. The ability to manage time is the ability to manage priorities.

Therefore, choose the most important things and do them one by one and equally well!



14. So play these games

What do you think are the origins and the sources of the crisis? You do not have to look far, and to see them better you should look in the mirror. Fear and greed govern us all. The difference is that, some are able to master their weaknesses, while others are left to be timeless slaves of these feelings.

In the same way we make the crisis and the negative emotions that are carried within it, we can also get out of it by ourselves.



Everything in life is a game. A game that is played according to known, already existing rules, but that does not take them into account. A crisis is not an exception; you can perceive it as one of life's games.



How does the real property market differ from the paper one in the game of Monopoly? Simply a larger number of players take our banknotes which were bought outside of the game.

However, in Monopoly we are not afraid to take risks. This rarely happens in real life business.

These are the times: need is not a decoration and poverty does not bring out the feeling of compassion in others, which is why people get absorbed in the game - money. Unfortunately, the majority of people often start playing a game which is governed by some previously established rules and which was begun by some other player.

Those who gamble in casinos know how the feelings differ when you "open" a table and when you simply join in the game.

15. Promote a healthy state of mind. Believe!

Seemingly unlucky people think about their problems or discuss them with others 80 per cent of the time. Lucky people think about the chances or contemplate them with others 80 per cent of the time.

About the memory

A person forgets 50 per cent of newly acquired information during the following 24 hours (this is why it is more effective to study the night before an exam). Unfortunately, together with poor knowledge all good ideas evaporate out of our heads.

When we get to know something new, only a small portion of it will later be left in our heads. However, if you read this information one more time, a bigger part of it would have been left in your head (we know this from our school days).



But how can we remember even more? Correct, we can write it down. And even more? Yes, we can write it down, re-read it and also listen to it. Any more ways? We can try it out, experience it. How can we remember more and more? We can remember the maximum load of information by teaching others. This way we can remember up to 95 per cent of the information. Moreover, you share your ideas with others and fruitful discussions take place. As Aristotle said, "during discussions truths are born".

You can create a positive news website or write a book about ways to avoid a crisis - it is a challenge and the mere process of creation is already a way of improving one's mood. When your head is full of thoughts on ways of improving the given situation, whether you want it to be or not, you will be moving in the right direction. Maybe some will laugh at you and ask you how the optimist is going along in life, but this will only remind you of your goals. What is more, it is said that a big job does not always have to end successfully to get a positive reaction.

Timothy Ferris observed that "there is no such thing as complicated and easy selling, there is smart and stupid selling". Exactly the same thing can be said about the majority of other jobs. The possibilities are there, you just have to find them.

Think healthy, believe in this, and the results will not force you to wait long!

16. Create strategies and live them out

At the end of the year the biggest "gifts" will be for those who have the biggest profits or those who have recorded a growth in their business. Do not forget to think about such people and draw some conclusions.

Even if the situation on the market is bad, at the end of the year there will always be such people who managed to use the time of crisis for their own benefits. The biggest redistribution of wealth is carried out exactly at the time of crises.

Just remember the first American crisis of the 20th century. The main bank passed from government into private hands, and this helps the shareholders earn more money even now.

It does matter how bad everything is, we repeat,

there will always be such people, who do not suffer during hard times, but on the contrary, managed to use this time for their benefit. At the end of the year somebody will be rewarded, this we can be sure of. These people will not tell you about ways to save paper and electricity every day, but they will boast about having a good strategy.

Each and every one of us has the same chances of success.

Now is exactly the time that demands the creation of strategies, the ability to implement them and sometimes, inevitably, making mistakes. "The more mistakes we make, the faster we learn".

Live, create, make mistakes and move forward!



17. Do those things that are meaningful

Regardless of the field 66 per cent of all orders in the world are fulfilled late or over budget.

According to Murphy's Law all works are performed three times longer and are finished with expenses that are two times bigger.

According to Parkinson's Law work expands so as to fill the time available for its completion. The result being that everything is done at the last second.

Now is the last possible moment. You must do those things that you've been procrastinating about for a long time. Now is the best time.



The Chinese say that there are two periods of time when it is best to plant a tree. One was when you were born, and the second one is now.

Yet, we always postpone everything. A piece of advice: you should look for orders there, where they are sure to be.

How long has it been since you wanted to try out a new strategy to search for potential orders? Now is the perfect time. However, you should not forget your long-term strategy. During the crisis everyone emphasises short-term goals, but if you devote at least 5 per cent of your potential to the future, you will be able to reach outstanding results.

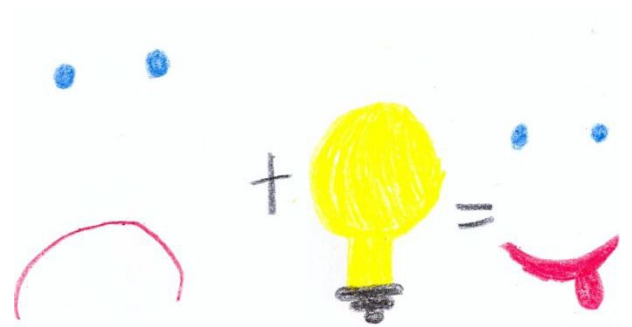
18. Control your thoughts

Are you still repeating the word "crisis"? Be careful with your thoughts. In other words, think about WHAT you are thinking. The phrase "and the word became the body" is not just a simple saying taken from the bible, which, by the way, exists only because somebody long ago invented it (just like the crisis) and "released" it into the world to be used by those who would "buy" it.

When everybody around you is only talking about the crisis, do not think about its types, essence, course, aftermath, etc. Instead, think of the ways of surviving it at this particular moment.

Think about those who "buy" the game "crisis" and then take part in it. The most famous expression "bread and circuses" is undying. Even if there is no bread, people still want at least some entertainment.

When will everything change? For some it has already changed - **by changing their worldview**. Just do not assume that changing your way of thinking is so hard. **Everything is easy while there are no people who decide to change their life and the lives of those close to them.**



19. Laugh at the crisis

Often people blame the crisis for all their misfortunes, yet we can simply laugh at them.

Mikhail Zadornov once said: "Some people become angry because of the crisis, some don't". Even this simple thing already brings me happiness. I become so happy when I watch the news: somebody went bankrupt, someone got fired. It's high time to get rid of those "good" managers and office plankton who like to emphasise their great position but cannot accomplish anything. It is time to understand that the crisis has a cleaning effect."



The list of resemblances between different crises is huge; here are several points:

- The service becomes faster and better.
- The prices for the services drop (some of them go down threefold).
- There are less traffic jams in the streets.
- You notice less tiresome advertisements.
- If you are happy, you have less competition.
- It is easier to take a girl to a restaurant (if you are paying, of course).
- The huge house of your neighbour is down in price.

"Every day that you live without a smile is a day wasted". (Charlie Rivel).

20. Acquire, have, and maintain your individuality

Follow the path that seems right for you and do not follow the one which is taken by the masses.

Okay, let's say that right now there is a crisis. What next? Everyone sees:

- either the thing that they want to see
- or the thing that the rest see
- or the thing that they have to see



Therefore, we can follow the path that is taken by the majority or go down the one that we should follow. The latter is wonderful and time-proven advice, yet, it is not that popular... This is because of the prevailing fear. The fear of change, the fear of doing something different from the rest and the fear of thinking differently from the rest.

It is possible that you have heard some jokes about yourself, that if everybody around you is panicking and you remain calm, that this means you're not aware of something important.

Yes, it is really easy to fall into a state of a panic. If everyone around you is talking about a crisis, it means that it really is there, even if, for example, one or several people do not notice it. Then, this one or several people start looking at their situation anew, and start noticing a little bit more of the things happening around them. If they do not succeed, others help them. Observe it in order to spot this crisis, and do it with great pleasure. After all, the majority of those who are covered with "shit" cannot stand and cover others with this "goodness", if they do not want it to happen. As the saying goes, if a person smells, he covers other with it.

How can you remain calm in such situations? This one's easy -you just ignore it. You ignore the gloomy mood, the smeared surroundings and those around you. In this case, the attitude that looks cynical and arrogant is justifiable.

After all, how many times have you skipped one party or another when you were supposedly sick? And all of this just to avoid someone who is a pain in the neck? Have you ever had such situations? Yes, of course! This should become your habit.

Is it bad? Is it bad because you will lose acquaintances, buddies and friends? The crisis is in itself purification. So why don't you purify yourself from the surroundings, from some of your milieu that are really not good for you?

21. Govern your money

One team of scientists (even though they are theoreticians) who are always open to challenges carried out a calculation which determined that if all the money circulating right now in the world were to be collected and divided equally among all the people living on Earth, after some time the majority of people would be left with the same amount of money (or even less) that they had before the compulsory equal distribution.

Truth be told, the results and conclusions of this theory state that the time needed to return to the previous state (amount of money) varies from 1.5 to 2.5 years; yet the point is that the mere existence of such a possibility gives one food for thought.

It is likely that the ignoramus will waste the money, the gambler will gamble away the money, the coward will lose the money, the scatterbrain will fail to keep the money, etc.

We can conclude that it is not so important how much money we get but how much we have. And we have (we preserve, to be more precise) as much as we can keep.

Thus, it is not the economic crisis but our own inability to keep the money or our inappropriate habits that serve as an impulse for our possible individual financial crisis.

Mark Twain once said, that ***a banker is a person who lends us an umbrella when the sun is shining and takes it away precisely at that moment when the rain starts pouring down.*** By the way, how does your bank act when the imaginary crisis affects it one way or another? It is a great opportunity to get to know it anew.

Manage your money yourself regardless of whether it is successful or not! It is the only way you will be less dependent on them.



22. A winter's tale

- Mommy, will the winter really end?
- Yes, of course my dear child it can't be any other way.
- Mommy, look how cold it is. Yesterday it was warmer and daddy said that tomorrow it will be even colder.
- Yes, it will be colder and then the spring will come.
- Mommy, what will happen if spring doesn't come or if it is so cold that even spring won't be able to change it?

- Spring always comes for the seasons change; sometimes it happens that one of them is a bit longer, but that is only for a short time.
- What if it doesn't come this time? Let's say it did always come, but now it won't?
- You are cold that's why you're thinking this way.



- But it's possible that summer won't come. . .
- My dear child, imagine yourself as the centre of the galaxy. Earth has been going round in circles around the Sun for 4 billion years; this means that this many times winter gave way to summer and day changed into night more than a trillion times. Do you think that something can change in the following 100 years?
- I guess no.
- So relax, take your skis and enjoy winter because when summer comes you will need neither your skis, nor your sled.

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