

*Jasmin*

*Hajro*



*Secrets of writing and selling books*

## Secrets of writing and selling books



# Secrets of writing and selling books



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Jasmin Hajro

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Cover design by Jasmin Hajro

First english edition

“This was a videobook  
before it became a paperback and ebook.”

“It will be an really eadsy read,  
because I write it like I tell (talk) it”

hey  
how are you doing ?

This is Jasmin Hajro here  
from Doetinchem, in the Netherlands.

And...

I am making another project..  
and this one is about..  
my newest undertaking..  
that I have finished most recently..  
this weekend.

I've written it in dutch and published it in dutch.

I still have to translate it into english..

But if I translate the title..

it would be :



the Ultimate Winning Strategy, for writers..  
so for authors.

And in ..

well by now I've written 24 books  
and I've translated also 11 into english.

I've selfpublished them with multiple companies..  
so now they're available in 190 countries worldwide..

And I've earned E 381,- euros in royalties by now  
well, actually a bit more

this months royalties still have to be paid out.

Well anyway..

I have donated most of that money to various charities.

And that was in a period of about 9 months..

and we can speak of a small success  
in being an author.

And the videobook that I made last weekend  
is about how I have created that small success  
and how you can do that too...  
and how you can then repeat it  
and enlarge it.

Because if you have done something once..  
you can do it a second time..

Just repeat what you did.

And you can also look for ways to enlarge it

That is what my newest book is about.

My main work, my main business is selling greetingcards door to door, on behalf of establishment Hajro, which I have founded, in

2015.

The bookwriting is like my second business  
a side thing that I do.

For the recording of the videobook  
I've added another lamp  
so the screen is whiter and better visible,  
I also did my best to look into the camera more.

Because I've selfpublished my books with several companies...  
I do that to reach more people  
and make them available in more stores worldwide.

And with some of them you get..  
when you publish your books you get some tools..  
like links and of those prewritten messages  
that you can share on your website, blog and social media. And via  
email.

And a press release that you can send to your local  
newspapers and other local media.

And I've done that of course ..  
maybe once , twice, three times or so..  
But they haven't used my press releases to write articles...As far as  
I know anyway.

And if you would like to have paid articles  
or advertorials (couldn't remember the word in the videobook)

But anyway, if you want to have these paid articles  
in the newspaper, you pay E 88,- euros for a quarter of a page.

Because of that and some other reasons..

I've started my own little newspaper..

I've published and we are distributing the first edition of it.

But my point is..

if you also have these premade press releases..

and send them to the local newspapers...

and other media..

And you're not getting in the newspaper

and you want to be interviewed

and it doesn't happen.

Find someone that you know

who has an interest in your work and what you do, and they can  
interview you...

And you can share that interview..

on your website and blog and on your social media.

It won't be labeled an official interview

but who cares ?

Your goal is to get yourself and your book in front of people who  
like reading books.

That's an possibility for you that you can do.

And if you want to be frontpage news

as often as you want to be...

you can always also start your own newspaper.

So that's also a possibility for you.

Because the book is in dutch and I then hadn't translated it into  
english...I will share the main points with you.

If you are bright, grab a paper and pen or pencil, to make some  
notes.

After the main points..

I would like to share this interview that I did  
with someone that I know..

I asked him..

He had some questions and I answer them...  
they're all about writing.

In that interview you'll also discover some tips about writing, that  
you can use...

The goal of this entire book is to help you to do the things that I did  
& receive that amount of royalties that I got.  
And to repeat the process and enlarge your success.

One of the things that I cover in my book  
is that I have selfpublished my books with several companies...

I will name them now  
so that you can also selfpublish there  
and reach more people.

The first is [lulu.com](http://lulu.com)  
which is kind of a great one,  
you can selfpublish there and make an  
ebook out of your book,  
you can also make an paperback out of your manuscript  
and you can also make a luxe hardcover  
so you have 3 different editions of your book  
for sale.

You also get a spotlight  
your own author page..  
which is also your online store or shop..  
you can add your biography..  
you can add your logo

or your company's logo..  
you can add the link to your website  
and you can add more links to it.  
And when you order the first copy of your paperback,  
to proofread it, to see if it's good enough.  
You get global distribution for free,  
to Ingram book company..  
where it becomes available to many booksellers and bookbuyers.  
You can also choose a copyright license.  
I recommend you choose the Standard copyright license.  
So it remains your rights to your work  
and lulu can distribute your book for 50 years to other bookstores.

Then [www.Amazon.com](http://www.Amazon.com) ,  
you can selfpublish with their subsidiary,  
Kindle Direct Publishing,  
you can make ebooks and paperbacks,  
there you also get an author page on Amazon,  
where you can add your books, pictures and video's.

Then selfpublish on [www.Kobo.com](http://www.Kobo.com) with KWL  
you make them available as ebooks,  
they make it very easy to publish with them,  
when you do  
they will make your ebooks available in 190 countries worldwide.  
And you should also opt in for Kobo Plus,  
that is their subscription service.

Most of the royalties that I have earned,  
came from Kobo Plus,  
so I highly recommend it.

By the way,  
I recommend to write your books in english or translate them into  
english,  
because it's the most spoken and understood language in the  
world.

Also selfpublish with :

[www.streetlib.com](http://www.streetlib.com)

[www.leanpub.com](http://www.leanpub.com)

[www.selz.com](http://www.selz.com)

-

and also with

[www.barnesandnoble.com](http://www.barnesandnoble.com)

the Barnes and noble press

Barnes and noble has many bookstores in the united states of  
America, so you want to have your book or books in there.

And then selfpublish with

[www.gumroad.com](http://www.gumroad.com)

There you can also sell audiobooks  
that you can create very easily...

Start reading your book

and record yourself with your phone.

Then you'll have a .3ga file for example

if you have the same samsung mobile phone like I do.

Then go on the internet a find where you can convert your  
audiobook

the 3ga file into a mp3 file.

Then upload it on gumroad.com

as an audiobook.

Do the same with your other books  
and also make a introduction audio  
tell somethings about yourself in it  
to introduce yourself as an author  
and your books to the people.

Also put your book on [www.noisetrade.com](http://www.noisetrade.com)  
which is free...to get your book in front of more people..  
it's promotion..  
If they like your book,  
they can leave you a tip  
on your paypal.

Share your books and video's and new realeases  
on your social media like  
[www.facebook.com](http://www.facebook.com)  
there you can also make yourself a fanpage  
for your readers  
where you can share book related stuff with them  
and where you can connect with them  
and even live chat  
if you want.

Share also on  
[www.pinterest.com](http://www.pinterest.com)  
[www.linkedin.com](http://www.linkedin.com)  
[www.twitter.com](http://www.twitter.com)

Share with the people that you know  
and ask them to share it with the people that they know.

Being honest,

is very important...

I sell greetingcards door to door,  
I've visited most people in our city  
and because they live so close to me,  
I have to be honest about what we do as a company.

Keep your word.  
We donate to charity, so we publish bankstatements  
on our company's blog  
to show everybody that we do what we say.

Even if your customers live in other countries,  
be honest and keep your word.  
Do what you say that you will do,  
deliver on your promise.

Don't ruin your reputation by lying and deceiving...  
it will be hard to restore it..  
if that's even possible.

Don't pretend to be an expert on something...

If you know a lot about something  
then you are a expert for most people  
and you can write about that  
and position yourself a expert on that subject.

Buy a domain name  
with your first and last name  
and build a website  
with an websitebuilder  
like I did



it's

[www.jasminhajro.nl](http://www.jasminhajro.nl)

That will be your author website,  
with your biography  
and your books and videos  
and perhaps your blog  
from there you can share your blog articles  
to your social media.

Share your pre written messages and press releases  
and your books and your new releases.  
with groups on Facebook  
that are for booklovers  
that are book reader groups  
that are bookselling groups  
those are the people you want to reach.

Give away a ebook for free  
as a promotion.

It's a great introduction to you as an author  
and your writing work.

You can think about creating such an ebook  
about 15 or 20 pages will do.

Give it away for free

Or give the first part of your book away for free,  
make an short ebook  
out of the first part of your book  
and have it be your free promotional booklet  
or free ebook.

Did you get some good ideas ??

Put it into action..  
Do everything...

Also selfpublish on  
[www.smashwords.com](http://www.smashwords.com)  
[www.draft2digital.com](http://www.draft2digital.com)  
[www.patreon.com](http://www.patreon.com)

As a non fiction writer  
it's not about the number of pages  
but about the value that the reader gets  
from your booklet.

If the booklet is only 25 pages  
and it cost E 10,- euros  
and it suggests  
10 actions  
that will give the reader more value than E 10,- euros  
then it's good enough  
it's about value,  
not the number of pages.

For example one such action could be :  
Save half of your paycheck for the next 12 months.

Go to your work with your bike or walking  
perhaps sell your car.

Then you save on insurance and taxes for your car  
every month...

Throw out the television,  
it doesn't help you to achieve your goals anyway...  
Save about E 25,- euros every month on television.

You can always take someone to the cinema  
and enjoy a great movie and have much more fun  
than you would have in front of the tv.

Get your groceries at a cheaper supermarket.

Do whatever you can to reduce your cost and earn more,  
so that you can save half of your monthly income...

So if you save E 500,- euros every month  
after 12 months you'll have E 6000,- euros saved  
in your saving account  
yours  
your money.

See ?

The value the reader gets  
is about E 6000,-  
if he saves just half  
the value is still E 3000,- euros

much more than the E 10,- euros that the reader paid for the very short book.

It doesn't matter at all that the book or ebook is just 25 pages long !

So, for non fiction it's about giving value.

For fiction writers it's different then it's more about writing a great story. They have multiple characters, landscapes and sometimes complete different worlds and that takes more space and pages to describe in a book.

Another thing...  
donate part of your royalties...  
and show it...prove it...  
publish some bankingstatements  
You don't need to put your entire personal account on the internet..  
you can put a sticker on the first digits  
and only show the last 3 digits  
and then publish the statement on your blog  
or have your royalties payed out into your paypal account and publish that.

Show the people that you care  
by donating part of your earnings.

And by publishing bankingstatements you prove to the people that they can believe you and trust you that is very important.

Create a newsletter  
and offer people something for signing up  
like a free ebook.

If you collect their email addresses  
you can keep in touch with them  
and sell them your future titles.

A lot of people won't sign up,  
but you got to have it up and running  
your newsletter.

Over time  
you will have some email addresses of your fans.

Create some short ebooks  
to give away for free...

You can also record your self with your laptop camera  
or computer camera  
while you read the first part of your book  
for free...  
upload it to youtube.com  
and in the description write where they can get the whole book  
as ebook and as paperback  
where they can connect with you  
on your author website.  
Then share the video  
in your email and social media.

The Ultimate Winning Strategy for writers  
is hidden in my work  
as a door to door salesman.

Don't worry,  
there is nothing wrong with salespeople  
or salespeople that go door to door.  
Good people, good products and good companies.  
99% out of the times they're good.

When I go door to door and sell the people our sets of  
greetingcards or giftmugs...  
everyone that buys from us  
get a gift envelope  
in it is my businesscard,  
so they know who was at the door,  
the address where the company is  
and the website  
is also on it.

Plus they get a book page  
from one of my books  
Build your Fortune  
2 pages from that book  
and where you can buy that book of mine.

And when they get to our company's website

on the homepage  
[www.hajro.eu](http://www.hajro.eu)  
they will also stumble upon some books of mine that are on sale  
there...

If people tell me they're not interested,  
I still try to leave them a businesscard.

If I speak to about 100 or 80 people  
about 50 people will have my businesscard,  
about 30 of them will go to  
on our website and stumble upon my books  
and also will all the buyers  
of greetingcards and giftmugs.

That's about 30 to 40 people everyday...  
And they have already seen me  
and heard me...

Times 5 days a week,  
let say 35 people a day times 5 days a week  
= 175 people a week that stumble upon my books.

175 people a week x 4 weeks a month  
= 700 people a month.

700 people a month x 12 months a year  
= 8400 people a year  
that see and read about and stumble upon my books...

Do you think that having 8400 people a year stumbling upon your books helps to sell your books ???

Of course....

That is the Ultimate Winning Strategy for writers  
in action  
in practise...

So the question is  
how are you gonna get your books in front of 8400 people a year ??  
Or in front of more people....

Can you start selling some product door to door  
and have a gift envelope for every customer  
including a page or 2 from your books  
and can you pass out hundreds and hundreds  
of businesscards  
with your website on them...  
so that when they visit your website  
they see your books ???

Of course.

Find a way to go door to door selling  
and pass out businesscards,  
leading people to your website and  
your book or books.

Have pamphlets, leaflets, flyers, brochures  
small magazines, a newspaper printed



and delivered to the people  
marketing about you and your books.

I wish you all the success of the world,  
but I won't give you false hope..  
so remember and  
remember very well  
what Brian Tracy said :  
“it takes 7 years to master a skill  
or to make a business successful”

So if you've written your book,  
have it finished  
that's great...  
but you've learned to read and write in school  
when you were a child.

You have to master the skill of marketing  
yourself and your books

That takes 7 years.

Your bookwriting is like a business  
it requires products :  
your ebooks, peperbacks, audiobooks, videobooks.

It requires sales and marketing  
and it requires customers  
and new customers.

Just like a business.

“And it takes 7 years to make a business successful”

That’s the truth !

Most authors also have jobs to support themselves  
and do the writing on the side...

I happen to have a business  
and do the writing on the side  
which is my 2nd business.

You should also study copywriting...  
which is selling on paperbackselling on print.

A very valuable skill  
and practise it.

Another good strategy  
is to keep writing more books...

( I am writing for more than 10 years in journals,  
about 3 years ago I selfpublished my first book,  
by now I have selfpublished 37 books and  
some boxsets or bookbundles)

So, keep writing....

You have more chance to stand out from the crowd, and get  
noticed..

when you’ve written 30 books

than you would with just 1 book.

Also by continuous writing  
continuous practise  
you will become a better writer.

That is also what Stephen King  
suggests  
to keep writing  
to keep practising  
to become better.

Take advice from people who talk from experience.  
Who have written books,  
who have built or are building a business.

Who are experiencing success  
because they do the work.

Don't think that by just reading a book your life will change and  
you'll get results..

You only get results from taking action on what you learn...from  
doing the things from the books...

So..

You have some practising to do  
and you have some work to do.

Get busy.

Keep writing..

Also keep a journal  
and over time

you can make books out of your journals.

Study the masters,  
study other successful authors.

Check out my videobook on [www.youtube.com](http://www.youtube.com)  
or on [www.jasminhajro.nl](http://www.jasminhajro.nl) on page speaking,  
called  
the Ultimate Winning Strategy, for writers

Also write about and share your lifestory ,  
and write about your tough times...  
that's 2 more titles that you can make right now,  
share how you've overcome things  
and help others overcome them too

I wish you a lot of writing and good luck.  
Kind regards,  
Jasmin Hajro

P.S. On the following pages you can read a couple of my other  
books.

That's how you exceed your readers expectations,  
add another book as a bonus to your book.  
Happy reading

book Build your Fortune.

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 primarily 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**

*Jasmin*

*Hajro*



*Secrets of writing and selling books*

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-

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.hajro.eu](http://www.hajro.eu)

### 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.

( Because 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 learning.

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 Ondernemend  
Nederland

## OCTROOINUMMER 1040234

Octrooiencentrum Nederland verklaart dat op grond van octrooiaanvraag 1040234, ingediend op 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 en dagtekening 14 februari 2018.

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

Uitgereikt te Den Haag, 27 februari 2018

De Directeur van Octrooiencentrum Nederland,

*D.J.*

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.



### the Pay Yourself First rule

It means that when you receive your money,  
you first pay yourself.

For example by saving 10% of it.

To clarify the result,  
we will make an example calculation.

For example, you earn 3000 dollars per month.

And you pay yourself first,  
in other words: you save 10% of your income.  
That is 300, - dollar per month.

A year has 12 months,  
So after 1 year you have  
 $(12 \times 300) = 3600$ , - dollar.  
After 1 year you have saved a whole month's  
salary.

If you save 10% every month,  
how much will you have after 10 years?  
 $(3600 \times 10) = 36000$  dollar.  
So after 10 years you'll have 36000 dollars  
or a whole year's salary in your savingsaccount.

Later on in this book,  
you'll see how to make that money that you save  
every month.  
Grow faster.



**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.

—  
—



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**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.

1. 1. 1. 1. 1. 1.

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 investing account?**

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  $(5 \times 100) =$   
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  $(10 \times 100) = 1000$  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 returns.



### **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.hajrobov.nl](http://www.hajrobov.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 Croatia.

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 apartmentbuilding 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.





Example 1 from real life

I have been selling from Monday, September 18, 2017  
until 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
- 16
- 17
- 18
- 19
- 20

Example 2 from real life

Go to [www.youtube.nl](http://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 wanted 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 that 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 welfare 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 review or email at  
[j.hajro@hotmail.com](mailto: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](http://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 tougher 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.

