

DAMIAN KARBOWIAK

WHAT DRIVES YOU

- TO CHANGE • TO GROW • TO ACTION • TO MAKE MONEY
- TO BUILD RELATIONSHIPS • TO GIVE YOURSELF TO OTHERS
- TO REACH YOUR FULL POTENTIAL



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PREFACE

The inspiration for writing this book was a conversation I had with a client after one of my workshops. He stated that I must have had a lot of luck in my life. In his opinion, my life path turned out like this because fate was in my favor.

This kind of thinking is often strongly rooted in our heads and it's designed as a powerful stereotype. It leads you to believe that in order to become financially successful, especially in the investing and stock market area you must be lucky. You also need to have a „good start”, a solid budget, some extra capital, the right environment, and good education, etc.

It made me look more into myself and my past. I asked myself these questions. How did it happen that I am where I am today? What was the life path I was going on before I started writing this book? What did my „good start” look like!

The book that you're holding in your hands is a reflection of my personal story and I share it with honesty and an open heart. You will find out what were the most important moments in my life that got me to where I am today. You will feel exactly what I felt and thought at different stages of my life. You will understand what role money plays in our lives and how you can make money wisely, with no extra effort and what comes with it.

You'll read the words of people who had a big influence on my life.

This book has been mostly written thanks to the memories of the people who were present in my life, were a big part of it, and were important to me. Often – the most important.

People who had a great influence on me, the formation of my personality, the way I think and behave.

Members of my family, friends, and acquaintances who knew me best, often from an early age. I have tried to present as faithfully as possible, their style of speech and respect how they expressed their memories of me, how they saw me in the past compared to how they see me today. I would like to thank them, most of all because without them this book would certainly have not been written.

Above all, I want to thank my grandmother who was replacing my absent parents for me and my disabled brother Kamil. For her great love, care, and unearthly understanding towards me. It's because of her I can write these words at all. I thank my uncle Tom and his wife. I am very grateful to my class tutor, Misses Ewa. I would like to thank my friends from the early years: Karol and Andrzej as well as my colleague from the university, Bartek, for his great patience while writing our Bachelor thesis together.

I want to thank my friend Kasia for her very insightful and accurate observations about me and my difficult personality.

I thank my friend Maciek for being reliable and always being there for me; also for being able to call him "dad" half-seriously and half in joke. I thank all of my coaches and lecturers from all over the world who have given me tons of invaluable knowledge, radically changed my beliefs, values, and had a decisive influence in shaping my business thinking. Finally, I would like to thank my friend and business partner, Kamil, who opened the door to the world of trading and making money on the capital markets for me.

The book you're holding in your hands is not just my biography. It describes the process of getting money on the stock exchange. You will notice that a large part of it, consists of various exercises as well as certain rules, tips, and precisely selected excerpts of knowledge. They are extremely important. It's a formula for a radical change in yourself. I share with you the ways of achieving financial and life success that I have developed over the years. These are already working patterns of action and thinking. If you genuinely take it to your heart and your head and then put it into practice – you will financially win.

You can go through this book in two ways. The first one is: just read it, think about it or not, and forget it – and still be stuck in the same place. The second way will require much more time and commitment from you. However, if you take what I want to give you seriously, you do the following exercises with focus and attention, think and draw conclusions which will later be used as a formula, kind of a blueprint of how to follow your own path in life – then I give you my personal WARRANTY that you will achieve success.

I

I'm looking at a cracked, dirty ceiling; at some point probably white. My mother's sad, serious face is leaning over me. She takes me in her arms and lifts me up carefully. Some part of her knows it's a goodbye. She knows that there is a huge tumor in my chest that can kill me anytime. I don't know that. I also don't know that I'm seeing her for the last time. I have no idea that in spite of everyone and everything I will survive. I don't know a lot of things. I'm only two years old and my memories, my conscious life will start much later. This book is about my life and how it will turn out.

At the moment of writing these words, I am 26 years old. I will not lie if I say that I'm one of the best professionals in this country in my field of business, which is investing in capital markets. Even despite the fact that what I do is completely different from my college degree. I am a spatial management engineer by profession. In practice, I develop international projects, invest in the development business, get involved in the development of modern marketing technologies, and run a number of companies. I am convinced of the need to systematically and continuously build financial security, diversify sources of income and reinvest profits from the stock exchange. Some say I have the Midas touch. Whatever I touch, I turn into money. My latest project is the charity I have set up to help children with cancer and children after traffic accidents.

Even though, I earn money no matter where I am and I could basically sit at home and spend my time doing nothing – I like doing what I'm doing. Or maybe the other way around – I **only** do what I like.

II

I see money as a kind of energy, a special kind of tool or means of action. It's up to us how we are going to use this tool. With what purpose and with what effect. Money **always** has the meaning we give it.

Undoubtedly, in the world we live in, money is important. It can significantly increase your sense of security. It gives us the opportunity to provide us with a so-called financial shield. This creates a quite comfortable situation for you, in case of getting into trouble, various types of random accidents, loss of your job, emergency needs, etc. You can talk about having a financial shield only if you have set aside an amount that is nine times your monthly expenses.

I mean **all** expenses, including the cost of living for you and your family members, bills, financial liabilities, possible loan installments, leasing, or anything else. This money must be set aside safely, separately, and independently of your investments or any other financial activity. In other words, if you suddenly, for whatever reason, completely stop earning overnight, you are able to survive at least nine months at the same level as before.

We can only talk about the real financial security if someone has set aside an amount of 150 times of their monthly expenses. So, if you can function for more than 12 years without any professional activity, this is what gives you a real sense of financial security. In the world we live in today, security is often the most precious treasure.

Whereas, true financial freedom is when you have security and the freedom to make your **dreams** come true. Dreams of yours and your family, even the boldest ones. When I look at

my life today, I feel deep and true gratitude. It turned out to be what I've dreamed of since I was a child. The current quality of my life has exceeded my wildest expectations by a large margin. For over three years I have been financially free.

My first memory is the countryside, located by the road that leads to absolutely nowhere. The village from the early 90s – shaped by the political transformation: the poverty of those who mentally stayed in the PRL (The Polish People's Republic), the wealth of the few who succeeded in the new reality, the uncertainty of everyone else. For me and my peers, having a car was a marker of success. I was jealous of others and I dreamt of having my own car, no matter what it looks like. I remember what an incredible impression it made on that little boy I was when a beautiful, elegant Porsche drove by my town one day. When I was a boy, I dreamt of being able to drive a car like this even once. At the same time, deep down, I was sure it was absolutely beyond my reach, something I will never be able to afford, something so incredibly expensive. I had a picture of that car on the wall in my room.

Today there are two new, even prettier Porsche in my garage and a pretty nice, new BMW. Well, I guess I am still a petrolhead.

III

I love traveling and discovering new places. So far, apart from Europe, I have visited the USA and a part of Asia. I spent one of the last Christmas and New Year's Eve in Sydney. I also travel a lot because of the lectures and business workshops I give in different parts of the world. Such trips to distant parts of the globe are very important to me because they allow me to change my perspective and look at my everyday life or potential problems from a distance. It also helps me a lot to hold back my emotions, keep my judgment clear and make the right decisions. Decisions that often determine the success of my business ventures.

People I meet in my life often ask me about the origins of my life situation. What is the secret to it? How come I am where I am at such a young age. We all experienced events and situations in our lives that had a significant impact on us and which, in retrospect, turned out to be a turning point. These particular turning points changed our thinking, our view of reality, our opinion about people, money, and the world. They change the most important values that we live by. Decisions you make at times like these, and the path you choose always changes your life – for better or for worse.

When I speak to people, whether the auditorium is made up of several people or a few thousand, I emphasize the importance of each person's individual life story. The road that led them to where they are, right here and right now.

Most of the people I have met and still meet to this day, just love to complain. I am sure it is nothing new to you either,

maybe you have people like that around you too. They do it to justify their difficult life situation, the problems they face, their misery – they can find a thousand reasons in a second, of course, reasons they cannot do anything about. They can go on forever: “You know, after all: the crisis, the pandemic, these lousy politicians, the terrible country. I’m just unlucky. I am not from this city. I have no prospects. I don’t earn enough. I’m not from a wealthy family. I’m ill. I have a terrible job. I don’t have time. My boss hates me. I’m hunchbacked. I’m left-handed. I have a squint, etc., etc....” The circumstances are always the ones to blame – never the one who complains. Sounds familiar?

I could have ended up broke and miserable too. I could have still lived in Bełchów (where is this place anyway?). I could have commuted to work in Skierniewice or Łódź by train every day. I could have returned from work in the evening and no longer have the will and energy to do anything except to get a beer and get drunk in front of the TV. Try to make ends meet, as most people in my village do, constantly thinking about what I am going to do if I don’t make it one day. If “one day” it’s not going to be enough.

Supporting my family, knowing my children will never achieve more than I did.

This is obviously the best-case scenario because it could have been much worse. I could have totally gone downhill and ended up as an alcoholic because I wouldn’t be able to afford drugs for sure. I could have ended up as a pickpocket or a thief, for whom the biggest problem is that there is not much left to steal in the area. In my childhood, I was surrounded by this a lot. And I had what it takes to become one of them.

Poverty, constant problems, and a sense of hopelessness, no prospects for something to change in life made these people **unhappy**. And yet, at some point in my life, something happened, a turning point that made my life go in a completely different direction. If you have ever thought, “If I would only... then...” or “I would be this or that but...” and if you think you are where you are because you had it worse in life or you aren’t lucky enough, then listen to this.

At the beginning of my story, I would like to ask you to do a certain exercise. It is one of the many exercises that you will come across. I encourage you to take them seriously. It is very important that you are being honest with yourself. Give yourself as much time as you need and think about the answers. I know, from experience that if you approach it seriously, it can have an invaluable effect on what is going to happen in your near future.

THE ANALYSIS OF YOUR CURRENT FINANCIAL SITUATION

Please answer the following questions and choose the answer:

1. How do you rate your regular income?
 - great
 - poverty

2. How do you rate your knowledge and financial intelligence?
 - excellent
 - very good
 - satisfactory
 - decent
 - poor
 - no knowledge at all

3. How do you rate your financial plans for the future? Do you know exactly what you are aiming for? Do you know how much will it cost and how you will achieve your goal?
 - excellent
 - very good
 - satisfactory
 - decent
 - poor
 - none

4. Are the most people you know:
 - wealthier than you?
 - have more money than you?
 - are in the same financial situation?
 - have less money than you?
5. Do you save a part of your income?
 - yes, regularly
 - from time to time
 - rarely
 - never
6. Do you donate your money?
 - yes, regularly
 - from time to time
 - rarely
 - never
7. What is money for you?
 - means to realize your goals
 - an obstacle
8. Do you invest your money?
 - yes, regularly
 - from time to time
 - rarely
 - never
9. Is money important to you?
 - no
 - partially
 - rather important
 - very important
 - one of the most important aspects of my life

And now I would like to put the wishful thinking aside and ask the following question:

How has your income developed in the last 12 months? State the amount by which your account balance has increased or decreased during this time.

\$.

If you want to achieve different results, you have to do something new, something you haven't done before. You have to try out new paths for yourself and new solutions you haven't used before. Your thoughts are the beginning.

If deep down in your soul, you believe money is something evil, there is no chance you will achieve wealth.

Money is good.

Money will not solve all your problems. Certainly, money is not everything in life. However, **lack of money**, constant worrying, and a feeling of insecurity caused by it – has a very big impact on your life.

Five areas of your life

I would like to ask you to try and define five areas of your life that you consider key and the most important for you.

1.
2.
3.
4.
5.

I think my life consists of five areas. Each area is equally important. These are health, family, finances, development, and spirituality.

Are any of these similar to what you considered the most important?

Taking care of **each and every one of them** is one of the most important aspects of achieving success and building value in your life.

Without health – everything is meaningless. We will talk about spirituality separately at the end of the book. The meaning of life, for me, equals how much you can give from yourself to your loved ones. The need for continuous development is obvious. I am deeply convinced that when you stop growing, you die. Let's stop for a moment and talk about finances.

You should **constantly** strive for what I have earlier called Financial Freedom. Imagine that every area of your life represents one finger. Imagine the index finger as your finances – and now slam it with a hammer. What will you feel? Will you think: “No big deal, nothing happened, I mean it's just one finger!”?

It is extremely important that **all** areas of your life merge and co-exist in harmony.

If someone has financial problems, there is no chance of achieving this harmony. This scarcity will always cast a shadow over their entire life and other areas. That is why having money is so important.

Why do some people achieve wealth relatively easily? They have money that works for them!

REMEMBER:

You should never do a job just because you get paid for it.

And why most people don't do what they like and enjoy? Because they are short on money. Because of the lack of money, people do jobs that often annoy them, the jobs they do not enjoy – and therefore do not earn more money. The vicious cycle!

The best solution to this problem: find something you like doing the most and make it a foundation of your income.

Make money by doing what gives you joy and satisfaction. What you do with real pleasure and without pressure. Some important man I met years ago in the United States told me, “**Who works hard all day, has no time to earn money.**”

At the very beginning of the process of changing, you should really think about yourself and **talk to** yourself with honesty. Take time to really **get to know** yourself. Find what gives you genuine pleasure. Think about how you can start making money this way. Ideally, you should ask yourself this question every day and look for better and better answers every day.

GRANDMA (I)

From the beginning? Well, I guess I have to say he was born, probably by accident, because his father didn't want him, didn't accept him, and just hated him. The father's family never saw him. Grandpa from that side of the family was already dead. Little Damian didn't know anyone from that side, anyone.

His father never had any money. He played in a military orchestra. God, how much did he earn? Two or three times more than I did. What did he earn so much for when he barely made it through primary school? He didn't graduate from any music school. Wherever he went, he was fired. He made money at wedding parties. So where did that money go later?

Father is too big of a word. Father is the one who cares and looks after his child and this one, he didn't care about his children. At all. He didn't even know the way to Damian's kindergarten.

He brought divorce documents. One time, when Magda wouldn't sign, outrageous things happened! My friend told me, "If it wasn't for me, he'd definitely strangle them." "Divorce!" he was screaming as he cursed and called her names. She says, "No, there are boys. I can't." So he grabbed the duvet that was on the cot, Damian had a month or two, he was tiny. And he took him, wrapped him in a duvet, threw him on the bed, and tried to suffocate him, crushing him with his knee. He squeals, she screams! Her friend said later on, "It's good that I was there because I don't know what he would have done to them." He hated him that much.

They both got sick, at the same time, runny nose, cough, sore throat. After two weeks, the older one, Kamil, got better and went back to kindergarten. And the other was still sick, dark circles under his eyes, still coughing... My daughter always took him to a local pediatrician we befriended who treated both of them since the day they were born. He was sick for a month, even longer. And the

doctor kept changing his antibiotic all the time. So one day, when he fell asleep at noon, he couldn't wake up, 5 o'clock, still asleep. My daughter calls me on the phone, "How's Damian?" I didn't know what to say... I guess he's very sick because he doesn't wake up at all, he just sleeps and sleeps all the time. So she calls this doctor, and he goes, "That's good because he'll get some sleep!" When she heard it, she put Damian in the car right away and took him for a private appointment to get an X-ray in Skierniewice. And the next day, probably Saturday, my son took her to the clinic with the X-ray result. The doctor examined Damian, put him under anesthesia, and said "He has an hour left". They hadn't detected the tumor yet, they only suspected something. But they took a sample and sent it out for testing. And when it came back, they detected lymphoma, a malignant mediastinal tumor. They couldn't operate because it was too close to the heart and lungs.

My daughter came for me, it was December 12th; she kept rushing so much, I remember she was saying, "Quick because it's slippery!" Well, how are we supposed to drive, if it's slippery and dark?! Luckily, we made it to the hospital. We came through the side entrance because it was late. We came into the room, and he was lying – like an angel, quiet, tiny. She grabbed him under his armpits, lifted him up, put him down, and left without looking back... That's it. That was her goodbye with the child.



DR STOLARSKA

Was it bad? It depends on how you look at it. From the oncologist's point of view, it was different. Cancer is always serious. And here, it was the risk that it was a very large tumor in the chest, with fluid. So that was already a very large risk in itself; from what I remember, his parents' accident was shortly after he was admitted to the hospital, but he was not yet fully diagnosed. His condition was very serious. First of all, it was a very young child, and in his medical history, I see he was treated with antibiotics and steroids for a month because of pneumonia. And only after that month, when shortness of breath came out, someone had an idea to take an X-ray scan. And then it turned out that there was a huge tumor in his chest so he was referred to the hospital.

EPIKRYZA:

Chłopiec 2 lata 4 miesiące został przyjęty do Kliniki celem diagnostyki guza śródpiersia stwierdzonego na podstawie ambulatoryjnie wykonanego zdjęcia rtg klatki piersiowej. Z wywiadu wiadomo, że dziecko przez miesiąc było leczone ambulatoryjnie antybiotykami oraz przez 3 dni steroidami z powodu zapalenia płuc.

W chwili przyjęcia dziecko było w stanie ogólnym dość ciężkim. Obserwowano, ekscytacyjnie nasilającą się duszność z szarzeniem, a w badaniu przedmiotowym strumienie odgięsu opukowego i brak szmeru pęcherzykowego po stronie prawej. Stwierdzono również uogólnione powiększenie węzłów chłonnych i znaczne powiększenie nerządów jamy brzusznej. Podjęto szeroko zakrojoną diagnostykę guza śródpiersia między innymi badanie radiologiczne klatki piersiowej i całego kośćca, punkcję szpiku, badanie ultrasonograficzne klatki piersiowej i jamy brzusznej, tomografię komputerową klatki piersiowej a także biopsję cienkoigłową guza i węzła chłonnego szyjnego. Wykonane badanie pozwoliło na rozpoznanie rozległego guza śródpiersia naciekającego przednią ścianę klatki piersiowej, uciskającego tchawicę i oskrzela główne, a na podstawie badania histopatologicznego biopsji guza rozpoznano chłoniak limfoblastyczny. W równocześnie pobranym węzle chłonnym szyjnym stwierdzono jedynie zmiany o charakterze odczynowym. Nie znaleziono również cech zajęcia ośrodkowego układu nerwowego oraz szpiku. Włączono leczenie wg schematu dla niezłośliwych chłoniaków złośliwych (NB-NHL-93). Podczas leczenia cytostatykami stwierdzano typowe, ale niezbyt nasilone niepożądane działania leków między innymi mielosupresję układu białokrwinkowego i czerwokrwinkowego co powodowało konieczność krótkotrwałych przerw w leczeniu oraz przetoczenia masy erytrocytarnej (9.2.96.). Obserwowano również przejściowe pogorszenie stanu klinicznego spowodowane zapaleniem płuc i obrzękiem moszny, który miał charakter miejscowego, nieswoistego stanu zapalnego. W kontrolnym, wykonanym po pierwszym etapie leczenia, badaniu tomografii klatki piersiowej, stwierdzono znaczny stopień zmniejszenia masy guza i brak objawów naciekania ściany klatki piersiowej. W kontrolnych badaniach szpiku kostnego i płynu mózgowo-rdzeniowego nie stwierdza się cech ~~uogólnienia~~ uogólnienia się procesu chorobowego.

Obecnie zakończono pierwszy protokół leczenia zgodnie ze schematem planowana jest dwutygodniowa przerwa w terapii przed wdrożeniem protokołu M.

Medical documentation scan

From what I remember, it was a very big threat, because when there is such a big tumor, pressing on the windpipe and the vein that goes there, there is a huge threat of respiratory tract closure. And that is where his severe condition came from; it was impossible to lay him down at all because with every attempt the shortness of breath was getting worse, it was very dangerous. So it became obvious that it would be a proliferative disease because there are no other diseases that would cause such a serious disorder. By proliferative I mean cancer. And lymphomas are most common in this location.

To find out exactly what's in there, you need to take a histopathological examination. I even remember that it was a thin needle, because it is extremely risky to perform such a surgery on a child under anesthesia in such a condition, with such a weak pulse. This kind of tumor is like someone hanging a heavy rock in your chest; if a person is conscious, even a small child, they will naturally position the body in such a way as to keep the respiratory tract open. But if you are under anesthesia, you lose control over your body and then this heavy tumor can press on your windpipe. It happened before and as a result, you can die. Therefore, in many cases, even anesthesiologists, if there is any other option to collect the test sample, they do not go with full anesthesia. We were very much worried here that if the tumor grows a bit more or it will poorly place itself in the chest, it could cause death during the surgery.

(9.12.95.) obraz uległ pogorszeniu,znacznie zwiększył się cień guza bród-piersia.Cba pola płucne zwężyli się.Prawe pole płucne bardzo wąskie,z licznymi zagęszczeniami zapalnymi i ogniskami rozdecia. Płyn w prawej jamie opłucnej opłaszczca płuco i wnika do szczelin międzypłucowych.Płyn widoczny jest również obustronnie od strony

prawy jamy opłucnej;
(14.12.95.) obraz uległ pogorszeniu,znacznie zmniejszily się pola płucne, szczególnie prawe.Masa guza rozrosła się głównie w stronę prawą. Zmniejszyła się ilość płynu w jamie opłucnej.Przepona po stronie prawej wysoko ustawiona,sięga do V przedniego międzyżebra.W prawym polu płucnym zaszczazania,które częściowo zalata od zagęszce-

Medical documentation scans

The disease itself, lymphoblastic lymphoma which was already diagnosed based on histopathological examination, is lymph node cancer. A malignant, rapidly developing disease that is life-threatening, especially in such a small child. It is not known where this disease comes from. There is no data at all on where cancer comes from. It is known that this is a multi-fac-

torial disease, meaning there may be various aspects that affect your predisposition to this type of disease such as, environmental and congenital, but so far no one has proved or found a specific factor that would cause cancer; especially for children; for adults, it is a little easier, because there are mainly environmental factors that come in to play. But it's still not clear why some people get cancer and others don't. Some smoke and have no lung cancer, and others do. And some don't smoke at all and yet they have cancer too.

Pediatric oncology is completely different from adult oncology. The most difficult moment was when Damian came into the ward, precisely because of the size of his tumor, because it took almost the entire space in his chest and very little was left for lungs. And after the diagnosis was made, the treatment started; the treatment is mostly chemotherapy.

Even with a tumor of this size, the chances were real. Of course, it is easy to say, but the process of treatment is not easy at all and different situations happen along the way, some very difficult, various side effects that go along with chemotherapy and often the child's overall condition during treatment can be much worse than at the beginning.

As far as I can remember, I was on duty when the accident happened. It was shortly after the diagnosis was made. I remember that at that time there was a conversation with the doctors about what disease we are dealing with, what the treatment will look like, what the prognosis is. In those days, there were no mobile phones yet, so the only way to talk was by using a regular landline in the hall; I remember his mom talking about it all and I could hear everything because it was in the hallway. Well, he stayed with his grandmother, and they went. Only afterward, did we find out that there was an accident and they both died and Damian's brother is in critical condition, he was lucky they even found him. My friend who went there as an ambulance crew for this accident said that it was a miracle that they found him because he was already in a state of clinical death. It was a miracle he was saved. And his grandmother was left alone with all this mess.

And at the same time, Damian's treatment started, he was in the hospital all the time until February. It was a very difficult

time, treatment, chemotherapy, pain, and the void after losing a mother. For a child at this age, it is very difficult to understand why so suddenly you don't have a mother. And the grandmother did her best to fill in for his mom; so much so that I remember that there were some conflicts, as he had to stay in the ward with other children who were with mums, and called them "mom", and he immediately reacted to this with crying and aggression. He couldn't understand why his mother was not there. And his grandmother even tried to talk to the doctors, to try and do something to avoid such situations, which was impossible, because the ward had to function normally. It was very difficult for all of us because it was the first time that such misfortune happened at such a moment, the worst possible if you can ever say there is a good time for a young woman to die.

Children at this age are unaware of what death is, and especially do not have a sense of death's irreversibility; a child is not aware of that which is even worse because it cannot understand what really happened.

In the context of the disease, children at this age are also unaware of the danger that comes with it and the threat it has on life; they also have a completely different sense of time. Time is an abstract concept and grief, grief after the death of parents is a very difficult state to be in. More importantly, this is a time when the child is very attached to its mother; so that was a tragedy that even for us was hard to comprehend.

Chemotherapy treatment is a process that takes about 2 years; the first 6 months are very intensive because the child has to be at the hospital most of the time. We went with chemotherapy because the tumor was impossible to operate on because of its location and size; Damian also had central nervous system radiation because lymphoma cells like to move up to the brain.

On December 17th, 1997, chemotherapy was completed; so exactly after 2 years. The only thing left now was to hope that it would be enough for him to heal. And that there will be no recurrence after the whole treatment because the tumor was malignant.

I remember that back then, in 1997, many children died; we had 28 diagnoses; 13 children died, so almost a half. The reason why is because that treatment is very difficult. I sometimes

compare cancer treatment to a war. To win you not only need a weapon, but also a treatment strategy. Because you can have different types of chemotherapy, but you also need to know which ones to apply, how to apply it, when, in what configuration, so it is important to plan your „combat” strategy accordingly. It is also not possible to set a solid time frame because different things happen along the way. Therefore, the ability to choose the right chemotherapy at the right time to achieve the best result of treatment and at the same time not to kill the patient – this is the whole art of fighting this war. A very difficult war. And you always have to remember that winning another battle does not necessarily mean winning the whole war. Chemotherapy is like a carpet bombing. The only thing left is debris and ruins. That’s what it looks like, after the chemotherapy, the body is extremely devastated. And back in the day, we also had way fewer resources to do any kind of treatment with probiotics. There were no antibiotics like it is now, no antifungal drugs that would allow us to get the body out of this state so that we could restore a human being on these ruins at all; also what children are going through here is really hard to describe.

Fortunately, a small child doesn’t remember much from this time. But what happens to a child while undergoing treatment. It is so much pain. Very often, there are so few white blood cells as the marrow is destroyed by chemotherapy, a lot of very serious infections occur in different organs. Very painful diarrheas, terrible abdominal pain, mouth infections, the patient can’t eat at all so they must be fed intravenously. So it’s really a war

Anyway, as you can see, we managed to win. As it turned out in Damian’s case, you can get out of it all unscathed.

And in any case, the effect is the way it is.

EPIKRYZA:

Chłopiec 4,5 letni z rozpoznaniem w grudniu 1995 r. chłoniakiem złośliwym, leczony według schematu NB-NHL-93 został przyjęty do szpitala w celu wykonania badań bilansowych po zakończeniu leczenia.

Chłopca wypisano do domu w stanie ogólnym dobrym z zaleceniami:

1. Opieka w Poradni Hematologicznej – wizyta w dniu 20.5.98.
2. Pełna karta informacyjna pobytu w szpitalu zostanie przekazana do Poradni Hematologicznej.

Medical documentation scan

GRANDMA (II)

Before she left she said, "Mom, I'll call you when I get there." She didn't; I am wondering what's going on, but maybe she didn't have time? But the next day my son visited us after he had already talked to the police and knew. It was around midnight, there was a bus from Warsaw coming from the other direction. And the roads were so slippery, no road service or anyone, no salt on the road. And when they lost control over the car, they went on the other side of the road, straight under that bus. The main impact was on the side, it ripped out the passenger door... and that was it.

We couldn't take Magda's body away, because Magda's „lovely" husband (Damian's biological father) came and took the documents but he didn't take the body. So then, when we wanted to take her, it wasn't possible. After all, the husband took the documents, so only he has the right to do so. Luckily, this one gentleman from the Forensic Medicine Department said: the husband took the documents for money, but her father visited her, he was always here, give him the body. And only thanks to him we were able to bury her.

Kamil was bigger, he'd turn 6 in a month. And he... he was already dead. There was no child seat in the car, my daughter just put him in the back seat. And when that bus hit them, he fell on the floor, and he was just laying there behind the driver's seat. On that car mat. And when they took the corpses away, there was only one ambulance and one fire department left. Everyone said „let's go, they'll come tomorrow and take what's left of the car. And suddenly, this scream! Such a terrifying, intense scream of a child. They ran to check, and they saw this little dead body. Because he yelled – and then he died, there on that car mat behind the seat. So they cut the metal and took him out. Fortunately, there was an ambulance from the Hospital of the Polish Mother on sight, because back in the days that was the only place in Poland where they could save him.

DAMIAN, 1997—2003

I don't remember anything from the hospital. The accident, Mom.

I only remember kindergarten. The kindergarten was in the same town where I lived, two streets away. I remember my grandmother took me there every morning. Well, I had my first problems with aggression in kindergarten. I just couldn't show my emotions differently. It wasn't usual anger and normal arguments or fights kids have, which are usually harmless. My level of frustration, anger, and aggression that was the result, was so high that I broke my colleague's collarbone once. In kindergarten...

Ever since I can remember, everyone around me has been trying to put this idea to my head that I have to learn. I didn't have any serious problems with learning. It was always quite easy for me. In fact, I could have not studied at all. Sometimes I would come from school, throw my backpack away, go somewhere to see my friends, and before the test, I would study the night before and get good grades.

My grandmother kept telling me like a mantra: you have to study very well, then you'll get a degree, you'll get a decent job and it'll be fine. The only right formula for life. In fact, I believed in it very much at first. Mainly because I had my uncle around, who was educated, working in managerial positions that actually gave him good money. He always had a company car, a computer. So inevitably, I was made to think that if I learn well, I'll also have money and company toys. I won't have a lot of expenses, because I'll get everything from the company and generally speaking, it will be beautiful.

In later years, serious problems and teenage rebellion began. Somewhere deep down, I didn't really respect my grandmother, and very often I reminded her that she is not my mother, whom I still missed very much. It was too much to take emotional-

ly. The generation gap and the difference in the communication process played a big part. Today I think she wasn't able to understand many things because she lived in her childhood all the time and she lost her daughter very early. No one could explain to her how the world functions today, how much children have changed, so she was constantly trying to shape my childhood through her own. And since she had a difficult childhood, as she grew up during the war, we could not find common ground. We argued because I struggled with getting hold of my emotions too. Often I deliberately wanted to show that I was angry with her. Sometimes I threw a glass or a plate, kicked or smashed something on purpose.

The more someone tried to impose their opinion on me, the worse it ended up being. My uncle's and grandmother's biggest problem was that I was spending too much time away from home, with my friends, and I didn't pay enough attention to school and studying so I'd never amount to anything. They both tried to program me into reading books and I didn't like reading very much. I just preferred to go on the pitch and play football rather than be buried in books.

One day, they realized the current environment, Bełchów, where I had so many friends, where there were a lot of drunks, unemployed, people without prospects, without education, is very bad for me. They wanted to get me away from all this, and their idea was to send me somewhere far away, preferably to boarding school.

WHAT DO YOU REALLY THINK ABOUT MONEY?

If I asked you now, would you like to have more money, what would I hear? Surely something like: “Of course! Stupid question! Everyone would want more money.”

But is that what your subconsciousness wants? As long as you think about money the way you do so far, nothing will change. Even if you’re convinced that you want to earn more, if you don’t change your way of thinking – none of this will happen.

REMEMBER:

When you always place the same order, you can’t expect to get something else.

Have a think for a second and answer the following questions honestly:

1. Did you ever spend more money than you wanted to?

- yes
- no

If yes, why?

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2. Have you ever wanted to lose weight and didn’t achieve satisfactory results?

- yes
- no

Why?

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3. Have you ever decided that you will not buy something for a certain period of time but you bought it anyway?

– yes

– no

Why?

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4. Have you ever got an overdraft on your bank account?

– yes

– no

Why?

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5. Have you tried to save money but you stopped or gave it up completely?

– yes

– no

Why?

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I'm sure, like everyone else, you've made a resolution, a promise to yourself but you haven't managed to keep it. What made you do

the opposite of what you planned? Is there any higher power that changes your good resolutions and plans?

REMEMBER:

There is a big difference between what you want and what you believe in.

Maybe on a logical level, you would like to have more money, but subconsciously you think a lot of money has a negative impact on your personality?

So let's find out what you really think about money. See how your subconsciousness works, how your attitude towards money developed, and what are your thought patterns regarding money.

You will be able to see whether particular beliefs help you achieve your goal or are an obstacle. You'll be able to learn how to change them.

First of all, try to think about how much cash you carry with you? When you leave your house in the morning, how much do you usually have in your wallet? Write down the average amount:

\$

Why this much? Why not more? Most people usually carry no more than \$80-\$150. Why not 2-3 times more? The most common reasons you can hear are:

- I'm afraid I'll lose it.
- I'm afraid I would just spend it all.
- They could steal it from me.
- I'd feel uncomfortable.
- I don't even have that much money.

If you have such thoughts in your head, what feedback does it provide to your subconsciousness? Fear. A sense of discomfort. Lack of belief in yourself. Debilitation of self-confidence. And that happens

with a relatively small amount of money. What would it look like if you were to carry much larger amounts?

REMEMBER:

The best preparation for wealth is getting used to money.

I suggest you always carry at least a \$300 with you. Not to spend it. Treat them like a reserve and a kind of a prop. Just like at the gym, a barbell trains your muscles, this amount of money will train your subconsciousness. So that you can start to develop a mindset of wealth. Your mind will begin to shift to the way a wealthy man thinks.

Now, I want you to check what you really think about money. Give yourself time to think about it and mark the sentences that apply to you or – tweak them as you wish:

- Money stinks.
- If I was rich, people would only love my money.
- Money spoils your personality.
- Money can be used to do good.
- Money is not everything.
- When I get the money, someone else loses it.
- Only someone tough and ruthless can have a lot of money.
- Money makes people cocky and arrogant.
- Only the one who saves will be rich.
- God loves the poor ones.
- Money is the measure of my success.
- If I had a lot of money, I couldn't enjoy the little things.
- Money makes people comfortable.
- Having money is great.
- Money is pure energy.
- The rich people are lonely.
- Whoever's rich has no real friends.

- Wealth provokes jealousy.
- The rich people can't sleep well.
- Money can't fill a pocket with a hole.
- Money causes problems.
- Wealth is achieved at the expense of health.
- I'm happy with what I have.
- If I gave my best, I'd be very rich, but I don't want to.
- Wealth can only be gained at the expense of the family.
- Money does a lot of good.
- Money makes people happy.
- Whoever thinks money can't buy happiness, doesn't know where to shop.
- Money is not everything, but without money everything is nothing.
- Whoever doesn't have the money is a loser.
- Poverty is degrading.
- Saving is good for people without talent.
- Be happy with what you have.
- If I had a lot of money, I'd become lazy.
- I didn't deserve more than I have.
- If I wanted more money, I'd have to change and I'd lose relationships I have with my loved ones.
- Smart people should always be rich.
- Whether I'll be rich is written in the stars.
- Modesty is a virtue.
- Too much money is evil.
- I wouldn't have a strong will to save consistently.
- I just have no luck.
- A lot of money leads to being a degenerate.
- If my children grow up in prosperity, they will have a weak character and will not manage in life.

- Wealth is unfair; so many people starve to death.
- There are more important things than money.
- If I make more money, I'll have to pay more taxes.
- I attract money like a magnet.
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Now, look carefully at the sentences you've marked. **These are your beliefs about money.** Think about how they can affect your life. In what way is your today's financial condition a reflection of these beliefs? Write down your thoughts:

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Imagine a lot of money now. A lot, a lot of money! Write down what you associate with these words – capital, real estate, shares in companies, own companies, gold, art, property, and other things. Whatever's on your mind:

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What kind of emotions come with your ideas? What speaks in favor of having a lot of money and what speaks against it? What would be the pros and cons of this? What do you see as the advantages and disadvantages of this situation? Look again at the marked sentences that are expressing your beliefs and write them down.

Table 1. Pros and cons

Pros	Cons
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.

What is the correlation between the advantages and disadvantages of having a lot of money?

Remember that in terms of beliefs, the quantitative factor and majority rule are not important. What's important is emotional power, it is the power that determines your subconsciousness.

What is your emotional attitude towards money?

- 1.
- 2.
- 3.
-
-

How did your beliefs develop?

The emotional attitude towards money is very often developed randomly. Perhaps your beliefs are the result of the views of the people who raised you. Maybe they developed as a result of watching the behaviors of people in your closest environment. You have certainly heard various statements about money and directly felt the effects of your parents' money management. Who were the people who had the biggest influence on you before you turned 18? (parents, friends, family, teachers, guardians, coaches, class tutors, etc.):

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And who has the biggest influence on you **now**? It might be someone who spends the most time with you, but not necessarily. Perhaps someone else's views have a big influence on your thinking?

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What is these people's attitude towards money? How do they manage their funds? How effectively are they dealing with their financial situations, including potential problems? What kind of advice do they give you in regards to money?

1.
 2.
 3.
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In a way, these people wanted to hurt you. Of course not on purpose and not on a conscious level. When I write "hurt", I don't mean bad intentions. The point is that you should be very careful when it comes to so-called "good advice". People who try to advise you on important issues, usually your loved ones, are usually guided by noble motives. You can believe your parents or other people who had an influence on your upbringing when they say, "You should have a better life than we did. Sometimes, however, there

is also a hidden meaning that they are not fully aware of: „Better, but just a **little bit**.”

This is partly because your spectacular financial success would prove **their** lack of success. This approach sets you in the right direction, but it also sets the boundaries straight away. You should be successful, but not too much.

Most people giving advice want to justify their life situation. Their advice often reflects their own weaknesses. Someone who advises you to avoid taking risks has probably never risked himself, thus limiting his chances and opportunities.

There are often selfish motives hidden behind given advice. Parents who want to keep their children close will strongly discourage them from accepting a job offer abroad. This is just an example, but I strongly recommend that you take this principle to your heart, like I have been successfully doing for years.

REMEMBER:

Never take advice from people who have not achieved what you want to achieve.

PRZEMEK, PSYCHOANALYST (I)

A child always has cancer because of their parents. Until the age of 7, what happens to a child is always caused by its parents. So children collect their parents' "trash" – and then they usually get sick.

*So what a powerful conflict it must have been between his parents! The child is two years old, he doesn't need to see, he won't remember it, but he **feels** everything. And to stop the divorce, which would be his world falling apart, what does he do? He gets sick. And the best is cancer because then, they're both interested and all the attention goes to him. So the child wants to keep their attention on him because he subconsciously knows that when they focus on him, it makes the parents stop thinking about the divorce. For the same reason, for example, teenagers take drugs. I, myself, have worked a lot with such people in Warsaw. For example, with ambassadors' children. To keep the father close, the daughter got so drugged that they barely saved her. And the father came back to Poland immediately! And all of a sudden she had her daddy all to herself for a month. From the age of 14 to 16, a daughter needs her father **the most**. And Daddy – still on business trips around the world. But when they barely saved the girl, Daddy showed up right away! And he is all good and caring.*

Damian's cancer proves that his parents' conflict was very deep. Because obviously, the kid doesn't know what's going on, but he doesn't want his parents to split up. Because when they're splitting up, his heart breaks in half. And because the tension between them was so big, it resulted in cancer. And the accident on top of that. It was such a deep conflict that they were no longer able to resolve it themselves. So the subconsciousness had to do it for them. And so it did. And Damian was that "purge catalyst". He recovered, and they – cleaned up.

At the deep somatic psychology level, it is a perfectly normal description of reality. It sounds like magic, but only if you don't have the knowledge. Damian had a classic case. He was just a "vacuum cleaner". Since they weren't able to solve this issue on their own, it got solved for them. The child's subconscious mind aims to solve the problem as soon as possible. It's like a surgical solution, because when one or the other side of the conflict disappears, then there is no conflict. And the result is recovery.

*But now the more subconscious things and the consequences. Because, well ok, the conflict is solved, but I'm in the deep shit because the world has fallen apart. Parents mean the whole world at this age. Damian was deprived of both sides, so he was stuck completely. Where to take role models from? Well, in this case, those must be provided by the grandparents. But now all the fun part is going on with them, mainly because the grandmother won't replace the mother. And Damian's main belief in life is: I'm not loved, I don't deserve love. So, my mother abandoned me because she didn't love me. That's the only way a two-year-old can react to his parent's disappearance. And what does it cause? It causes that whatever he does, he lives in a state of **aggression**. Anger, aggression, and if someone tries to get close to me with what the mother normally provides, they will get beaten up. Imagine this, a girl comes in and says she loves him. But in Damian's head, he lives under a conviction: "I don't deserve love!" So who's the first opponent in this situation, who gets beaten up? Her! Because the closer she gets, the more aggression it will provoke.*

*Energy always goes both ways: either inwards or outwards. So either it's **auto-aggression**, and you can go into alcohol, get drunk, take drugs, get into extreme danger for example extreme sports. You might even take your own life. The second option is **outwards**. In Damian's case, all his problems, childhood incidents – that was the aggression aimed outwards. And if there are close people nearby, especially women, they're screwed.*

Grandma will not replace the mother; even today, Damian still misses his mother. The work, which we started with him at the beginning, was a process leading to the realization that he didn't deal with his mother's loss at all.

In Damian's outside world, there will be situations when he achieves something valuable – and then he will have to demol-

ish it. If he doesn't love himself, he doesn't fully accept himself – he won't accept success. What will even happen is that at some point the success will turn into ruin itself. It's the same feeling: if I don't deserve love, then I don't deserve success. For example, someone's company has had spectacular financial success. The owner became a millionaire and that's great. But at some point, it will become unbearable for him. He'll feel how terribly annoyed he is and how tired of everything he is. And he is going to start, first of all, to take it out on his closest environment, business partners, close friends from work. And at some point, he'll inevitably make such a move that will cause a crack. It could also be like Damian's parents' – a road accident. And until he works out these deepest issues, he'll keep repeating the same pattern. Like a broken record. He'll subconsciously do the same in all of his important areas.

Damian achieved a lot – or avoided going downhill – mainly because his grandmother was the way she was. Imagine that instead of his grandmother he only has a fucked-up aunt who takes him with her children. That's the classic Cinderella case. And for example, he starts competing with his cousins for attention. So, what does it cause? Anger, aggression is beginning to grow. It starts with small arguments, then big ones, and finally a fight. And if on top of that he was younger and kept losing the fights, what would have happened? He'd either go that route of being a victim and a loser or the opposite: "I'll show you!" And for example, if he was in a fight, he'd take rocks and smash heads. With time, he would become a hooligan. And to get his aunt's attention, he'd smash her windows. But if he got a beating then, he'd think, "Oh, my aunt loves me." Because the attention from an important person, a contact, even the one associated with aggression, is equivalent to love for a child.

There's something about the human mind that works in a fixed way. For example, we have a family, the parents are nice, easy-going, and the son is a rebel. He doesn't want to study, aggression, constant fights. Bad, bad, bad. He's in high school and suddenly his father dies. And all of a sudden, overnight, there is a complete change! What's going on here? The boy takes on the role of the so-called alpha male. He has to start to lead because there is no one else. So he has to get smart, he has to take

on responsibility. Who had to be that alpha male in Damian's house when his grandfather died? Damian. So he had to start changing. When the grandfather, who used to take care of him, dies, the responsibility for his brother and grandmother falls on Damian. For a man, even for a boy, a woman is always a person to take care of. Not only will he take care of her, but like any teenager, he also feels like the alpha. And that's what happened here. And it was even more powerful because he had a brother, older but disabled. So if you have a weak, sick brother, you can't compete and fight with him. You must take care of him.

There's no rule for that though. If you look at life from a certain point of view, there is no big difference between Damian and a gangster. But the rest is the same for both. The difference could be that one of them wouldn't have a sick brother. Instead, he would have a healthy, older brother who would beat him. Just the aggression in itself could make Damian come up at night, pull a knife on his brother, and say to him, "Be careful, one more time and I'll kill you." And then this would be the pattern that would lead him through life. If anybody hurts him, he'd automatically respond with force. And after a while, he'd become a gangster. And that's it, thank you very much. And really, only one factor changed. Turn your sick brother into a healthy one. A brother who wants to dominate Damian, and he doesn't want to give up. And after some time we get a guy who's a criminal. But the rest is the same. It seems hard, but isn't it simple? Impulse.

Circumstances make Damian take on the alpha role at an important moment. He's a bloody difficult teenager. But an alpha male can't be a stupid aggressor that's causing troubles. He has to take responsibility, he has to take care of himself. That's why he is where he is today.

At the same time, if you are entering the alpha role as a male, what do your thoughts have to be in regards to the world? The male side, the external aspect of your personality, must become very active. So to take care of yourself, what does your attitude towards the world have to be like: weak or strong? What will you point your aggression towards? Creativity, responsibility, thinking, skillfully avoiding obstacles. Decision making: either I'm gonna punch someone or I'm gonna find a smarter solution.

DANIEL, THE FOOTBALL COACH

I was Damian's teacher for all three years of middle school. I coached him a little longer. When we started our journey with football, he was still in primary school. The only known club around here is Pogoń Bełchów. At that time there were two or three youth groups, in one of them was Damian, he got here when he was about 10–11 years old. He came on his own with great desire and willingness. Damian always had a thing for sports, especially football. Although at the beginning it may not have worked out very well, he kept going. What was the most characteristic about him was the fact that Damian was very, very ambitious. He wanted to make progress too much and too quickly.

Working with Damian at the club was certainly easier than at school. He came to the club because he really wanted to. He loved football. He could play every day, no matter what. No one forced him to do it. There were only a few guys like him with 100% attendance. Well, at least at the beginning, when middle school started, it was different, cigarettes, parties, alcohol. But he and a few more guys were coming for practice. Damian was so into football that he even ran away from music school just to come and play; even sometimes his grandmother would come to take him away. He trained until the end of middle school, then when he graduated, there wasn't enough time and opportunities. He came less and less, but the group existed for another year or two. Finally, we parted ways.

I'm also from here, from this environment. I knew all these guys very well. Damian was attracting attention. When something didn't work out or the result wasn't as planned, there was this ambition in Damian, and it was boiling over. Sometimes he was very aggressive about it.

With me, Damian had really good relations. I think they were more personal. I knew his situation at home, in those younger

years, I tried to help him and his grandmother with different things. Sometimes, his grandma asked me to come to Damian's brother. Kamil had a room at home equipped with rehabilitation equipment and we practiced there twice a week whatever was recommended by the physiotherapist. Sometimes Damian was more ambitious about it than Kamil himself. So, our relations were almost family-like.

More problems were between Damian and a referee during the matches. Damian also showed his temper at the school where I taught P.E. Those situations were a bit different than the ones at the club. I remember that he often had conflicts with his colleagues, sometimes really serious ones. One time when he blew up, I'm really glad I was there in the hallway and I knew how to stop him. If it was one of the lady teachers, she wouldn't manage, and it would be really bad; best-case scenario, he would hurt someone really badly. Another time, in the heat of fury, he broke and destroyed the scoreboard in the sports hall. It's good it didn't fall on anyone's head. Otherwise, it would probably end up differently.

He didn't have any big problems with learning, but in other areas it was hard. I wasn't his class tutor, I only taught him P.E., but I saw and heard what was going on. Despite all his actions, I have fond memories of him. I always try to remember the good things, that's the point.

When Damian graduated, we parted ways and met years after. He was already in college when we were able to have a longer chat, just before he left for the States. We got in touch after he returned from the States. Damian was really close with the younger group of boys at the club. I was the vice-president at the time, one word led to another and we started working together. Damian started to help us in a form of sponsorship, especially for children, our boys. T-shirts, equipment, tracksuits, everything was bought by Damian. As soon as there was something we needed, we knew we could count on Damian, whether it was equipment, finances, or anything else. When the coach found him on Facebook and asked if there is a possibility for some cooperation, Damian immediately said that if he was to sponsor anyone, it would be the kids.

DAMIAN, 2006—2011

I had a choice: either Sandomierz or a place near Płock; I chose whatever was closer. It was a Catholic High School in Sikórz. The goal was to cut me off completely from my friends, the closest environment I spent time with which had a bad influence on me. My grandma and uncle saw how my friends' parents and older siblings behave: alcohol all the time, fights or vandalism, petty crimes. That's why they sent me to this school near Płock, and that was a Catholic boarding school. The principal was a priest. I used to go there on Sunday and come back home on Friday after school. I rarely stayed for the weekend, because nothing was going on there and you couldn't really leave the boarding house.

Ironically, the school was very good. Most importantly, it was one of the best ones in terms of education. The level was very high, with big demands, so you really had to study. But I think, I learned even more just from living in a boarding school. There was a specific set of rules and quite severe penalties for breaking them. There was a fixed schedule of the day, after school, a certain time for lunch, rest, and study. We had specially designated teachers who stayed after classes and constantly made sure you were doing what you were told. So much so that they checked your notebooks to see if you did your homework. And since they were the same teachers we had at school, they more or less knew what you had to do and were able to check it. On one hand, it wasn't cool, a bit too much, but on the other hand, it started to teach me consistency, self-discipline, and planning. I knew that if I had to do something and I'd been given a designated time frame, then I had to do it, otherwise my free time might be shortened. In the beginning, of course, it was very difficult, because, at home, nobody managed to do something like

that to me. But at this place, there was no way out, I just had to – and with time I started to find the groove.

In the beginning, I still missed my old environment, my friends. It turned out that I also missed my grandmother a lot. So I did my best to get expelled. And indeed, it took me six months. I hated this place so much, I didn't want to go there so it didn't take much. At that school, they always put a very strong emphasis on good behavior. So I was fooling around during lessons, talking back at teachers, insulting some people and the priest, so they finally wrote a letter to expel me from the boarding house. And for me, the expulsion from the boarding school was like kicking me out of school, because I could not commute there or rent an apartment somewhere nearby. So the goal was achieved.

I went back to Bełchów, convinced that it's gonna be like it was in the old days. Unfortunately, my old friends from primary school entered a new environment, made new friends with people from high school. Also, my grandmother was a teacher, and everyone knew each other in town, so my story was well known. The situation in which a 13-year-old is expelled from a catholic school generally does not make your life any easier. But with time, somehow it worked out, and again it was just like before – there was no problem with learning, but all the time there were serious problems with my behavior. And the older I got, the cheekier I became. That's when the first drugs, cigarettes, parties, alcohol came into play. As usual, my grandmother didn't have much to say, but there was also my uncle, my mother's brother, who became my legal guardian after her death; if it wasn't for him, I would have ended up in an orphanage. As you can guess, everything I did, he didn't like at all. My grandmother couldn't stand up to me, as parents do, so she often looked for help from my uncle. They both still had the same vision for me and my future: I will study very well, and then, classic – good college, good job, probably a family, and life will be beautiful. And I had a completely different vision for myself. At that moment, I was most interested in my friends, alcohol, and other, more or less legal activities. I didn't really understand that someone can have problems with studying. I just sat down and remembered everything immediately.

The real problem was that I couldn't handle my emotions at all. I was also becoming more aggressive. In addition, the older I got, the more serious it all became.

The biggest aggression and fits of rage were caused by people mentioning my mother. Kids are always cruel, and back in the days it was cool to be like: "Your mother is this... your mother is that." It would mentally destroy me. When somebody mentioned my mother like that, I went crazy right away, there were insults, aggression, and I was ready to really start a fight. I've really been close to doing serious harm to someone more than once. I couldn't understand why it was like that. I couldn't accept it, my mother's death and my whole life situation. I came to peace with my mother's death for good in 2018, with help of a psychologist. Before that, it was something I couldn't grasp, it wasn't acceptable in my head. I had a huge grudge against my mother. I was constantly angry that she wasn't there and at the same time, I was angry with everyone who knew her. As soon as someone started talking about her, telling the stories, my grandmother always liked to show pictures of her, I was completely devastated. I couldn't take it. My grandmother tried to constantly reason my behavior by the fact that I had a difficult childhood. And that I never met my mother. My uncle, on the other hand, thought it was a matter of my personality. He thought I just always had a fucked-up personality.

Maybe at that point in my life, he was right. Generally speaking, cigarettes, drinking, and rebellion against the elders apply to almost every teenager. But heavy drinking, aggression, constant fights and problems, more serious beatings – not necessarily. I had more serious problems too: hooliganism, demolishing bus stops, running away from the police. What still shames me after so many years is that I once stole a watch from a store. It wasn't a particularly expensive watch, I remember that it didn't cost more than 100 zlotys (app. \$30). I didn't steal it for profit or because I had the nature of a thief. It was just unbearable for me to feel the frustration caused by poverty. As it is among teenagers, I felt an incredibly strong need for acceptance and the need for having cool gadgets associated with it. Everyone around me had different things that impressed me. Me and every other teenager – expensive phones,

branded clothes, money for everything. And I couldn't even afford a stupid watch! Well, in a fit of rage, caused by an impulse, I just stole it. And of course, I got caught. If it wasn't for the fact that it was a reasonably cheap watch from Lidl, the whole thing could have ended badly for me. After all, I could have ended up in some juvenile detention center with that incident being noted in my criminal record, which would be following me my whole life and I wouldn't be where I am now. Fortunately, as this was my first criminal offense and it was a petty crime, I ended up with a warning. And with the huge shame, I feel to this day.

Somehow, I graduated from middle school and had to choose what to do next. I still believed in this mantra, that you have to study and study hard. And the choice of a high school major required some thinking about your future. For example, if someone wanted to be a doctor, they couldn't choose a mechanical major. By the way, it's absurd that this system works this way. At this age, you basically have to plan your life and what you want to do in the future, what profession you want to do. At first, I thought about being a lawyer, but later I realized that a lawyer is basically a humanist. And Polish was never my thing, so it was clear to me that I would not become a lawyer. Besides, I was made aware that to become a lawyer you need 5 years of university, then specializations, bar examination, and so on, a waste of time if you ask me. I decided that I'd go to a polytechnic, so I chose a high school with a math major. This high school was private and you had to commute, but it was the best high school in the area.

You might say that choosing this high school was the first step on my way to change myself. This high school was really strict. It wasn't like in other schools where you can quickly go for a cigarette during a break. There were CCTV cameras. There was a guard at the front door. The whole school wasn't big, there were about 20 students in each class, so everyone knew each other. Felt like a little family. So much so that my tutor could come to my house just to talk to my grandmother.

We were very much close as a year, which we still are today. But the downside, at least for me, was a very high level of con-

trol. If you were absent during class without a note from your parents, they called your house right away, because parents and teachers knew each other too. For example, I only ditched school once in my life because we wanted to check with my friends what would happen. Only once; immediately there was a phone call to the house, some kind of punishment, and to the end, the teacher of which the class we missed would give us short oral tests. In every lesson. None of us ever ditched school again. It could be annoying at that age, but the system was really effective. There, I finally learned discipline and consistency, which I could not master before. It gave me a lot, that I was finally effectively cut off from my old environment. Before that, I used to come back from school, throw away my backpack and spend time with those who drink beers all day and do nothing. Now I've started spending more time with my friends from the new school. And these people came from a completely different environment. After classes, instead of drinking, they spent time at the cinema, meeting each other to do something interesting together. Even if there were parties, these people had a completely different discipline and they knew if it was time to study, then it was time to study and they were striving for something better. There wasn't much time anyway. When you came back by train after classes somewhere around 5 p.m. and you had to do homework because teachers checked that. So as a result there was no more coming home drunk and no more old friends.

All of that gave me a strong impulse to make a significant change in myself. Because at that point, I was already very much focused on having money. I wanted to be able to make a lot of money one day because there was never any money at home. Especially, because in my new high school, I had plenty of examples of people who came from wealthy families.

All the people who surrounded me before, in Bełchów, were completely different types of people. Children of poor full-time workers, barely making ends meet, some people getting an odd job from time to time or completely unemployed and on benefits. A single mom, raising a child by herself, a lot of families with problems, and finally a full-on pathology. There were no cars, no clothes, no holidays, nothing at all. So it is not sur-

prising that out of boredom and the feeling of hopelessness, children spent their time as they did. And people I met at high school, they had trips during the year, holidays abroad, branded clothes... For kids, it's really important. And they always had money. When I brought food from home, they could afford to go out for lunch. I saw the wealth when someone invited me to their house when we got to know each other better. It turned out that one of them has parents who are doctors, another one has lawyers, somebody's parents own a warehouse, somebody has a big company, another one has a sawmill... I started to see successful people around me, people who can afford everything. People who were able to look ahead and invest in their children's education. So it was a good high school, but the poor people didn't really go there. Surely, I was one of the poorest in the whole school. I had a 400 zlotys (app. \$120) pension after my mother died and my grandmother had a 1300 zlotys (app. \$370) pension. After 30 years of work! The brother was (and still is) disabled and required constant care and rehabilitation. Often it was just not enough to pay for everything. So that's probably the first time I've consciously started to change my life, to be able to have money too. No doubt, this high school time has had a bloody powerful effect on my life. I still feel great gratitude and I want to thank all the people in my class and Mrs. Ewa, our class tutor.

High school came to an end, I had to choose a university. Along with my three closest friends we had the idea to go to the Poznań University of Technology to study together. I always wanted to go to Poznań, my uncle lived there, and so did his wife, with whom I had much better relations, even though we didn't know each other that well. She always had nice ideas, she could talk to me, and they always had money, which I also started pursuing a lot. But the reality was that Poznań was far away, an expensive city, and since all three of us got accepted to Łódź, we went to the Technical University of Łódź. I didn't get into civil engineering, but I chose something that seemed similar and that was spatial management. They said it was a hybrid between civil engineering and architecture. It turned out that it really was a hybrid, meaning a bit of everything and a bit of nothing. In my first year there, I really pushed hard to do my

best. I felt pressure to study. And since the first year is always the hardest, I tried to do all these assessments, I tried to treat everyone with respect, I always came dressed smart, to my exams I even came wearing a suit. But at some point during my second year, it occurred to me that these studies won't give me anything. Just moving out of the house and going to college was such a "stop-loss"¹ on my family. It was a very big step forward for me. There was no control from my uncle and grandmother anymore. I had to start thinking and deciding for myself; for me, it was like lifting obstacles.

There was, of course, college life, freedom, and hard-partying, because why wouldn't we drink if we like it. Nevertheless, I tried to do my best when it came to studying, at least in the beginning. After the first year, I started to realize that my time here doesn't add much value to my future.

¹ Literally, "stop the loss. "A stop-loss order is an order placed with a broker to buy or sell a security when it reaches a certain price. Stop-loss orders are designed to limit an investor's loss on a position in a security."

PLANNING IS ESSENTIAL

Most people go through life without any plan, so they don't have much influence over their life. They're just trying to survive another day. But there are only two possibilities: you either plan and shape your life yourself or someone else does it for you.

Why don't most people make plans and achieve their goals so their life can change year by year? Because they are not aware that dreams, goals, beliefs, and strategies must coexist and form a coherent totality.

Dreams, beliefs, goals, and strategies are the pillars on which your wealth and future financial freedom are based. Your wealth does not depend on your strict discipline, hard work, or sacrifice, but on the stable cooperation of these four pillars. Each of them is based on the answers to this simple question:

Dreams

What would you do if you had unlimited time and money?

Goals

Who do you want to be? What do you want to have?

Beliefs and values

What is really important to you? Why is this so important?

Strategies of action

Do you have the knowledge and skills to achieve what you want?

Your dreams

What you dream about is a good indicator of what can make you happy in the future. It would be good for you to think, what would you like to do if money and time weren't an issue. You might be surprised how many of your dreams require money for you to achieve them.

Your goals

Goals are concrete dreams. The difference is a conscious decision. Without it, everything will remain in the dreamland forever. So ask

yourself a specific question, what would you like to become? And also, what would you like to have and do? In the following chapters of the book, I will tell you how to do this and what will help you to make aware decisions.

Your beliefs

Your goals and dreams must be coherent with your values and beliefs, so in fact – with you. Ask yourself, “What’s important to me? What has real value to me? Why do I feel this way?”

It often turns out that our beliefs are not unbiased facts that need to be accepted, but they are only one of the possibilities. External factors, with the family and the closest environment at the forefront, have a powerful influence on shaping our beliefs.

I hope that after reading this book you’ll come to the conclusion that you’re not limited with your beliefs. They are not something clearly and permanently defined. It even sometimes happens that different beliefs deep inside our heads contradict each other. If your beliefs pull you in two opposite directions, you actually stand-still. This is why it is so important that beliefs are coherent with the goals you want to achieve.

REMEMBER:

By consciously choosing your beliefs and the values you want to follow, you can control your life.

Your strategies

Strategies allow you to plan specific actions that will lead you to achieve your goals, coherent with your dreams and beliefs. To fully use them, you must have the right knowledge and skills. That is why constant growth is so important, striving to gain knowledge and increase your skills. Learning from people that are better than you. Watching and listening carefully. Hard work and consistency.

From further chapters of the book, you will learn how important this was and still is in my case.

Building wealth and financial freedom do not have to last for years. It is unbelievable what a person can be capable of and what results can be achieved when they manage to combine all these aspects into one and push them in the right direction. On my own example, from a complete zero, I earned my first million in exactly 16 months.

REMEMBER:

Success means you get what you want. Happiness – that you like what you got.

IMPORTANT:

Money is important, but it's only as important as you make it.

If you have financial problems, money becomes too important.

Your goals, beliefs, and values must be coherent with each other.

Your way of thinking led you to where you are right now.

If you keep thinking the same way, you'll never be where you want to be.

Financial problems impact all areas of your life.

Poor people are usually unhappy.

Whoever works hard all day, has no time to make money.

MRS. EWA, CLASS TUTOR

In high school, Damian went to a class that was a continuation of the middle school class, which means that almost all students knew each other for years. Only a few people were new, and Damian was among them. Not all the newcomers were able to adapt to the group, because it was a very tight group, both socially and in terms of studying; some even knew each other since kindergarten. Damian adapted very quickly. To this day, when Christmas Reunions are organized Damian always shows up.

Damian was a very good student. Maybe not the one who would pass everything with flying colors, but he was certainly a good student. I even remember that once his grandmother received a letter from school with congratulations, which means that his grades must have been above the average of 4.5.²

He wasn't a quiet boy sitting in a corner for sure. On the contrary, he always had his own opinion. He was never afraid to express it, no matter the consequences. Always boldly and confidently. From my point of view, as a class tutor, he was rather always surrounded by people, he had a group of friends around him, and it was clear that he was to be reckoned with. It wasn't that he joined the group and was accepted because he adjusted to the rest. No, he joined the group because he had his own opinion and I think that was why he got their respect. He certainly was not a "loser".

As I remember, he did not choose my biology class as his major. He preferred scientific subjects. As far as school absences are concerned, there was no problem with that, even though he commuted every day. I had great respect for the fact that even though

² At that time in Poland, the grade of 5 was the best.

he was brought up by his grandmother, he had a difficult situation at home, so he could fall in with the wrong crowd and start having problems, he conscientiously went to school, studied, and there was no skipping classes or any other problems. I knew his family situation very well, I was at his house when his grandmother invited me for a chat. She wasn't always able to come to school for parents' meetings, due to her age, so I came to hers. I also knew his uncle. What I want to stress is that not everyone at school knew about his situation. It was clear, the boy has had a lot of problems. Lack of parents, brought up by his grandmother, uncle somewhere else in another city, it was certainly not easy for him to deal with all this baggage. But what's important is that Damian did not require any special treatment from his social circle. The vast majority of people didn't really know about it. He didn't feel sorry for himself. "Oh, all of you, help me, because I'm so poor." Though probably somebody else could have done it because their life situation was really hard. But for Grandma, he was the apple of her eye. I suspect that if he had climbed the Palace of Culture and Science,³ Grandma would have said that apparently he must have had such a purpose and had a good reason to do so. That's how I saw it from the class tutor's point of view.

I always had a strong impression that when Damian made up his mind on something, he tried to do it at all costs. "I'm a good boy and I'm sorry to be alive." No – I want to do something, I have a goal, period. I have to achieve it. But it wasn't like he was rude or arrogant at the same time. He never gave me any reason to be really upset with him.

This high school was different from any typical school. Teachers, parents, and students, we were all a bit like a big family. But I don't mean family, like, "You haven't got it the first time then you won't get it at all." The level of education was very high, one of the highest in the country, but it is very important that the student doesn't feel anonymous. And I had been watching Damian since he came. Maybe he was a little shy, right at the beginning. You know, a child somewhere from Skierniewice, came to school on his own, he did not belong to

³The tallest building in Poland.

the group. It must have taken some time. But in his case, it was a very short period.

I think his change might have been influenced by the fact that this is a school, where there is always someone to look up to. I mean, the so-called man of success. We had a lot of children who really wanted to work hard and used their potential to the fullest. It was a school where it was obvious that the students cared. It wasn't this type of school that when someone did something stupid, they got a standing ovation. Here, on the contrary, it was rather criticized by the students themselves. And I think that meeting people like that helped Damian look at things differently. He realized you can think differently, you can think better, you can do more than anywhere else.

Damian had ambition. I remember that at one point he was talking about SGH (Warsaw School of Economics). He had his own goals, he made various plans for himself. And I think the fact that he met completely different people than before, helped him change his way of thinking. Sometimes it is enough to meet one important person in your life to change a lot.

If I were to talk about the problems with Damian, personally it's always problematic for me when someone speaks louder than me. And he could do it. He wasn't one of those who always said, "Yes, ma'am." He had to say his opinion, which doesn't mean he didn't listen to the arguments of the other side. But he was never like, "You're right because you're a teacher." I know there were a lot of problems at home, with his grandmother and his uncle, but at school, there were no big issues with Damian.

It is also particular for this school that a large group of students here come from wealthy families. This does not mean that only rich kids come here alone, but there are many who can clearly afford a private school. People who pay a lot of money know that it will pay off in life. Knowing that if they pay now, it will be a success in their child's growth in these 3-5 years. And it works out, and I'm sure it worked out for Damian too. And the fact that at this school Damian was certainly one of the less wealthy ones, to put it mildly, could have awakened even bigger motivation to achieve something, to have what they have or more. The fact that he regularly visited the school and me later, after graduation, shows that he must have felt good here.

For me, the most characteristic was this stubbornness in pursuing a goal. "I don't care if I can't afford it now. That doesn't mean I won't become someone and I won't succeed." A set goal, concrete, no hesitation. But stubbornness is one thing, but besides that, there is also work. Because it's not that I'm stubborn and I want to achieve something, but I'm sitting with my arms crossed. He had to work really hard as a student. He went to the middle school near Skierniewice, where the level of education was much lower. It was certainly more difficult for him than for others, who had been in this school for years, knew the teachers, their ways of conducting lessons. And he had to adjust to it all, by himself, from scratch. And it certainly wasn't easy. But maybe because it was harder for him, this desire to get out of where he came from worked in his favor.

That's how I remember it.

ANDRZEJ, FRIEND

To be honest, Damian and I have known each other since I can remember. We were in touch this whole time whether it was a football practice or a time spent together at the council estate. We did various things in our free time. There was not much of a choice in Bełchów. There was a lot of drinking, hanging out on train platforms, different bus stops, there was nowhere to go. Well, we had been looking for these places. First alcohol, cigarettes, first girls, parties.

When the football practice was over and he went to high school, we weren't in touch. We met again when we went to university. We lived together for a year. It was the first really radical change from the countryside to the big world, to the city of Łódź. It got to our heads a bit too much. What did Damian do then? Just like all of us, we rented a flat with two other friends and we lived the so-called student life. Parties, alcohol, computer games, sometimes going out on Piotrkowska Street⁴. We cared about studying the least. An ordinary 18-year-old who doesn't quite know what he wants from life. Once one of us came home and broke the news that Pearls⁵ are on sale, just for 2 zlotys (app. 60 cents) at a nearby store. We bought all of them and they were gone the same night. Damian didn't even mention trading at the time, he was into spatial management and projects during his studies.

Damian grew up without parents, and his grandfather passed away early too. I saw that he missed his father very much. He missed having a father figure that would keep him grounded. He wanted to impress everyone and be everywhere.

⁴ Famous street in Łódź, where most of the bars and clubs are located, popular among students.

⁵ Hop Pearl, a popular and cheap beer of Lublin Breweries.

Now, in hindsight, I can see how much he was looking for attention and acceptance. He wanted to be in the center of attention and he achieved this, in his own, twisted way. Sometimes it was exhausting for all of us. This is how I saw him at the time, which does not change the fact that we had a very good relationship and we were friends.

However, he wasn't particularly rude or unpleasant, sometimes just a bit pushy. Once he drank a bit too much, testosterone hit him in the head, and long story short, I had to take a beating for my friend.

In hindsight, I really feel that Damian hasn't changed at all. Of course, nowadays we see each other less often. We used to be close friends, now we can say that we are friends. But when we sometimes manage to meet and talk, even over a beer or vodka, it's like nothing has changed. We laugh and talk as we used to do. Trading is a means to what it's always been about – pursuing a goal, a way to get higher and higher. He found meaning in it and he's good at it. I've never noticed money getting too much to his head. At least he wasn't like that towards me. To me, the way I look at him, good old Damian. I got a little pissed off when he called on New Year's Eve from Australia. I'm at work, and he says, "It's New Year's Eve here, Happy New Year!" He annoyed me a bit, although it was nice that he remembered his friend.

Why do we have such a special bond with Damian? When you've been through so much from the youngest years, when you're 14 or 15 years old and you're in this together, running away from the police, breaking signs, breaking windows, demolishing bus stops, and so on – it has to bring you closer.

Of course, in terms of our friendship, we have had different tensions, different opinions. But whenever one of us got into big troubles, the other one had his back. I guess I had Damian's back more than he had mine because when he drank, the aggressor inside him would turn on.

After the first year of Uni, we stopped living together. The story was that once we set up a fan page on Facebook for our friend Karol. He had this thing that he almost always fell asleep at a party, either in front of the computer or in some weird positions in different places in the apartment, of course after a big

dose of alcohol. He could talk to you like everything is fine and suddenly it would cut him off. We took a funny picture of him once when he was unconsciously sleeping on an armchair wearing a T-shirt with the sign "100% Energy" on it. Then every time he fell asleep during a party in some strange place, we took a picture. And with these pictures, we created his fan page on Facebook. Karol didn't have Facebook before, so he wanted to have something so he can catch up with his old friends. He unawarely agreed to post his pictures there so we ran this fan page. And at some point, of course, Karol realized what we were doing. As you can guess, he didn't necessarily like it. He didn't even make a terrible scene, but he completely cut himself off from us, like a stranger. Although we lived in the same flat, he did not talk to us for more than 3 months.

Before we went to college, in Bełchów, we spent most of our time drinking booze. There's simply nothing to do in a village like this when you're 13-14. So we often drank. We drank to pass out at least once a week and besides that, we had beers practically every day. At that age, we had to find a way of buying alcohol, so we made friends with a bunch of hobos who would buy us what we wanted for an extra beer. Karol's parents had a shop so he often took it out from there in secret. So most of our crazy stories are linked to alcohol.

KAROL, FRIEND

I'm the only one who has known him for so long yet I didn't go to middle school with Damian. I didn't know what stories Damian was famous for. I always found out from mutual friends of ours. On one hand, I didn't really want to believe it. I didn't quite understand why he was so aggressive. But on the other hand, I knew him well.

First of all, he didn't want someone to tell him what to do. When somebody tried to limit or lead him in any way, the aggressive side often turned on. Often he used force to prove his point. But I think it passed after middle school.

Then we all graduated school together, and there was a plan to go to university together. There were four of us, that is me, Damian, Andrzej, and Paweł. I don't think anyone else, from our year, went to university. And then it wasn't really clear what way Damian will eventually go.

I think it started out as MLM.⁶ We all had the same approach to his business which was the same most people do: "You're not gonna make it, you're gonna get burned like many before you. Everyone knows it's not worth anything." Maybe a bit of cash at first, but in the end, you will stay with nothing.

I think Damian got most involved in this company, connected to finances and sale of policies. We were really surprised that something started happening for him and he was making some money. At some point, he even got a car. We didn't really know what it was about, but we saw it was profitable. We didn't even want to know what it was all about. We thought it was probably scamming people into something, telling people different things, that they could believe in themselves and do what you tell them.

⁶Multi Level Marketing or "Network Marketing". A business model based on recommendations.

Everything is at your fingertips. We didn't want to believe it worked at all. But Damian got involved and finally, step by step he separated himself from us and took care of his own life, fulfilling his own goals.

There was a time when Damian got enemies. And most of them were among people who knew him longest, his old colleagues. It's not because he insulted or hurt someone in any way. It was this strong, toxic envy of people who grew up in the same environment as Damian. They just couldn't bear the fact that out of nowhere he started making money. It turns out that making money is also a way of making enemies. But it can also provoke people to show who they really are.

For Damian, it was really fucking hard and sad. He couldn't understand why this was happening, he battled these thoughts and didn't know what was going on.

I wasn't even looking at what he was doing and what his way of making money was. To this day, I don't know how this trading thing works and how you can make a living out of it. But if he's happy and he has people who believe in him, then there is nothing left for me other than being happy for him too. If he passes on his knowledge and as a result others make their dreams come true by investing in the stocks, then it seems to me that Damian does a really good job.

I'd say now you can really see what Damian is like. Despite the money, he didn't become an entitled prick, a douche who got too much in his head. He is still the same old Damian. It was other people who changed, others started to look at him differently, others hated him. That really shows this toxic mentality.

Money is not some magic way to change lives. But when someone starts making a lot of money in a short period of time, that's when they usually show their true colors. Big money is such a personality catalyst. I am even more glad that I have such a good relationship with Damian all the time and that he hasn't changed.

WHY ISN'T THERE MORE RICH PEOPLE?

Imagine a thousand people starting their professional careers at the same time. You're one of them, let's say you are 24 years old. How much chance do you think you have of becoming a millionaire in 30 years? Statistically, your chances are less than 0.1 percent! Only a small percentage of all professionally active people earn more than the equivalent of one million US dollars per year in Poland.

Applying the rules I write about and learning how to build financial freedom is not difficult. There are a lot of books on this subject. Then why are there so few rich people?

Because it is easier to stay poor.

It's easy to write down your achievements in your journal every day, but it's equally easy not to do so. You can easily save ten percent of your income every month, but you can just as easily spend all that money. It is not difficult to make a lot of money, but it is just as easy to make little money.

The difference is in your beliefs.

There are a few qualities that are characteristic of people who have financial problems. These people usually hang on tightly to some bad habits.

REMEMBER:

People who have no money, do not clearly define what wealth is to them.

I once read an interesting sentence: "Life is like a mail-order house. You get exactly what you order."

A statement like "I'd like to have a lot of money someday" is extremely imprecise. It's like you're placing an order: "I'll have something nice, please." First of all, you need to specify the amount that

will give you a sense of wealth. Secondly, you must clearly define the time frame. Think about it now and write it down:

In the year I will have \$

There is no chance the universe will send you this money unless you determine and write down this amount. Later, of course, you can make it bigger, but write it down now.

In order for you to define clearly what wealth is to you, three steps are necessary:

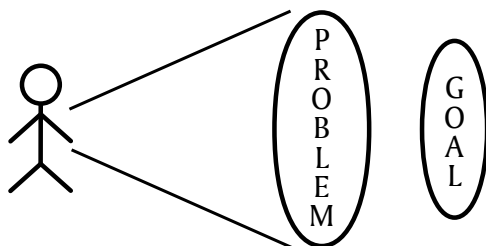
1. You must know the exact value, expressed in a specific amount.
2. You have to write this number down.
3. You have to make an image out of a written-down number.

Your mind, your subconsciousness, does not understand words and numbers very well. They react the most strongly to pictures and images. In order for you to be able to acquire real wealth, you must make your subconsciousness your most powerful ally. This will automatically make you do the right things and make the right decisions.

Goals and problems

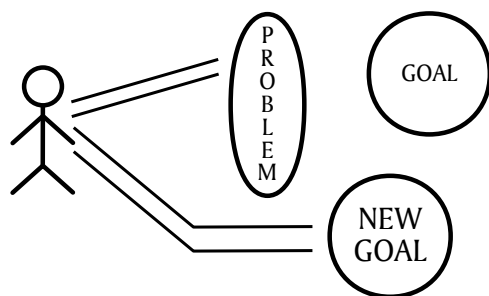
Often during my workshops, I like to refer to the concept of subconsciousness. Remember that your subconsciousness likes consistency very much. It reacts to perseverance and frequent repetitiveness. Therefore, when setting yourself goals, think about them well, so as not to change them later. And the bigger they are, the less you have to verify them.

In my opinion, big, more distant goals are more realistic than small ones. Imagine a small goal and look at the picture below:



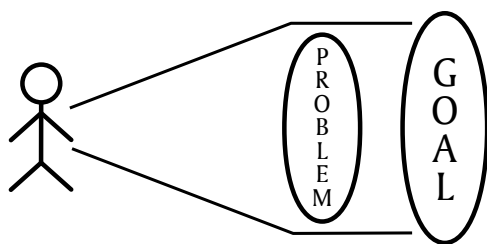
As soon as there is a problem between you and your goal, the problem obscures the goal set beforehand. If you want to see your goal, unfortunately, you only see the problem that blocks it, therefore you can no longer see what you're aiming for. Do you know what most people do when the problem is at the front?

They're looking for a new goal.



And probably at some point, there will also be a problem between you and your new goal. And most likely, to avoid difficulties and discomfort, you'll look for another goal.

And now imagine that instead of a small one, you would have a big, impressive goal, which in your current situation is impossible to achieve. In this case, the problems that arise will never completely cover the most important thing. Small difficulties will not cover up the big goal:



Great goals increase the range of your perception. This makes it easier to see the arising opportunities. Great goals make it possible for you to get to know the right people.

People who have achieved wealth usually set themselves great goals from the beginning. Therefore, the problems they came across

turned out to be relatively small. Keep in mind what's waiting at the finish line when you approach potential difficulties.

REMEMBER:

People who don't have money will never consider wealth a necessity.

People who don't have money, also don't have perseverance.

Would you like to know if your goal will really make you happy and satisfied? Because if it won't, you may be going on a long and potentially hard journey just to find out that you didn't want it at all. However, if you are completely convinced that your goals are right, your self-confidence and subconsciousness will release energy and give you the necessary strength to pursue your goals with confidence and joy.

I would like to ask you now to check it very simply.

Write down what you consider to be your greatest dream. It may be something materialistic (e. g. a house, a car) or a state or a situation you see yourself in (e. g. your job, a relationship with another person, travel, other activities). Anything. It must be something that is important to you, something you want to strive for and that gives you the motivation to act.

Now describe it as precisely as possible. Use all the details that come to your mind:

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Close your eyes and imagine what it would be like if you already had it. If you'd made your greatest dream come true. Imagine yourself, in this situation, during your daily activities. See yourself very clearly.

How are you feeling? What are you doing? What do you do? What activities do you perform? How do you look? What kind of problems can you come across?

If you can think this way for ten minutes and feel comfortable and pleasant during the exercise – you have a good chance that achieving these goals will make you happy and satisfied. Then it'll pay off to be persistent.

Otherwise, rethink everything.

A lot of people are ready to take responsibility for their failures without hesitation. However, they are not able to take responsibility for their success.

I would like to ask you to answer two simple questions:

1. Assuming you're gonna do your best, how much money could you make in the next 12 months?

\$.

2. How did you calculate this amount?

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And now think about the best month of your life in regards to your income. Multiply this amount by 12. Add 10 percent to that every month. Write it all down.

If you feel a little intimidated, it means it's time you take responsibility for your success. What you earned, didn't come out of thin air nor a lottery. You were the cause and you were responsible for

it. And you can do it again at any time. You can also create the right situation in which you can repeat it over and over again. You did it once, you can do it many times. And more. You will prove then, that you owe your successes exclusively to yourself.

Believe you're very good. Take responsibility for your success and your achievements.

REMEMBER:

People who don't have money are not ready to give 110 percent.

Mentor

People who don't have money, usually don't have a good mentor either. It's worth your while to find a valuable mentor. Your mentor should have at least ten times more money than you.

A mentor is supposed to help you avoid mistakes. They will help you develop your skills and will not let you waste your time. He will watch over your progress and check your results. You'll be even more motivated in front of the mentor because it will be harder for you to find excuses and give in to laziness.

A mentor can also set you towards a goal you wouldn't think about yourself.

REMEMBER:

A mentor will help you increase your effectiveness and will bring you closer to success.

Your strengths

People who don't have money tend to focus on their weaknesses. What they lack and what prevents them from achieving their goal. Of course, that is if they have any specific goal at all.

Think about what speaks in favor of you becoming rich? And what's the obstacle? What do you feel good at and what's your weak side? Please write down your strengths and weaknesses:

Table 2. Strengths and weaknesses

Strengths	Weaknesses
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.

Which of them did you start writing about first?

REMEMBER:

A man who focuses primarily on his weaknesses will never achieve wealth.

That doesn't mean you should just ignore your weaknesses. What is important, however, is what you focus on, what you want to consciously use, and what gives you strength. Build your future on this foundation.

Your strengths will make you rich.

IMPORTANT:

Big goals are easier to achieve than small ones because problems cannot fully cover them up.

Successful people would never be happy if they did not achieve their goals.

A person who gives 110 percent, leaves no room for excuses and therefore must succeed.

BARTEK, A FRIEND FROM THE UNIVERSITY (I)

From the very beginning of our first year, Damian was a very open person, he knew everyone. In our year we had around 100 people. After the first week, somehow it happened that we became close. And after that first week, when we were going from one class to another, one of our friends came up and said she literally has to ask this question: "Are you guys gay?" And that was after a week! The girl was really easy-going so we said without thinking too much, "Yes, of course, we are." It made quite a shakeup among our friends, but oh well.

At the very beginning of the academic year, I remember that Damian was very concerned about his studies and everything that was going on around him. He quickly came up with the idea of applying for the president of our year and became one. When it was time to do the first exams, he was very worried about it. He came wearing a suit so God forbid, he doesn't look messy.

Later, when he slowly got into the stock exchange and investing, he sometimes started mentioning that maybe I'd try. Everybody's reactions were the same and quite mocking: "Are you fucking crazy? You're doing spatial management and you're going to invest."

But first of all, before investing, I remember for Damian there wasn't a thing he couldn't do. I have met very few people like that in my whole life. His attitude was that there is not a thing that couldn't be done. It was typical for Damian that during interactions with him all the barriers disappeared. Not only between him and his colleagues but most of all between him and his tutors. I remember it helped him a lot when he was our

year's president. Damian had phone numbers to all the professors and for him, it was not a problem to call, have a chat and reschedule something – cool, no problem.

There is a lot of teamwork in spatial management studies, and I remember that we were always in the same team throughout the years. Besides clear advantages, it certainly had its disadvantages, especially because of Damian's exaggerated bluntness. "You take care of the technical aspect, as far as the project is concerned, and I'll take care of the day we give it back and what it is going to look like for our tutor." The problems were caused by his bluntness and directness. It seems to me that there are way fewer people who are so open and direct. This doesn't always work with professors. Because if a student comes to you and wants to talk like you are both equal, wants to get something done and at the same time wants to change your opinion on something, and you are Mr. High and Mighty Professor, then it is received with mixed feelings. Some didn't like it very much. And because we were on the same team, it also affected me. "Oh, are you with that Damian?" and I knew there was nothing to talk about because I was done. Although in the end, it was mostly okay, because when it came to difficult situations, Damian always said: "Okay, I'll take care of it, don't worry about it."

It also helped that at some point we started having a very similar approach to what our studies and results should look like. I guess that at around the same time we both came to the conclusion that this is not what we would like to do for the rest of our lives and that it was not the best choice. So the main goal for the rest of our time there was to graduate as soon as possible. There were some things you had to do your best in, but there were a lot of things you could just let go of. Especially the ones we've been less worried about, Damian was very useful. He always honestly said what the situation was like, what he wanted it to look like, and whether we do it or not. And it often did help a lot.

DAMIAN, 2012–2016

I remember that one day a friend from Bełchów, (much older than I was), got in touch with me. She invited me to a seminar. It had an intriguing title: “What do you know about making money?” In the beginning, I had the same approach towards seminars as everyone else. First of all, I don’t want to spend my money on them. It’s a waste of time too because I would have to go to Warsaw. And also, what are you talking about? What finances if I’m in Spatial Management. So the first time I politely, though firmly, said no. But she invited me for the second and then the third time. Funnily enough, my girlfriend at the time also said I shouldn’t do it. She was also the kind of person who didn’t like to get tired and didn’t like change. She didn’t like to do anything beyond what she absolutely had to. Her mom sent her about 500 zloties (app. \$140) every month, so she kind of made the two ends meet. It’s okay the way it is, and we’re going to worry about what next after university.

That’s how I ended up at that seminar, where they discussed the basics of the world of finance and entrepreneurial mindset. It was a three-hour lecture at the University of Warsaw and it turned out that this seminar was led by another, an even older friend from Bełchów. Although it was quite short, it gave me a lot to think about. They were saying a lot of smart things there that I heard for the first time in my life. About the basics of financial intelligence, about smart money, about the fact that it is worth doing things differently than the rest, for example, you sell when everyone buys, that you have to think out of the box, that there are people in the world who earn a lot. And then he showed me, for the first time, how he makes 140,000 zloties (app. \$40,000) in a month. Not on the stock exchange, because at that time it wasn’t popular, but it was impressive nevertheless. It got me thinking. This man did not study finances

or anything like that, he learned something, got the knowledge and the ability to apply it in practice and now he earns as much as I have never dreamed of.

There were also other people there who said that you don't have to work in your profession, that studying is often useless. There was also a group of people who earned at a completely different level, double digits every month, who showed that you can have this chill, that you don't really have to do anything... And that's where the change in my thinking started. That seminar gave more knowledge if someone wanted to, but what is important, it also opened a path to networking and growth.

During this training, I was recommended to read a book, which completely reevaluated my previous thinking. It was Bodo Schafer's book, "The road to financial freedom. First million in seven years." Later I recommended this book many times to other people, I do not know how many of them actually read it. Anyway, this book was the jackpot to me. I remember until that day I did not like reading books very much. I always preferred science. But as soon as I started this one, I devoured it without any breaks in between, and it had over 200 pages. At that moment, it was something brilliant for me. In the book, Bodo Schafer describes how to step-by-step, from an early age develop a business mindset. He relied heavily on his own story, and I was really interested in that. First of all, the environment working in the financial industry. Because there it was repeated like a mantra, that if you want to make a lot of money, you have to be close to the money. You have to be around certain people and then it will be easier for you to make money too.

Anyway, after this first experience, I quickly got into the world of finance. I started meeting these people. I started hanging out with them. This is where I first met Kamil Partyka. Overall, it was a financial-capital company, but there was also one module on the stock exchange that Kamil was running. And that's where it all started. I basically gave up on college. I got so into it that I quickly started to prepare to run the seminars myself. That's where I learned all modules of knowledge: the basics of financial intelligence, NLP, metaprograms, change of beliefs. That's where I also completed a professional financial advisor course. Overall, it was great, there was only one

problem, and that problem was the product. Nobody likes policies, nobody likes getting tied up for 10 years or more. Due to the specifics of the main product, the industry was very hard. I learned a lot there, but I didn't really make any money.

That's when I started being around Kamil more. First of all, Kamil was always very transparent, and also had this incredible value. He could share his money. You have to share to make money – those were and still are his rules.

Of course, at the same time somewhere in the background, there were my grandmother and uncle, who both claimed that I am a thief, a fraud, that what I do is not legal at all, that I am about to end up in jail and how I will be able to look them in the eyes. Who are these people I am with anyway? They are losers. Kamil has not achieved anything valuable in life. And, of course, I should remain on my path as before: study, study hard, find a job, preferably a full-time job, because it is secure, stable, and so on. But I have been slowly able to get away from it.

My uncle hated Kamil from the beginning. Interestingly, the more money I was starting to make, the more reluctance he felt towards me. He had a little bit of a downtime career-wise – I was starting to make money. He was always meant to be a role model to me, he was the one who made money, and here it turned out that these proportions were starting to change. He lost his job. I was growing. So I didn't care what he said anymore. I started to ignore his ideas and opinions. I have developed my own way of thinking. I have met so many people who think differently and make a lot of money that he was no longer a role model to me.

And I remember one day when I met up with Kamil in Łódź. It was the beginning of 2016. Kamil invited me for lunch because I also mentioned to him earlier that I am not satisfied with the company I work at anymore and that I am thinking about looking for something else. Kamil also noticed earlier that I am more conscientious and hardworking than others, and I had better results than those who started with me at the same time. So our business relationship has begun.

While we were having lunch, Kamil said that he made 300 zlotys (app. \$85) today. Of course, I asked how. And then Kamil told me about trading for the first time. I listened and

asked him to teach me. He didn't really feel like it, but I really wanted to so he finally gave up and showed me. He told me the basics, after which I started trading on my own. At first, of course, these were small amounts, but we realized that since he managed to teach it to me, we can try to teach others together. And somewhere from that moment on, a new stage in my life began. Of course, at first, almost everyone laughed at me. They mocked me saying that what I do is totally stupid. But when they saw how profitable it was, and that I was starting to get better and better, they started asking me to teach them. That was the beginning of the Fractal Trader project.

EWA, GODMOTHER

For sure, Damian had a very big problem expressing anger. I am not an expert in psychology, but I think it may have been influenced by a strong and deep feeling of jealousy. That is why his anger, when he was a little boy, was often directed towards my children, whom he was often very malicious towards. So much so, that at some point I stopped taking them with me. When I came to visit, I saw how Damian reacts to them and how he cannot deal with his emotions. Such childish things, but so not right and annoying that my children did not want to come there. I started to come alone because I was aware of the situation Damian was in as a child and I did not want to provoke any additional stress or aggression, and also when I came alone I could give my attention just to Damian. I am talking about jealousy because I think the reason for Damian's behavior and emotions was the fact that my children had a mom and he didn't. He was very difficult in terms of relationships, at least as a boy.

Damian also very much felt that a lot of duties were put on his shoulders. He felt under pressure from the extremely high expectations he had towards himself. It is obvious that it was due to their very difficult life situation in general. As long as his grandfather lived, it was different, especially for his grandmother. But when Mr. Mieczysław died, she had to deal with everything on her own. That is probably why everyone had such high expectations of Damian. And Damian felt under the pressure of responsibility and reacted with very strong emotions like anger and aggression. Sometimes he didn't show up, came late, or didn't do what his grandmother asked him to do, and he eventually did, he got furious. He would leave, slam the door, shout or throw something. I used to go to his room to talk to him and explain. That's why I know how he felt at that time

and how difficult it was for him, that pressure and responsibility, maybe a bit above his age. Because if Kamil was healthy and fit, everything would surely look different, helping grandma would be on both of them. But the older brother was disabled, and had to be taken care of all the time. Obviously, he was allowed to do more so far Damian as a boy, it was a lot. And at the same time, he missed that close, supportive person who would understand how a child feels while being put in the role of an adult, which isn't easy to cope with.

Of course, it's good to be such an auntie who comes and goes when she wants. Only then do you have both time and desire to talk, and the indulgence. However, grandmother's daily life was certainly very difficult, especially when you have to deal with someone who is so angry and reacts aggressively, and you are not young, you are really tired and overwhelmed by all this. It is not easy to remain calm and patient.

Then, he changed a lot. I can't really say when exactly it happened. I know that when I visited Damian in Łódź during his college years, I was very surprised by how well he is doing. I think it was in university that he finally became independent.

I remember when, as a boy, he said to me during his first communion, "Auntie, one day I'm gonna have a lot of money." And I'm really glad, now that he's been consistent in his efforts for so many years. He kept his word and is now in a completely different place. He's worked hard for it. I remember him talking about his stay in the United States. I know what he experienced and how hard it was there. I am sure not everyone has experienced a job like this.

DAMIAN, 2014–2015

I began my studies at the University of Technology in Łódź and after the first semester, in February, I started looking for a job. Until now, when I was looking for a job, for example, a holiday job, it has always been obvious to me that it has to be physical work, something in construction, or fit-out work. I once worked in a processed fruit factory. After moving to Łódź, however, my point of view has changed a little. I studied full-time, I rented a flat that I could pay for thanks to social benefits that were provided by the university because of my family situation. I thought I could look for something better. But when I started to look through offers, it turned out that firstly they are very similar to each other, and secondly that the working conditions don't differ much from my previous physical jobs.

While browsing the Internet, I finally came across something called the Academic Career Office. There, I found a tab called Work & Travel. It was a program aimed at students that was supposed to help them work abroad, including the United States, during the holiday period, which was at the same time a great opportunity to travel and visit other countries. W&T was supposed to guide the applicant through all the paperwork, starting from assisting in obtaining a visa, finding an employer, signing contracts, to starting work on site. The program started in May and could last until October.

As an easy-going person, I got to know the coordinator of the whole project very quickly. He was responsible for finding Poles to work in the United States for American employers. Quite quickly we changed our relationship from the middleman – employer to just friends. I explained to him that I wasn't really interested in the work and travel option. I just wanted to work and work. He met me halfway, even though it was a little

bit against the rules of the program. Just like in Poland, there were limits, there was a certain number of hours, how many hours can be worked per day. As a result, on paper, I officially had one job, a few hours a day, and he also set me up with another one so that I could use the day to the fullest.

I was told when to buy a plane ticket, where to go to work, how to get from the airport to the place, which was quite a challenge, as you had to travel almost a thousand kilometers. So, the logistics were all taken care of and the documents were signed. There was one small problem left – I had to find the money for my plane ticket.

I tried to ask Uncle Tom for help, but there was no chance. He didn't believe in this program at all. He didn't believe in the whole idea of going to work in the States. He doubted if I would give the money back to him at all and maybe I'm just trying to get him to give me some money. His wife Magda, on the other hand, was much more open and kind. She lent me around 2500 zlotys (app. \$720) for the ticket. I went all-in.

After I bought the ticket, I had some pennies left to exchange for dollars to have something to get the transport from the airport and survive the first week there. It was a very nice village called Eagle River. With less than \$200 in my pocket, I still had to find some accommodation. The employer did not provide this either. He only gave recommendations on where to stop. But you could find a cheaper one yourself. So, all the living costs were on me; my job was simply to show up every morning at the assembly point and go to work.

My first job, which I had officially written in the program documents, was on the construction site. Although it was slightly different as in this region of the US most houses were built from wood. The company I got a job with specialized in building such houses. Work started early in the morning; the meeting at the assembly point was at 5:45 a.m., then usually an hour to get there. The north of the United States is actually just woods and lakes, so these houses were usually built somewhere in the middle of nowhere. So you had to get there first, then 10–12 hours of work and at least an hour to get back. That's what was on paper. The reality is that the Americans are very hardworking, so they work until dusk. And it was

summer, so the day was long. The work was a little bit choppy, because the owner of this company, Steve, was getting more contracts all the time. So the sooner he finished building one house, the sooner he could start building another one. Therefore, there were also days when we worked over 16 hours a day. If the construction site was particularly far away, we sometimes slept on-site in some very basic conditions to waste as little time as possible. So there was a lot of work, from Monday to Friday. The weekends were free.

I wanted to take advantage of these weekends as well. So my friend from Work & Travel gave me contacts to several restaurants. I managed to find a pub near the place where I lived and got hired there. At first, of course, I was a kitchen porter. Poles were not treated very well then, it was 2014. At restaurants, there is always this thing that you have to go through all the positions, from the very bottom, before you have a chance to get a better job. Well, but if someone like me came to work for only 2 days a week, they had no chance of becoming a waiter for example. So I ended up in the kitchen.

It was hard work too, over a dozen hours a day, so I didn't have any free time. And I worked there illegally because according to the rules of the program, I couldn't work a second job. The employer agreed to this and in return I promised I'll give my best. The US is very liberal in this respect so there is no need to be afraid of any inspections. The things I saw on the kitchen floor there, would never happen in Poland.

That's how I spent my whole summer. In September my contract officially ended, but I wanted to keep working. Because of the fact that both of my employers were satisfied with me, I made a deal that I could work after the end of the program, illegally. I was actually able to work for another 2 to 3 weeks. It is acceptable as long as your visa is valid. When the visa expires, you can't come back to the US. So I literally stayed until the last day.

So I worked in the States for 5 months. I was more than ten thousand dollars in profit. First of all, I had this urge to finally get those things which I could not afford before. While still being in the States I bought designer clothes for almost \$2,000, and when I returned I bought my first car ever. It was a BMW E61 for about 30,000 zlotys (app. \$8550). I ended up

spending practically all the money I had earned with my hard work and again I was back at square one.

I started my second year and I already knew that I want to go again next summer. As long as you're a student, you can go as many times as you want. It was already easier for me because I was in touch with the same middle man so he already knew what I wanted to do there. The only difference this time was that I knew I didn't want to work on a construction site again. This type of job is always so damn hard, plus in the States, it's very specific. In the US no one has heard about anything like safety regulations. Many times, I've worked at height without any protection. The employer lived by the rule that if you fall, you fall. Eventually, you'll be fine and you'll keep working.

In general, I was impressed by how diligent and conscientious Americans are. That's where I learned that when a break is 15 minutes, then it is 15 minutes and there's no dragging out. And during a 12–15-hour workday, you only have two breaks. You can of course drink water or go to the toilet, but there is no way, like in Poland, that you can, for example, sit down and smoke or those who smoke have longer breaks. I don't think anyone smoked there, and if they did, they'd have to do it while they were working. Their conscientiousness and commitment to work were one of those important things that gave me a lot to think about.

The second thing that gave me a lot to think about was related to this man I worked with. His name was Mike. He was a guy in his 40s who had worked physically for this one employer for all of his life. It was a family business with a long tradition. Mike's lifelong dream was to go to New York once and spend a night at some expensive, fancy hotel. He had a normal family, a wife and three children, and an old car falling apart. He was extremely hard working, even for an American. And the classy New York hotel was his dream. And when I met Mike, I realized that I didn't want to live like that. Because even if he actually spent a night in this classy hotel, for which he would pay a few hundred dollars? Then what's next? I knew it wasn't my mindset.

I knew I didn't want to work on a construction site, so a simpler option was a restaurant, where in theory it was supposed

to be easier. The pattern was similar to the one from last year. One job on paper, a few hours a day, according to the rules of the program. The idea behind Work & Travel is that you first work for a while and make money. Then you travel with that money and spend it. As a result, all the money stays in the States, helps the economy, and you come back with beautiful memories and an album full of beautiful pictures of the places you saw.

This time my official job was at a typical American roadside bar. It looked exactly like in the movies – burgers, beers, and whisky. The regular working day was supposed to be from 8am to 3pm but I asked the owner for more hours saying I'm hard-working and I can do anything. As a result, I came an hour earlier to get the kitchen ready. I'd prepare the ingredients, cut the vegetables, and clean whatever needed cleaning. So when the rest of the team comes at 8am, we could start working right away.

The hardest thing about working in a bar like this is that you do a lot of food in deep-fried oil. Many products have to be put into the oil by hand because it is impossible to do it any other way. So my hands were burned all the time, but nobody cared. If you don't like it – leave. There are plenty of people who want to take your place. Back then, in 2015, the employer ruled the market, not the employee. Well, you had to bite the bullet and do your job, but I can tell you that after a few days everyone understood Polish swear words.

Somewhere around August, I started getting better things to do around the restaurant. In that bar, the one who puts food in the oil has the worst job. That person doesn't even have to speak English. The next stage is for example making sandwiches on a hot plate, no oil this time. Another one – preparing ingredients for soup, pizza bases, kneading dough. I got these lighter things to do because they saw that I wanted to work, that I was committed, and that I cared.

I finished my work at this bar around 3pm and then I went to my second job. It was a restaurant, too, but a completely different kind. Instead of a deep fryer, there was an oven, and they cooked much healthier. There were lots of vegetables, spinach, kale or broccoli. There was a chef who served a differ-

ent main course every day. If we say the first place was an ordinary roadside bar, then the second one could be called a fairly elegant restaurant where they had really good food. It had nothing to do with primitive American food. But there was also a lot of work in a rather small, closed-off room, next to a hot oven where you constantly take things in and out. It was really fucking hot, and it was in the middle of summer.

I remember a situation when Americans celebrated the 4th of July. It is a tradition that whole families go to celebrate. The restaurants are full, so it is really the worst possible time for kitchen staff. And in all the confusion and stress, when everything had to be done quickly, I cut off a piece of my finger with a knife.

The second, similar situation took place when it was also really fast and stressful. Somebody handed me something straight from the oven. And I grabbed this metal, hot plate that was just sitting at 220 degrees Celsius with my bare hand. I had my whole hand burned – and nobody cared. You just put aloe vera on it, put on a glove, and keep working. As an employee, they respected me, they saw that I cared and did things right, but they didn't care if I had any problems. This approach to work and employees is normal in America.

The second restaurant was different because sometimes they showed a bit of their human side. For example, once I experienced something that has never happened to me in Poland before. They prepared a surprise party for my birthday. In this restaurant, the employees liked each other and created something of a small family. I remember that my boss asked me to help him with something in his house as an excuse. We went together, then everyone else went down to the restaurant and prepared everything – a cake, gifts, a big sign. After we ended up at the boss' house, he said he'd drive me back. And it turned out that the restaurant was closed for that day, just to throw a party for me. They really surprised me and it was really cool. But the next day it was like nobody remembered and you had to work your ass off again.

Funny enough, the chef was a guy called Steve, who, as it later turned out, was professionally involved in the stock market. He was always very relaxed and had a completely different

approach than the rest. He would come to the restaurant completely chilled for 2–3 hours a day, prepare meals, gave instructions, and leave. A few days before my birthday he invited me to his place; it was a part of the gift. He had a beautiful house by the lake, a dock, and his own boat because he loved swimming and fishing very much. So he took me fishing. Of course, the bar was properly stocked so we would not get bored on the lake. I was tentatively getting interested in the stock exchange, although I knew almost nothing about it. But that's how we got into this whole conversation, and then he told me that he is a trader. After that, he regularly emailed me various chart analyses until the end of my stay. And that's when he told me that this is his main source of income, and he is a chef and cooks because he likes it, he likes to eat, likes to experiment in the kitchen, and create new flavors. Meeting Steve and our chat on that boat changed my mindset a lot: it taught me you can do what you like and make a living out of the stock exchange.

Like the year before, I worked for over 5 months. There was no Travel part either, it was just working and later it turned out that this was the end of my adventure with working in the USA, even though I was planning on going in the following year. But at the beginning of 2016, the first workshop took place and the Fraktal Trader project officially started. I started making money on the market. By the time the summer holidays started, I was in a completely different reality. Different from the one where I went to physically work abroad.

I have certainly learned a lesson from my stay in the United States: first of all, physical labor is not for me. I was sure about that. It was very good that I experienced it, I learned a lot, but at the same time, I knew that I definitely DON'T WANT to do it in my life. Very eye-opening was the example of Mike, who has worked very hard all his life and had nothing out of it and will probably work until his death.

Secondly, I have experienced what value is a respect for work. You commit one hundred percent, do it conscientiously and without typical Polish slack. But I have also seen how big the gap between people in the USA is. Basically, there is no such thing as a middle class. People are either poor or rich. They also have a completely different perception of reality than

we have in Poland, with our constant complaining. This is particularly apparent in the case of older people. In our country, grandparents who are 70–80 years old, are usually already heading towards loneliness, disability, and death. What surprised me a lot in the States were the parents of my employers. They were both in their nineties and did everything by themselves. Driving cars, regularly meeting with friends in the evenings, dancing at parties. It was a shock to me, especially when I found out how old they are. And this old lady told me that it's normal for them – that that is the age when you start to live to the fullest. But the important thing is that only wealthy people can live like this, those who have the wealth and the right social status.

BARTEK, A FRIEND FROM THE UNIVERSITY (II)

When Damian started doing the stock exchange, it couldn't go unnoticed. It was somewhere in the middle of our college years when he started mentioning it. We were all pretty skeptical about it. However, Damian started to be on the phone all the time, constantly following the market. He'd come to class, open his laptop as you do in college. Except that all the rest of them were doing projects, and Damian was playing with the charts. At first, we were teasing him all the time that he was just playing with some candles.

Later, I think the breakthrough moment happened when we finished the semester. Damian started talking quite a lot about going to the States. Then he actually went there and was gone for quite a while. When he came back, it was already clear that he is very focused on the stock market and that he invested time and money. Of course, we kept making fun of him, but at the same time, we started getting curious. If he's into it so much, then how is he doing? And with time, it turned out that he was actually doing well and that what he was doing was more useful than what we did at the university.

At the same time, his business relationship with Kamil began. Almost every time when I called and asked if he is coming to the class today, I mostly heard: "I can't today, I have meetings." There was a time when I hardly saw him in college. We were lucky to be able to arrange our classes in a way that we didn't have to actually be there all the time. Contact with Damian has become very difficult because he has shifted all his focus and his life into one thing and one thing only. Everything revolved around the stock exchange and trading.

It was so hard to get in touch with Damian, because during the weekdays he was always at meetings, and when the weekend came, it wouldn't be possible, because he went to workshops and seminars. But we were still at university together and since Damian started it would be good to graduate. But there was a problem finding any time he's available to talk. I told him straight away, "Okay, I know you're busy. I know you are actually changing your whole life. Fine, as your friend, I can understand that, but there are still things that are important to both of us. We are working together as a team and I want to get it to the end!"

Sometimes, even when I managed to catch him for like half an hour, the first thing he'd do was to start up his phone or laptop, you could hear that characteristic sound of logging into the trading platform. "Just a second, I just need to take a quick look and we're ready to go". And we're just sitting around talking about college, well, I'm the one who's talking and Damian's head is in his laptop. It was kind a funny, but at the same time difficult. But I think that's why he has what he has and he's where he wanted to be. Because the truth is, he really went all-in. And I think what allowed him to change his life upside down is the fact that he doesn't take no for an answer. He is always fully determined and focused.

When Damian started learning about the stock exchange, there were a lot of people who laughed at him. I mean even myself, when Damian started to constantly keep looking at the charts, I was like, "Man, do something normal instead." But I was lucky to be close enough to see the benefits of it all. I saw that trading gives him much more than what I do. But others didn't see it. And in fact, there were a lot of people who laughed or hated him in one way or another. Until the profits turned into something material. Just a moment earlier, everyone was mocking Damian, and here he comes one day in his new BMW. That was quite a shock: „Did you see it?!" I remember this situation with our friend when Damian got a new Audi. He persuaded our friend to go to this workshop with him, which took place at the weekend. Our friends calls me afterward so I ask him how was it. And he goes: "Did you see what car he has?!" I say, "Yeah, I saw him the other day so I know what he's driving."

Well, when I went to the workshop, I saw this Audi outside the building and I was wondering what big guy came here. And then he tells me it's his! Fuck!" And those who not so long ago laughed at him, weren't so smiley now.

In hindsight, I think he couldn't have made a better move. He sacrificed a lot. He actually sacrificed whole lotta things because the only thing he was focused on was the stock exchange and trading, but thanks to that he is where he is today. He can do what he wants to do now. Unlike all the rest of the people who have been hating on him at the university. They all have done their masters and that's it. And today they work in a sports shop at the shopping mall. Who cares if they have their Masters if they are the ones selling Damian shoes. I don't want to judge, but I think a conclusion comes to mind when you think about Damian and the other people's approach.

Has Damian changed? I'm sure his priorities have changed. When I compare what he was like when we met and the way he is now, there is certainly a change in terms of his availability and free time, but he certainly has not changed as a person. Sure, it's not easy to meet up with him, but once we do meet, he's the same person I met years ago. No matter what you might think based on his posts or pictures on social media, I say without a doubt that money has not changed him. You know, money can make a lot of things easier, and it can also affect the way you spend your free time. But I have no doubt that throughout the eight years I have known him, he is still the same person.

Many could say that he is rude or he is a lout because he is the way he is. He always had a difficult personality, but I think that's what people find hard to accept. That you can be so open and brutally honest in every area of your life.

HOW TO CHANGE YOUR ATTITUDE TOWARDS MONEY?

There are no beliefs that are right or wrong. It is also irrelevant whether they are objectively true or untrue. It is important that they can help you make your dreams come true. Or they can also be an obstacle and a burden.

Of course, you need to have clear and distinct goals. Write them down. Think about who you want to be, what you want to do, and what you want to have?

Start with the biggest, boldest, and most distant goals possible. They will act as a compass for your closer and smaller ones. Consider all areas of your life: health, family, finances, growth, and spirituality. We will talk more extensively about spirituality at the end of the book, at this point in the area below write down what you intuitively feel:

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And now honestly answer the following questions.

In 12 months I would like to:

1. How do you want to see yourself? How would you like to be seen by your environment?

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2. What should your day look like? What do you want to do or don't want to do anymore?

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3. What do you want to have? What kind of wealth? What family, friends, and people do you want around you? What health?

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In 3 months, I would like to:

1. How do you want to see yourself? How would you like to be seen by your environment?

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2. What should your day look like? What do you want to do or don't want to do anymore?

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3. What do you want to have? What kind of wealth? What family, friends, and people do you want to have around you? What health?

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Look again at your beliefs about money. Which one will help you to get to your goals? Remember that your subconsciousness is constantly looking for evidence to support your beliefs. They let you focus on the path you're on. Your world will be in line with your beliefs. So try to find those that can be a burden for you and hinder you on your way to achieving your dreams, because they will force your mind to focus on the wrong things.

It will not be easy. Write down the beliefs you want to change:

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Beliefs are usually connected to opinions, it is almost a synonym. To change an opinion, you must first separate yourself, your memories, and your experiences from it. Think about the objective meaning and the usefulness of an opinion.

Let's use a specific example of a belief that is: "Money spoils your personality."

Here are a few questions you should ask yourself:

1. Is it possible to assume that this belief is in some way false?

Definitely yes. I know people who are very wealthy and have very strong, noble personalities. They also do a lot of good things in their lives. On the other hand, I also know poor and vile people. So it seems that personality does not correlate with your wealth.

2. Did the people who formed this belief in my head, have a lot of money?

Definitely not. I wouldn't want to swap my fortune with any of these people. I don't want to think like them and have their beliefs. Whatever my attitude towards them, I don't want to be like them.

3. If I keep living with this belief, will it benefit me?

Not really. I would still have to do the same things I don't like doing. That does not give energy and the desire to live, to strive for something better. If we look at it this way, being poor has a negative impact on you, because with time you get more angry and salty. I would lose any self-respect if I kept on living like this.

4. What effect will this have on my family and people that are close to me?

I won't be able to give them the life they deserve. With my own example, I would push them towards a lower standard of living and quality of life. Perhaps, I would act as a brake on their own growth and goals.

5. What can change in my life if I change this belief?

I will start focusing on things that can add value to my life and make it better. I will start seeing opportunities. I will be proud to be able to work on my character and strive for prosperity for myself and my loved ones. Money gives you choice and opportunity. I'll feel freer.

Think about the example you've read. In the same way, answer the questions below for one of the beliefs you would like to change:

1. Is it possible to assume that this belief is in some way false?

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2. Did the people who formed this belief in my head, have a lot of money?

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3. If I keep living with this belief, will it benefit me?

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4. What effect will this have on my family and people that are close to me?

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5. What can change in my life if I change this belief?

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DAMIAN, 2013–2014

My uncle, who couldn't really teach me anything anymore, at some point started to show helplessness more and more. He was like a father figure to me at first. I was supposed to be the one who obeys him and he's the one to give orders. His opinion was always supposed to be the most important. But from when I went to college, when I went to my first seminar, when I got Schafer's book in my hand and I read it, when I noticed that things could be different – the situation started to change. I started to see my life in a different way than I had been taught before.

I showed my uncle my new point of view and that's when the objections started because his point of view was totally different. My advantage over him was mainly that I can express my opinion, sometimes too bluntly, sometimes not quite in the right way, but generally, I know when to stop, or at least how to ease the situation. I can say, "Sorry, sorry, I got carried away." And he couldn't say, "Sorry." His problem is that he is completely incapable of admitting his mistake; that is why he lost his job so many times. He's not stupid, he's pretty smart, he was one of the few people I could really ask for advice and I actually got it. But the more independent I became in terms of my opinions, the angrier he got because he was gradually losing control. Moreover, at one point, he lost his job, and I started making money. The biggest argument we had was when I launched the Fraktal Trader project. It was exactly what we speak about during seminars – the destructive influence of the family. Because the more successful I got – the more he and his wife hated me. I think it was primarily jealousy. He didn't have a job, she started earning a lot less than before, and my results were getting better and better. My own apartment, a car then another one shortly after. And that was too much for them.

Besides, they believe that because they raised me when my mother wasn't there and helped me in many situations I should be eternally grateful to him, always listen to him and forgive everything. He thinks it's because of him I am where I am. And every time I say it's bullshit because I achieved everything thanks to my hard work and my determination, they think I'm selfish, a materialist, and a person who has absolutely no feelings. Just an ungrateful fool.

I think the biggest hate came when my uncle lost his job. He decided to go into Forex to make some money. The worst part is that at some point he took out a loan for about 100 thousand zlotys (app. \$28,500) – and he lost all that money trading on the market. And what got him in that position is exactly the same thing that got thousands of people before him. The belief in his own infallibility and thinking, “I know better. “ These are some of the most common mistakes in the market that make people go to zero. He thought the oscillators knew more than I did and completely ignored what I told him. That was his nature. He couldn't listen. He couldn't accept the possibility that somebody might know better than him, God forbid a kid who was 20 years younger than him. By the way, I know a lot of people who think like him.

Uncle lost a lot of money. And the first big problem was that there were loan installments that had to be paid back. So he came up with a brilliant idea that he will pay the installments with money that should go to ZUS (Social Security Office). So instead of paying insurance, he paid loan installments. As a result, he created a similar debt at ZUS. The debt of around one hundred thousand zlotys plus interest. That was some extreme irresponsibility.

The most important thing is that when he lost the money and the problems began, the message from him was clear and simple. It was all my fault. Because I started with the whole subject of the stock exchange, because my trading is aggressive, because that is what encouraged him, he didn't know, and so on. And when it happened, he didn't even have the courage to come and talk. Say it like a normal human being, “Damian, I need help.” Instead, he wrote me an email. In an e-mail, he said he wanted to borrow 100 thousand zlotys and that he's

gonna give the money back as soon as he will make it up. So, I replied to his e-mail by saying that I wouldn't lend him money, but I can give him a job. So he said that I humiliated him. Well, "Sorry, your choice." I don't feel obliged to lend him any money, so, if he doesn't want to work, he doesn't have to. And from that day, he says he hates me, he doesn't want to know me. He says he wasted 20 years of his life because of me, I was just a pain in the ass and he never wants to have anything to do with me again.

It can't go unnoticed that it all happened just when I started making big money. Because as long as I was a poor student who from time to time had to ask him for a few bucks and then he could give me some brilliant advice, it was all fine. But when I stopped giving a damn about his brilliant advice because I met people who were much more successful than him, then it didn't work anymore. In the end, we don't keep in touch at all.

The biggest mistake my uncle could have made was pushing the problem away pretending like it doesn't exist. And after all, it was a serious problem, related to a loss of a large sum of money, what's worse – the money wasn't his. My uncle, on the other hand, did not handle it properly at all. For a very long time, he tried to fix the problem with short-term solutions which in the end turned out to be even worse. A problem that is not solved as soon as possible, grows with time, generating more and more serious problems, and in the end, it completely gets out of control and can seriously damage your whole life situation.

That's why if you have things to do – do them right away. If there is already a problem on your path and you will encounter many, trust me. Do not postpone it. Face it right away. Don't pretend that there's no problem, and if necessary – look for help.

However, I want to stress how much I appreciate what my uncle has done for me through all these years. I respect him very much for that. I am deeply grateful that at such a crucial moment in my life he replaced my parents, took care of me and my disabled brother, and raised me with my Grandma for so many years. I know that if it wasn't for him, I'd probably end up in a foster home.

REMEMBER:

In the financial market, the most important thing is responsibility and awareness of the consequences of your actions. Never turn around and run away from a problem, pretending it's not there. Just face it.

RESPONSIBILITY

Most people move aside the problem of taking responsibility for their lives. They give various reasons, some more conscious than others but overall they can be reduced to the three most important ones:

- 1. My genes are to blame.
- 2. My parents are to blame.
- 3. My environment is to blame.

Your future depends on you

The awareness that it is possible to shape your future has its beginning in your past. It comes from the knowledge that you've managed to change plenty of things in the past. Most often we don't notice the small, gradual changes we go through. We move day by day, taking small steps and we don't notice it.

I would like you to ask yourself a few questions and write down the answers:

At what stage of your self-development were you five years ago? How would you describe yourself as a person? What were your professional skills? What were your experiences and goals? What was your financial situation like?

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The more you'll think about it, the more you'll realize that you were the one who was actually responsible for everything. You can build a steady sense of confidence on that. If you have been able to change so much in your life during this time, what can you achieve in the future? Especially, if you add knowledge, conscious planning, and consistency to this. Think about what decisions in the past have made you be where you are today?

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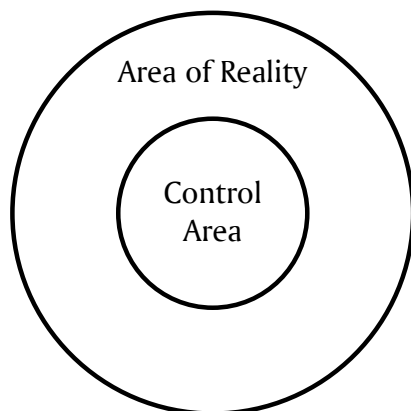
You made those decisions yourself. You've decided on your course of action. You had control over it. And you can still have it. You can decide who you want to be in a year, two years, and five years. Think about what you want. What do you want to become? What is your job supposed to look like?

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If you channel your thoughts and actions skillfully, you will achieve all these things. Your vision of your future self will become a reality. The strength and faith in the positive outcome you take from your past. Let your positive memories come to life by writing them down. This is very important. This will make you feel them much stronger and will strengthen your feeling of self-efficacy and confidence.

There is a certain group of things, activities, or events that you can directly control and influence. I'll call it the Control Area.

There are also things that concern you, but you have no direct influence on them. Let's call it the Area of Reality where you function every day.



Whatever happens in your reality, you're responsible for it. You are responsible for the impact of each event on you. You are responsible for controlling your emotions. You are responsible for your reactions and how you perceive a particular event.

You shouldn't settle for an area that you can control at the moment. You can and should strive to systematically make it bigger. This is how you achieve wealth, constantly expanding the area under your control.

Every time you have a thought that a problem has been caused by external factors, this way of thinking is the real problem. When

you blame the circumstances or other people, you really give up the power over your life to someone else. The attitude of accusing others and complaining about factors that are not dependent on you only reaffirms your weakness.

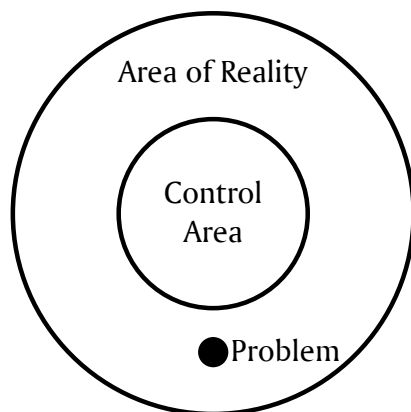
If you really want to improve your situation, you can start right away. But the solution won't come from the outside, it has to come from you. You should start taking responsibility for everything that happens in your reality. This is how you increase the area you control.

Difficult, problematic situations are always an opportunity for you to expand your control area. The problem concerns you, but it is in an area that you don't have full control over.

REMEMBER:

Every problem gives you a chance to grow.

You may ask yourself, "How will I solve this problem?" This may be of short-term benefit, but it will not change much for your future. Consider asking yourself a different question: "How can I create a situation where this problem will not exist? This kind of question and going in that direction can permanently change a lot, and always means the area under your control is getting bigger.



You should avoid asking yourself the question: „Why has this problem come up?“ The right question is: “How did this problem

come up?” The word “how” immediately directs your thinking towards finding solutions. The word “why” is provoking to look for excuses.

“Why” is important in a completely different context. It is important at the moment of making decisions. You must know why you would do anything at all. What is your reason for taking action? What are the benefits? At this stage, the concept of “how” is not important, it will appear on its own. The correct order is, therefore:

1. *Why* do you want to do that? The result is a *yes* or *no* decision.
2. *How* should you do that? How to be as effective as possible? How to overcome possible difficulties? And you should have the reasons for your decision in the back of your head at all times.

IMPORTANT:

Not all events are up to you, but you are responsible for how you interpret them and how you react to them.

If you blame others, you give up the power over your life.

The decisions you made yesterday shape your today. The decisions you make today will shape your future.

The road to wealth is a continuous expansion of the area under your control.

Your personal success journal

You write your success journal just for yourself. Everyone in my opinion should keep such a journal. Write down everything you’ve accomplished every day. Every praise and appreciation you have received from others. Every completed job, even a very small one. Every affirmation that you were consistent and took action. Every event which you can feel grateful for and every nice thing you have done to someone. It’s very important that you keep a record of

your accomplishments. Your memory and your mind keep defeats and mistakes much easier than positive things. This makes many people overly strict and critical of themselves. Our environment and upbringing usually reinforce this pattern. That's why it's so important that you fight with this and build up your confidence and self-efficacy.

REMEMBER:

Think of yourself as someone important enough to be worth writing about.

Self-confidence is not an innate quality. It's a skill that you can and should develop. Whether you will stop on the path or keep going until you finally achieve your goal is largely dependent on whether you have the confidence to dare to take the next step.

People with little confidence do not believe in their own abilities. They try to protect themselves by not taking any action because they do not want to take any risks. A man who never takes a risk doesn't do anything either, so he's a nobody.

Nothing strengthens self-confidence more than keeping a success journal.

Think about what you achieved today or yesterday? What have you done? Who did you help? What did you enjoy?

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What would you want to achieve if you knew you couldn't fail? As any person of your choice?

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DAMIAN, 2016—2017

When Kamil taught me trading, we realized that it wasn't really that hard, so there was an idea that maybe it would be worth teaching it to others. There were similar ideas in the previous company I mentioned earlier. But I was the only one, the person with the least experience, who organized and ran the first open seminar at the university, which managed to gather over 300 students in the hall. My idea was that I just walked from one hall to another, talked to people, and invited them for a workshop. I had no other idea at that moment. And it turned out that a lot of people came. So Kamil said it might be worth repeating. If we want to teach people to trade on the markets, we have to start somewhere. I had already had some connections in scientific circles at that time, so I started asking if they would maybe want a seminar, not necessarily about saving, but about investing in stock exchanges instead. They said yes and that is how we held our first lecture, in the auditorium of the International Faculty of Technology of the Technical University of Łódź. I had been learning from Kamil for about three months then. We did it in such a way that Kamil was the main speaker and expert, but I was the social proof, their peer, a student who was just in the beginning of his adventure with the market and is already making some money from it. Then I showed them my first little statement.⁷ And that's when Kamil asked for the first time who would like to learn it. Almost everyone raised their hands. This surprised us in a really positive way because so far there has never been a similar response after a seminar. So we offered them a one-day seminar. When they finished the basic seminar, Kamil asked who would like to learn more. And again, at least half of them have raised their hands. We quickly came to the conclusion that this is the jackpot and that we will only focus on trading.

⁷ Statement: in trading – a summary of the effects of transactions performed on the trading platform.

IRON RULES OF INVESTING

Things that are unknown always provoke fear and suspicion. Investing is the knowledge that you need to acquire and develop all the time. It's worth your while to learn the most important rules here. If you follow them, what you do will always make sense in the long run.

1. On the stock exchange, good and bad luck follow one another.

The bull market and enthusiasm on the stock exchange do not last forever, but so do panic and selling out. A sharp drop in prices is always followed by an uptrend. It seems obvious and everyone should remember that. Yet no one does. People forget, act emotionally, and therefore have losses.

2. The stock market crash is an opportunity. It allows you to trade at a much better price than usual.

You have to be able to separate your emotions persistently in order to decide to buy when markets are collapsing. Nevertheless, it's really worth it. The crash may turn out to be disastrous if, in a panic, you decide to sell the assets and close the transactions at a large loss.

The bull market will come for sure. Be patient. But you must have the money to be safe, so never invest all your money. You must always leave a large financial reserve for yourself.

3. Don't follow the crowd. Who does what everyone else does, gets what everyone else gets.

Statistically, about 90 percent of people making transactions on the stock exchange lose. The main reason is that they don't follow the rules you just read about and therefore provide the capital for the profits of the few who are successful.

Commonly given recommendations and published news is never friendly advice! Always remember that. The more you talk about a good time to invest, the more you can be sure it's too late. You don't jump on a fast-going train. A bull market is in fact a frantic buyout of shares caused by the increase in their price, and this

Nie było tłumaczenia tekstu na ilustracji. Pozwoliłem sobie przetłumaczyć ten tekst.

revives a further bull market. Likewise, a panic sale brings the bear market to life. Therefore, never buy when everyone is buying and never sell when others are selling.



Goldman Sachs podnosi swoje prognozy dla cen złota

Wtorek, 11/15/2011 13:58

WIODĄCY bank inwestycyjny podniósł swoje przewidywania dotyczące cen złota - jednocześnie obniżając swoje prognozy dla surowców jako takich.

Zdaniem Goldman Sachs ceny złota będą w ciągu najbliższych 12 miesięcy na średnim poziomie 1930\$ za uncję. Ostatnie 12-miesięczne prognozy, opublikowane przez bank trzy miesiące temu, przewidywały średnią na poziomie 1660\$.

"Nie przestajemy rekomendować długich pozycji w złocie. Spodziewamy się, że ceny złota będą wciąż napędzane ewolucją amerykańskich realnych stóp procentowych, które zapowiadają się w roku 2012 na niskim poziomie realnym".

Goldman podniósł także swoje 12-miesięczne prognozy dla srebra, do poziomu 32,20\$ za uncję (z wcześniejszych 31,10\$).

Goldman w ubiegłym miesiącu zapowiedział na 2012 rok 20-procentowy wzrost indeksu S&P GSCI Enhanced Commodity Index. Obecnie przewidywania te zostały obcięte, ale wciąż spodziewa się ich wzrostu o 15%.

"Pomimo rozwijającego się kryzysu europejskiego, podtrzymujemy naszą opinię, że światowy wzrost gospodarczy dostarczy wystarczających impulsów, by w ciągu następnych 12 miesięcy pociągnąć ceny surowców wzwyż" - podaje raport Goldman Sachs.

Press release about the expected increase in gold prices and related banking recommendations

4. The right moment and a consistent strategy are key.

Emotions make you have no chance. Never rely on your so-called gut feeling or intuition. Act rationally. You don't have to read all the economic news and reports, but learn to look and listen to the chart. Take a specific strategy, make an aware decision – and stick to them. Always assume a certain degree of probability that you will make a mistake. Therefore, first of all, learn to protect your transactions and manage your capital properly. Minimize the risk!

5. The invested money must come from your savings. Never take out a loan to have the funds to trade on the financial markets.

Never forget the example of my uncle. I know many difficult cases and even tragic situations that happened because people didn't follow this rule. There's no way you can keep your emotions calm if you invested the money that doesn't belong to you. When you decide to invest, you can never be 100% sure that you won't lose that money. Remember, life must go on.

PIOTR, PSYCHOLOGIST

I agree that overall, Damian didn't have it easy and his story can undoubtedly serve as an example of how you can have a really hard time, difficult start, and still achieve success. Of course, due to the ethical context, I cannot talk about everything here. Even more so without making a full diagnosis, it may just be a guess and a description of the phenomena that may take place if something has happened before. And that's it. So what I think about it, comes only from the conversations between me and him, from what he told me, possibly from the observation of his behavior, reactions, or emotions. But I stress that this is not a professional diagnosis.

What would be worth noting as the context in this history, in relation to what Damian does and who he is now, is certainly the fact of losing his parents at the age of two. I can see that he's convinced it has had a profound impact on his life.

Surely the fact that he lost his parents caused him to lose his sense of security. And if there was no one around him who could fully replace those parents, then of course there is going to be this loss of security in a child. And this need to build up a sense of security has moved on into his adult life. And not only that but also a strong inner need to control the important things in life. Eliminating the fear that things that are important in life will be gone. Which of course affects relationships with other people. This may translate into a need to control others, putting a framework on the lives of people who are important to Damian, in order to minimize the likelihood of something different happening from what Damian wants. Which, of course, can result in strong emotional reactions in these situations when something goes wrong.

All this is closely related to the desire, almost organic need, to quickly achieve very big results. Providing oneself with a sense

of security, which consists of financial security, security in relationships, security in business, in projects. Security in every aspect that is relevant and important to him.

It has its advantages because thanks to this, he is extremely consistent in his efforts. He is ambitious, he has clout, so the qualities that can actually help you to achieve a lot. But on the other hand, there are downsides to this. For example, when something doesn't go according to his plan, very bad emotions, and violent reactions can show up. There may be a disconnection from people who have failed to meet his requirements. You are not meeting my expectations – thank you very much; you will have my sympathy if you start doing what I want.

This is a kind of mechanism where you have the need for a strong sense of control over a situation. If there is an element in his life – business or any other – that he no longer has control over, he will simply get rid of that. If it happens that he actually uses his enormous potential for success, some people may feel objectified by him.

There is no denying that his childhood situation probably caused a strong need for success for him, very big and very strong. And this, of course, causes him to strive for it, and because he is organized, which is due to his need for control, he works schematically. He is not a mess in things that are important to him, so I would bet that he will achieve what he wants. Perhaps the success will be so big that hardly anyone realizes what Damian is really capable of. Under the condition that he will have people who will support him on his journey, also emotionally. So I'm betting that Damian if he's alone, if he doesn't have people to give him the emotions he needs, it'll be extremely difficult for him.

From his point of view, there may also be a mechanism, in which he shows a whole range of nice emotions towards a person, and then perhaps, logically, he expects to get the same from that person. So if Grandma didn't give him what he could get from his parents and what a child expects, there may be a big fear that this person will disappear; also that this person will not meet the expectations and it won't be the way he imagined it. Which can also translate into business. If a business does not meet the expectations Damian has, then it can translate

into various violent reactions, such as anger, giving up, sudden change, and putting everything upside down; such situations, which from the outside may look like a powerful, incomprehensible revolution, very quick, surprising changes. And at the same time, people might not be able to see the emotions inside Damian but they are still there. These emotions are deep inside him, it's like a hot cauldron, and now the question is if he has any way to manifest these emotions in a healthy way for himself and others. Or is it all building up inside him and explodes once in a while and everyone around him has to stay away not to get hurt.

If I had to say something from a business point of view, then I'd say he's certainly a very determined man. But at the same time open to criticism. He listens carefully to things that others would be offended by. I have this great comfort that I can tell Damian everything and he won't get offended. Moreover, he will accept it and will be able to change his mind. Even if his opinion was very deeply rooted in him. So it's a very cool and potentially very profitable feature when it comes to business. The fact that he can listen and change his mind.

However, due to his sense of control, he sometimes makes decisions that are not the most optimal. Especially in the areas that are important to him such as finances. I think that's why some decisions that are optimal may involve too much risk for Damian. The risk of something not happening the way he would like it; so in business, this risk control is extremely important to him. But I'm betting, I'm almost sure that's not the case in trading.

I think in trading, taking a risk that is higher than he should is normal to him. For most companies that level of risk would be unacceptable. And that's why perhaps in the traditional business where there is contact with people, his aversion to risk can be seen. That's how he balances it out.

All of this can lead to great success, but also to a great disaster. A lot depends on the circumstances. If the circumstances are right, there will be great success; if they are not, it can get very bad.

When we look at it like this, I would say that at this point Damian is just starting out. This is just the start. What hap-

pened so far was gaining experience, both positive and negative. Developing your resources. I think we are before the actual launch. Because only recently has Damian been able to run his business as he imagined. Now it's time to verify how it will actually go and what it will develop into. I think that whether this is going to be a success or not, we will see in one, two or three years' time. In fact, now is the moment when Damian puts into practice all the ideas that he has got along the way.

At this point Damian is at a crossroads; he has to make a whole series of decisions that will have a very strong impact on what is going to happen in the near future. In fact, even if his decisions are super-optimal, it is not at all clear whether they will translate into the overall success he is hoping for. Even more so because, as with every man in this situation, Damian is very hungry for success so he pays attention and focuses on things that confirm his thinking, his hopes. But that also means he ignores things that say that maybe it won't necessarily be the way he expects it. Therefore, a lot of things can happen that will surprise him and make him lose control. Then we'll see what really happens.

DAMIAN, 2017–2019

The last stage, the most important one, took place when we started making really big money. The Fraktal Trader project started to develop more and more impressively and at an incredible pace. I realized that what I've been striving for so long has basically been achieved by now. I've always wanted a lot of money – and I had even more than I could have dreamed of before. And that's where the problem, in the form of a very strong factor of materialism occurred. In fact, the more money I earned over time, the more I started to look down and objectify people. Not so much the people I worked with directly, but I could, for example, offend someone just because they're a cleaner. I could show contempt for someone who's a physical worker and fixes holes in the streets. I could say while being in a car with somebody: "Oh, look at that faggot standing there!" I didn't say it as a joke, but just because I disrespected people. I thought I was better than them because I had money. The factor that allowed me to start changing gradually had to come from outside. For example, I didn't know things like family values before. No one at home has really shown me. I didn't really know what it was about and how I can show respect for another person, e.g. a woman, a family member, a husband, a wife. I had no sense of what a normal relationship with a father or mother is. And it was only my friend at the time, as well as her family, where these relationships were very strong. It was them who showed me what it was all about.

What had a big influence on me was the fact that I still couldn't come to terms with my mom's death. There has always been an aggressive reaction, anger, and running away from that topic. I finally started to understand what I have heard so often repeated as a cliché, which is that money does not buy happi-

ness. Money only gives you opportunities. Money also lets you get to a certain level and meet people from whom you can learn something valuable. If you don't use the potential of money in the right way, it makes no sense to earn it. Very often, people with a lot of money morally happen to be pathetic motherfuckers. But there is also a very small group of people, which money has given the opportunity to look at life from another side. From the side of greater self-awareness, deep analysis of yourself, and understanding of extremely important things. And thanks to the fact that I started to earn money, I began to meet such people on my way. People who want something more, want to understand more, want to experience something important and something beautiful. They don't care about making a lot of money just to have it and to be able to afford expensive things. Instead, they want to do good things with it and get to know themselves better.

Then I had met a psychologist I became friends with and who I still work with to this day. It was with Przemek and with his help that I finally came to terms with my mother's death after so many years. I accepted the fact that it was something natural, that it was not a punishment, no one wanted to hurt me. It just happens, and nobody has any influence on it. I got an incredibly difficult task from him, which was writing a letter to her. And that was probably the hardest thing I have ever done. To write a letter to my deceased mother, including all my regrets and things that made me so terribly angry. Why isn't she here, why did she abandon me, and wasn't she there at important moments in my life? Why were people laughing at me? Putting something like that on a piece of paper – it was almost impossible for me, it was incredibly difficult. But that was just the beginning. The second part of the task was to go to the cemetery and read it out to her picture. I couldn't imagine anything more difficult than this. Before that, I was always afraid to go to the cemetery. I hated it, it was an extremely bad place for me. I tried three times, I had three approaches to the cemetery, but I finally did it. I read out loud everything I wrote. And that was a crucial moment. My friend was the first to notice that my attitude towards people started to change more and more. I started to see people as human beings, not as bags, filled with

dollars. I stopped seeing others through how much they have, but what they are like. I have no idea how to rationally link the two things together, but the fact is that it happened and it was a very powerful experience. Why did it have such a big impact? I don't really know, but I just feel it. And from that moment, other people started to notice that something has very seriously changed in me.

SAVING

Saving is easy and can be fun.

You should start saving right now. Setting aside a part of your income is a common feature of all financially successful people.

Most people save but they follow bad rules. They try to reduce both their needs and expenses. They try to give up on various things, and at the end of the month it turns out that there is nothing left anyway.

Try to look at it from a different angle. You pay for something every day. You pay everyone, but not yourself. And yet you should be at least as important as a bank, a salesman, a hairdresser, or an energy company!

REMEMBER:

Saving means paying yourself.

I suggest you do this: at least 10 percent of your monthly income should go to a separate account. Make it a kind of salary you pay yourself. Over time, this 10 percent will give you new opportunities. It's also a great way to improve inner discipline.

From the remaining 90 percent, you will pay for the rest. You'll be surprised you live exactly the same life. You're not gonna feel the lack of that 10 percent.

The funds in the "Account for yourself" should be untouchable.

A 10 percent set aside every month will allow you to become a very wealthy man over time.

But for this to happen, you have to take the next step. Saving alone is not enough. Imagine you live in Poland and earn really well, around 5000 zlotys (app. \$1420) a month. You're putting aside 10 percent of that. After a year, you've put aside a little more than

your monthly income. Ten years later, you only have 60,000 zlotys (app. \$17,150). Even if you grit your teeth and put aside 20 percent of your income every month, that's 120,000 zlotys (app. \$34,300). Especially if you put it in a 10-year time frame. Financial Security is still a long way off, let alone Financial Freedom.

That is why **multiplying** your savings is so important. And by multiplying, I mean investing. Only that is going to build you a fortune.

Most people who are not very wealthy or even have financial problems make one major mistake. They think about what to spend their money on as soon as they manage to make some. If they're thinking about saving at all, they will only save what they have left. As a result, their savings are usually very small or nonexistent, so they are unable to invest and their situation never changes.

The correct thinking and order of your actions should be as follows: earn first, then consistently save, then multiply, i. e. invest, and only at the end think about how to spend your money. Then you should definitely buy yourself a specific reward.

REMEMBER:

Earn, save, multiply. Then spend it.

KASIA, FRIEND

First meeting and first impression from my perspective? Ha! I remember it well. He introduced himself as an extraordinary, wonderful man, with many talents, many opportunities, who is constantly growing and, most importantly, makes a lot of money! The last element was the most amusing but also the most repulsive.

I found his self-confidence, sense of superiority, and what's worse, showing it all, really repulsive. We met up for a nice chat over coffee, and he talked about himself and his achievements all the time, and there were so many other topics.

First impression: a narcissist, self-centered, probably treating his complexes by showing superiority over others, somewhat sophisticated, and not always polite. When he noticed that I was definitely not interested in this attitude, at the end of the meeting he changed his approach.

He was able to feel the vibe of the people he was with very well. At that moment, Damian loved that everyone showed him support, sympathy, and he was always in the center of attention. I think the last one stayed with him to this day, but in a completely different form. However, we kept chatting and hanging out and with every meeting and every conversation, that first, bad impression slowly went away. Or maybe during this time of getting to know each other, he felt so comfortable with me that he could finally take off all his masks and be himself. He often behaved quite differently when he was with me and when he was around other people.

I could call him a man with many faces, who has changed incredibly throughout the entire relationship. He wasn't a modest, humble, empathic, and polite guy. Most may disagree with me, but Damian treated everyone differently.

Back then Damian was a person who, above everything, was looking for... probably love; relations, friendships, compassion, care. I assume that the needs, which were not fulfilled during childhood, he tried to achieve in adult life. Hence the search and lack of decisiveness. The main problem was that he was looking for it in everyone. Everyone meant something to him. He could go talk to one person, then cry to another one and then tell the next one how his day went. So he couldn't find that one person. Maybe he couldn't trust anyone either.

He showed me a lot of affection from the very beginning, but back then I was also one of many. At the very beginning, I noticed how much Damian's childhood influenced his behavior when we met. That is why I talked to him a lot, or rather tried to talk, explain, make him realize certain things.

Damian was very afraid to talk more about himself. He was afraid to talk about what his childhood was like. He couldn't say it in any conversation. It ended up in him crying or running away. On the outside, he wanted to be seen as a very strong person, but actually even mentioning his childhood issues was already a trauma for him. He was most afraid that I wouldn't understand, because I didn't go through it, and that I might also start laughing at him. So his attitude on the outside completely didn't match what's on the inside.

There were moments when he was nervous, stressed, furious, but he could never answer the question: "Did something happen?" Sometimes when asked, "How was your day?" he could smash a glass and leave. And at that point, he didn't want to tell me what was going on. Everything in him was boiling, but he couldn't talk about it.

He could also often approach someone, swear at someone or call them names. So he felt a huge superiority over other people. At that point, I definitely thought to myself that money got in his head. At the time, he thought he was better than other people because he has more and he can do whatever he wants.

I know it was a breakthrough moment for him. The beginning of the climb to the top. His approach to his close friends was the same, but there were moments when he also showed superiority to them.

I had a thought after a few months of knowing Damian that he is and will be like that. Right now he is at that stage of making money, growing his business, so he will definitely not change. On one hand, he was a very confident guy, very direct, which even overwhelmed some people, and on the other hand, he was a sensitive person, reacting to any kind of stimulus from his surroundings.

For Damian, there have never been any issues that could not be resolved. He never stood still for a long period of time, thinking what to do. If he didn't know what to do, he asked people who were able to help him. He never wasted time looking for solutions on his own.

After a few months of our friendship, Damian finally and truly opened up to me. He's been building that trust for a few months to finally be able to talk about everything. It wasn't easy for him, there was crying and sadness, but we finally talked about everything.

From the very beginning, he provoked extreme emotions. On one hand, he was good, loving, and affectionate, but on the other hand, he was not always able to be this way towards other people. Also, Damian sometimes judged people through the prism of what someone has and how much they have. At that moment, he was still a boy, very lost in emotions, in life, in what he achieved. He could not and did not want to work through his childhood. He always wanted to deal with everything on his own. That's the only thing he couldn't handle. His anger, frustration, and aggression very often had an impact on the people around him. Damian was also extremely sensitive to what others were saying. He feared that someone might say something wrong about him. He was full of confidence, and at the same time did not take any criticism.

At some point, we had our breakthrough moment, which shook him hard and took him out of being SOMEONE incredibly important and the best. When he almost lost an important person, he realized that he no longer had to pretend, he could take off his mask and be himself. And on the inside, he's a very good man. Over time, he began to change. He opened up, he learned to respect others no matter what they have.

He was holding back for a very long time before going to a psychologist. What he experienced as a child was a huge trauma that he had to eventually work through. I know very well how much childhood experiences like that, affect adult life. And I know that without working it out, very few people can cope in adult life.

Over the following months, work with a psychologist began. And he did start working on himself a lot. In the following months, he went through an incredible transformation. Month by month, he became a different person. Perhaps he grew up. He began to be more aware and maybe he started controlling his emotions. But it was a long and difficult process. I saw how much he fought with himself. But that's Damian. He grits his teeth and fights.

From a boy who was lost, who wanted to have fun – friends, parties, alcohol – he became a responsible man. He had to put a lot of work and effort into this shift, but it gave him a lot of strength and self-belief.

Also, if you want Damian to understand something, you need to shake him up a bit.

Watching him, I realized that, if someone wants to change something in themselves, even their deepest beliefs and their darkest side, then with work and change of their thinking, they can do it. We are able to change a lot when we work on ourselves.

Damian is a very hard-working, responsible, and conscientious person. From the beginning, I saw that trading provoked plenty of emotions in him. These were not always positive emotions. But over time, he learned to control them as well. He has a great approach to dealing with every situation. He doesn't accept things like: "I can't", "It's not possible", "What if I can't do it?". He is not the kind of person who will pat you on the back and say things you want to hear. Damian believes that "If you can't do something, learn how to do it," "If you want to change something, then work on it." He will not feel sorry for himself. He will begin to act. "If you have a problem then act, stop thinking about it for months, wasting your time." "Stop tormenting yourself with it. Just do something to solve it." He also taught others not to think, but to act. If you can't handle it yourself,

look for someone who can help you. These are Damian's words. He also had to grow up to be able to seek help. Damian always wants to act and do something. Without thinking about it for a long time. You can often hear: "Stop thinking about it all the time. Why are you wasting your time? Do something that gets you closer to your goal." He is not a person who will be extremely empathetic and always polite. He's direct and if he notices something, he immediately says it. He has always been a direct person, but before, while being direct he was also rude. Now he can talk and look for solutions to help someone with their problem. He doesn't look down on others. He doesn't feel better than anyone else. He likes to be in the spotlight, but without hurting anyone or causing trouble. I believe that it has gone through a huge change that required a lot of work.

He is a person who sets himself a specific plan of action. He never does things randomly. He is not looking for things to do while in the process, he has already established his plan much earlier. Damian is also a person who is always happy to help. But when coming to him, you need to remember that he requires you to be ready to work.

For Damian, nothing is a problem. He doesn't even use that word. It is worth learning this positive, inspiring attitude from Damian. This feeling that there is no situation without a way out and no problems in our lives. Damian sees no limits. If he sets himself a goal, he thinks about what to do to achieve it, not about what can go wrong.

Damian doesn't like to waste time, so he tries to make the most out of every day. In addition, he is open to learning, to a conversation, to what other people say. He always tries to talk to people who can help him, without thinking too much about it. If he decides to do something, he's not looking for disadvantages. He is a persistent person, maybe not always patient, but in his case, it's a big plus.

When I met him, the money had a big impact on him. He tried to use money as compensation for everything bad, that happened to him in his childhood. The biggest change in his approach towards money came when Damian figured out his private life. When he worked through his childhood, the real Damian appeared. All these good qualities were also visible in

his childhood, but they were heavily covered up by anger and aggression. And when he had made the money, he wanted to show that he was better.

But when he finally worked everything out, everything else was back to normal. It was only when he deeply worked through all his problems, he changed his approach to money, both to making money and spending it.

I used to think that people do not change. But they do change if they want to and if they work on themselves.

PRZEMEK, PSYCHOANALYST (II)

Where do you start the changes from? From a simple thing. If people tell you, you're a horse, then go and buy a horse collar, and don't say that it is the whole world that is wrong. Go to the mirror and accept what people see, what they don't like about you, or what they point out to you. First, accept that is the case because it is.

If three people tell you you're a boor and a cad, it means you're a boor and a cad. So the first change is to look at what the outside world is saying. Because the outside world is always a mirror. So go and have a look, if the mirror is right by any chance. And now, look what we always do – we fight with all our might with the opinion of what people think of us because we do not accept the truth. So change means first, accepting that I'm in deep shit. You must accept it and agree with it. Because they are not the same things. Accepting doesn't mean processing, working it out, and agreeing that is the case. We often say to ourselves, "I accept that this is the case, but I don't fucking agree with it!" And you must accept it and agree with it and only then the door to a change will open. If you haven't agreed with it and you're still fighting it, you'll never change. The reasons for what is happening, you must first of all, look within yourself.

If you want to change anything, remember, "First I have to accept and agree with all that is bad." So don't fight with what the world says, just sit back and say, "Okay. I'm the author of this shit." This is the most difficult part of the first phase. Moreover, you have to admit that it's your shit, not your colleague's. And you have to sit with it for a while. This is the process of accepting it. And if you don't do that, there will never be any change. You will not go any further because you will keep fighting.

You can't do it alone. You need help from the outside because someone needs to wake you up. Do you think we met with Damian by coincidence? There are no coincidences. All great masters say that. It is only when the student is ready, the master will always appear.

With Damian, we also have a very complex subject of his biological father. When you're a teenager, you're making trouble at school. Why? Because that is the time when the father is the most important. And what happens if the father isn't there? When you're unloved not only by your mother but also by your father? A big volcano. That is something you cannot agree with. „Why the fuck did you do this to me!” So what do you do with all this aggression? This is the worst kind of aggression. With this aggression, you can kill. That's why his grandmother couldn't temper him. Because he was in that phase. We have some important phases in life. There is the mother phase, then the father phase, the mother phase, and then the father phase again, and finally the phase that I am the mother and the father. And now I want to teach Damian the phase that he will be both the mother and the father. To be a healthy individual one must kill his mother and father within oneself in order to become a mother and father for oneself. When you indulge – it's the mother. It is love for yourself and warmth. But when I know I'm hurting someone, there's a fist slamming the table: “Damian enough. Stop, sit on your ass, apologize.” It's the inner father who turns on. Then you are a healthy individual, a so-called assertive entity. I will not let you insult me but I will also not kick your ass, even though I can. And that is when we get a wise man. But now the question is how many people have a balanced mother and father in them. So, first, you have to mentally kill them, and then you have to recreate them.

Everything I'm saying is, if you understand these processes, you'll see that it's all very logical. One is a result of the other. All you need is an impulse. Look: he got a good base, good soil, he had water, good seeds, but it was winter, so we had to wait until it is sunny. Then the sun came out and it was time it could sprout. And because he was in good soil we got what we got. And now imagine, if it was the same but he was in bad soil, in the desert. You would have a thug. We wouldn't be able

to talk to him. It'd be a fucking hooligan who'd be screaming "ŁKS, fuckers!"⁸ and would be walking around with a baseball bat. Because Damian has a lot of anger in him. When I first met him, I thought to myself, "Who is this guy? Is he a bodyguard or something? Where is all this anger coming from?" And as I got to know him better, I could see it was just a mask. A form of defense. People only see him through the mask, and they can't see his good heart and that sensitive part. But it is there.

The next step after you've accepted the truth is to understand that you have **to take 100% responsibility for what is happening in your life**. So if something goes wrong, go to the mirror and say, "Talk to him first." You. First, it has to be you, then all the rest. That's what being a healthy person is all about. If something goes to shit, you're looking for reasons within yourself.

That's why I really want you to understand – YOU are the one who creates, not the world. And that's what I want to teach Damian. Because if he learns that, he'll gain a lot. Now it's all about how much he'll want it. Because it just depends on what he wants to see and whether he wants to see it, accept it and balance it out. Balance it out in yourself. Then, he can be whatever he wants. Because then the fear disappears, you respect yourself, respect others and take full responsibility for what is happening. And this is the absolute core of mental health in general. If you put these elements together, then the world is on your side.

⁸ ŁKS – football club from Łódź.

IS THE PATH TO FINANCIAL FREEDOM DIFFICULT?

I think you know the answer. Yes, it is difficult. But it's much harder to live in financial dependence. It's not easy to be persistent in pursuing your goals, but slowly dying is far worse. It is sad that many people can live their entire lives without knowing what they are capable of and what they could achieve. It is only when you give your best that you feel that you are truly alive. Only when you make your dreams come true does your life make sense. Again, I'm not saying it's easy. But I am fully convinced that if you want to live in prosperity and feel free, you have no alternative.

You will never create a better world for yourself if the only thing you do is dream about it. When you give your best and use your full potential, you will find out what you are capable of and what is within your reach. I would like you to take responsibility for your talents and make your dreams come true.

Mistakes are “good”!

Only the one who does nothing never makes mistakes.

You have to act without worrying that you sometimes make a mistake or a wrong decision.

REMEMBER:

You should not strive to become a person who doesn't make mistakes, but one who never quits.

Ambitious and persistent individuals are remembered as outstanding personalities. The point is not to avoid mistakes, but to not let them stop you.

Do you really want financial freedom?

One of my teachers once said to me, “If you don't make mistakes regularly, you are not doing enough and you're not giving your best.”

Remember that for you to achieve freedom, it is not enough to “save a bit and invest from time to time.” You gotta start doing 110 percent, do your best.

The road to success is full of mistakes. When you follow your chosen path and you are not afraid of making mistakes, only then can you see the world in all its richness and splendor. You will see that everything in your life will start to fit into place. Everything you’ve been through so far will make sense. All your experiences have led you to where you are now. Use them to complete the task you have set for yourself. Everything has a meaning.

You just need to recognize it.

You can turn every mistake you make to your advantage. Each person you have met can lead you to new people and new opportunities. The basis is constant development, constant learning and getting to know new things, expanding the area that you can control.

The reward will exceed your wildest expectations.

INSTEAD OF THE ENDING

Half a year ago, I believed that I was one of the best traders and coaches in Poland. It wouldn't be so terrible if it wasn't for one very important fact. At the time, I thought that I didn't need to grow anymore.

Do you know how many people there are in Poland who made their first million zlotys (app. \$285,000) at the age of 23? Not many. Did they do it in less than 2 years? Probably not many of them either. This thought has been with me for the next few months.

What happened next? You can guess the answer. The pursuit of money was so big that I lost all my important priorities along the way.

Do you know what it is like when you organically miss something for a long time and at some point, you have it within your reach? This is the moment when you inevitably go the extreme opposite. You are trying hard to satisfy all your real and imagined needs immediately, now! What for?

Well, mainly to impress others. Sounds silly? Perhaps, but for a boy who always lacked something in life, fulfilling these needs seemed to be a priority. The desire to earn even more money was so great that I started to ignore everything around me and I focused only on the numbers. The people closest to me were pushed away, and I was busy calculating.

My apparent self-confidence was telling me that I should see others as inferior. Some people felt it very much. Then I thought: "Well if someone is older than me and does not have a million in the bank account, what should I talk to him about?"

The icing on the cake was the month in which I earned almost 200,000 zlotys (app. \$57,150). In less than 30 days.

Some people need a year or two to make that much. Others even 7–8 years.

My acting became more and more perfect every day. But I wasn't there. I behaved like a robot programmed to earn money, devoided of awareness and emotions.

At some point, I wasn't able to define myself, my feelings, and my emotions. My true, inner needs. I didn't know what was a game, what was the robot's mission, and what was truly mine. I was lost in being myself. If you've ever experienced anything like this, you know how it feels and how difficult it is to get yourself out of such situations.

The number of masks I put on each day was countless. In fact, at some point, I didn't care which one I was wearing. I completely didn't care how people saw me. After all, money is important, the next zeros are important, and the least important – myself.

What changed?

One day the phone rang. My friend wanted to recommend a workshop to me. Hahaha. A workshop? I mean, I am the best! Someone will teach me? Hello! Can anyone teach me anything I don't know already?

After the fifth call, I finally said, "Okay. I will sign up so he leaves me alone." The ticket was less than 500 zlotys (app. \$145). I thought – another bullshit! However, since I have already said I will go, I will go.

From the moment I came into the conference hall, I began to feel something very new to me. Now it was me who could sit on the other side. I was able to judge and criticize, like a lot of people do, which of course I experienced before. However, at one point I also felt something completely different. Different energy, different people, different motivation, different knowledge. Suddenly it occurred to me that none of the thousands of people in the room had said a single bad word! What's more – no one judged me. There was no hate, no jealousy of money, of the car, of status. Everyone was suddenly equal, and I was finally equal to the others too.

I experienced that people were grateful for a moment of conversation, for the time they spent, for drinking coffee together. And the best thing about it was that it was sincere. And for a very long time, I could be honest and true as well. I was 100% myself.

The cherry on top of this whole workshop was the leader. He was the one who blew my mind. Completely. He said: “No matter where I am, I am always myself! I don’t wear masks! In the conference hall, at home, on the street, in business – I’m always the same. Authentic, Honest, and True.”

I asked myself, “How is that? Impossible. He’s lying. Salesman! That is not possible!”

After all, I’ve always played a part. Although I tried to be authentic to others, as a coach or in everyday life, I always put on a mask unconsciously. Often without even realizing it. Then I asked myself: “Is it possible to speak from the bottom of your heart when you are on stage? Without memorizing rules and pretending?”

They say that nothing happens without a reason. 24 hours later I had the pleasure of eating dinner with this man and talking about the topics I wanted. It turned out that what he said on stage was 100% true. He was exactly the same at dinner and on stage. Authentic, honest, and open!

Really, it took me a while to process this and think who the hell I was before. Who was I pretending to be? What did I want to prove? What did I want to show? And most importantly – to whom?

Every one of us has a mission.

When I lay in the hospital at the age of 2, fighting for my life, without my parents, I was left completely alone. It was not easy for me and for the people who tried to raise me. However, I got up, I fought because I knew I wanted more and better.

Years later, I realized that the universe or something else you believe in gave me a chance. A chance to motivate, support and help others. Since fate allowed me to live even though I was seconds away from death, it means that I am here for a reason. And you also have your mission and your chance for life. Not just any life.

From a small village and the perspective of hard, physical work – I became financially free.

I work because I want to, not because I have to.

I earn money from anywhere in the world.

Money gives me a choice.

I focused on self-development because I understood that if I don't grow, I die.

I decided that I wanted to learn from the best in the world. I invested in myself by buying coaching sessions from the best people in the world. Traveling around the world, I want to explore my knowledge, discover myself and become better every day.

But that's not everything! I'm doing it for you too! I'm here to let you believe that you can change your life by 180 degrees. Exactly as I did.

I believe that what you give always comes back to you.

Someone once gave me a chance to become a different, better person. Now I want to give this chance to you – so that you can change your life and make it your dream. Don't be afraid of this!

At the time of writing this, it is December 31st, 2019. It's such a magical time when something ends and begins at the same time.

Perhaps you too are doing a summary of what has just passed and you're making plans for the coming year. You have probably wondered more than once what really influences your life, the way you perceive it, whether you feel happy and everything is going as you'd like or on the contrary – everything is a series of failures and it's always difficult.

I would like to tell you about the four spheres of life and how much they influence you and the way you function in the world.

The first is spirituality. So important, and so forgotten and underestimated.

How often have you experienced a situation when one thing starts to fall apart and everything else follows.

Do you know how big of an impact on the way our life goes, has the connection of all spheres?

The four elements that together create who you are and what your reality is, are: **mental**, **emotional**, **spiritual**, and **physical**. Only the latter is the world you can see, experience, or touch. Everything else is invisible and inaccessible to the senses.

The key is that you need to take care of all spheres evenly. If you skip any of them or ignore them, believe me, or not – it will catch up with you anyway, in the least expected and worst moment.

It is the INVISIBLE world that creates the visible one. Don't you believe there is an invisible world at all? Try not to pay for the electricity.

How many times in your life have you said: I have a problem because I don't have money, I have a problem because I don't have time, I have a problem because my relationship fell apart because I have health problems, I have a problem because... always something.

Missing anything in your life is not a problem! Remember!

Lack of money, a failed relationship, illness, lack of time... All this is most often **the result** of previous wrong decisions that you made in your life.

To solve what you call a problem, it is not enough to superficially deal with the effect itself. You must find the cause first. If you don't, sooner or later it will come back to you and the consequences can be much more serious than the first time.

When you are under the influence of stress or emotions, you almost always look for short-term solutions to solve the problem as quickly as possible and you do it sloppily. In most cases, this only hides the problem without solving it at all.

What do I mean?

A side job to quickly fill a hole in the budget, medicines to quickly get you back on your feet, a shot of vodka to fill in the emptiness after the previous partner...

To really solve a problem in such a way that it never comes back to you – you need to work on **the root** of it. You have to work on **yourself**.

We all run after our goals, dreams ... on our path we often stumble and fall, so we have to work on ourselves through our lives in order to learn to appreciate good things, but most importantly, to learn from the bad things.

Why do I put such emphasis on spirituality and how does it translate into my present life?

2019 was a very important lesson for me, a lesson that I will remember for the rest of my life. A lesson that allowed me to

know the cause of what happened in my life, what I did, and who I became. I have done a complete re-evaluation of my life in recent years. I have tried to analyze the effects to find the causes, and this is what I would like to share with you here.

By solving **the causes** of problems, you heal their effects, but more importantly – you create space for something new, better.

So let's start from the bottom.

Beginning of 2019 – we're in the middle of holidays, properly combined with business plans. I always try to plan my trips in such a way as to combine business with pleasure, so that they are the most effective.

But it wasn't the case. At the beginning of the year, an unprecedented wave of hate poured over me. Hate caused by jealousy, and the greed of taking over the market in a completely slanderous and dishonest way. Many people turned away from me, some of my team lost their "Why" and „What for", which is the meaning of our work. Very few people believed in the sense and future of my goals, desires, and aspirations. Even my girlfriend at the time had doubts as to what she was next to me for. It already gave me a lot to think about, but back then, I was looking but I didn't want to see. I ignored the hints.

Then the middle of the year – May, beautiful weather... One evening I was 20 km/h away from death. You could say – a young idiot is speeding in his Porsche... and he doesn't care about the consequences. And you'd be right, that's what it was. However, I did not understand much then. Only later did I realize how quickly you can lose everything.

The fact that I survived is also the result of the good decisions I made in the past and a safe car. It is obvious that we live in a world that is run by cause = effect.

A few years ago, I completely ignored the fact that for your life to be truly successful, you need to connect all four spheres of life. I neglected the spiritual sphere, being completely convinced that I did not need it for anything.

Because what for?

Mentally it's okay – I'm strong, self-confident, I keep my feet on the ground, I know where I'm going with my life. What more could you want?

Emotionally it is ok – despite everything that happened to me at a very young age, I did not give up, I followed the chosen path.

Physically – it’s great, a good car, clothes, money, new businesses, projects, travels. Everything I like!

And yet something did not work out.

With seemingly everything, my life suddenly started to fall apart like a house of cards.

Looking from the side, reading this, you might think, “What the fuck is he talking about !? I work hard. I count every penny, and what does he do? He has whatever he wants.”

Do not be fooled by appearances. You often judge a person by what you see – another achievement, photos from luxury holidays, or a new car.

The truth is somewhere else. A man’s worth does not depend on what he has, but **who** he really is. For some, working in a warehouse will be a peak of happiness, for others a new Bentley in a garage. So what is the answer to this question? What will make me happy?

The answer is simple. This answer is in you.

In 2019, I made a lot of mistakes. I admit that up to a certain point my only motivation was money. Perhaps it was the result of an earlier cause, i.e. its total absence. Not only the lack of money but also the lack of parents and real childhood. For me, money was something that I used to fill the gap in some way. As you already know, from an early age I had to fight hard for myself, or stay where I was born, complaining about what happened to me and blaming everything I could.

Now, in retrospect, I can honestly say that I am happy with what happened in 2019. This year has shown me who is with me because they appreciate what kind of a person I am, and who was with me only for money. This was an important lesson to learn. Did I do it? Now, from where I am today, I can honestly say YES.

I am grateful for all the hate that I got, for the accident that was between me and death, for the people who appeared in my life, and for the fact that some of them left it. Why? Because it was a really strong kick that allowed me to look from the side at Damian who was running blindly in pursuit

of fake happiness without seeing what was important right next to him.

It was time to reinvent myself again. To understand that you should start building with a solid foundation, not with the smoke in the chimney. That you must first live in harmony with yourself, be able to find strength, motivation, and support in yourself, before looking for it in others. When our lives, goals, and dreams depend solely on others, we create pillars that keep us upright, but only when they stand by us. When the people who were supportive leave, everything we have built so far falls into small pieces, and our seemingly beautifully arranged lives are left in pieces.

So what is this whole spirituality then? Faith? Church? God? Universe? Religion? No!

Spirituality is strength. Faith, but not in anything external. It is faith in yourself, in your abilities, in your honesty, awareness, looking with your heart, not your wallet.

When I left and started learning from the best mentors around the world, things started to change. Was it easy? Of course not. Pretty damn difficult. Tears, dozens of sleepless nights, thoughts, working on myself with the help of psychologists who showed me how to discover my real self. Honest and in harmony with myself, with feet on the ground and knowing what I want.

Spirituality – it is one of the invisible elements of this world that has an unimaginably large impact on what will happen in the future. I haven't seen it before. I avoided this knowledge, deeply convinced that I don't need it. After all, I have everything I want: a nice life, money, cars, lifestyle...

Unfortunately, it is impossible to create a peaceful, happy life with one of the four elements underdeveloped. Believe me – or, if you prefer, test it on yourself.

My life collapsed when everything was almost perfect, unfortunately only on the surface.

The only way to definitively change your external world is by deeply changing your inner world.

If you have a problem of not having money, not having time, having a problem with a bad relationship, or anything else, then you've made a lot of mistakes in the past, making bad de-

cisions, and the only way to change your results is to change your thoughts.

Sounds cliché?

It will show you a simple formula.

Your thoughts program your feelings. They lead to action, and this causes the result. Domino effect.

In other words, your beliefs are nothing but thoughts you think are true. You don't see the world as it is, but as it seems to be. Beliefs can either support you or burn you. To identify your beliefs, you need to look at your life from a different perspective. One you never looked at before.

The next step to change is understanding. Understanding what's not working, what's wrong, what you'd like to change.

Your motivation to change yourself should be based on your goal and having fun with others, but how does this relate to your fears, anger, shame, and hate, which are inside you?

Nothing matters except how you think and perceive yourself. There is a reason why my motto is: "Never listen to advice from people who have not achieved what you want to achieve."

You can be rich or you can be right.

You can be rich or you can be pleased.

Or you can also be rich, right, and completely happy.

The first step to change is knowing where you are, what you are doing, how and where you want to go.

Step two is to understand and admit your mistake. Yes. Everyone makes them, even the best ones.

If you understand where you made your mistake, what is causing it, and focus on improving, starting from the very bottom, i.e. the inner world, everything will start to change for the better.

The cause of my problems, probably always, was the lack of balance between all four spheres of life. I thought three would be enough because it's still more than half. However, fate wanted otherwise. It did almost everything to show me that this is not the case. It took me apart, showing me my place in line.

Am I angry? No.

Do I feel sorry for myself? Maybe a little. Because I was blind and I didn't see the signs the universe was giving me.

If you neglect at least one of the four spheres in your life, sooner or later your life will make you feel it. It will be like sitting on a chair without one leg. It's still supposed to be a chair and you can sit on it, but you never know when you'll land on the floor.

I am grateful, very grateful for what happened in 2019. It is an extremely important lesson for me, which allowed me to learn a lesson and implement the most important changes in my life so far.

From now on, I look with my heart, not with money. I choose people around me appropriately, keeping my integrity, honesty, authenticity everywhere I go and not adjusting to others. I strongly believe that either someone accepts you as you are or has no right to be in your life.

I have reevaluated my life. I gave up on a few lucrative projects just because they were not aligned with my current values.

What are these values? It's simple – I want to be happy! What does it mean? What is happiness to me?

Only do what makes you feel good about yourself. You have to be coherent with yourself. ALWAYS!

Seems like a cliché.

Every morning I thank for still being able to live. Every evening I thank for 5 things that happened to me during the day. Life became a great adventure. I act despite my fear. I am motivated to live each day better than the previous one. I spend my time with the people I want. The ones that bring positive energy into my life. I build projects based on values, not money. I only work with the people I want.

It is beautiful. I make all the decisions. I choose, and it is only up to me what my life looks like.

We got to the end together. Thank you for being with me on this journey. I am grateful that you wanted to take part in it and that you wanted to follow the intricate paths of my life with me. On the road that led me to where I am now. I have closed a very important chapter for me.

But don't think the story ends here. Not at all! Life goes on and on, financial markets of this world go round and round, there is an unimaginable amount of money and energy circu-

lating around you all the time. The end of one is always the beginning of another.

The beginning of something new.

The second part of this book is in preparation and will be published soon, I hope.

I invite you to continue this journey with me.

The most important rules, highlighted in the text of the book, are collected below to make it easier for you to remember them and, if you wish, to translate them into your life and yourself. Go back to them as often as possible. You may even find it worth rewriting, printing, hanging out, or carrying them with you. I highly recommend it to you, even if something seems banal or obvious to you. It simply works! I checked on myself.

REMEMBER:

- 1. You should never do a job just because you get paid for it.**
- 2. When you always place the same order, you can't expect to get something else.**
- 3. There is a big difference between what you want and what you believe in.**
- 4. The best preparation for wealth is getting used to money.**
- 5. Never take advice from people who have not achieved what you want to achieve.**
- 6. By consciously choosing your beliefs and the values you want to follow, you can control your life.**
- 7. Success means you get what you want. Happiness – that you like what you got.**
- 8. Whoever works hard all day, has no time to make money.**
- 9. People who have no money, do not clearly define what wealth is to them.**
- 10. People who don't have money will never consider wealth a necessity.**

- 11. People who don't have money are not ready to give 110 percent of themselves.**
- 12. A mentor will help you increase your effectiveness and bring you closer to success.**
- 13. A man who focuses primarily on his weaknesses will never achieve wealth.**
- 14. In the financial market, responsibility, and awareness of the possible consequences of one's own actions are essential. Never turn around and run away from the problem, pretending it's not there, just face it.**
- 15. Every problem gives you a chance to grow.**
- 16. Think of yourself as someone important enough to be worth writing about.**
- 17. Saving means paying yourself**
- 18. Earn, save, multiply. Then spend it.**
- 19. The money invested must come from your savings. Never take out a loan to have the funds to trade on the financial markets.**
- 20. You have to take responsibility for what is happening in your life.**
- 21. You shouldn't aim to become a man who doesn't make mistakes, but one who never gives up.**