MEDICWISE CHRONICLES



By
DIDAKUS MOCHACHE

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MEDICWISE CHRONICLES

Fighting the rat race beyond the scrubs:

THE HUSTLING LIFE AFTER COLLEGE

Taking cognizant of The Rat Race and devising solutions

By

Didakus Mochache

DEDICATION

I dedicate this book to my parents my late father, **Thaddeus Mochache**, and my loving mother, **Esther Nyaboke** who gave me the greatest gift of all: the chance to live. You both instilled in me the drive to pursue success and the wisdom to enjoy life to the fullest.

To my mother, your strength and resilience shaped me. After the passing of my father when I was still young, you carried the weight of raising me and ensuring I received an education. Your sacrifices and unwavering support made me who I am today.

FOREWORD

I met Mr. Machuka Mochache recently at my rustic pro-nature resort, "Cats on the Rocks", which is about 60km southeast of Nairobi, Kenya. He told me that he had come to taste our famous "wet-fried" indigenous chicken; and to hear my famous "5 Principles for Total Satisfaction" from the horse's mouth.
Of course, I was quite happy to blurt them out to him: "Faith, Focus, Discipline, Unconditional Love, and Patience," and he wanted to know what inspired them.

I told him that they were the summary of a heritage from my lineage, which taught me that: "His attitude is the master of a man's destiny" Kiraithe Miriyanga my Grandfather. "By the fireside is no dew; but the early bird that catches the worm must endure dew" Ciamwiriani Kiraithe
my Grandmother. "The cheapest education is taught in the classroom; the dearest in the school of life – where the currency is the material or financial losses or the pains you encounter.

"However, since when you pass exams and do not repeat a class the fees is not lost, the fees paid in the school of life is not in vain if you don't repeat the same mistakes you pay for." Mbaka Kiraithe my Father. "Unconditional love is the most valuable tonic for pain. Love unconditionally, and do the best for others; and enjoy it, lest the intense pain of failed expectations will torture you. Let the joy of loving be your utmost reward" Tabitha Mbaka my Mother. My parents named me 'Mwenda,' which translates into 'Love.'
And Machuka was impressed, and he requested that I write this foreword for his book. The rich philosophical discussions we shared that evening convinced me that I would enjoy doing it!

I have read Machuka's book, with absolute admiration of his candid insightful analytical outlook to the tortuous journey of life with money. In an easy-to-read narrative, he smoothly draws us out of the comfort zone where we often surrender to the allure of short lived pleasures, and he gently but forcefully compels us to appreciate that we all have a right to a legacy that makes us proud. Moreover, in equal measure, he assuages us to recognize that we have a duty to fulfil the right of those that care about us, to be proud of our legacy.
The book reads like the words of a wise companion, to a younger friend. The title makes it sound like it is for medics; which is understandable, given that the author is one, but it is quite applicable to diverse situations.
It is highly recommended to the young graduates, who certainly need to channel

their youthful energies to rewarding decision making about money.
It is also good for older people, who can use the energy in it to guide those who they mentor.

Feb 11, 2021

Dr. Mwenda Mbaka
Veterinarian, Animal Welfare and Environmental Conservation Enthusiast, Consultant on Animal Resources Sector Policy, Former Lecturer, Chuka University.

PREFACE

Medicwise Chronicles is an inspirational book aimed at transforming the financial lives of young professionals. Life is undeniably hard, but this book offers a practical entrepreneur's mind-set to help navigate those challenges and reshape financial stability.

This book highlights crucial life lessons that professionals do not learn in college. It challenges the common belief that simply attending college guarantees wealth - instead, it emphasizes that true success comes from life skills, financial literacy, and a street-smart approach to money.

The insights shared here provide basic yet powerful financial principles that, when practiced, can help readers escape the financial rat race and build a sustainable future.

I hope that anyone who reads and applies the lessons in this book will experience career growth, financial stability, and a deeper understanding of money and life. The science of money is not taught in school, but it can be self-learned and that is the core purpose of this book.

There are countless reasons why you should read this book. As you hold it in your hands, know that you are fortunate to gain financial wisdom that took me over a year and a half to research.

By reading this book**,** you are building a strong bridge to cross the many financial rivers of life**.** Financial independence is one of the greatest keys to a fulfilled life second only to your true connection with your Creator.

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INTRODUCTION

The book, *Medicwise Chronicles*, is written with one aim: to bring a disruptive narrative about medical professionals and their financial lives. A disruptive narrative that acknowledges the world has changed. We serve a noble profession, and therefore, we need to rise up and start realizing that a better life for Medics doesn't depend solely on a Medic's pay check.

This book challenges the false narrative that a Medic's salary is well taken care of or that Medics are well remunerated. It confronts the ugly, glaring reality of rising costs while serving a noble and revered profession. *Medicwise Chronicles* is not a book for the average Medic; it is a book for Medics who are ready to take the next step focused, step by step to serve two purposes.

Firstly, the purpose of your employer, and secondly, the purpose of your financial life. It envisions a better financial life a life that doesn't depend on pay checks and pension benefits forever. This book is for those who are ready to recognize that this life is a rat race. No pay check is enough. It is for those ready to expand their horizons, step by step, toward financial freedom.

I am not a politician. I simply have a passion for writing and reading, but most importantly, I am a Medic. So, I caution you: this is not a book your employer will be happy to see you reading. Your employer fears the politics of reality. If they discover that you have read, believed in, and started implementing the tips from this book, your job may likely be at stake.

Be a bold Medic that is the message of this book. It reveals what your employer doesn't want you to know. The topics in this book stem from my vast experience lecturing in medical schools both within Kenya and outside Kenya, my close working relationships with health workers across the board, and my extensive reading of books about life and finances.

In my everyday work, I deal with medical students bright, hopeful individuals who aspire not only to become professionals but also to succeed in their

careers. However, I have noticed that 99 percent of these students believe that a salary is the ultimate measure of success in life. They eagerly await their first pay check after graduation, but reality often paints a different picture. The law of natural selection strikes once these young men and women face the world of money.

They begin living pay check to pay check, hand to mouth, trapped in the rat race. The sprawling cost of living makes money feel scarcer by the day, while expenses grow higher and higher. That is why, in this book, I urge you to start minding your own business. Raise the level of your purpose. Your purpose does not stop at your employer or the pay check you receive. Your purpose is bigger than your financial life.

The wise Medic is the one who sees the future the one who strives to have a "giraffe neck" perspective on life. This is the Medic who is willing to boldly disrupt the old-school thinking of working hard, saving money, building a house, educating your children, and waiting for retirement. This is the industrial-age narrative, and it has been overtaken by the ever-evolving world. We are now in the information age.

Information-age jobs are being shed. Computers are already dispensing drugs, and soon, I suspect, they will start prescribing them. The future of the medical profession is at stake. Don't just dispense in the pharmacy own the pharmacy. That is the disruptive narrative. This book will give you tips on how to disrupt the narrative of serving your employer with loyalty and waiting to be rewarded. No grand reward awaits you. You must reward yourself by minding your own business and growing your purpose.

Having this book in your hands is a game-changer. You now have the tips, so don't dilly-dally start now! What I have learned, I wish I had learned at your age. However, it's not too late for me, as I have already started putting the ideas in this book into practice. Colonel Sanders made billions after retirement at the age of 65 by discovering the secret recipe that gave birth to Kentucky Fried Chicken (KFC). What about me, in my early forties? Age is just a number. Today, KFC has thousands of franchise stores worldwide.

You will serve your employer loyally. Be a very loyal servant.

I'm not saying it's bad to be loyal and committed to your job I, too, am committed to my work and loyal to my bosses. Above all, we serve patients, and there is a need to be loyal and caring. However, if you rely solely on your pay check, you will live pay check to pay check, struggling with the sprawling cost of living. You will retire as a miserable retiree, clinging to your job and unwilling to notice how quickly retirement arrived, all courtesy of the rat race. I'll leave it at that for now. Advice number one: adopt the disruptive narrative. Be A Wise Medic.



Information age jobs are being shed. Computers are dispensing drugs. Soon they will start prescribing, I guess. The future of the medical profession is at stake. Don't dispense in the pharmacy but own the pharmacy. That is the disruptive narrative

BIRTH AND VILLAGE LIFE

In a tiny village, a baby boy is born. The time is around October 1978. The village is the home of the Machuka family my grandfather's name. Born to an untrained teacher, my father, and a peasant farmer, my mother, I arrived into a humble world. I don't remember the actual birth, of course, as I was the baby, but I hold very sweet memories of my early life in this tiny yet great village.

What I remember most about Kiogoro Village is that it was full of life during my early years. The vivid memory of scattered banana plantations and sprawling coffee farms remains etched in my mind. I recall the long line of villagers testing the local brew as my grandmother diligently received a glass from one villager and handed it to another, all while going about her business of trading in *chang'aa*, the popular local brew.

Coffee appeared to be the major commercial crop back then. I remember the long, barefoot treks to a distant village that hosted the coffee processing factory, where we delivered the berries and then returned home. My elder sister, cousins, and I were swift in this task. The scene at the factory was always enjoyable.

The big River Kuja, which seemed to power the factory's operations, was a sight to behold. We would arrive at 2 p.m., weigh the berries, and then hang around the big bridge, staring at the flowing mass of water underneath until dusk. By the time we remembered the need to begin the daunting barefoot journey back home along the stony path of Nyaguta Village Road, it was already late.

Winding through the forests and crossing two small rivers, we would finally arrive back at our village. My elder sister carefully held the black, slim slip issued by the factory as confirmation of the kilograms of coffee berries we had delivered.

This slip was the first thing my grandmother would ask for as soon as we reached the door of our homestead. At the end of the month, I recall my grandmother making the long journey alone to the factory to collect a few coins as wages for the berries we had delivered earlier. The extent to which these wages could change our lives was modest: grandmother would return armed with half a kilo of sugar and half a kilo of meat. This was the only time we could taste meat and drink black tea with sugar for about a week.

I used to enjoy village life, trapping birds in the coffee and banana farms, destroying their nests, and accompanying my mother to the fields as she tilled the land. My task was often to look after my younger brother at one corner of the farm, under a tree, within close range of my mother as she worked. By this time, my father had already left for school.

A government-untrained teacher, my father later joined Kaimosi Teachers Training College for a duration unknown to me, to become officially trained as a primary school teacher. I was proud of him, and I imagined that when I grew up, I too would become a teacher. During his training, my father would disappear from the village for months, only to return with pictures taken with his college mates. During this time, my mother diligently took care of us, her children, and worked tirelessly on the farm to provide for our needs.

In the evenings, I remember seeing my father return home from school a young, vibrant primary school teacher in his late twenties. He had a set of tasks to complete before darkness fell. One of them was looking after our flock of chickens, releasing them from their cages next to the grass-thatched main house, and ensuring they did not trespass to the neighbour's farm and ensuring the chicks were not snatched by the ominous bird of prey the eagle. He would do this while chatting across the life fence with a passing neighbour who often stopped by.

Once the chickens had gone to roost, he would rush downhill to fetch our two cows from the nearby field and help my mother milk one of them. The

cow was often violent during milking, so my father would tie its hind limbs to immobilize it, making it ready for milking.

Later, he would walk through the darkness to the nearby Kiogoro Market, returning with butchery waste bones. He would boil them and feed the soup to our two dogs. Before giving the soup to the dogs, he would mix it with a popular local dry herb known as *esoko*. *Esoko* was believed to make the dogs more alert and aggressive, ensuring they guarded the homestead fiercely at night. After the dogs consumed the soup, the bones would remain for another round of boiling the next day.

While my father carried out these evening tasks, my mother prepared the popular supper: *ugali* and *sukumawiki*. The amazing village life of my early childhood remains a vivid and sweet memory. I was born there, raised there, and eventually faced the world of the medical profession.

Little did I know that many years later, I would join the medical profession and face the challenges of a revered yet financially limiting career, spending years running the rat race.



The slip happens to be the first item my grandmother would ask for once you arrived at the door of our homestead. After the month ends, I recall my grandmother making the long journey alone now to the factory to receive few coins as wages for the berries delivered earlier.

EARLY SCHOOL LIFE

One evening, I remember my father and mother asking me to pass my right hand over my head and touch my left ear. This was the first test to prove I was ready for school. It seemed I passed the test. I only recall being woken up early the following Monday, dressed in a uniform, and braving the cold, dewy grass barefoot as I accompanied my father on the narrow paths downhill. We walked through richly forested trails toward the distant village where Monuri Primary School stood.

My first image of the school was of many mud-walled classrooms with rusty iron sheet roofs. School had already started. For nine years, I would walk religiously along the same path. You might wonder why nine years well, I repeated Class Five, not because I performed poorly, but because my father thought I was too young to proceed to the next class. It's a decision I still disagree with to this day, but I respect my father's judgment. He was a teacher at the same school, a respected music and business teacher.

Being the son of a government teacher naturally earned me respect in the village and among my peers at school. Even my peers hesitated to pick a fight with me if I provoked them. "That's the teacher's son," they would say. Engaging me in a fight meant trouble. I spent my entire primary school life studying at this school. My days were routine: waking up early, braving the cold on the journey downhill, returning home for lunch, going back to school, and finally coming home in the evening.

Being a remote village school, many of the pupils were equally poor. I often saw my classmates in tattered uniforms, infested with jiggers, and visibly hungry due to lack of proper nutrition. Although I, too, occasionally wore tattered shorts and walked barefoot, I began to feel a sense of being relatively privileged compared to many of my friends in class.

My beloved father passed away in 1992 while I was in Class Seven. "Rest in peace, my darling father and teacher." I later sat for my Kenya Certificate of Primary Exam in 1993. Officially, the struggles of a government

teacher's son began. However, these stories belong to another book, not this one. This book is about the medical profession's economy and its chargrin.

To cut the story short, we were left with a loving, doting single mother who raised us into who we are today under very difficult circumstances.



My first image of school was the many classes with mud walled and rusty iron sheet roofs. School had started. For nine years I would walk religiously through the same path.

DREAMS OF A MEDIC

Why is it that young people in lower classes always talk of becoming doctors once they complete school? The closest alternative is often a pilot. As a young boy, I often hallucinated at night about being injected by a doctor and crying uncontrollably. The pain of an injection during childhood-the fear of a Medic. It's ironic how I feared doctors yet dreamed of becoming one. This contradiction was fascinating.

Whenever our teacher asked the class, "What do you want to be when you grow up?" the answers were always intriguing. I remember "doctor" topped the list, followed closely by "pilot." Dreams of becoming Medics! Now, as an adult, I often ask myself, why? Why did so many of us dream of these professions, yet very few in that class ever rose to become anything close to a doctor or a pilot? Almost none.

Nevertheless, we had dreams as young boys and girls in a village primary school. Dreams of becoming doctors, pilots, accountants, or politicians. I imagine that as you read this book, you, too, reminisce about those days and the dreams you once held.

These days, I understand why "doctor" topped the list. It's often the first profession young children encounter. Whether it's a nurse, a clinical officer, or even a subordinate wearing a white coat, you were likely told, "That's the doctor." Phrases like, "We're taking you to the doctor today," or "The doctor will inject you if you cry," were common.

All this created a revered profession from the early years of life in the young minds of the community we grew up in. I know this applies to the entire Kenyan community. The word *doctor* to the common person refers to a serious profession, a life-saving profession, and a well-paying profession.

It became deeply rooted in our community that being a Medic is a serious, respected, and well-paying profession. As for the "well-paying" part, we shall discuss that later in a topic I call **A Medic's Quadrants**.

The irony of the medical profession is that while it is seen as well-paying, reality hits the moment one completes college and either starts tarmacking or receives that first pay check. I call it a rat race because it is either inadequate or never enough. Come on! If you have ever been truly satisfied with your salary as a medical professional, raise your hand. In all my motivational speaking sessions, I have asked this question, and not once have I received a positive response.

Let's face the truth. As much as we work in one of the most respected professions, perceived as well-paying, we struggle to meet our expenses, let alone settle down. We fear retirement. We fear marriage. We fear supporting our families, the very people who saw us through school. We worry about fuel costs, owning a home, and even affording a well-deserved holiday to the highlands of Malindi, let alone the southern cape. Every month, as a Medic's salary hits the account, it comes with a wave of anxiety. The cost of living has skyrocketed, but salaries remain stagnant. Their growth is slow, barely keeping up with inflation.



Whenever in lower classes the teacher would ask the entire class, "What would you wish to be after completing school?" Answers were queer and fascinating. I remember the doctor topped the list. The pilot would follow. Dreams of a Medic. Now as an adult, I often ask myself why? Why and yet very few in that class rose to become anything near those two. Close to none.

CAMPUS LIFE

The smile you wore, the optimism you developed, the pride your heart felt when you received an admission confirmation letter to join medical school. In my case, it was a dream come true. I saw hope, hope at the end of the tunnel. The village was ecstatic. The family was enraptured.

As soon as the letter arrived, you were given the Kiswahili title 'daktari.' As you read my book today, you might be one of the medical students, whether a doctor, a nurse, a radiographer, a lab technician, or any other cadre of graduates from medical college.

This book is a radical transformation of how we should start seeing life as Medics. Put aside the popular notion that Medicine is a well-paying job and open up your mind. Mind your own business. *Mind Your Own Business* is one of the topics in this book. You will love it. I will show you how to mind your own business. If you don't, you will either mind the government hospital's business or a private hospital's business.

This book holds secrets they don't want you to know. If you don't learn them, the rat race will keep revisiting. College life has never been easy despite the humour that medical school brings. Lack of fees. Meeting new professionals. Joining clinical practices with all other cadres. In this book, *cadres* shall refer to all professionals in the medical field.

From certificate-holding medical professionals to those with master's and PhD qualifications, including the so-called consultants, the journey in Medicine is diverse.

Medical school life isn't dull. It can be exciting, meeting peers from different cadres. I know yours was, or is. This is a new chapter in life with new friends, new relationships, and new academic challenges.

Learning the anatomy and physiology of the human body is quite thrilling. The beauty of lecture halls. Gaining new knowledge.

The science of human Medicine. It confirms the high regard in which the community holds this profession.

The science of human life is certainly a difficult one. Knowing how to treat diseases, perform surgeries, and understand the inner workings of the human body is no easy feat. All this can be daunting, even for those within the profession. No wonder Medicine remains one of the most revered fields. And yet, regardless of your level, whether a lower cadre or a higher one, the common person in the village will still call you ‘daktari.’

Did you realize that during medical school, no lecturer ever talked about how much you would earn after graduation? No one ever explained how that salary would impact your financial situation as Medical professional. It seemed like a secret, a topic left undiscussed. In his book *The Cash Flow Quadrant*, Robert Kiyosaki criticizes the modern education system for failing to teach financial literacy. Schools will never teach you about money, how to make it, how to manage it, or how to make it work for you.

Yet, when we finally enter the workforce, our biggest challenge revolves around money. The struggle is real. Salaries are never enough. We find ourselves relying on unions to push for pay increases. And when that increase finally comes, like when I recently received a salary increment, the joy is short-lived. The government took a significant portion in taxes, leaving me wondering what had really changed. They teach you to be medical professional, a qualified nurse, a qualified doctor. But not a qualified financial expert.

This, you must learn the hard way. You receive your salary and begin the cycle: paying rent, fuelling your car, buying food, taking your girlfriend out (with all respect to the ladies reading this book), sending money to family, only to find there's little left as you wait for the next pay check. It’s a tough lesson, but one you must face.

In medical school, you eagerly anticipate the big day, the graduation day. You look forward to the pay check, to the long hours spent in hospital corridors serving patients. The excitement is real.

Campus life can be both fascinating and full of promise for the average medical student folks.



The medic school life isn't a boredom. It can be exciting meeting lads and lasses from other cadres. I know yours was or is. This is a new chapter in life with new friends, new girlfriends and new boyfriends attending classes. Knowing the anatomy and physiology of the human body which is quite exciting. The lecture halls. Gaining new knowledge. The knowledge of human Medicine. It confirms the high regard with which the community holds this profession.

THE RAT RACE

Money is fatiguing by its nature. It is never enough. You wake up and go to bed daily in pursuit of it. The exhaustion is relentless, yet money remains elusive. Always draining, always demanding. Who doesn't like money? And enough money? Money that you can spend freely while still having a reserve in your bank account? I bet no one. Some say they don't need much money, while others believe that wealth brings social problems. For me, I'd rather deal with the problems of having more money than the problems of lacking it.

As medical professionals, do we ever really have enough money? From our pay checks to weekend and night locums, we hustle endlessly. I pursued my degree in medical imaging at the University of Johannesburg after earning a diploma from The Kenya Medical Training College, hoping that my income would grow in the employment quadrant. I wanted to be an "A" student. Yet, I still found myself trapped in the rat race. Money never seemed enough, nor did it offer me the security of a better tomorrow, even if I stopped actively working.

Take a minute and ask yourself: If I stopped working today, would I have enough money to sustain myself and my family at the same level for the rest of my life? If your answer is no, which we both know it likely is, then you are trapped in the rat race. You keep chasing money without knowing when you will stop or what life will look like afterward.

A rat race means waking up every day to hunt for money, spending what's not enough, and waking up again tomorrow to repeat the same cycle. It means never having the freedom to say, *even if I stop working, I can still sustain myself and my family comfortably.*

Wealth is measured by time; the amount of time your current savings can sustain your lifestyle. For example, if you have KSh 30,000 today and need KSh 3,000 per month to cover your expenses, your wealth will only last 10 months if no new money comes in.

An “A” student often ends up working for a “C” student. If you enjoy reading, I recommend *Why “A” Students Work for “C” Students* by Robert Kiyosaki. The reality is that simply pursuing further studies without expanding your income sources only deepens the rat race. I’m not discouraging education, but rather the blind expectation that an advanced degree will automatically double your earnings. Even when salaries increase, financial obligations tend to grow even faster.

I value education, and if given a chance, I would pursue further studies. However, I wish more people saw life from a different perspective, the perspective of cash flow. While studying at the University of Johannesburg, one of my South African classmates told me he worked in four different hospitals just to make ends meet. The gist was always looking for more. Sometimes, he was forced to sleep in his car for two hours before reporting to another hospital for yet another shift. He was a young, energetic radiographer serving four hospitals at once, forced to work around the clock just to make ends meet.

I once asked him, “Are you getting enough?”

He sighed and said, “Not yet. But I’m hopeful.”

The fatigue of the rat race, working longer hours for less pay, always chasing after something just out of reach.

According to the *Oxford Dictionary*, a rat race is a pointless, self-defeating, and endless pursuit. A cycle that never truly progresses. For a Medic, it means waking up every day knowing you need to work harder, seek more salary, and pay even more bills, yet it’s still not enough.

I wish I had learned this earlier, back in college, or even before joining medical school. But it's never too late. I have started uncovering the secrets to escaping the rat race.

The answers? Mind your business. Mind your business. Mind your business.

See life from a perspective that 99% of people don't. A perspective that 99% of nurses, radiographers, and doctors don't consider. Don't work just for a pension. Don't work solely to save for your children's education. Work to expand your earning potential.

Find passion beyond serving patients, something that broadens your financial horizons.

Set goals not just to serve your patients but also to serve your future. Because your future is not in the hands of the government hospital, nor is it in the hands of a private hospital.

Your future is in how you view different perspectives of life beyond the Medic's pay check. It is all a rat race if you depend solely on that pay check. The rent pushes you, saving for retirement pushes you, the government taxes you heavily. The cost of food, fuel, dressing, and family responsibilities all push you.

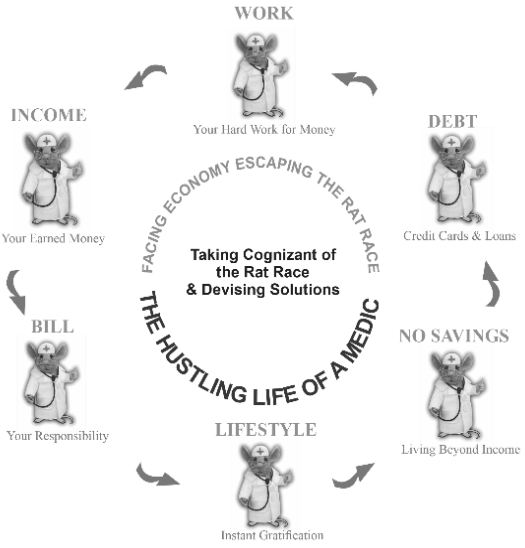
In the African family setup, you must give back to your siblings. It is not always enjoyable. You cannot settle, afford that Malaysian trip, fully enjoy your profession, or truly enjoy life. The rat race isn't a joke in the medical profession.

The higher you earn, the more the cost of living rises. Consultants will attest to this. Yet, the majority of us aren't even consultants, but we wish to live like them. Where does that leave us in Maslow's hierarchy of needs? In my opinion, at the second level, stuck in the need for security. We are never truly secure. Safety comes at a cost, leaving medical professionals struggling to climb to the next level. It feels endless.

From The Oxford Dictionary's definition of the rat race, I painfully pick one word: *Endless.* Imagine getting a pay check, spending beyond basic needs, tightening your belt just to save, denying yourself the comforts money can provide, and being told this cycle will continue for a lifetime, unless a miracle happens.

Endless isn't a pleasant word here. It means until the end of time. Do you know your way out? Escape the rat race as a Medic, or at least plan to escape while you still have the energy to do so. The race of double the work and less pay must not define your life.

THE RAT RACE



Rat race from The Oxford Dictionary means pointless, self-defeating and endless. Not gainful going around circle. Going back to the same point. Not moving. For a Medic it simply means every dawn of a new day means you need to work harder. Seek more salary. Pay more bills. It is not enough.

MY RAT RACE

In 1997, I completed my Form Four, young, energetic, and hopeful about life after high school. If you ask me my age today, I like to imagine backdating it by five years. Why? Because from 1997 to 2002, all I did was search for a college or university to join. Those years were spent in my village, doing home chores and helping till the farm to put food on the table for my siblings.

When I finally joined college in September 2002 as a proud radiography student, my hopes for life changed dramatically. I saw a future where, after three years of study, I would finally start earning. As a village boy who had never touched money, I was filled with dreams of success.

My list of aspirations was endless: I would marry, build a good house, buy a car, support my mother, educate my siblings, go on vacations to distant lands, travel abroad, and even support my uncles who had helped me through college. I was confident that my salary would cover all these financial needs. I truly believed that once I started earning, I had everything figured out.

I believed my life would totally change, and I would explore the luxuries the rich enjoy.

If you had asked me then if I knew the term *rat race* or its Sanskrit meaning, I wouldn't have had a clue. Then came life after college. I got a job in the distant town of Embu, earning a gross salary of Ksh 22,000, imagine the net. Every month, I received my pay check and tried to allocate it to my needs: rent, food, transport, school fees for my sisters, some cash for my parents, and some for my uncles. If you know, you know. The rat race had officially commenced.

The only difference was that I didn't know what it meant at the time. This was my rat race: Chapter One.

After two years, I decided to change my strategy. I thought, *let me go back to school; maybe then my salary will increase, and I'll be able to meet most of these financial needs.* But going back to school was a struggle, I hadn't saved much. To my surprise, school never made me rich, at least not in the way I had believed it would.

Nevertheless, I joined the University of Johannesburg in South Africa. A new culture, my first time outside Kenya. I gained knowledge, returned in 2009, and was equipped with a degree in diagnostic radiography. I was ready to face the world, though I still didn't understand the concept of the rat race or its effects.

I got a new job, this time as an expatriate lecturer in medical imaging sciences in Rwanda. A decent salary, almost triple what I had earned in Kenya. People say Rwanda is a small Europe in Africa. But life wasn't cheap in this *small Europe.*

Back in Embu, I had paid rent of Ksh 4,000. Now, I was paying the equivalent of Ksh 20,000. The rat race continued, just at a different level. Back home, my family's expectations soared. Requests for financial support became constant. My sisters, who had been in primary school when I was in Embu, were now ready for college. I needed to build a decent house for my mother before even considering my own. The equation was simple, my salary had doubled, but my responsibilities had tripled.

Today, as I write this book, I acknowledge that many of the dreams I had before employment remain unfulfilled. From 2009 to 2012, I lived through another chapter of the rat race, chapter Two. Earning a pay check, spending every coin, struggling to save, and anxiously waiting for the next payday.

Then came retrenchment in late 2012. A foreign worker in Rwanda, suddenly jobless. Newly married, with a pregnant wife, little savings, and no clear plan for starting over in Kenya. But in that uncertainty, a turning point emerged.

Returning home in 2013, unemployed but with a new perspective, I finally saw the rat race for what it was. Six months without a job taught me a crucial lesson: employment alone, no matter how well-paying, would never be enough to fulfil my aspirations. I made a firm resolution. I would find another job, yes, but I would also use my time wisely.

Wisely enough to transform my future. The journey began. I haven't reached my destination yet, but I now understand that escaping the rat race requires persistence, strategy, and a relentless drive. And for seven years, as of 2020, I have been working tirelessly to break free.

All I have achieved is within my hearts level of recognizing. All I have achieved is within my heart's definition of success. However, I have also learned that expanding my financial horizon to escape the rat race is not an easy task. It is daunting, draining, and frightening. It requires a thick skin and perseverance because failure is inevitable. But the best philosophy is that failure is the highway to success.
I anticipate a better life in the next ten years, perhaps then, I will retire young.

My anecdote is something many of us in the medical profession can relate to, with the shocking realization of what life truly offers in the name of a rat race. It is time to recognize that the rat race is real and ever-present.



I anticipate a better life towards escaping the rat race in the next 10 years to come. May be then I will retire young.

COLLEGE NEVER MADE YOU RICH

A story is told of the poor kid on the block, college never made him rich. The truth is, college never makes you rich, at least not in the sense of escaping the rat race. At best, college serves as a springboard, a starting point for that escape. If someone told you that simply going to college guarantees financial self-sufficiency, they were not telling the whole truth.

If you have been to college and are now earning a living, take a moment to reflect. Think back to your college days, your expectations, your dreams of financial freedom, the excitement of having money in your pocket every month. Now, compare that with reality today.

You will also notice that many of your former college mates are financially struggling, while a few have managed to take significant steps toward financial sustainability.

Yet, you attended the same medical college, sat for the same exams, and graduated in the same course and year.

This is the natural selection of our financial lives. College does not make you better than the person who sat beside you in class, your thinking does. How you think, what you think, and where you think from all matter. Napoleon Hill once said, *"Whatever the mind can conceive and believe, it can achieve."*

Brian Tracy reinforces this by stating that the highest paid workers in the world are thinkers. If you approach the economy without thinking outside the box, you will struggle. Today's colleges provide knowledge, and if you're fortunate, they help you secure a job.

However, improving your life beyond that job is no longer the college's responsibility, it is up to you. It depends on how you engage your mind to develop your career, envision greater financial success, and actively pursue it, all while fulfilling your employer's expectations.

College didn’t make you rich; it simply fuelled your ambition. Financial success requires more than academic intelligence; it demands street smarts. You must learn how to influence those around you to increase your value.

Jim Rohn, an influential author and speaker, once said, *"If you want to double your income, start by doubling your value."* Your earnings are directly tied to your value, which can be measured in many ways: the time you dedicate to your work, the uniqueness of your skills, and how well you leverage them.

The modern world teaches us an undeniable truth, do not rely solely on your degree for financial success. Street smarts often outweigh academic achievements. So, have a strong degree, but also be a lifelong learner, equipping yourself with the knowledge and adaptability to thrive beyond what a college education alone can offer.



College therefore never made you rich, it just added gas to your spirit to define the financial satisfaction you are looking for. There is need to be street smart and not college smart. Know how to influence people around you in order for them to increase your value.

FINANCIAL EDUCATION PLAGUE

Financial education is not free. It does not come easily or move freely, it requires courage to openly discuss financial self-sufficiency, how one can achieve it, or how someone else has made it.

Have you ever wondered why? Why is money often discussed in hushed tones, behind closed doors? Because financial freedom is everyone's closely guarded secret, protected for personal benefit.

Self-interest and ego play a role. Rarely do people openly share the truth about their financial success, if they have truly achieved it. For those who haven't, it's even worse, they fear that sharing their ideas will allow someone else to surpass them.

This is why genuine financial education is hard to come by. You won't often find it from your teachers, friends, or society at large. And if you do receive financial advice, chances are it's not entirely transparent, it may be diluted or distorted.

By nature, people fear the financial success of others. Finding a sincere mentor in financial education is rare. That's why I deeply appreciate my friend Edward Simiyu. Since I met him, he has been honest in mentoring me, even offering to travel with me to China to show me how he navigates the medical equipment business.

I lacked capital, but I found a friend willing to share valuable insights on how I could succeed in the industry. I owe much of my business success to him, and for that, I salute him.

As a wise medic, understand that financial education won't be handed to you easily. Sometimes, you will have to pay dearly for it.

A teacher who instructs you on investment while failing to succeed in it himself is not someone you should emulate.

Haven't you seen bankers advising you on how to invest successfully, yet if you do a background check, they've never attempted those investments themselves? They are busy pitching ideas to you, yet they haven't tested them in practice. Be smart, learn to differentiate between genuine financial educators and those simply selling a business pitch. Many people fall into this trap, remember the pyramid schemes?

Many so-called investment companies approach you with advice on where to put your money. But often, this isn't financial education, it's a business pitch. Even they haven't truly tested what they're selling. People exploit the general lack of financial literacy, posing as experts to mislead others into bad investments.

Now, let's go back to college life. As medical student, did any teacher ever stand before you and teach you how to grow your money after college? The most they told you was that you'd get a good pay check after graduation.

But as we've already seen in earlier chapters, a pay check only pushes you deeper into the rat race. No one explicitly teaches you how to build wealth or mind your own business, they only emphasize finding a better-paying job. Yet, relying solely on a pay check means working for someone else's business, not your own.

The goal should be to take control of your financial future, find ways to double, triple, or even quadruple your income. That's how you break free.

Besides, they wouldn't even have the audacity to teach you this, because they themselves are desperately looking for ways to escape the rat race. Some of their attempts have already backfired, leaving them trapped in slow-burning professional frustration, trying to regain their footing, only to realize they are buried in debt for years.

Financial education is the one lesson your teachers will never teach you. It is the most important education, more crucial than even college education. Get your college degree, but don't neglect the pursuit of financial education.

Always remember, many MBA professors aren't successful in business themselves.



Human beings by their nature fear the financial success of others. Rarely you will find a sincere teacher or mentor on financial education.

EKING SMART

A surgery must be thoroughly planned, executed as a team, and delivered with precision. As medical professionals, we are constantly aware of quality, meticulous in every operation, every hour, every day. We eke smart. Always in uniform.

Isn't Medics one of the uniformed professions? You earn through discipline, being smart in dress, character, and integrity.

Think about it. There are countless professions in the world, including in Kenya. You can list them. But I often compare the medical profession to the police force, disciplined, uniformed, careful with words and documentation because every note can serve as evidence. Above all, committed.

This is the profession that doesn't take a break for Christmas. And you know what? You must be sharp, with unwavering professional integrity.

Yet, despite this, most medical professionals rarely hold positions of influence. Management roles in hospitals are increasingly taken over by corporate bureaucrats rather than doctor managers, people without medical expertise, yet convinced they are the best leaders.

Hospitals are hiring corporate managers, not medical professionals, to run the system. So, as a Medic, you are locked into your pay check for survival. I do not advocate for corruption, bribes, or *kitu kidogo*, but let's be honest, those avenues don't exist in our profession. A Medic is cornered into living off their salary alone. No deals, no side hustles, just the pay check.

Whether you're a nursing manager or a section head, as a Medic, you are rarely exposed to the kind of opportunities that other professions enjoy. We work hard, yet we struggle to make ends meet.

Take salespeople in corporate companies, for example. They travel locally and internationally to attract sales. They enjoy perks like lunch allowances, accommodation allowances, phone allowances, and even fuel allowances. Their lives seem exciting. They can save money, and their monthly pay checks often get a boost from these benefits.

But for us Medics, such opportunities are rare. Our pay checks remain stagnant, glaring at us every month with little to show for our efforts. We work long hours in hospitals, yet we return home with fewer and fewer benefits from our workplaces.

This is because we are part of a revered profession. We strive to dress smartly, and it comes at a cost. We strive to drive decent cars, and it comes at a cost. We strive to own comfortable homes, and it comes at a cost. We strive to impress, and it comes at a cost. Yet, among the many directors of big private hospitals in this country, you'll rarely find medical professionals.

Robert Kiyosaki, the renowned author, once said, *"A students work for C students."* Medical professionals are the quintessential "A" students, academic achievers. It's no wonder that the "C" students, those who may lack academic prowess but possess financial intelligence, sit on the boards of many private hospitals. As Medics, we don't own these institutions; we work for the "C" class, those who understand money, how to attract it, and how to grow it.

In medical school, we were trained to be skilled healthcare providers, not financially savvy individuals. We were taught to diagnose, treat, and save lives, not to manage businesses or investments. Yet, as Medics, we know medical equipment inside out, how they work, how to operate them, and how to apply them in practice.

But here's the irony: the multibillion-dollar medical equipment sector in Kenya is owned by the "C" class, those who understand business acumen and know how to attract money. So, why not step out of the busy corridors of government hospitals and start your own medical equipment sales company? Why not leverage your expertise and take control of your financial future?

Food for thought. I know you.

Food for thought. I know you can't, you were taught to treat. You were taught to attend patients and you were taught to serve with diligence.

An **'A'** student indeed works for a **'**C**'** student. Your employer, the county government and the board of management of that private hospital don't want you to know this secret. Brian Tracy an American author and renowned motivational speaker from America asks this question. Which is the best payed service in the world? The answer is not what you thought. The answer is thinking.

Thinking is the best paying. Think outside the box. As a Medic think. Eking smart and remaining loyal to the Hippocratic Oath isn't going to yield a lot. The medical school's system didn't teach you entrepreneurship and if they gave you it was a superficial one. The best knowledge is the knowledge of the world and not the knowledge of the lecture hall which is anatomy and physiology. The knowledge you get by interacting with the world and not the medical school knowledge. Please take note that I love the medical school knowledge and anatomy is my favorite.

I have been teaching it in college as a lecturer since 2009 to date. I'm a proud lecturer. I'm not rich either but we are together in the cycle of Medics. I only enjoy learning what I'm writing in this book today. Learning it from the world not in the medical school lecture hall. Not too late though for me to learn this, the world knowledge.

Food for thought. I know you might think, "I can't do that, I was taught to treat patients. I was trained to serve with diligence."

It's true: an "A student" often works for a "C student." Your employer, whether it's the county government or the board of management of a private hospital, doesn't want you to know this secret.

Brian Tracy, the renowned American author and motivational speaker, poses this question: *What is the best-paid service in the world?* The answer might surprise you. It's not what you'd expect. The answer is *thinking*.

Thinking is the highest paid skill in the world. Think outside the box. As a Medic, think beyond the confines of your training. Working hard and remaining loyal to the Hippocratic Oath alone won't yield significant financial rewards. The medical school system didn't teach you entrepreneurship or if it did, it was only superficial. The most valuable knowledge isn't confined to the lecture hall, where you learned anatomy and physiology. It's the knowledge of the world the kind you gain by interacting with the world, not just through medical school.

Please don't misunderstand me, I love medical school knowledge. Anatomy is my favourite subject. I've been teaching it as a college lecturer since 2009, and I'm proud of my role. I'm not rich, but I'm part of the same cycle as you, the cycle of Medics. What I enjoy most is learning what I'm sharing in this book today learning from the world, not just from the lecture halls of medical school. It's not too late for you to embrace this worldly knowledge.



The profession which doesn't go for Christmas. And you know what, you have to be smart with professional integrity. The largest number of medical professionals rarely hold positions of influence. Even management positions for medical institutions are slowly drifting to the so called bureaucratic corporate managers.

A REVOLUTIONARY MEDIC

Just working without thinking outside the box, like a heart struggling with tamponade, trying to free itself and pump blood normally, isn't good for you. You must resist. Resist the usual order of working hard and forgetting to mind your own business.

Be a revolutionary Medic. Revolt and take charge of the rat race. They tell you that you need to be smart and well-dressed to serve in this profession. They tell you that you must work long hours seeing patients. They tell you that you must follow the Hippocratic Oath. It's like being a mechanic, soiling yourself as you fight the rat race, rolling up your sleeves, and grinding away. But think beyond that private hospital. Think beyond the care center. Think beyond the county government. They don't teach you about money.

They don't tell you about the rat race. The only words you hear are: work hard, save in a SACCO, save for retirement, and be professional. The "A students" save their money in banks, and the banks lend it to the "C students."

The union tells you they're pushing for a pay raise. But in my opinion, it takes too long for the union to deliver. And even if they succeed, the cost of living will have risen so much that the increment will barely make a difference.

Have a revolutionary mind. Don't just focus on a higher pay check focus on your time. Have the time to think. Have the time to know you are in the rat race as a Medic.

With the advent of county governments running healthcare, the focus seems to be more on hospital structures than on the workforce. They cite conflict of interest if you own a private clinic, reinforcing the idea that this is an orderly profession where you are not expected to seek alternative revenue streams.

Please serve with dedication, but understand that dedication alone won't ease the burden of a Medic's pay check. Maybe as you read this, you're thinking, "But consultants live well, drive big cars, and earn more."

I will address that under *The Medics' Quadrants.* You will see that even they aren't as happy as they seem.

They only project an image, but the struggles remain inside. Their problems may be bigger, but they exist nonetheless. Despite being top students, most consultants rarely own hospitals outright. And if they do, they are often in partnership with the very 'C' students they once outperformed. Their financial challenges may not be as visible, but they a



Be a revolutionary Medic. Revolt and take charge of the rat race.

GLAMOUR AND ELEGANCE

Don't overdo it. Don't over exhibit external wealth, moderation is key. Be mindful of the cost of glamour. The prestige of the medical profession comes with a price, often a hefty one. Avoid overindulgence.

As a Medic, you're expected to drive a decent car, own a comfortable home, and dress smartly. Whether in a lower or higher cadre, you are part of one of the most respected professions in society today. Maintaining that image feels necessary, a good car for the daily commute, a polished dress code, a well located house in the city, and an elegant home in the village. If renting, it has to be in a classy estate. If buying, it should be in a respectable neighbourhood. We are not meant to live with less, not when our profession demands a certain standard.

But this image comes at a cost, putting immense pressure on a Medic's pay check. And because most of us rely solely on that pay check, a new car quickly becomes a liability rather than an asset. A house, too, starts to drain finances instead of securing wealth. There's the mortgage, fuel, and utility bills, every expense chipping away at your earnings. If you're renting, you already know the burden.

A Medic's pay check carries immense pressure. It hits the account, and before you can take a breath, expenses come knocking. But you push through, convincing yourself you're in control. This is the master rat race, the 'A' student's hustle. The Medic's hustle. The Kenyan Medic's reality.

As a newly recruited nurse, you start planning for that car. Next, you think about taking a mortgage to own a home. That's when you truly enter the rat race. I'm not saying you shouldn't drive or own a house, but be strategic.

Read the section Mind Your Business, it will shed light on why homeownership doesn't have to mean financial struggle. Expand your income quadrants, or else you'll own a house, but your pay check will still leave you with nothing at the end of the month. Don't work just for the pay check. Work with purpose.





Any Medic whether of lower cadre or higher is worth his salt. After all this is the most revered profession in the society we live today. Anything to raise the status and maintain the image is worth going for. A good car cruising to work. A good dress code. A good house in the city. An elegant house in the village.

THE WORKING HOUR

Vasoconstricted. Narrowing free time. Your employer isn't looking to spare any of it; they want maximum productivity from you.

I'm not a human resource expert, I'm a Medic. But through experience, I've learned that medical professionals, more than most, dedicate an overwhelming amount of physical time to serving their clients, the nation, and most importantly, the patient.

Take the old concept of a French leave, now, apply it to a medical nurse. Can it work? Rarely. A Medic's attention is always on the patient. The hours are long. Unlike corporate professionals, accountants, for example, who can slip in and out of office schedules, Medics are tied to their work. The sick don't wait.

With county governments now running healthcare, hospital administrators have tightened regulations. Biometric clock-ins dictate pay, and contractual hiring is on the rise.

What does this mean? Long, exhausting shifts. Increased demand for quality service. Less job security. Fewer pension benefits**.** The medical field is changing, and not necessarily in favour of the Medic.

Employers are demanding longer working hours as county governments tighten their grip on healthcare. And you know what? The private sector will follow suit.

The game has changed, contractual terms, performance-based renewals. No guarantees. No job security. Medics are slowly being chained to a system that demands more while giving less. This is why you need to mind your business.

Just recently, a friend working in one of the counties told me that a five-minute delay, captured by the biometric clock-in system, forced him to write a formal letter explaining why he shouldn't be dismissed. Five minutes.

Less time to check on your poultry project at home. Less time for side hustles. Less time for anything beyond the job.

This book isn't here to spell doom, nor is it meant to radicalize you. It's here to open your mind, to help you take your rightful place in the economy of medical professionals.



With the county governments in place more stringent rules by hospital administrators have taken force. Payment against biometrics clocking in is slowly becoming a norm. Hiring based on contractual terms is an idea which has been given birth. What does this mean? It means long tormenting hours at work and demand for more quality.

HOURS WHICH MATTER

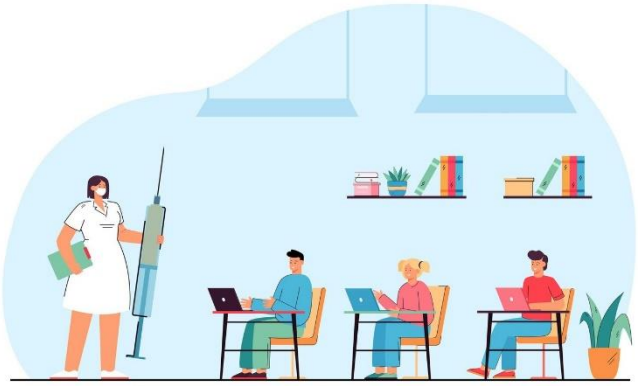
Vital hours, as vital as they are, are hours that bring you money, hours that, if well utilized, add value to your life as a Medic. Look at these hours, the important ones: the hours you are outside the hospital, away from the diagnostic centre, far from the corridors of your employer's facility. These are the critical hours that can dramatically transform your life.

The hours spent at your employer's facility are equally important because they help you organize and maximize your time outside of work. Time is money. I don't claim to be an expert in time management, but experience has shown me that your most valuable time is the time spent away from your employer's place. Whatever you do during these crucial hours will define your future.

Take a moment to analyse how you spend your free time, those hours after work. If you find yourself simply socializing, visiting friends, or watching movies at home, think twice. You will likely regret wasting this time in the future. It won't be long before you realize the importance of utilizing these vital hours wisely.

Usually, this is the time you start realizing that time has passed, and the job hasn't changed you much, it was just the rat race. The sooner you manage your time properly and use most of your free hours to mind your business, the better.

Make the time outside your workplace count. Invest in thinking, strategizing on how to mind your business, expand your means, and broaden your horizon. Think about becoming your own central bank, controlling your finances, and making money work for you instead of you working for money.



Take a moment and analyze how you spend your free time. Time after working for your employer. If you find you spend it cheering friends or visiting them or watching movies at home, think twice. You will certainly regret this time in future.

THE PHOBIA OF A HIGHER CADRE

Whenever I interacted with other cadres in clinical practice within the hospital setup, I began uncovering deeper realities about the medical profession. As a lower cadre professional or specifically as a radiographer, I noticed from college that the so-called higher cadres often looked down on us.

Radiographers were labelled "button pushers," implying that our role was merely pressing a button with little medical knowledge. Since they could prescribe drugs and perform surgical procedures, whether minor or major, they viewed themselves as superior in the professional hierarchy.

I believe you have encountered such individuals, those who intimidate others within the profession, those who see themselves as superior based on their earnings or the nature of their roles in patient care.

The stigma of a lower cadre Medic- This stigma is deeply entrenched, starting right from medical college. Students pursuing so-called prestigious courses often look down on their colleagues in other medical fields, believing their path is more revered.

My advice to you as a Medic is simple: whenever you encounter this, stay focused. This kind of demeaning attitude exists and will always be there, both in college and in the workplace.

However, once you enter the job market, reality paints a different picture. Out here, even those who once looked down on others are struggling to survive in the Medic's economy. Yet, even in clinical practice, I still see professionals undermining their colleagues, failing to foster teamwork, and remaining aloof.

But here's the truth, what they think of you doesn't determine your success. The so-called "button pusher" can ultimately live a better life, have better financial stability, and enjoy a more fulfilling career than those who once believed they were superior. The difference lies in one thing: minding your business.

Set your goals. Stay focused. Take charge of your career. Do not let others' opinions define your path. No single cadre in the medical field guarantees financial freedom. If you plan wisely and execute your strategies, you will achieve success, far beyond those who once underestimated you.

It's not about your cadre. It's about your mind-set and focus.



The stigma of a lower cadre Medic. It is more entrenched in the medic college. Students thinking, they are in more revered courses than their colleagues.

MIND YOUR BUSINESS

If the brain was made for thinking, then thinking in only one direction is limiting. You must develop a second way of thinking the Plan B ideology. The plan B of minding your own business.

Mind your business and mind your life. This doesn't mean you should ignore your employer's business. It simply means you should also prioritize your own.

When you work for the county government, a private hospital, or a clinic, you are helping build someone else's vision. You are creating cash flow for the government or a private enterprise. Whether you stay or leave, someone else will fill your position, and the system will continue running.

That's why it's time to start minding your business too. If you work diligently for your employer, then you should work even harder for yourself. This doesn't necessarily mean owning a hospital, it means ensuring that, beyond your pay check, you are building something of your own.

The question is, what are you creating for yourself?

Mind your business by creating your own cash flow. Whether in healthcare or another field you're passionate about, find a way to generate income beyond your pay check. The goal is to transition from the E quadrant (Employee) to the B quadrant (Business Owner) or I quadrant (Investor).

In Chapter 48, we explored the advantages of each quadrant, and I trust we agree that staying solely in the E quadrant means living pay check to pay check, always stuck in a cycle of survival. Some might say, *"A lot of money creates problems. I don't need much; what I have is enough."* That is a poor person's mentality.

I would rather deal with the challenges of having more money than struggle with the problems of having none.

In Chapter 127, I will break down what it truly means to be rich. Now, I am not claiming to be rich as I write this book. However, I have gained knowledge, started applying it, and chosen to share it with my fellow professionals. That's why you are fortunate to have this book.

Remember: A students work for C students. A students are the degree and diploma holders, the educated professionals, including Medics. C students are those who may not have excelled academically but have mastered capitalism and investment.

Do not settle for being an A student working for a C student. Change the game plan. Mind your business. Pursue cash flow avenues. Build assets that will secure your financial future.

When I worked hard and graduated with a degree in Diagnostic Radiography from the University of Johannesburg, I hoped for a better salary and I got it. My net salary jumped from Ksh 22,000 Ksh to 150,000 when I secured a lecturer position in Rwanda at a premier health college in the medical imaging faculty. A remarkable improvement in my pay check.

But I will tell you this: it improved my life only slightly not enormously the way cash flow would.

Higher pay comes with higher financial needs. I bought a car, which meant spending on fuel. I moved into a bigger house, which meant paying higher rent. I am not saying that people shouldn't work or aim for a higher salary, go for it. But once you earn it, start protecting the goose that lays the golden eggs. Let your job be a stepping stone to building an asset column that assures you of cash flow.

Anything that puts money into your pocket is an asset. Anything that takes money out of your pocket is a liability.

Robert Kiyosaki, the author of *Rich Dad Poor Dad*, explains that a house you are paying a mortgage for or one that you built but doesn't generate income is a liability. But if you rent it out and receive monthly income, it becomes an asset.

Think about it. Throughout school, no teacher ever taught you about money. They taught you to be a good doctor, nurse, or clinician. The real world teaches you about money. Society encourages you to save, which often means living below your means. But when you save, the C students borrow from banks, build asset columns, and that's why you end up working for them.

You save your entire working life to own a good house. But when you retire, you are left with a house that does not generate income. It becomes a liability because it takes money out of your pocket instead of putting money in.

Unless you mind your business and take control of your financial future, you will remain stuck in the rat race.

Have fidelity to your creator because your purpose in life goes beyond serving in that county hospital. Stretch your mind. Challenge the status quo.

Benefit from the revered medical profession we serve. I am learning, and I have started applying this. Try to apply it too.

The good news is that if you mind your own business, the business will mind you when you retire.



If you work well for your employer, then you should also work better for yourself. I don't say own a hospital too. No, that is not what I mean. I mean when you work you create cash flow for the government and you create cash flow for the private enterprise for them whether you are working there or not, another person will work and cash flow shall be guaranteed for the government and the owner of the private enterprise.

CASHFLOW QUADRANTS

There are several sources of income. Robert Kiyosaki calls them cash flow quadrants. He universally divides them into four. The popular cash flow quadrants. They are named as E quadrant, S quadrant, B quadrant and I quadrant. Number one, if you get income from the E quadrant it simply means you are employed, and you get salary. Number two, if you get income from the S quadrant which will also mean small business or self-employed.

This is where most consultants draw income from. The famous Doctor's Plaza offices in many towns in Kenya today are the true face
of the S quadrant. So, the E and S quadrants are classified as the left side cash flow quadrant. These are people who are in the rat race.
Working for time. If you don't report to work, there may be no salary. If you don't show up at your business and put in the effort, you won't receive a pay check. As Medics, we are advised to avoid this quadrant or work toward ultimately escaping the left side of the cash flow quadrant.

On the right side of the quadrant, we have the **B quadrant**, which represents big businesses. Here, you create systems that generate income even when you're not physically present. The **I quadrant** stands for investors, those who put money into real estate, the stock market, or any other passive investment that provides ongoing income without requiring daily work.

As a Medic, position yourself in the right quadrant. Most of us will initially fall into the left side, either **E (Employee)** or **S (Self-employed/Small Business)**, but this side comes with challenges. The hustle is real, and so is the rat race. If you fall sick or are unable to work, your cash flow stops.

In the left quadrants, there is no freedom. You work for time, your pay check depends on it. The more you earn, the more expenses you accumulate, keeping you trapped in the cycle. You earn, you spend, and you wait to earn again. It's a never-ending loop. Biometrics clocking in, biometrics clocking out. Your time is what pays you.

Even the so-called higher-cadre Medics, the consultants, still operate within the left quadrants. The lucky ones manage to balance between **E** and **S**, but true financial freedom lies in transitioning to **B** and **I**.

A Medic working in a government hospital (E quadrant) and running a private clinic after hours (S quadrant) is still in the rat race. Whether you're a consultant, nurse, or clinician, working in either a government or private facility, you remain on the left side of the cash flow quadrant.

If you're a newly employed clinical officer, nurse, or medical doctor, start working towards shifting to the right side of the cash flow quadrant. If you want to understand why most professionals keep hustling without financial freedom, read *Cashflow Quadrant* by Robert Kiyosaki. It explains why many focus on running their employer's business rather than their own.

Wake up and embrace the true potential of your profession. Stop running the rat racem change quadrants. Or better yet, work toward receiving income from all quadrants. If you have earnings from E, S, B, and I quadrants, you know the financial freedom that brings. Don't settle for less. Instead of living below your means, find ways to expand your means.

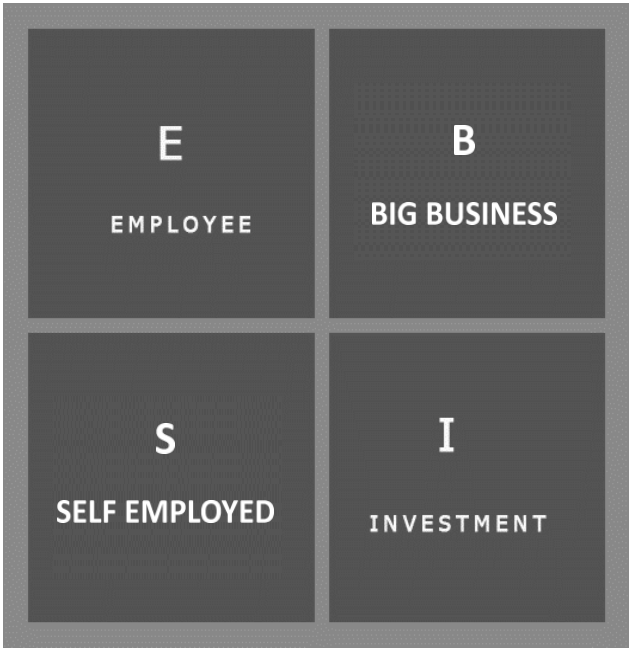
In school, you were taught to work hard, get good grades, and enter the E quadrant as an employee, dedicating your career to building someone else's business.

Think about it: Kenyatta National Referral Hospital was established around 1901 over a century ago. The same applies to many county hospitals, the so-called level fives. Now, pause and imagine how many Medics have worked in these hospitals, struggled financially, and retired without meeting their financial needs. They came, they served, and they left. Yet, the hospitals still stand.

Once you retire or lose your job, you will be alone. The promised retirement benefits won't sustain you for long. That's the harsh reality.

What will truly shape your future and secure a decent retirement is what you did to mind your own business during your working years. Protect your goose, the one that will lay golden eggs when retirement comes.

No Freedom **Freedom**



There are several sources of income. However universally they are divided into four. The popular cash flow quadrants. They are named as E quadrant, S quadrant, B quadrant and I quadrant

GOOSE WHICH LAID THE GOLDEN EGG

Metastasis. Money must spread. A goose gives rise to new geese that lay many golden eggs. The proverbial goose that laid the golden egg is an enticing story, rich with lessons for financial growth. It reflects how you should handle your pay check as a Medic. Too often, Medics live pay check to pay check, consuming their earnings without creating future financial security.

Your pay check is the salary you receive from the government hospital, private institution, or as an S quadrant consultant. If you consume it all without a plan, you are eating the goose. To achieve financial freedom, you must grow your money beyond your salary. You must create more geese to lay more golden eggs. Your earnings should be channelled into investments that generate additional income, rather than being spent entirely on expenses.

When you receive your pay check, do you simply pay bills and wait for the next one, or do you set aside a portion to build assets? Many medical professionals remain stuck in the rat race because they fail to let their money work for them. They focus on surviving rather than thriving. The system trains Medics to earn and spend, not to earn and invest.

If you treat your salary as a tool for wealth creation rather than just survival, you will start seeing financial growth. Your goal should be to reach a point where even if you stopped working, money would still flow in. That is how you break free from the cycle.

If you eat the goose, you won't receive the golden eggs tomorrow. In the rat race, we are consuming the goose whole, fully baked. The goose ends up on the dining table, leaving no opportunity for it to lay golden eggs.

Your cash flow throughout your lifetime is the golden eggs. Let us protect our goose so we can enjoy the long-term benefits that come with its golden eggs. Your pay check is your goose, just as it is for any Medic. Your investments, which generate income or cash flow even when you are not actively working, are your golden eggs.

Begin protecting the goose. Start working toward future golden eggs. Mind your business and work wholeheartedly for your institution while also dedicating yourself to your own financial well-being.

Life is not one-dimensional; it is a balance. The answer lies in between not simply right or wrong, but in finding the best approach. Begin your side hustle. In school, they taught you how to be a professional Medic and serve others effectively, but they didn't teach you about money. They showed you how to earn, but they failed to mention that it will never be enough.

That should not be a concern. The real worry is how to solve the problems that require money to fix. Protect your goose and anticipate the golden eggs. Nurture the goose while also tending to other people's businesses. Safeguard your golden eggs so they will still be there when you receive that retirement letter.



Your pay check is your goose and is the Medic's goose. Your investment which brings you income or cash flow in, while not actively working is your golden eggs. Begin protecting the goose. Begin working for the future golden eggs. Mind your business and work wholeheartedly for your institution. Mind wholeheartedly your business.

RETIREMENT REFLEX

More often than not, I have noticed that medical professionals plan to start a business only when they realize retirement is just around the corner. God forbid, but in most cases, it doesn't work. Instead, it leads to even greater stress due to the loss of retirement benefits in the name of a business venture. Too little, too late.

Like swimming, business is tricky. Imagine someone giving you theoretical swimming lessons and then throwing you into a pool. Despite your knowledge, you will almost certainly sink. Theory alone won't work, practice makes perfect.

Business is learned on the job. You must have started one, whether you gained or lost—to truly gain experience. Don't make the grave mistake of waiting too long. Mind your business while you are young and active. Take care of your own financial growth while also working for a private hospital or a government county hospital. Be proactive. Nurture the goose while managing other people's businesses.

Last-minute decisions and rushing to invest your retirement benefits rarely end well. Statistics show that eight out of ten business ventures fail before their second year. Success in business requires experience. You must have tried and failed multiple times before achieving high revenues and breaking even.

As medical professionals, I caution you against waiting too long to start making mistakes. Make them while you are young and still new in the medical field. Baby steps will take you further than making a full-scale launch into a business, even in the medical field where you have expertise.

Running a business requires a completely different skill set from the knowledge you have in Medicine. Start early, plan, save, and invest as soon as possible. Make mistakes while you still have time to recover, just in case your ship sinks against the tide.

If you wait too long and take the full plunge into business without prior experience, rest assured you'll likely become part of the statistics—the eight out of ten businesses that don't survive past their second year. Experience is the best teacher. Don't let emotions drive you to invest your money just because you're approaching retirement.

My advice to medical professionals: mind your business early in your career. Be a wise medic. This profession places great demands on us, yet it expects us to rise above the rat race. Medicine is a noble profession one of the best but financial success requires more than just a pay check. Plan wisely. Mind your business from the very beginning of your career.

I haven't practiced all of this myself, but I believe it's never too late because life has taught me a valuable lesson. This is the lesson I'm passing on to you through this book you, the wise Medic. The A student.

Remember, A students often end up working for C students. As Jack Ma once said, *"Never think that you can start a business today and succeed by next year. My business took 10 years before I truly felt success."*



More often than not I have noticed medical professionals plan to open a business once they realize their retirement is around the corner. God forbid. In most cases it never works. It throws you into a deeper stress due to loss of retirement benefits in the name of business venture. Too late too little.

THE TAXMAN'S ANAEMIC PHILOSOPHY

A relentless, blood-sucking force the taxman will never allow you to fully enjoy the fruits of your labour. He rears his ugly head every time your pay check arrives. He isn't a joker; he drains you dry, leaving you in a state of financial anemia.

Just this morning, as I continued preparing the manuscript for this book, I received a forwarded WhatsApp message from my good friend and professional colleague, Bernard Ondari. I neither replied nor asked him why he sent it to me, but I know he isn't concerned about my silence because he understands the message was self-explanatory.

He is simply telling me to assess myself and understand how heavily the government taxes me. I quote his message:

"As you start your day, please remember that there is someone out there who always thinks about you, wishes you well in life, and hopes you get a job, a promotion, or even start a business as soon as possible and that person is KRA…!"

Now, take a moment as a Medic and reflect deeply on this message. The government gives with the right hand and takes with the left.

What's important for you to understand today is that *you* run the government, and without you, it cannot function. Reduce your burden of funding the government by shifting from the left side of the cash flow quadrant to the right. Whether you are in the E quadrant (Employee), S quadrant (Self-Employed), B quadrant (Business Owner), or I quadrant (Investor), you must understand the advantages of each position, especially the E and B quadrants.

Let me break it down for you. If you are in the E quadrant, you are taxed at 30% of your total earnings. The higher you climb the salary ladder, the more you pay in taxes. The tax protocol for employees follows this order: you earn,

you are taxed, and then you spend what is left. In other words, the government takes its share before you even touch your money.

However, there are significant advantages to being in the B quadrant. In Kenya, business owners are taxed at a rate of 16% of total earnings, far lower than the 30% imposed on employees.

Moreover, as a business owner, you have another major advantage: you spend before paying taxes. The tax protocol for a B Quadrant Medic is different you earn, you spend, and then you are taxed on what remains after expenses. The government allows you to deduct expenses before calculating your taxable income, meaning you only pay taxes on the difference.

Now, let me clearly outline the tax rates in Kenya for you.

E quadrant Employee – a Medic on pay check

- Earn
- Taxed
- Spend

B quadrant -Business- a Medic who owns a hospital

- Earn
- Spend
- Taxed.

Do you like where tax comes first after earning or where tax comes last after earning? The government punishes you for minding its business and rewards you for minding your business. In other words, when you are in the B quadrant there is mitigation from the rat race. If you venture into the B quadrant you have lesser tax to incur. The government is waiting for you to graduate and it will be smiling when you get promoted and when you go higher in the corporate ladder so that their dish grows. Mind your business and don't mind the government's business.

Protect the goose so that you enjoy the golden eggs. Have you ever asked

yourself why the government doesn't rush to tax a business before it spends? The philosophy is simple; every circle of election years the government needs to create jobs for its people.

That is there number one promise. If you are in business and you are helping the government serve its people, they give you a chance to create the jobs by allowing you to spend on expansion of your business before you are taxed.

Remember as you open that hospital of yours you create jobs and the government loves you. You are a partner to the government. The government will report the jobs you created in the private sector in their report card. They will say the figure and pledge to continue providing an enabling environment for job creation. They will then after, turn to the person you have hired and tax him a proper 30%.

Later on, they will think about you and your business and slap you a 16% after spending so you can choose to spend all through so that you don't pay the government. You can hide in spending on your business and pay less tax and increase your asset portfolio and cash flow waiting as you move towards your retirement.

When you retire there will be a high cash flow on your income column. You outwit the government by running away from employment or being employed but minding your business. A 30% is no joke like soon the government may contemplate to start taking 50%. I'm not spelling doom but where do you see the future with the increasing government debt? Mind your business.



While at E, the tax protocol goes like this, first step you earn, second you are taxed and third you spend. In other words, the government takes its money way before you spend what is left.

THE MAGIC OF PATIENCE

Just as organs are supplied by a network of arteries, so should your financial needs be supported by multiple income streams. A single artery cannot fully meet an organ's blood supply needs, and similarly, one source of income may not be enough to sustain your financial well-being. If you choose to start a business early and mind your own financial future, be a wise medic but remember, it won't be a bed of roses.

I trust that most Medics will begin minding their own businesses and those of their employees after reading this book. However, before its publication, I know that many were not wise Medics.

Business is not for the faint-hearted. It requires a mind-set of patience, delayed gratification, and generosity. If you don't possess these traits, don't even dare. My experience in business, though limited, has taught me that these three qualities are essential for success.

Let me start with patience. Business is not a magic wand, nor does success happen overnight. A business must grow, and that takes time. You have to carefully monitor its progress and allow it to develop. Patience applies not only to your business but also to your family especially your spouse, if you have one. When you invest money in a business, luxuries may have to wait. In the early stages, financial returns are often minimal, and you may find yourself drinking tea without bread.

To succeed, you must first cultivate self-motivation and patience with those around you. Your family may feel that you are not providing enough, and they may struggle to support your vision. No matter how much you explain it to them, they won't see it as clearly as you do. They may grow impatient so be patient with them and try to understand their concerns.

Delayed gratification means not expecting immediate returns. In many cases, you will have to forgo certain comforts and luxuries. Driving a nice car, dining at expensive restaurants, or traveling for vacations may have to wait once you commit to business. Instead, your focus should be on reinvesting your earnings to help your business grow. If you truly believe in your dream and trust your instincts about its future, you must set aside personal desires and make the bold decision to start minding your business. That is what it means to be a wise medic.

Finally, there is generosity. Business is not for the greedy. Though many people say that business owners are greedy, especially when employees claim you are greedy if you delay paying them or if they don't receive a salary increase, the truth is generosity is essential for long-term business survival. Why do I say this? Because you will need to pay your employees' salaries whether or not your business is making a profit. At times when there are no returns, and you have to dig deep into your pocket, only generosity can help you sustain the business. Employees may call you greedy, but I have learned that you must be generous to navigate your business toward success. The landlord doesn't care whether you've made money or not; you will still need to pay rent. This only happens smoothly if you have a generous heart.

Generosity means having the heart to give without expecting an immediate return. Without this trait, you will whine, lament, and eventually close your business, claiming it didn't work. But the truth is, a business has potential it only requires patience, generosity, and delayed gratification. I often describe it this way: your delayed gratification creates the space for the gratification of others, and through this, you build a sustainable cash flow system.

If you expect to invest in a business and see huge returns in just a month or two, then you are mistaken. This is why I emphasize not thinking about starting a business only when retirement is near. Instead, start minding your business while working for your employer.

Delayed gratification is a character trait that many of us Medics have yet to fully develop, and we are often not about to.

A new car, a beautiful house, dining at fancy restaurants, a stylish wardrobe, or an exotic vacation, these are the things many newly employed Medics aspire to.

Our profession is glamorous, and society has high expectations of us. We are seen as a product of the wonders of human Medicine the most revered profession. We must live up to this reputation. From our village roots to the cities where we are employed, we must prove ourselves as Medics. Be a wise medic, and practice the art of delayed gratification.



The heart of giving and expecting no return or no immediate return. Otherwise you will whine and lament and close your shop and say the business didn't work. The business has a future and it only requires patience, generosity and delayed gratification.

TELEVISION ADDICT

A powerful quote states, *"If you truly love your children, start a business not just a job. When you die, your children cannot inherit your job, but they can inherit your business."*

In reality, if you pass away while employed, your boss will replace you before your burial. And if your family resides in a company-provided house, they will be asked to vacate as soon as the burial is over.

So, when you get home from work, don't just sit in front of the television. Take time to think about a business you can build and grow. Many young professionals have an avid love for television, spending countless hours flipping through channels with the remote control. Television isn't inherently bad, there's a lot you can learn from it. However, it's important to regulate your screen time so you can focus on your greater purpose in life.

Don't be that television fanatic who constantly switches from one station to another. Instead, find a balance between entertainment and meaningful engagement. Dedicate time to thinking critically about your future, what life truly has to offer and how you can create solutions to overcome financial challenges.

The habit of excessive television watching among young professionals is not beneficial. Instead of spending hours glued to a screen, use that time to expand your mind, improve your skills, and work towards a purpose beyond your employer's job. Observe those who are actively building their businesses or working toward their goals, they have little time to sit and watch movies for hours.

Manage your time wisely. Your mental faculties develop based on what you feed them. If you constantly consume romantic series, that's what will occupy your subconscious mind. Avoid becoming addicted to television, be intentional about how you use your time and what you focus on.

Feed your mind with the right tools for growth and development. Television offers countless programs that can add value to your life's purpose, but you must be selective in what you watch.

I cannot conclude this chapter without reminding you that television has now been miniaturized and placed right in your hands in the form of a smartphone. Many people spend endless hours on their phones, consuming all kinds of content at any time of the day wasting valuable time and, even worse, feeding their subconscious minds with meaningless clutter.

Time is money. Use your smartphone wisely to watch content that enriches your mind. For example, watch stories of inspiring individuals, learn from successful people, and understand how they achieved their goals. Always feed your mind with positive, empowering ideas. Be intentional about what you watch on your phone, and take control of the content you consume whenever you have the chance to scroll.



The tendency of the young professional sticking to watching too much television isn't good whereas they are supposed to critically open their minds to improving their lives and having a purpose for their life beyond working for their employers.

FIGHTING YOUR WAY UP

Going Against the Grain. Fighting your way up in the workplace requires resilience. In the hospital corridors where you serve as a loyal employee, you will rarely find people who support your decision to mind your own business. Taking that bold step requires the mentality of going against the grain.

You will brush shoulders with others and inevitably step on a few toes. The best approach is to listen more than you speak. Observe more than you reveal. Speak less about your plans and be cautious about whom you confide in when discussing your ambitions. Some will warn you about conflicts of interest. No matter how diligently you serve in your position, people will begin to see you as having divided loyalties, questioning whether you are fully committed.

If you fall ill and take a sick leave, some will speculate that you are not actually sick but busy working on your business. All of this requires a strong heart and the courage to remain focused on your goals. When faced with criticism, do not lose heart. Soldier on. Keep your eyes on the future you want, the life you envision, your cash flow, your golden eggs. You must nurture the goose that lays them.

As long as you have chosen to give your best at work, deliver even more value during the hours you serve your employer. But also, work just as hard for yourself. Your business matters just as much as your employer's.

If you are a consultant, people will begin labelling you as an absentee staff member. You attract what you project so be deliberate in your work. When you are present, give your best. When you need to step away, do so strategically. Many will plot your downfall, but remain steadfast.

If the time ever comes when you must throw in the towel, let it be on your terms after you have minded your business long enough to gain the experience and confidence to move forward.

Going against the grain raises eyebrows from all directions among peers, staff, administration, and even family. But have the courage to stand firm. Face your business with determination, knowing that neither your job nor your employer alone will solve life's financial challenges.

Use your time wisely, because time is money. Keep yourself truly busy, both with your business and your employer's. Tame your expenses and develop the discipline of delayed gratification to ensure you have funds to invest in your future.

In the end, rarely will people applaud you for minding your own business. You will encounter scepticism from many. Most will see the glass as half-empty rather than half-full. Some will make discouraging remarks, questioning your decisions. But be smart, be a wise medic. Filter their sentiments carefully and stay focused on your goals.



Going against the grain. Fighting your way up. In the corridors of that hospital you serve as a loyal employee, you will rarely find people to support your move whenever you take the bold step to mind your business. It shall require the mentality of going against the grain.

EXPERIENCE MATTERS

Young Is Ripe "If I had eight hours to chop down a tree, I would spend six hours sharpening the axe," said Abraham Lincoln. What did this great American president mean? Minding your business does not lead to overnight success, it requires careful preparation. That is why, in my opinion, if you find yourself nearing retirement without ever having practiced business, I strongly caution against diving into it blindly. If you must, proceed with extreme caution.

The chances of failure are high if you enter a business after retirement without prior experience. This is why it is crucial for you, as a Medic, to start minding your business as soon as you begin your career and receive your first pay check.

It wasn't the case for me, but if I could turn back time, I would start minding my business much earlier than I did. I didn't have the knowledge then, and as the Bible says, *"My people perish for lack of knowledge."* But it's not too late for you, you who are still young. Be a wise young Medic.

To avoid the disappointment of last-minute struggles, start practicing business early in your career. My experience in this noble profession has taught me one thing: young, newly employed clinicians often avoid the extra hustle. Many assume they have decades ahead to work and earn, and they rely on the hope that labour unions will negotiate for better salaries, failing to realize that higher pay often comes with increased inflation and a higher cost of living.

A salary increase doesn't happen overnight, it takes years of negotiations and struggle. In fact, if you pay close attention to the arguments put forward by unions during salary negotiations, they are always based on the fact that the cost of living has skyrocketed and inflation is beyond control, leaving workers financially strained.

A pay rise only helps to ease financial strain; it does not solve the financial needs you have struggled to meet for years. The rat race is real. As a young Medic, put serious effort into minding your business from the moment you receive your first pay check. Waste no time. When you are young, you have the flexibility to work across multiple quadrants, you can be an employee while also running a business. Your agility and energy allow you to multitask and build something for yourself.

Youth also gives you the freedom to make mistakes and learn from them. But if you wait until retirement, invest your benefits, make costly mistakes, and lose everything, you may find yourself sinking into depression with no time, energy, or stable income to recover. Experience is the best teacher, if you truly wish to become a wise medic, one who minds both their employer's work and their own future.

The early bird catches the worm. Take the bold step to go against the grain and rediscover your purpose. Your purpose is not just to serve your employer. No employer can fully satisfy your financial needs. Plan to live above your means in the future, not beneath them. Medicine is a revered profession, and we must be proactive in safeguarding its dignity, ensuring we can provide not just for ourselves, but also for society. That is what keeps the dreams of a wise medic alive.

Business takes time to build. Time is everything. Along the way, you will need to make adjustments, monitor progress, and explore potential through strategic marketing. Success does not happen overnight. The earlier you start, the better your chances of winning. Leverage experience to succeed.

You deserve a decent life but your employer will never provide more than the bare minimum. You need to serve your purpose, and your purpose is not simply waking up, reporting to work, and waiting for a pay check that is never enough. Spending it, waiting for the next one, and repeating the cycle for years is not a sustainable path. Rewrite the narrative.



Again, while young you can make mistakes and learn from them. Wait till you are about to retire, invest your benefits, make mistakes, blow out all your cash, go deep into depression and have no time to remake for your mistakes for you have no energy and no steady source of income to correct the mistakes.

A KEEPING FIT MEDIC

A story is told of a doctor who died due to an unhealthy lifestyle, one marked by poor diet and lack of exercise. Ironically, he was the very person responsible for advising others on how to live a healthy life. As a healthcare professional, he should have been the example, yet he fell victim to the same lifestyle diseases he was meant to prevent.

As a lecturer in medical schools from The University of Rwanda to The Kenya Medical Training College, I have taught students with lean physiques. However, when I meet them a year into their medical careers, they are often unrecognizable due to significant weight gain. It happens so fast that I can't help but wonder are they simply eating too much now that they have a pay check? They must be eating men for sure! It seems they retreat to their living rooms, glued to their television screens, indulging in food, and perhaps getting married and busy with family life. For some, sex might be the only form of exercise they engage in.

Exercise is highly embraced in European nations, far more than in Africa. It refreshes the mind, reduces fatigue, and, most importantly, sharpens mental faculties, allowing one to think clearly and tackle life's challenges. Minding your business requires a strong start, which is only possible with a sound mental state and robust physical energy, both of which are significantly improved by regular exercise.

As a Medic, make it a priority to incorporate physical activity into your routine. It takes time and dedication, but even 30 minutes of daily exercise can make a huge difference. Not only does it promote good health, but it also provides the energy and mental clarity needed to push forward in both your profession and business. There's nothing better than a refreshed mind and a strong body. Don't spend all your free time in the living room with a remote in hand, it isn't professional at all. Make time for exercise daily.

Lifestyle diseases are on the rise worldwide, and ironically, Medics are among the most affected. Those who are supposed to educate the community about healthy living often neglect their own well-being. This is largely because we dedicate so much time to serving others from private to government hospitals to locum shifts across the city that we neglect our own health. Worse still, we fail to make time for personal growth and business endeavours, missing out on the opportunity to be the *wise Medic*.

Join a local gym. Live out the true values of this noble profession by maintaining a healthy lifestyle. Eat a balanced diet, don't just eat without exercising.

I'll admit, I haven't been the best at practicing this myself. However, I've recently put in more effort, and while I may only be achieving 50%, I am convinced that as Medics, we are falling short in this area. It's time to rise up, wear the crown of this profession with pride, and commit to regular exercise. To be a *successful* Medic, prioritize both your physical health and your long-term well-being.



Lifestyle diseases are catching up with the world and the worst still being the Medics. Those who are supposed to advice the community on the health lifestyle. This is so because mostly we spend all our time serving. From private to government hospitals to locums around the city with little time to mind our health worse still little time to mind our business and be the wise Medic.

FINANCIAL EDUCATION

Nothing is more important than *world education* the knowledge gained beyond the classroom. The Bible says, *"My people perish for lack of knowledge."* As a wise medic, start actively seeking this knowledge.

During the Agrarian Revolution, wealth was measured by the amount of land one owned or the size of their cattle herd, the larger the herd, the richer the person. But in the 21st century, we live in a completely different reality. We are in the *Information Age*, where knowledge is power.

The dynamics of money have shifted due to factors like inflation and high government borrowing rates. Today, your wealth is determined by the amount of information you possess. There is a wealth of knowledge available on economic trends, financial management, and wise investment strategies.

There is so much to learn about budgeting, saving, and investing. Recently, I attended an evening workshop on investment. The attendance fee was $100 equivalent to 10,000 Kenyan shillings for a three-hour session. It wasn't pocket change, but the knowledge I gained was invaluable.

A professional colleague who attended the same event was shocked when he found out how much I had paid for just three hours of financial education. He couldn't believe I would spend that kind of money on a workshop. He mumbled and muttered, as if to suggest that I had money to waste.

But I wish he understood: I *needed* money so badly that I was willing to pay 10,000 shillings just to learn how to manage and grow it.

Remember, schools do not teach financial literacy. If you want to understand money, you must seek that knowledge in *world education*, not just classroom education. The world has changed, and in this era, *knowledge is power*.

Any investment you make requires basic financial literacy. Never jump into a business without first conducting thorough research. Information is readily available even on social media, but you must be intentional about seeking it. Study how money works, how investments behave, and how to navigate financial risks.

Learning begets learning. Make it a habit to seek opportunities that expand your horizons in *world education*.



Remember schools never teach you about money. You must look for knowledge about money within the realm of the world education not the class education.

THE INFORMATION AGE

During the Agrarian Revolution, wealth was measured by the number of cattle one owned. The larger the herd, the wealthier the person was. But in this century, we live in the *Information Age*, where wealth is created through knowledge and the ability to wield information effectively.

Those who have embraced the power of the Information Age are now among the richest people in the world Mark Zuckerberg of Facebook, Jeff Bezos of Amazon, Jack Ma of Alibaba, to name a few. This era has made it possible to serve millions of people without needing a physical office right from your living room. If you can carve out a niche that allows you to use technology to reach and serve a wide audience, it can drastically transform your life for the better.

In the Information Age, wealth is determined by the power of the knowledge you hold and how many people you can reach with it. Businesses now operate online, eliminating the need for physical presence. Look at the health sector medications are sold online, and people are making huge sums of money selling weight-loss regimens through platforms like Instagram and Facebook.

This is the power of the Information Age. As a Medic, strive to be a *digital native* rather than a struggling *digital migrant*. Work on improving your digital literacy and leveraging technology in whatever business you pursue. If you find it challenging, consult those who are already thriving in the digital space. The future of the healthcare sector, along with many other industries, is being reshaped by technology and information.

The Information Age gives you the power to reach people across the world, not just in your local community. As a wise medic, start thinking about how you can harness this power to better your life and secure your financial future.

The more people you reach, the better your chances of success. Think about how the people you serve every day can multiply by leveraging technology.

The digital space provides a head start in whatever business you choose to pursue.

Don't wait to hit the jackpot there is no magic wand for financial growth. The real secret lies in *how many people you serve by the end of each day*. This number can increase significantly through the power of social media.

We are in the Information Era. Have you noticed that even corporate companies now market their products through influencers with massive social media followings? The rich will continue getting richer in this age, while the middle class risks sinking further into financial struggles. Why? Because liabilities have doubled, and when people fail to sustain them, the wealthy take over. The rich buy these liabilities and resell them at a profit to middle-class individuals who desire them but cannot afford to sustain them.

Make a deliberate effort to reach more people, and you will position yourself for wealth in whatever business you pursue. Leverage the power of social media. If your information reaches a vast audience, you are well on your way to escaping the rat race and securing financial freedom.



Information age means wealth is held within the power of the information we wield and how many people you can reach through the information you have. Systems are created online and they do need people physically. Look at the health sector where drugs are sold online. People are raking huge sums of money through selling weight cueing drugs regimen through the internet, Instagram & Facebook. The power of the information age.

MONEY IS ERRATIC

Human spending habits are unpredictable now and forever. How we spend money often depends on circumstances, trends, and social pressures. When the year comes to an end, the festive mood takes over, and people spend left, right, and center.

We are erratic in how we handle the elusive coin. Since money is never enough, thanks to inflation we often spend based on the moment. If a neighbour buys a new car, we feel the urge to get one too. If a friend purchases a house, we convince ourselves that we need one as well. If a colleague returns to school, we suddenly feel the need to further our studies. Our spending is driven by external influences rather than financial discipline.

But did you know that the nature of money itself has changed drastically over time? From the Neanderthal Age to the Agrarian and Industrial Ages and now to the Information Age money has continuously evolved. You often hear people talk about inflation, saying that money has lost its value and the cost of living has skyrocketed. A loaf of bread that cost 15 shillings five years ago now costs 100 shillings. Healthcare expenses continue to rise, and so does the cost of nearly everything else. Governments worldwide are printing money at alarming rates, further fueling inflation.



Understanding Inflation
Kim Kiyosaki, in *It's Rising Time*, explains inflation in a simple way:

"Imagine that the entire world has only $100 in circulation, and there are only five products available. That means, on average, each product costs $20. Now, suppose the government prints an additional $900, increasing the total money supply to $1,000. However, this newly printed money does not go toward producing more goods or growing the economy. Instead, it is used to pay off debts and support failing businesses. The result? The number of products remains the same just five but now, each one costs $200 instead of $20."

This is how inflation works. The more money governments print without increasing production, the higher the cost of living rises.

Now you understand why money always feels insufficient. People constantly complain, *"My pay check is peanuts,"* but this is simply the behaviour of money.

What Should Your Response Be?
Now that you know the government is printing more money and inflation will continue you must adjust your behaviour to match the behaviour of money. Instead of relying solely on a pay check, you must *counter* inflation by creating additional income streams.

Your salary will come, but it will never be enough. So, *print your own money.* No, this doesn't mean physically printing cash but rather, finding multiple ways to generate income. Expand your cash flow quadrants. Earn beyond what your pay check offers by minding your own business, not just your employer's.

Money is elusive. To reduce its elusiveness, create more of it. If your only financial strategy is to sit and wait for your pay check while inflation rises and government debt deepens, you are in for a rude shock.

The rat race is real and if you don't act now, you will remain trapped in it.

Now you know when Rivatex, Mumias Sugar, and The Kenya Meat Commission are being resuscitated on how it affects you as a professional Medic. It intensifies the rat race among professionals.



Did you know that the behavior of money has changed drastically? From the Neanderthal age to the Agrarian and to the Industrial age and till now we are in the information age. You always hear there is inflation, so money doesn't have value. The cost of living is in the ceiling.

BUYING WHAT YOU DON'T NEED

Uncontrolled spending is the *diarrhoea* of a Medic's economy it drains financial stability and leaves you struggling to recover. You must learn to control your expenditures. As Warren Buffett wisely said, *"If you buy what you don't need, you will start selling what you need."*

This statement holds great significance, especially for newly employed medical professionals. But how do you determine what you *don't* need? Simply put, anything that takes money out of your pocket without bringing any back is an unnecessary expense.

Take, for example, purchasing a car. If the car does not contribute to generating income for you, then financially, you *don't need it*. Evaluate whether it helps you create money quickly, depending on the nature of your work. If it adds value by enabling you to earn more efficiently, then it's a good investment. If not, it's a liability.

With your first pay check, your purchasing power increases. You can now afford things you once only dreamed of while in school. It's exciting you've worked hard for a well-paying job. However, be cautious with how you use this newfound financial freedom.

Strategic Purchasing for Financial Growth

Plan your spending wisely. Prioritize purchases that put money into your pocket, increase your financial value, and expand your cash flow quadrants. Choose investments that provide *multiple solutions* to life's financial challenges. Focus on *nurturing the goose* that will lay golden eggs in the future.

Avoid spending just to impress others. Do not purchase items simply to showcase external wealth that is only visible on the outside. Instead, invest in *internal* wealth assets that silently but steadily bring money into your pocket.

Let your first pay check lay the foundation for financial stability. Spend on things that either *reduce* your expenses in the long run or *increase* your income over time. Make every purchase count for your future.

The Impact of Inflation on Purchasing Power
While your salary may have improved, inflation erodes purchasing power daily. It will only remain constant if you continuously *feed it* through multiple streams of income. Inflation weakens your ability to afford things over time, and waiting for salary increments from your employer is not a reliable solution. Government wage adjustments often take years, following long, drawn-out negotiations with labour unions.

Instead, take control of your financial future. Develop a *purposeful purchasing strategy*—one that prioritizes acquiring assets and investments that put money back into your pocket. This is how you strengthen your financial position and escape the cycle of pay check dependency.



Uncontrolled expenditure is the diarrhea of a Medic's economy. One must plan to control his expenditures. If you buy what you don't need then you will start selling what you need," said Warren Buffet.

SPERM CLUB MILLIONAIRES

Richness has never been about having a lot of money. Being rich is not about a large bank balance it simply means *escaping the rat race*.

A person worth 20 million may still not be rich if their expenses keep them trapped in the cycle of financial dependency. On the other hand, someone worth just 1 million could be considered rich if they have consistent cash flow and live within their means. True wealth is about financial stability and peace of mind.

In this book, *richness* is defined differently from how it is commonly perceived in professional circles. Many people equate wealth with driving luxurious cars, wearing elegant clothes, or flaunting expensive lifestyles. From the outside, they may appear wealthy, but in reality, they are often living pay check to pay check spending every coin just to sustain the image of affluence.

They *look* rich, but a reality check reveals they are still stuck in the middle class, struggling to meet the demands of their lifestyle. Many of them are just as worried about finances as anyone else.

Chronicles of Medical Chronicles must start viewing wealth from a different perspective the perspective of *cash flow*.

Robert Kiyosaki describes three categories of millionaires three distinct kinds of wealth.

The first type of millionaire is the inherited millionaire. These individuals are born into wealth, fortunate enough to receive large inheritances, whether in property, businesses, or cash. If your grandfather or father leaves you millions in assets or a bank account, you *technically* become a millionaire.

Robert Kiyosaki refers to these individuals as *Sperm Club Millionaires*. However, wealth through inheritance is extremely rare statistically, only a handful of people in the world achieve it. Very few. One in a million.

The second type is the net worth millionaire. These are the individuals with big houses, luxury cars, high salaries, and extravagant lifestyles frequenting five-star hotels and living large.

But here's the truth: *these are the poor millionaires*. They are the ones you hear about today and forget about tomorrow. Their wealth is tied up in assets that do not generate cash flow, and their financial security depends solely on their ability to work.

The third and most desirable type is the cash flow millionaire. This is the kind of millionaire you should strive to become as a wise medic. Cash flow millionaires own assets that generate steady income.

For example, if you have built a hospital that consistently brings in revenue every month, you are a cash flow millionaire. If you own a fleet of taxis, rental properties, or a business that generates passive income, you fall into this category.

Cash flow millionaires *create systems* that ensure financial stability even when they are not actively working. Their wealth is not dependent on their physical effort it is secured through income-generating assets.

If you are a highly paid consultant earning six figures at a prestigious private hospital or through your own practice, driving an expensive car and living in a luxurious home you may be seen as a *doctor of class*. But if the hospital you work for isn't yours, and your income stops the moment you can no longer operate on patients or consult with clients, then you are just a *Net Worth Millionaire*.

The moment you stop working, your net worth starts *diminishing*. There is no cash flow because your income was solely dependent on your effort.

The advice to a wise medic? Strive to become a cash flow millionaire.

You might be thinking, *but not all of us can own hospitals, this is just an example.* I agree. Not everyone has the same passion or business interests. However, what matters is understanding that if you want to achieve financial freedom beyond level two of Maslow's hierarchy of needs, you must work toward generating *cash flow millions.*

Fate has it that for anyone to escape the rat race, they must focus on building cash flow revenue and positioning themselves in the *B* (Business Owner) or *I* (Investor) quadrant.



Cash flow millionaires create systems which even if they are not able to report to work, their lifestyle has a warrant. It can continue normally. The advice to a wise medic is to strive to be a cash flow millionaire.

THE ONE-WAY ANSWER MEDIC

The Information Era does not support one-way thinking when it comes to solving life's challenges. Unfortunately, our education system conditions us to follow a single, linear path: *"Work hard, earn a first-class degree, and get a good job."* This is the most widely accepted one-way approach to life.

A wise medic must break free from this limited perspective and open their mind to multiple ways of tackling financial challenges. Don't be fixated on your job and its pay check as your only solution. Expand your imagination. Develop a mind-set that seeks *many* answers to life's financial demands.

Set goals that encourage multi-dimensional thinking. Ask yourself questions that expand possibilities rather than making limiting statements. Instead of saying, *"I can't afford it,"* train your mind to ask, *"How can I afford it?"* This is the mind-set of a *rich Medic*, a wise medic.

Education beyond the classroom the *world education* gained through financial literacy and real-world interactions holds immense value. Financial education teaches that there is never just one way to solve money problems. Instead, it encourages *multiple solutions*. You must have Plan A, B, C, and D all designed to tackle one major issue: *the financial burden of an ever-rising cost of living.*

To keep up with inflation and the increasing cost of life, you must develop *many* financial solutions. Your *job* and your *employer* are just one way your *Plan A.* But what about Plan B, C, and D? Ask yourself: *How can I afford the high cost of living in the Information Age?* If your job alone won't secure financial freedom, then you must expand your cash flow quadrants.

Relying solely on a pay check forces you into a *live-below-your-means* strategy. Instead, focus on increasing your cash flow. Mind your business. Be a wise medic. Develop the *sixth sense*, the ability to create multiple income streams. Train your subconscious mind to embrace *many* solutions to financial problems.

Your salary is *your goose*, but the *golden eggs* are the many ways you choose to solve your financial challenges.



Think in many ways of tackling the life's many financial challenges. Don't be a one-way thinker fixed at the job and what it has to offer. Open up and scale up your level of imagination. Start developing many answers to life.

BELOW MEANS VERSUS EXPANDED MEANS

Have you ever truly reflected on the difference between *living below your means* and *expanding your means*?

Living below your means succumbing to financial limitations and choosing to restrict your lifestyle to what your salary can afford. This is *not* the path of a wise medic. In the context of this book, *expanding your means* increasing your cash flow quadrants creating multiple income streams beyond your pay check.

As a medical professional of repute, you should not settle for living below your means. That is precisely why this book, *Medicwise Chronicles*, exists to encourage you to *expand* your financial capacity. You must have plans in place to increase your income so that you can comfortably meet your needs and aspirations.

The idea of *living below your means* does not even suit a Medic. It paints a picture of someone permanently trapped in the rat race, constantly struggling to break free. It means making endless sacrifices, missing out on the good things life has to offer, and barely managing to cover basic financial needs.

In Maslow's hierarchy of needs, living below your means keeps you stuck at the second level financial survival. There is no chance of progressing toward *self-esteem* or *self-actualization*. Instead, you remain in a constant state of struggle, always financially constrained.

A wise medic does not just survive; they *thrive* by expanding their means.

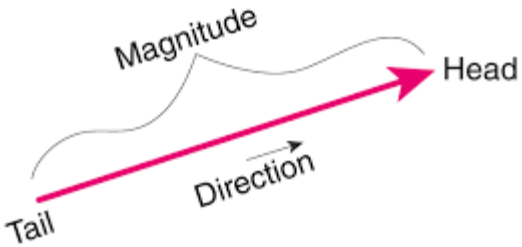
Expanding your means, which is what I strongly recommend for you as a wise medic, means stretching your horizons and preparing yourself to go beyond just meeting the basics of your financial needs. It means refusing to accept limitations and understanding that God created you for a bigger purpose one that includes financial well-being and fulfilment.

God helps those who help themselves. You may recall the Bible story of the three men who were given talents. The one who failed to multiply his talents was rebuked and cast aside as lazy. The message is clear: growth and expansion are necessary.

This is not to say that living below your means is entirely wrong. Rather, living below your means should be a temporary strategy a stepping stone toward *expanding* your means in the near future. Have faith, have hope, and most importantly, take action to increase your financial potential.

If you focus solely on your pay check, you will always be stuck living below your means. Instead, let your pay check be a *springboard* toward financial expansion.

As a wise medic, believe in *growing* your means rather than resigning yourself to merely surviving on a limited income with no plan for the future. If you must live below your means, let it be a strategic move one that leads to a greater financial breakthrough.



The option of below your means doesn't even sound better for a Medic. It paints an image of always living in the rat race trying to come out of the traps of the rat race. It means you have to keep sacrificing what the good life has to offer and even keep struggling to meet the basic financial needs.

GOOD DEBT VERSUS BAD DEBT

The mention of debt sends chills down the spine of many. To be indebted means you owe someone or some entity money, and most people fear this deeply. The fear of debt is valid, but knowledge provides a different perspective one that distinguishes between two types of debt: *bad debt* and *good debt*.

Good debt is money borrowed for an investment that *pays for itself* not from your pocket, but from the returns of the investment itself. In other words, you don't struggle to repay the loan because the asset you acquired generates income that covers the debt.

Bad debt, on the other hand, is money borrowed without any income-generating plan. It leaves you with no other way to repay it except through your salary or basic earnings money you *need* for daily survival. This kind of debt suppresses your financial well-being.

Running a business without debt is nearly impossible. The key is ensuring that *the debt is good debt*. If you borrow money, use it to *buy an asset* something that will put money into your pocket.

Understand that an *asset*, in this context, is anything that generates income. If you must take a loan, let it finance an investment that will pay for itself. Always ask yourself: *Which asset will bring in money to cover this debt?* If you can answer that question confidently, then you are using *good debt* wisely.

If you borrow money to go on a holiday, once you return, you will still have to repay the debt. The holiday brought you no financial returns it was purely an expense. Now, you must use your salary or other earnings to pay back the loan. In this case, ask yourself: *Is the holiday so necessary that I must go into debt to afford it?* If not, reconsider.

Debt, in itself, is not bad. Debt is money. However, just like cancer, debt can be extremely damaging if not managed properly. Being indebted is not enjoyable whether you owe an individual, a bank, a Sacco, or even a local shylock.

For a Medic, unmanageable debt can be especially stressful. Like cancer, it spreads anxiety and financial strain. But just as cancer warriors fight bravely either winning or standing strong until the end you must face debt with strategy and resilience.

Debt, like cancer, requires *management* or in financial terms, *palliative care*. And this brings us back to the idea that *debt is money*. In the Information Age, survival without debt is nearly impossible. As previously explained, the key difference is *bad debt* versus *good debt*.

To escape the rat race, you *must* engage with debt. You *must* use debt wisely. You *must* plan to *live with* debt. Debt is *other people's money* (OPM), and OPM is what moves the economy today. Even the government of Kenya operates on debt borrowing from China and calling it *productive debt*. Debt, therefore, is *inevitable* if you want to grow financially.

If you want to *effectively* mind your business and serve *your* purpose instead of just fulfilling your employer's purpose, debt will be part of the journey. Using OPM strategically allows you to expand your financial means. The only caution: *avoid bad debt at all costs.*

Bad debt is like *metastatic cancer* it spreads uncontrollably, making it nearly impossible to recover. Bad debt is debt you must pay from your own pocket, draining your salary and limiting your financial growth.

Good debt, on the other hand, works for you. It is money that *other people repay on your behalf*. If you invest OPM into a business and that business generates enough income to pay back the loan, then *you* are not the one paying the debt the business is. That is the philosophy of a wise medic.

The cancer of debt is inevitable if you want to break free from the rat race. Unfortunately, many Medics fall into *bad debt* the financial equivalent of *stage-four metastatic cancer*. They borrow from microfinance institutions to buy cars vehicles they drive to work, which do not generate income. These cars become liabilities, taking money *out* of their pockets every month. They must pay off the loan themselves, cover fuel, insurance, and maintenance all from their pay check.

This is *stage-four financial cancer*. A guaranteed way to stay trapped in the rat race. Debt is money, but *bad debt is cancer*.



Good debt is money which you invest and the investments pays for the debt, not you. Think again it is not for you to pay. The investment pays for the debt.

THE POWER OF SELF-MOTIVATION

Joel Osteen, the Lakewood Church pastor from Houston, USA, writes passionately about motivation. He explains that the best motivation comes from within. Too often, we wait for close friends or family to encourage us, but the truth is it's not going to happen. If you are expecting your spouse to say, *"Honey, you are doing well in your business. I see how much you struggle, and I acknowledge and support you,"* think again.

When you decide, as a wise medic, to pursue your purpose, the journey will be mentally exhausting and sometimes financially draining. Vusi Thembekwayo, a South African entrepreneur and world-renowned speaker, says that *if you haven't been divorced or your spouse hasn't threatened to leave you, then you're not prepared enough to be a successful entrepreneur.* Why does he say this? Because he emphasizes a critical point: *starting a business is not a bed of roses.*

Even your spouse may not fully believe in your vision—let alone withstand the financial stress that comes when money is being *invested* instead of *enjoyed*. Life offers many pleasures, and sacrificing them in the short term is never easy.

Returns are not immediate. Jack Ma, the founder of Alibaba, only started seeing the benefits of his investment after ten years. A decade is a long time to wait before reaping the rewards of a business you have been building. Fighting financial challenges for *ten years* before earning real profits is not an easy road and it certainly won't make for a smooth, conflict-free life with those around you.

You will argue about money with your spouse. You will face scepticism from family and friends.

You will hear unsupportive statements from colleagues. The moment you choose to *mind your business* and pursue financial independence, resentment may follow. Cynicism will surround you.

The key to standing tall despite this negativity is self-motivation. You must be your *own* biggest supporter. This is *your* journey. *Your* game. You must believe in it more than anyone else. Stay focused and don't allow negative words to weigh you down.

By nature, people can be envious. Some may pretend to support you, but deep down, they fear your progress or worse, they fear what it says about their own inaction. We live in a competitive world, and not everyone will celebrate your ambitions.

When you feel let down, let *self-motivation* take the steering wheel. That is the only way to succeed in minding your business. Stay committed to your vision without expecting applause from family or friends. They will only start believing in your journey *once the results begin to show* once your financial freedom is in sight. Until then, they may doubt you, criticize you, or even distance themselves.

Even when others cast doubt, *trust your instincts and push forward*. Make mistakes, learn from them, and don't be afraid to fail. Friends may be cynical. Family may question your decisions. But your only real motivation must come from *within*.

Some people will resent that you are no longer spending money on them because you are too busy *investing in your future*. But just as you have delayed your gratification, *let them delay theirs too*. When success finally comes, they will be the first to cheer you on. And this time, they will pretend they were by your side all along.



The secret for you to remain standing tall is that despite the agony of family members or friends doubting your ambitions to pursue your escape from the rat race, is you have your self your inner being to be the top motivator.

A SLAVE OF MONEY MEDIC

Traditionally, slaves were people forced to work for their masters often performing hard labour under harsh conditions. Now, think of this in a modern context: if you are a *slave to money*, you are working tirelessly every day just to meet your financial needs.

Did you know that some people in this world *do not work for money* but purely for enjoyment? These individuals have *financial freedom* they can choose when to work and when not to. The opposite scenario, I leave to your imagination.

In this sense, *money is your boss*, and you work every day to *appease it*. Since money is required to meet your needs, you are forced into an endless cycle of labour to earn it. Just like a slave serves a master, you serve money.

You may even find yourself doubling your effort working longer hours, taking extra shifts all to keep up with financial demands. This is the *hard labour* of financial slavery. It is not by choice but by necessity.

Your employer, on the other hand, has the luxury of replacing you at any time. But you *need* money, so you *must* continue working, whether for this employer or another. I have heard young medical professionals complain, *"This boss makes us work like slaves."* But it is not the boss it is the *slavery of money*.

As a wise medic, be careful not to fall into this trap. If your entire medical career consists of living *pay check to pay check*, with no expanded income streams and with inflation rising every day, you are indeed a *slave to money*.

But there is another choice: *make money your slave*.

Imagine a scenario where you sleep, relax, or entertain yourself, and yet *all your financial needs are met without you stepping out to work*. No rushing to sign in at the hospital's biometric system in the morning.

No exhausting shifts just to survive. Achieving this level of financial freedom is difficult, but even moving *closer* to it will be rewarding.

So, keep trying. Make mistakes. Go back to the drawing board. Adjust your strategies. When money is *working for you*, when it moves and multiplies without your direct effort, you have succeeded in making *money your slave*.

To reach this point, you must *begin now*.

Remember Jack Ma's words: *"You don't invest today and expect returns next year."* It took him *ten years* to start seeing the rewards of his hustle. Your journey will be no different there is no magic shortcut.

Start *minding your business* now, even as you work for your employer. Expand your financial horizons. Plan wisely. Let the money you earn today be *your goose* the one that will lay *golden eggs* for you in the future.



You may have to double your effort to meet the money needs. Doubling your effort is what we call hard labor in this slavery analogue.

MY STORY MY EXPRIENCE

In 1998, the year immediately after finishing high school, I realized I had a deep entrepreneurial spirit a drive fuelled by my humble background and an innate desire to make a living. My first business idea was to own a school.

I rented a one-room space and commissioned a local carpenter to make five school desks, making a down payment to get started. As soon as the desks were delivered, I planned to paint the name *Dimamo Nursery School* on the walls a name derived from my initials, Didakus Machuka Mochache.

However, within a week, a local education officer showed up at my doorstep with a stern order: the school could not open without government approval. Any parent who brought their child there would face arrest. Just like that, my dream of owning a school was crushed. With no way forward, I had to abandon the idea.

At the time, I had not yet joined medic school. Later that year, in 2002, I received my acceptance letter to *The Kenya Medical Training College, Nairobi campus.*

After completing my studies in 2005, I secured my first job in Embu town, earning a monthly salary of Ksh 22,000. By January 2006, I had settled into a rented three-bedroom house with a backyard. But the entrepreneur in me was restless.

I approached my landlord and requested permission to use the backyard for chicken rearing. He agreed. The following month, I invested in a flock of laying hens from a farm in the distant hills of Embu and stocked up on bags of layers' mash.

For the first week, the hens laid eggs regularly. I counted them eagerly, preparing for marketing. But after two weeks, the eggs stopped coming.

Days passed, and still no eggs. I was later told the hens had suffered *transport shock* or a *change in climate and diet*. I fed them diligently for months, hoping things would improve. Nothing changed.

Eventually, I cut my losses, sold the hens at a throwaway price, and walked away with a lesson learned.

I continued working for another year before deciding to further my education. I enrolled at *The University of Johannesburg in South Africa* and, after completing my studies, landed a job in Rwanda in early 2009.

Kigali, known for its cleanliness and thriving businesses, especially barbershops, presented a new opportunity. I was now closer to my good friend, Ondari, who had helped me secure the job in Rwanda. He had been my classmate at *The Kenya Medical Training College*, and together, we decided it was time to *mind our business*.

We initially planned to open a barbershop as three partners, but just before making our first contribution, one of us backed out. That left only two of us.

Determined to move forward, I crossed the border to *Kampala, Uganda*, over the weekend and returned with high-end barbershop chairs and spa equipment. We had set high standards, and our VIP barbershop cost us over Ksh 1 million to launch.

But just three months in, the landlord ordered us out the bank next door wasn't comfortable with a barbershop operating within the same premises. Scrambling for a solution, we moved to a nearby space, only to realize it lacked parking something critical for a barbershop business.

We held on, but the losses mounted high rent, staff salaries, and low sales. Eventually, we had no choice but to shut down.

All that remains of that venture is a memory and a picture of the shop on my *Facebook* page. A hard lesson learned.

Not long after, my Rwandan job came to an abrupt end. The government implemented a strategy to reduce the number of expatriates, and I was among the first to be retrenched.

In early 2013, I returned home to Kenya jobless, with a young family and a pregnant wife. It was a tough, traumatizing time.

But by March, my entrepreneurial spirit kicked in again. This time, I ventured into *importing sugarcane from Kisii to Nairobi*.

My logic was simple: if I could deliver a full canter of sugarcane and sell wholesale to wheelbarrow vendors in Nairobi, I could make a margin of Ksh 50,000 per trip.

I quickly rented a store near *Hunters along Mwiki, Kasarani Road* and hired a man who claimed to have experience managing sugarcane stores. The first trip, though not a full canter, was successful.

But disaster struck.

The man I had entrusted with the business sold an entire canter's worth of sugarcane, switched off his phone, and disappeared without a trace. The business collapsed instantly.

Determined to recover my money, I travelled to Kisii to trace his village chief and family. It was a futile, expensive chase. Another hard lesson learned. By this time, I had started working as a *lecturer at The Kenya Medical Training College*, and I realized that running a business remotely was a challenge. Still, I wasn't done learning.

I became fascinated with how people import goods from China. I spent hours researching suppliers online and found one who offered to send me samples of an *ultrasound gel warmer*. She provided her *Western Union* details, and I made the transaction. That was the last time I heard from her.

I had been scammed. Another lesson. After a year of saving, I purchased an *X-ray machine and an ultrasound unit*. I signed a contract with *Matasia Nursing Home*, and they installed my equipment with the hope of generating a good income. But business was slow painfully slow.

For almost a year, the business couldn't pay for itself. In fact, I had to pay staff salaries from my own pocket. The investment never yielded significant margins, and after two years of struggling, I made the difficult decision to shut it down. The money wasn't entirely lost, but *time was*.

Business is like the *proverbial cat with nine lives* it never truly dies. You just keep pushing forward. My journey proves that *minding your business as a wise medic is not a bed of roses*. Delayed gratification, resilience, and unwavering focus are key. Mistakes will happen. Losses will come. But every setback is a lesson. Every failure is a stepping stone.

The path to financial freedom is not straight. But for those who refuse to surrender, for those who learn from their failures and keep moving forward success, no matter how small, will come.



My entrepreneur gene streak told me that if I bring a full canter of sugarcane and sell at a wholesale price to those who sell in the Nairobi streets with wheelbarrows, I would earn money.

BEGIN SMALL THINK BIG

My experiences, and this doctor's story, teach one classic lesson: do not put all your eggs in one basket. Never pour all your money into a single business idea without testing its viability first.

Warren Buffett wisely said, *"If you want to test the depth of a river, do not use both legs because you will sink."* This applies to business you must start small, assess the risks, and patiently grow.

There is a concept in business called asymmetrical reward/risk where risk is equal to reward, and the outcome can tilt either way. You can gain big or lose big. That's why it is crucial to invest in stages rather than going all in. Unleash your capital in small, controlled amounts as you monitor the viability of the business. Keep an eye on how long it will take to recoup your investment and whether the business is on a sustainable path.

Somewhere around 2016, I received a call from a friend. He told me about a doctor seeking advice on investing in a hospital. The doctor was a well-built man, with a strong Luo accent and fluent English. He introduced himself as a medical officer working at *The Nairobi City Council* and wanted to purchase an ultrasound machine for his new hospital along Kangundo Road near Utawala. He had already secured an entire floor for the hospital and paid the rent deposit.

My advice was simple: start small**.** Since the hospital was new, I suggested beginning with a black-and-white ultrasound machine that could handle most procedures. It would cost around Ksh 400,000 a reasonable investment for a start-up.

But the doctor dismissed my advice outright. He insisted on starting with a high-end Color Doppler 3D unit which cost Ksh 2.5 million. That was no pocket change for just *one* machine.

On staffing, I advised him to begin with a receptionist who could also handle cashier duties. Instead, he went all in hiring an accountant, a cashier, and a receptionist. I could already see that he was making the common mistake of starting big instead of starting smart**.**

I quietly observed, knowing this business model was flawed.

He then hired more staff, including two nurses, two clinical officers, and a nurse aide whom I had recommended. He was determined to run a 24-hour hospital from day one**.**

Within three months, I started hearing reports from my cousin the salaries had stopped coming in. By the seventh month, the hospital had completely shut down**.**

The doctor had collapsed under the weight of overhead expenses salaries, rent, and operational costs that the business simply couldn't sustain.

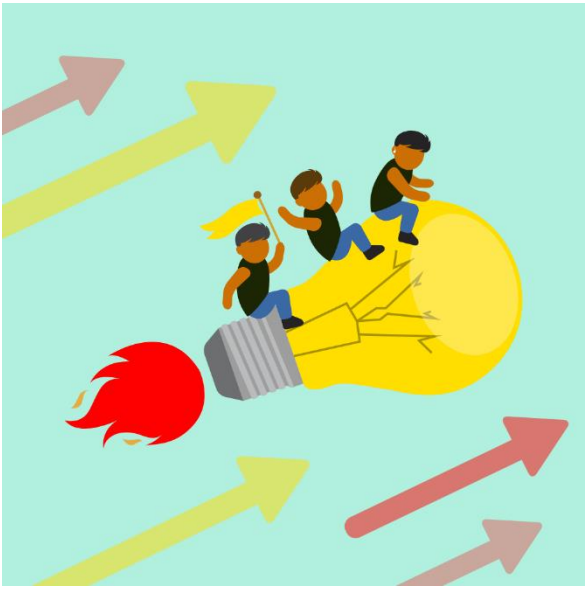
He had a great vision**,** but he lacked the patience to start small and allow the business to grow naturally**.**

The hospital lasted only seven months and left behind financial casualties unpaid rents, unpaid salaries, and a failed dream**.**

The ultrasound unit**,** which he had insisted on, was later sold at a throwaway price. It hardly made any money during the entire seven months.

I bet he believed that the moment he opened the hospital doors, long queues of patients would be waiting**.** But the harsh reality taught him otherwise.

A business is not built on excitement alone it requires **s**trategy, patience, and calculated risk-taking**.**



There is the concept of asymmetrical reward/risk. The risk is equal the reward. And the weighing machine can fall either side. Either the side of the reward or the side of the risk. Unleash your capital in small ways as you monitor viability of the business.

FULFILMENT IS DIVERSE

The concept of *fulfilment* is as diverse as day and night, varying from one individual to another. What brings a sense of achievement and purpose to one person may mean little to another. Just as we are unique in appearance, so too are our definitions of success and fulfilment.

For some, fulfilment comes through *education* earning a Ph.D. and reaching the highest academic level brings them joy. For others, it may be *building a home*, once they have a place to call their own, they feel accomplished. Another person may not feel truly satisfied until they have achieved their *political dream*, leading and serving others.

Some find fulfilment in *owning their dream car*, the moment they acquire it, their heart is at peace. Others seek *career progression*, climbing the corporate ladder as their ultimate aspiration.

Dreams and priorities also differ. One person may prioritize building a house before buying a car, while another may focus on financial investments first. Ultimately, these choices depend on one's *financial capacity* and *personal vision*.

Understanding this, you must be careful not to *blindly follow others* in their achievements. Life is not a competition. Just because your friend buys a luxury car does not mean you must do the same especially if it wasn't part of your own priorities at that moment.

Find what *truly* fulfils your heart and *pursue it with purpose*, rather than getting caught in the social wave of colleagues, friends, or family.

The moment you discover what *genuinely* fulfils you, what brings *you* happiness and meaning, that is when you have found *your true purpose in life.*

Do not fall into the trap of *envying others' achievements.* What satisfies them may not satisfy you. Human aspirations, dreams, and talents are diverse.

We were not made to follow the same path. Just as fingerprints are unique, so are our journeys.

You do not need to *own* or *achieve* what someone else has done. Do not shape your goals around the successes of your friends or colleagues. Instead, *rediscover yourself*, embrace your *uniqueness*, and work toward goals that align with your *own* vision and values.

Find your *true happiness*, and God will reward your efforts. Remember, *life is not a sprint—it is a marathon.* We do not all move at the same speed. If you become fixated on competing with others, you will *burn out and lose direction.*

Focus on the long run. Define *your* purpose. Create *your* niche. Monitor *your* progress at *your* own pace. If you blindly follow others, you may find yourself exhausted, chasing things you *never truly needed* in the first place.



People have diverse dreams which will certainly fulfil their hearts once they're accomplished. Equally in people's dreams, priorities also differ. One will wish to have a house before he gets a dream car. All this also depends on one's financial muscles.

THE RICH ARE GETTING RICHER

Statistics are blunt and ruthless. Economic scientists have documented that the law of effectiveness is that 20 % of your effort leads to 80 % of effectiveness. If that is not clear, it could mean that 20% worth of effort brings 80% of the results you expect. Only if you are working smart.

So those who work smart work less and earn more. The rest is left for your thinking. Also, another theory states that in the world 90 % of
wealth is held by 10% of the world population. In other words, 10% of people own 90 % of world wealth. "Why?" One would ask.
This is because only 10% of people in the population are doing things differently. They don't follow what the 90% of the people do. They make themselves rich and they continue accumulating the richness.

So, the rich are getting richer.
They do the opposite. When you start finding out that you are going against the grain especially in money matters. Which is not actually an easy task. You look, spend and utilize money against what the 90% of people do. Then it means you have started working towards being among the 10% of the world's population.

Those who don't follow the crowd or the wave. If the wave is that for example, my age mates are buying cars do the opposite for example buy land. If the majority of my age mates are going for holidays, think twice and delay your gratification. Invest the holiday money to a 'goose' which will lay golden eggs tomorrow.
Remember the story of the goose which laid the golden eggs.

It is one of the chapters in this book? Follow this route in conceptualizing your mind and make it your business mantra.
Doing the 20 % effort according to Vilfredo Pareto which will yield 80% of effectiveness. Doing a lot through a little effort. Working smart. This is the system billionaires employ to make money.

In other words, their money works for them with little effort from the individuals in the long run.

They only put a little effort. So, don't be average. Think outside the box. Do not think as the majority does the 90 %.



This is because only 10% of people in the population are doing things differently. They don't follow what the 90% of the people do.

THE RIGHT-THINKING PATTERN

Psychologists have repeatedly proved that you become what you think. What dominates your mind is what you become. Train your mind to think always on positive things in your life. If you always think positive elements of life the negative will be pushed down and be suppressed. There retrieval shall be rare.

So, ask yourself as a wise medic what is your thinking pattern. What ideally dominates your mental thinking in the better part of the day? The power of thinking goes with the power of your words. This means whatever one keeps on speaking about is what goes on in his mind.

And if you want to know what dominates one's thinking listen to the words one utters. To be a Medic who thinks wisely and ready to mind your business you must make a strong resolve to feed your mind with positive thinking. Don't say I can't afford it. Instead ask your mind how can I afford it? When you say I can't afford it, you close your thinking with negative energy.

When you ask how I can afford it, you open your mind to exploring possible means of achieving it. Positive thinking is a source of charismatic energy which culminates in overcoming challenges real or perceived. The biggest favor you can do yourself as a wise medic is to start attuning your mind to only see things from the perspective that they can be done.

Start opening your mind to finding solutions to your financial problems through positive thinking.

Don't sit back and be a cry baby who believes from dawn to dusk that you cannot be able to overcome the financial problem you face. Craft a plan and more plans to overcome.
If it is the development of your career, device ways of climbing your career ladder.

Aim higher and draw a plan to achieve the same. Your positive mental thinking is your greatest weapon to achieve your dreams.
There will be many obstacles in the way. Some people out to discourage you that the course is high to reach. A positive mind will tell you nothing is limited to human. That which many believe isn't easy to achieve, believe you will achieve it. Success wants that you believe differently and have strong resolve against what the majority of people think.

Go against the grain in your thinking. Go for what you believe many people think cannot be achieved. October 12th, 2019, history was broken by a Kenyan athlete, Eliud Kipchoge, who chose to fight the world record in marathon. The highly dubbed INEOS 159 meaning running below two hours the 42-kilometer marathon in which Eliud broke the record and tremendously enjoyed the world support.

The Guinness book of record obvious in scripted his name proudly. He clocked 1:59:40.2. The slogan of the race was, "No human is limited." Limitation is only in the mind. What I learn from Eliud Kipchoge is that we as humans should not limit ourselves in the mind.

Many people said it would not be done in less than two hours. Eliud did it 20 seconds shy of two hours. In Eliud's mind he did it with an only difference of 20 seconds. The 20 seconds stood between the cynic voices of many and success.
Draw an inspiration from this and stay positive throughout however big the challenge may seem. Someone could be saying but Eliud's challenge didn't need money to overcome and the challenges I have needs money to solve.
Mental energy gives you multiplied ways of creating money legally to be able to overcome your challenge. In Kipchoge's mind there was a deep positive sense and faith that he would do it. He did it. The energy he put on the tracks is because of the positive mental energy he created early before the race.

That I'm going to do it. Mental energy. Positive vibes. The psychology of mind and its thinking is what stands between many successes which would have been achieved in the human race. Be someone who makes an attempt with positive energy.



Kipchoge beat the record. No man is limited you are only limited if you think you are.

And if you want to know what dominates one's thinking, listen to the words one utters. To be a Medic who thinks wisely and ready to mind your business you must make strong resolve to feed your mind with positive thinking. Don't say I can't afford it. Instead ask your mind how can I afford it?

THE THREE E'S OF ENTPRENEURSHIP

Schools all over the world especially tertiary institutions are trying to incorporate entrepreneurship as a course in their curriculums. This is because every business in the world of today is business. Everything you need to do for life's purpose attracts the use of money. Governments are advocating for its young people to develop interest in entrepreneurship.

This is because entrepreneurship creates jobs for the majority of the citizens. Any innovation or business venture creates jobs for not one or few but to many people. We are therefore being attuned as young people to embrace the concept of entrepreneurship.

The three E's of entrepreneurship is a way to bring to your attention that whether you are planning or you have started working towards minding your business you must remember it is important to be mindful of the three E's as explained by Robert Kiyosaki in his book guide to investment. They represent education, experience and excess money.

EDUCATION

For you to succeed, you must allocate time for financial education other than your usual education. The best financial education is best found in reading books of successive people who ever lived in your time. Also, can be gained through attending seminars on finance and investment. That will give you a rich source of financial education and how to persist enthusiastically towards achieving your goals.

EXPERIENCE

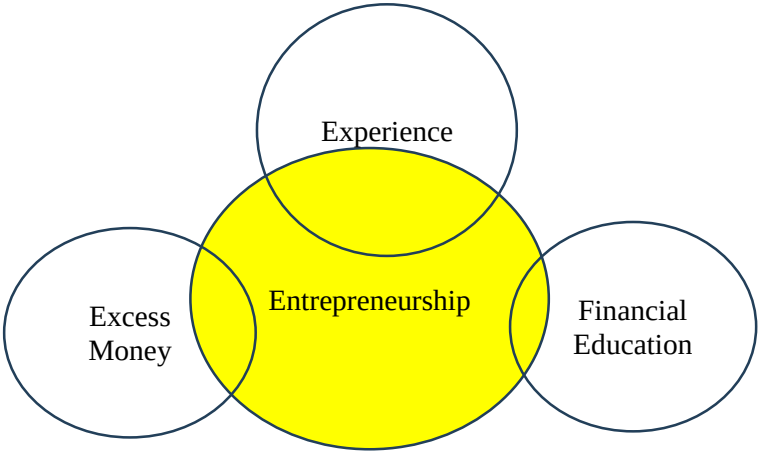
Experience is what you learn out of failure. "Failure is the highway to experience," says Robin Sharma.

Having have stood on the game, you develop experience. It is like learning how to ride a bicycle.

You will fall many times then you will avoid the mistakes which made you fall till you learn how to ride without falling. How quick you learn and avoid making the same mistake determines how quick you succeed. Experience is gained over time.

EXCESS MONEY

Investment will require money. Money enough to fix issues. The blood stream of any business is cash flow in before cash flow out. Money enough to be able to sustain the business. In this book I have discussed about bad debt and good debt. Debt being a source of money. You must have strategies to raise cash.



They represent Education, Experience and Excess money.

SCHOOL SMART VERSUS STREET SMART

The gentleman in the street is more informed than the gentleman busy eating books in the auspicious library in your locality. The word street didn't mean an avenue like Moi Avenue Street in Nairobi. The word street implies the knowledge one receives through networking and through spotting opportunities and pursuing them vigorously.
School teaches you how to climb the corporate ladder and how to be a distinguished professional in your area of interest.

The street teaches you benefits of being hawk eyed around your area and pursuing opportunities which knock your way. Not only pursuing but being street smart will mean having the acumen of knowing that there is an opportunity. Many opportunities stumble people's feet and they never notice it. Knowing that a good strong network is quite precious than the academic credentials are paramount.

Knowing that first honors degrees will not outweigh the skills you find through interacting with the world outside school helps a lot. When you become street smart, you are strong willed. You cannot be bowed. Criticism cannot stop you from pursuing your goals. You are strong willed as you will conquer any opportunity you spot. You don't go for less. You aim high.

One needs to be both school and street smart.

SCHOOL SMART:

a) Working hard to pass with high grades and caring less about what happens around you and what opportunities exist doesn't stalk opportunity.
b) Knows school and high grades lead to a good job and that is the only way to succeed and break the financial chains.
c) Believes that a better life comes from climbing the corporate ladder to become a senior manager in corporation.

STREET SMART:

a) Working hard to pass with high grades but also wary of the world happenings and stalking the opportunities available and making attempts to succeed through other people fairly.
b) Knows school and high grades is a stepping stone to have muscle to exploit the many opportunities available in the world to fulfil my purpose in life.
c) Believes that a better life comes with exploiting opportunities before me and creating an institution which fulfils my purpose and brings freedom from financial chains and has a plan to quit corporate work at some stage.

You have a choice to be both school smart and street smart. Otherwise many people who are street smart but not school smart have great success. That is why in this book I wrote a topic on the college chap which school never made you rich. School alone cannot make you rich. Being street smart will change life in a bigger way than passing with good grades and pursuing higher educational accreditations.

Being both school smart and street smart will require you to work hard in school and pursue higher grades in your profession as well as be always scanning for opportunity especially those which do not require you to apply your school knowledge directly.

Being inquisitive and creating influence to other people and knowing how to use other people fairly to achieve bigger horizons of financial income. Using other people in forming a team is called "The power of master mind alliance." Multiplying your capabilities through joining the minds of others to form a strong team.
School smart or street smart? The best available choice is both.



You have a choice to be both school smart and street smart. Otherwise, many people who are street smart but not school smart have a great success.

THOUGHTS AND ATTRACTIONS

As a man thinks so he is. Have you ever thought deeply on attraction in its realistic sense? You dress well to attract or impress. The law of

attraction is critical in minding your business. A wise medic needs to know who he attracts. The mere thought of being attractive to wealth means you have always to behave and act in a way that you should be able to attract wealth. Do not despise richness.

See rich people and devise ways of being close to them but don't see rich people and begin hating them. That way you will attract natural wealth. Wealth is health. Have that believe that if you have fortune you are well health wise because no one wishes to be poor in this world. The world of today teaches us that you get what you attract. If you attract poverty it means you have thoughts of being naturally poor.

Thoughts of being entitled to be poor that you won't make it even if you tried. That thought alone causes wealth to fly away from your life. The opposite is always thinking and embracing ways and a lifestyle which can lead you in anticipation to a wealthy life. Do not live a life in which you condemn the rich. Live a life in which you embrace the rich and deliberately make attempts to learn from them what they went through to become what they are today. If their richness is indeed achieved through genuine means.

Show me your friends and I will tell you what kind of person you are. If you attract people who resent being rich you certainly are influenced, and you will not either be different. If you attract people who have the spirit to pursue and mind their business, they will certainly influence you towards the inclined way of achieving wealth. Follow your guts in attracting people who value a better life. Attract people who help you work towards expanding your horizons towards a better life.

Follow the cash flow minded professionals and people with an entrepreneur acumen.
Even if it was your teacher, your lecturer and you realize their way of life isn't towards expanding the horizons of purpose in life, avoid them like plague. The life we live can be tricky with friends so choose carefully your friends and close confidants, people who buy the ideas of minding your business. Check that you attract the right person into your life.

Be appealing to people who have made it or are way above you in achieving the concept of minding their business. This should apply to career and profession too. Be appealing and attract people with the same mind-set. Avoid the people with a poor mind-set. The cry-babies. For those of you, who believe that you were not born to make it, change the tide? Be proactive towards life. Face it. It is tough but your will shall be enough to find a way through it.



Thoughts of being entitled to be poor that you won't make it even if you tried. That thought alone causes wealth to fly away from your life.

LUCK ISN'T LUCKY, IT IS HARDWORK

"Opportunity is a haughty goddess who wastes no time with those who are unprepared," said George Clason in *The Richest Man in Babylon*. Many times in life, we tend to believe that wealth is a lucky streak. Many of us in struggling communities assume that those who are rich have simply been lucky in one way or another.

Ancient wisdom teaches us that luck is a product of hard work. The same holds true in modern society. If you choose to work hard, hustling every day, you are more likely to find luck. Luck does not find you lying on your bed or lounging in your living room, spending the entire day with a remote in hand. It does not come to those who waste hours scrolling through social media, indulging in endless distractions. Luck finds those who hustle, those who wake up early, take action, and look for ways to change their lives.

Luck will only meet you when you are *minding your own business*, not when you are busy minding others'. Start early. Age is never a barrier. *Colonel Sanders* founded *Kentucky Fried Chicken (KFC)* when he was over 60 years old. Today, it is the largest fast-food franchise in the world. The bottom line is that opportunity or luck will meet those who actively seek it not those who sit back, lose hope, and wait for miracles to happen.

The early bird catches the worm. Luck is not for the faint-hearted; it is for those who feed their minds with the right thoughts of determination despite the mountain of challenges ahead. *Action triggers reaction.* Lucky are those who are bold enough to act and pursue the reaction.



Luck doesn't find you on your lazy bed and your lazy living room where you spend your entire day behind the remote.

RICHNESS IS FOR EVERYONE

Many times, I have heard people friends and acquaintances say, *"I will never be rich. I was not destined to be rich. Richness isn't for my family. Richness is for politicians. No matter how hard I try, I see no change anywhere near becoming rich."*

First, understand that richness begins in the heart. It starts with believing that there is plenty in this world for anyone who wakes up every morning with a plan, takes action, and persistently follows their goals.

The Bible teaches that God has good intentions for each of us. Nowhere in scripture does it say that God condemned anyone to permanent poverty before birth. Richness is available to everyone on an equal level. The only difference lies in how we pursue it.

The power of your thoughts determines your place in society. If you believe you can be rich, if your mind is set on prosperity, then nothing can stop you from achieving it. Always remind yourself that richness is not reserved for a select few it is for anyone who actively pursues it, including you.

Do not sit back waiting for luck to find you. You get what you believe. If you truly believe that wealth is yours to claim, then it will manifest both in your heart and in material possessions.

Napoleon Hill, in *The Science of Achievement*, famously said, *"Whatever the mind can conceive and believe, a man can achieve."*

Simply put, if you program your mind to believe that richness is for you, if you trust in The Almighty God, and if you start working towards that goal, then one day you will surely achieve it.

Believe in God's promise that we were all created for abundance. Philippians 4:19 – *"And my God will meet all your needs according to His glorious riches in Christ."*

Proverbs 28:19 – *"Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty."*

These two verses reinforce God's vision for humanity that we were created to prosper. There is no doubt about it.

Do not let your family's past poverty define your future prosperity. You have the power to rise above your background and become a blessing to many Serve, uplift, and inspire others and in doing so, you will be richly rewarded.



Bible teachings tell us that God had good intentions for every one of us. God did not condemn anyone before birth that shall stay poor forever. Richness is available to everyone at an equal, level the difference is how you pursue it.

FACING CRITICISM

One of the reasons many people experience worry and anxiety is criticism. Can you kick a dead dog? Of course not. If you have never been criticized, then you are the dead dog. But if you are not afraid to raise your head and take action, criticism is inevitable. It is a natural consequence of growth and progress. In fact, criticism is a key ingredient in shaping a developing personality.

Friends and family alike will, at some point, criticize you. The best way to handle criticism is to listen, take constructive feedback in stride, and never allow it to bring you down. Instead, use criticism as fuel for improvement. Criticism can plant fear and anxiety in your heart, but you must never allow fear to rule over your life and decisions.

Many criticisms will come from jealous individuals. When people feel threatened by your plans or progress, they often respond with negativity. Do not let their words shake your confidence or distract you from your goals. Stay focused on your core agenda and refuse to let their jealousy dictate your path.

Like a dead dog that no one bothers to kick, criticism does not come to those who remain inactive and unambitious. It is directed at those who dare to rise, take action, and create value in society. Criticism follows those who strive to improve themselves and make a difference.

Understand that nothing worthwhile can be achieved without encountering criticism. Do not stoop so low as to let it break your spirit or cause you to quit. Never abandon your goals because of negative feedback. Instead, analyse the criticism you receive some of it may hold valuable insights.

Where you find no sense in the words of your critics, ignore them and stay committed to your vision. Keep moving forward, undeterred and unwavering in your pursuit of success. At the end of the tunnel, those who once criticized you bitterly will be the same people who turn around and rejoice in your

success. They will now say, *"We knew you would make it."* That is the nature of the human race.

You have little control over how people react. Few will celebrate your hard work, but many will show up to celebrate your success.



Acknowledge that nothing you will ever do without being criticized. Hence do not ever stoop so low to an extent of succumbing to criticism and queuing.

GOING AGAINST THE GRAIN

Going against the grain has long been recognized as a defining trait of successful people those who challenge the status quo, disrupt conventional thinking, and have the courage to change the narrative. These are individuals who dare to do the opposite of what the majority do.

Success often comes to those who constantly reinvent themselves, refuse to remain stagnant, and seek opportunities where others see obstacles. It is about doing what most people are unwilling to do, taking risks, and thinking differently.

Unless you believe that the majority of people around you are living successful lives, chances are that at some point, you will have to act differently from them. *"Success can take many forms, and it is often about standing out from the crowd or being above average, spotting when the crowd moves one way and making sure that you move the other,"* says Nigel Cumberland in his book *100 Things Successful People Do.*

Minding your business successfully means going against the grain and making choices that others may not understand. The first response to this will often be criticism from those around you. Pessimists and cynics will attempt to discourage you with negative energy. Do not allow their doubts to shake your confidence or derail your vision.

Stay firm and focused until you achieve your goals. If you encounter failure along the way, embrace it. Failure is not the opposite of success; it is part of the journey. Every setback brings valuable lessons. Failure means you have learned, grown, and gained knowledge that will make you stronger and wiser.

Failure is experience, and experience is one of the key elements of entrepreneurship. As discussed in this book, the three E's of entrepreneurship include experience one of the greatest teachers. True experience comes not from immediate success but from overcoming failures and setbacks.

Going against the grain is essential in the pursuit of success. Do not fear failure; instead, see it as an opportunity to grow, learn, and build resilience. Keep pushing forward, even when the majority doubt you. The path to success is rarely conventional it belongs to those who dare to be different.



Minding your business successively will mean going against the grain and doing the opposite. The first reaction in this step will be a lot of criticism from pessimistic folks around you.

I'M NOT DIFFERENT EITHER

Now, for real, I know that many people reading this book have questions. Questions like: *Why is Didakus writing all this advice for us when he himself is not rich or anywhere near becoming one? Isn't he just another ordinary guy walking the streets of Nairobi like the rest of us?*

The mentality of cynicism is everywhere, and it could even start with those reading this very book. But why not shift perspective? Instead of seeing the glass as half empty, why not say, *"I will use this book Didakus wrote to become richer than he himself ever became."*

Yet, many will take the common route the route of negative energy. Such a person will ask themselves, *"If he truly believes in what he writes and has practiced it, where are the riches he talks about? What does he have to show for all this advice?"*

They will say, *"Isn't he still living in a rented house next door? He drives an ordinary car just like the rest of us. Look at his dressing it doesn't prove he has all this wisdom in his head. He wears second-hand outfits like anyone else. He is still working a salaried job, stuck in the daily grind."*

You aren't wrong. Everything you've thought or questioned is true. But one thing stands tall the truth must be told. At *early forty*, I have learned that this is the advice I *should have applied* from a young age. However, even with that missed opportunity, it is not too late to start. And indeed, I have already begun.

I am optimistic that in the next five years, I will be a completely different person in how I approach life, in the way I have expanded my horizons, and in how aggressively I have sought success.

I have dared to believe that *age is just a number*.

However late it may seem, I am only happy that I have learned the truth. *Better late than never*. The reality is that there is no greater risk in life than living a life without taking any risks at all.

Did I mention Colonel Sanders, who started *KFC* at the age of 65? Today, it is one of the largest fast-food chains in the world, competing with *McDonald's*. This is proof that age is just a number**.**

I know there are people reading this book who think their current age limits their ability to change their future. That isn't true. A Japanese proverb says, *"If I was to plant a tree, I would have done it 20 years ago. However, the next best time to do it is today."* The message is simple start today.

I have already begun planting the seeds of this knowledge, and I bet that the next book I write will be about the success I will have gathered from the very principles I share in this one.

I am not different from you. The only difference is that I have spent years reading extensively and learning from the experiences of others. And as a Medic, I have observed and experienced first-hand the financial struggles that professionals in this field face.

Having been a lecturer for over 10 years, both in Kenya and abroad, I understand the challenges that many medical professionals encounter. That is why my focus in this book is on Medics, though the knowledge shared applies to any young professional.

Now that you know I am no different from you, do not concern yourself with my personal achievements. Instead, focus on what truly matters whether this knowledge will impact your life. My success or struggles should not be your concern. What should matter to you is whether you will apply the lessons in this book to improve your own future.

I will have fulfilled my purpose if my words inspire you to take action. After all, your life belongs to you not to me.

You are not competing with me, nor should you be. Instead, strive to be better than you were yesterday and use the knowledge in this book to your advantage.

Leave my life to God, for He alone will guide me to my destined path. Who knows? Perhaps my greatest achievement, my true gratification, is simply in completing this book, seeing it published, and knowing that it has touched even one life.

Seek your own gratification too. I am no different from you I, too, am working to escape the rat race. The journey is ours to take, but the decision to move forward is yours alone.



Who knows may be my only success which I'm looking for as my gratification could be writing this book and completing it successfully and seeing it published?

VICTIMITIS INFINITUS

In his book *The Greatness Guide,* Robin Sharma describes a condition called *Victimitis Infinitus*. Perhaps, as you read this book, you have also suffered from this condition. It is a mind-set in which a person refuses to attempt anything that may lead to mistakes, despite the well-known saying that *to err is human*.

Those afflicted by this condition are extremely risk-averse. They cling tightly to the safety of the familiar and never dare to step outside their comfort zone. They strictly follow the norm, obeying every conventional rule without ever challenging the status quo. As a result, *Victimitis Infinitus* ensures that its victims never attempt anything extraordinary to change their lives for the better.

The fear of failure is deeply ingrained in this group of people. Their biggest concern is not just the possibility of failure but the *fear of criticism* that comes with trying something new. They prefer to follow the crowd rather than take the road less travelled.

When presented with an opportunity, they often become paralyzed by overthinking a condition known as *analysis paralysis*. They spend endless hours, days, or even months analysing every possible risk and negative outcome instead of taking action. Their focus is always on what could go wrong rather than what could go right.

Instead of asking, *"How can I afford it?"*, they quickly conclude, *"I can't afford it."* Eventually, they convince themselves to back out of opportunities before even trying, making withdrawal a habit. This is the unfortunate reality for anyone suffering from *Victimitis Infinitus*.

As wise Medics, be wary of this mind-set. If you recognize any symptoms of this condition in yourself, begin the journey of removing them from your life. The best way to do this is by changing your thoughts and mind-set.

Train yourself to see every opportunity as one worth exploring. Instead of hesitating, *grasp opportunities first and figure out the details later*. As the saying goes, *whatever a man thinks, so is he.*

Whenever you feel *Victimitis Infinitus* creeping into your mind, counter it immediately with thoughts of confidence. Tell yourself, *"I am capable. I can take something from this opportunity rather than nothing. I will not let fear control me."*

Avoid being completely risk-averse, and instead, learn to take *calculated risks* that will propel you forward.



Those who strictly follow the norm and order. Never can they ever make a slight attempt to disrupt the status quo.

FAILURE THE GREATEST ACHIEVEMENT

If you haven't failed, you haven't tried. If you haven't tried, you have no story to tell. And if you have no story to tell, you have no experience. Perhaps the very things that break our hearts are the same things that serve to open them. The pain of failure is the best experience one can have.

If you are truly committed to fixing your financial life and pursuing your purpose, then failure will be part of your journey. Failure is a blessing in disguise. It strengthens you, thickens your skin, and prepares you for even bigger challenges.

Failure ensures that when you get another chance and you certainly will you will not repeat the same mistakes. There is no perfect world, and there never will be. *"There is nothing wrong with making mistakes since we are human beings, and we learn through mistakes,"* says Robin Sharma.

Be prepared to fail, but always plan to mitigate failure. Mistakes will happen, but do not fear them. Instead, recognize them quickly, correct them, and move on.

If you think taking risks isn't worth it, remember that life itself is a risk. Every day we live is uncertain, and no one is guaranteed tomorrow. Simply *believing* that you will wake up tomorrow is, in itself, a risk.

As a wise medic, always be ready to face failure and learn from it. Do not let the fear of failure stop you from pursuing success. Instead, make success the *product* of failure.

Successful people are not those who have *never* failed but those who have failed several times and kept going.

Do not be afraid of failure; instead, have the courage to confront it. Taking risks frustrates failure because it pushes you beyond your limits. The pain of failure is simply the path that leads to success no one succeeds without trying and failing at least once, if not multiple times.

Every challenge is nothing more than an opportunity to improve, to grow, and to make things better.



If you haven't failed, you haven't tried and if you haven't tried, you have no story to tell and if you have no story to tell, you have no experience.

COVID-19 AND THE PHILOSOPY OF A MEDIC

There is no way this book can be concluded without mentioning the novel coronavirus (COVID-19) pandemic**.** It arrived unexpectedly, shaking economies and exposing the realities of financial instability, particularly among Medics. Once again, the philosophy of a Medic has come to the forefront, with many blaming the government for their financial struggles and continuously fighting for better pay.

The protracted battle between the government and medical unions has dominated headlines, with unions demanding higher risk allowances for healthcare workers during the pandemic. When I reviewed the government's proposal, I noted that medical doctors were to receive 20,000 KES per month, while other cadres were allocated 15,000 KES per month figures that unions have since rejected as insufficient.

While this may not seem like a small amount, the level of excitement among Medics over this allowance is concerning. Many view it as life-changing money, yet if it fails to materialize, the blame will again be placed on the government for their financial struggles.

Why bring this up at such a critical point in the book? Because it perfectly summarizes the core lessons discussed here. No matter how hard employees fight the government, no amount of money will ever be enough to secure financial freedom**,** especially in a world of high inflation and economic instability.

The government may offer this stimulant allowance for three months, anticipating that COVID-19 will continue to strain the healthcare system. However, when that period ends, the same tough economy and inflation will still be here**.**

This serves as a powerful reminder of the never-ending struggle between employees and employers.

Even after retirement, medical unions will still be negotiating for better pay, yet this will not necessarily protect retirees from financial struggles**.** In the end, no union bargaining can fully shield anyone from economic hardships. Governments will continue borrowing, printing money, and adjusting policies, but the cost of living will always rise to match**.** The rat race continues**.**

When crises like these hit when economies crash and jobs become unstable those who have been minding their own business for years will be the ones who survive financially. Their side investments, alternative income streams, and self-sufficiency will act as a safety net. They will not be shaken.

A wise medic should adopt this mind-set**:** The union will fight, and I will accept whatever the government offers but my true financial security will come from minding my business. Serving my own purpose will be more fulfilling than depending solely on my employer's salary**.**

A pay check should not just meet daily expenses it should be a tool for expanding financial opportunities and securing the future**.**

Just today, I spoke to a colleague over the phone who has been staying home due to COVID-19 restrictions. Her words struck me deeply:

"I'm absolutely bored at home with nothing to do. At least when I used to leave home for work, my pocket never missed cash. Now, I'm completely broke."

This single statement captures the harsh reality: When your livelihood depends solely on employment, any disruption can leave you financially stranded. The lesson is clear mind your business and secure your financial future.

I responded to her in good faith because she is a good friend of mine. *"It's because the only thing you've ever known is working for your employer. Now that you're not going to your employer's office, you're bored. Rest assured, it will be the same if you ever leave employment through retirement or retrenchment,"* I said.

I advised her to start thinking differently. *"Find something you can do beyond your job, because if COVID-19 has taught you anything, it's that you've only been minding one business your employer's."*



Your best philosophy should be the union shall fight and I shall receive whatever the government shall cede ground for. However, minding my business shall give me my ultimate happiness.

FEAR THE ENEMY OF PROGRESS

Many of the topics in this book have focused on what you need to do to live happily and successfully as a young professional. However, this book would be incomplete without addressing the biggest enemy of progress fear.

Napoleon Hill succinctly explains that fear is the greatest handicap to success. Fear has kept many from trying, suppressed change, and taken countless brilliant ideas to the grave ideas that were never applied here on earth simply because of fear.

I have emphasized throughout this book that you must not allow fear to stand between you and success. You must conquer fear because to succeed, you must take risks. Risking disrupts fear, and overcoming fear is essential for any form of progress.

Napoleon Hill, in his book *Think and Grow Rich*, categorizes fear into several types. Understanding these fears can help you identify which one might be lurking within you so you can begin to overcome it.

Fear of death is one of the most common fears. Life itself is a risk; no one knows when their time will come. Since death is beyond our control, why waste time worrying about it? Many people on their deathbeds have expressed regret for not living fully, often admitting that they spent too much time pretending to be someone they were not. Be true to yourself.

Many people fear growing old, but age is just a number. Your age does not define your destiny. If you tell your mind you are old and weak, then you will be. But if you believe you are young and capable, then nothing can stop you.

A healthy lifestyle alone can help you feel young despite advancing years. Robin Sharma states that one hour of exercise a day adds three hours to your life.

Criticism is part of life. Those who criticize you today may be the same people who will later praise your success and claim they always believed in you. Most negative criticism stems from envy, and as mentioned earlier in this book, self-motivation is your best shield. Surround yourself with people who uplift you, and avoid those who drain you with negative energy.

The fear of losing love is also a powerful force. Many of us fear losing love from friends and family. But true strength comes from accepting that some people are not meant to stay in your life forever. If certain friendships are not adding value to your life, let them go. And when loss occurs beyond your control, such as through death, accept reality, take one day at a time, and avoid dwelling on the past.

Fear is the biggest enemy to progress. If you want to apply the lessons in this book, remember that your greatest challenge will be overcoming fear, the voice in your mind that tries to hold you back. Fear should never become a habit.

When fearful thoughts creep into your mind, immediately replace them with positive thoughts. Keep yourself busy with productive activities rather than allowing your mind to dwell on fear and doubt. Fear should never control your decisions or lead you into procrastination.

Science has proven that most of the things we fear never actually happen, and even when they do, they are rarely as bad as we imagined.

Those who have succeeded in life have all conquered fear. If you fear losing in business, remember that the biggest loss is never trying at all.

Now that you understand the nature of fear, evaluate yourself. Identify which fear paralyzes you the most and begin to conquer it by developing a positive mindset. Tell yourself: *"Despite all the risks, I will still try."*

Many of the most successful people in history were fearless champions Mahatma Gandhi, Nelson Mandela, Martin Luther King Jr., and others.

As Ralph Waldo Emerson wisely said, *"Do the thing you fear, and the death of fear is certain."*



When thoughts of fear creep into your mind replace them in quick succession with positive thoughts which are happening in your life.

LEGACY

"When you were born, you cried while people rejoiced. Make sure that when you die, you rejoice while people cry," Robin Sharma writes in *Leadership Wisdom from the Monk Who Sold His Ferrari.*

What you leave behind when you are long gone defines your legacy.

As a professional with a career and talents, legacy means living with the awareness that something must remain to prove that you walked this earth. That *something* should continue serving others long after you have departed.

The true happiness of life comes from understanding your calling and purpose. Making a pledge to leave a lasting mark is what gives life meaning. The only way to build a legacy is by serving others, uplifting people, and creating something that will remain relevant in your community even after you are gone.

"What makes greatness is beginning something that does not end with you," says Robin Sharma. True legacy lies in contributing to the world in a way that benefits future generations, bringing peace to your heart and a lasting impact on humanity.

Leaving behind a meaningful legacy requires discipline in your work, a commitment to helping others, and a dedication to goals that serve both yourself and those around you**.** In everything you do, consider the well-being of your community and strive to make a difference.

Legacy is what remains when you step away from your job or career. A good legacy leaves a ripple effect year after your retirement, people will remember you with admiration, respect, and gratitude.

Your work ethic, kindness, and relationships with colleagues and clients will shape how you are remembered.

Legacy is not just about leaving behind *grand* achievements; it is also found in the *small* things the relationships you nurtured, the mentorship you provided, and the impact you had on those around you**.**

So, legacy is not just about what you do but who you are. It is about how you uplift others, serve your community, and live with purpose. What you leave behind should not just be material wealth but a lasting imprint of goodness, inspiration, and service to others**.**



You are a professional, you have a career, you have talents, legacy means live knowing that something must remain behind to show that you set foot and travelled through this earth.

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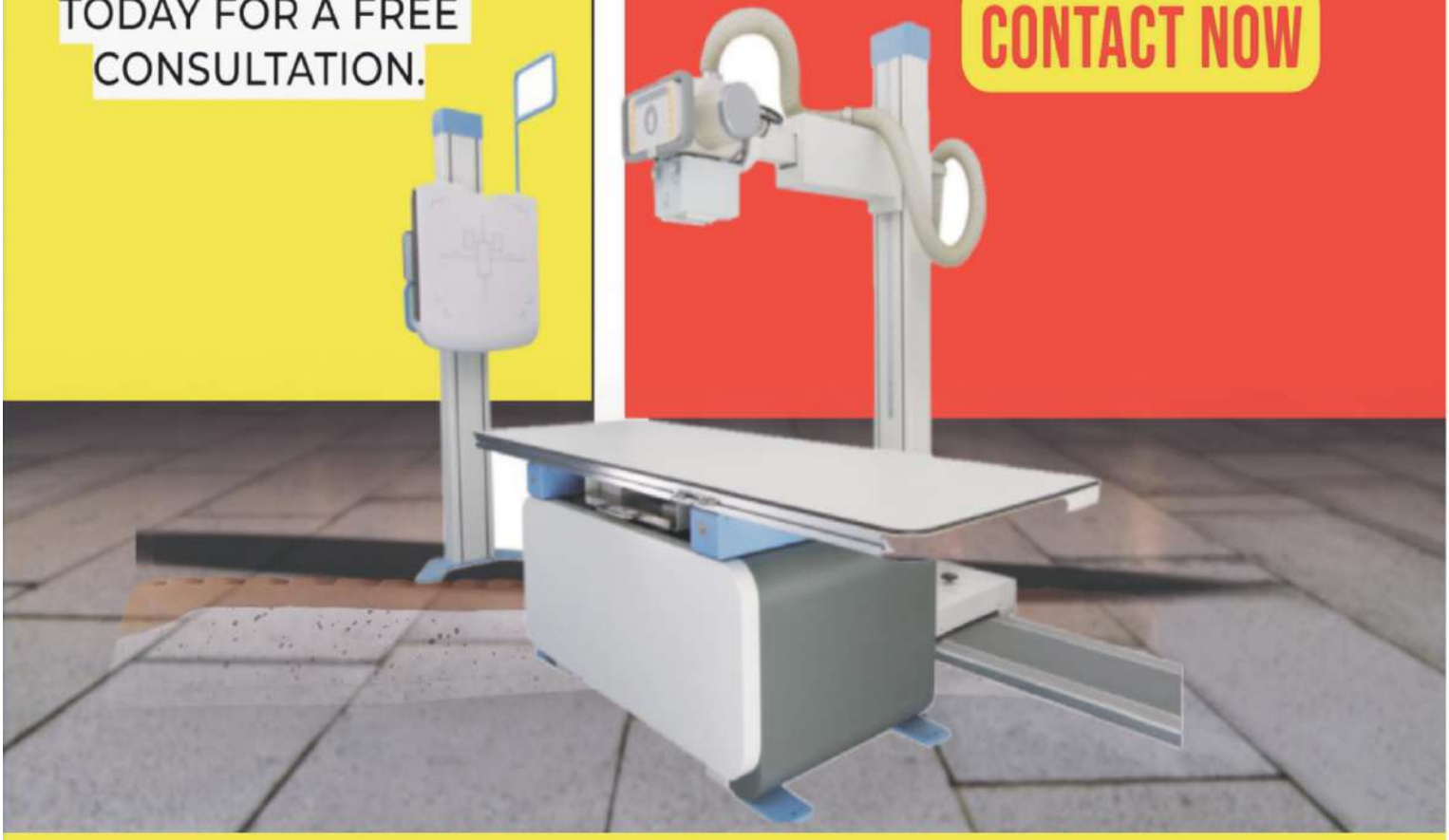

Taking cognizant of the Rat Race and Devising Solutions

About the Author

Mr. Didakus Machuka Mochache is a professional imaging technologist with a longstanding passion for teaching, a journey he embarked on in 2009. He possesses extensive knowledge and experience in clinical work within the field of Diagnostic Radiography. His dedication to education has seen him work closely with students, including serving as an expatriate lecturer in the Department of Imaging Sciences in the Republic of Rwanda for four years.

He is a graduate of the University of Johannesburg in Diagnostic Radiography. He also holds a postgraduate certificate in entrepreneurship from the American Business Development Center (BDC) in Kigali, Rwanda, as well as a postgraduate certificate in teaching and e-learning from the Kigali Institute in Rwanda.

Previously, he served as the Deputy Principal of Administration & Finance at the Kenya Medical Training College (KMTC), Manza. He is currently based at KMTC Nairobi Campus, where he also serves as the Faculty Research Coordinator. He has also held the position of Vice President in the Society of Radiography in Kenya.

Mr. Mochache is committed to inspiring young medical professionals through writing and speaking engagements at workshops, guiding them on how to navigate life after college amid the financial challenges posed by the economy. Beyond academia, he is also an entrepreneur in the medical field.

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