

Ren'gec' Hor, Cedak' Arho~ Ko Ren'gecok' Kana?

Bangladisom ren Manotan **Onolia**. **Timon Hasdak** ak' a.d.i aema soros seren' menak'a. Onako modre tehen' in'ak' olok ren' tuma.l hatao keda; "Pa.tia.rge Lonbonic', Pa.tia.rge: Sa.rige, Lonbonic', Ka.mire pa.tia.r" Santali seren' puthi Seren#579. Sa.rige tehen' abo sanam santalko lonbonic' re pa.tia.r ar ka.mire pa.tia.r, menkhan cedak' santal ja.tia.riko ren'gec' hor, cedak' arho~ ko ren'gecok' kana.

Brian Tracy doe hoyok'kana Canadian-America ren udga.u emok'ic' ar maran' onolia, ho~ kanae. Uni do ira.l gel cetan puthi doe ol akada, ar onako puthi do aema pa.rsite chapa sodor akana. Sanam puthiko khon soros puthi do hoyok' kana; ***What You're Really Worth, Eat That Frog!, No Excuses!***

Brian Tracy ak' katha lekate, "***amak ae uma.~r. d.her hoyok'tama, ga.khur.ok' hoyok'tama ar bud a.kil hamet, hoyok'tama.***" End.ekhan, onkoak' ae d.herem menet' khan, noa sa.riak' la.git' am do thor.a ka.mihora do hatao hoyok'tama. Amak' ae d.her la.git' lagan (biniyog) ar ga.khur.ok' reak' bud a.kil lekate ka.mi hora do hatao ja.rur. kana. Noa la.git' lekha, jhu~ki hatao ar t.aka paesa reak' ja.rur. hoe dar.eak'a, menkhan onako do ba.i ba.ite d.her dinte pura.u do ba.r.ti bha.la.ianak' hoyok'a. Amak' ae ron'-beron' se rosanjon lekate benao rakap' sa~o sa~ote, noa do amak' ae reak' onor. do sa.rdi ar dhurpa.ure gor.o dar.eama.

Am do cet' arho~ t.aka paesa arjao ar amak' ka.ud.iko lahanti la.git' soros uta.r hor se upa.i em sendra kana? Arho~ ba.r.ti ae ar ae ba.r.tik' la.git' cet' lekate hamet.ok'a ona babotte nond.e latarre thor.a ka.mi hora do ol car.haena.

Pe Lekate Ae hoe dar.eak'a:

1. Akтив kami
2. Nisam kami
3. Portfolio reak kami

1. Akṭiv kṃmi; Akṭiv kṃmi reak' manetet' do kana nonkan ae oka do am khat.aokate ar okto khemao katec' em arjaoet' kan. Jemon, nukri, ba.nij-bepar, se nonkanak' ja~ha~n ka.mi, am tin gha.r.ic' okto khemao katec' em ae dar.eak'.

Na.muna lekate, amak' mit't.en dokan menak'a, ona dokanre tin gha.r.ic'em dur.up'a in gha.r.ic'ge amak' ae do; menkhan dokanre bam dur.up' len khan, amak' ae do ban' hoyok'tama. Nonkan ae do d.her hor.ge alga ar usa.rate ae lekako hudisa. Noa do joto hor. t.hen oprom hora kana, ar d.her hor.ge akṭiv kṃmi sec'ko laha calak' kana. Na.muna lekate, nukri n'am, candore nit. akan kuṛai/beton n'am, se ja~ha~n onkan hud.in' macha ba.nij-bepar. Menkhan nonkanak' ae do sima.bhitrire menak'a, entet' tina.k'em khat.aok'a, una.k'gem ae dar.eak'a. Ar mit' hor. din hilok' kom se kom 10-12 ghont.ae khat.ao dar.eak'a, ina. khon ba.r.ti do ban'.

Ja~ha~tin maran' D.aktar, Engineer se ka.k'miyic'em hoyok', akṭiv kṃmi te tina.k'em ae dar.eak'a? Noa reak' son'kha do nit. akan, ar mit' okte ona sima.rem jha.lik'a. Onate, akṭiv kṃmi do d.her din reak' dhon-da.ulat benao rakap're ban' t.hika.

2. Nisam kṃmi; Nisam kṃmi do noako metak' kana, oka do begor ka.mite ho~ t.aka paesam arjao dar.eak'a. Jemon, amem ja.pit'eda, se et.ak' ja~ha~nak'em ka.mi kana, enre ho~ amak' ae do hoyok' kana. Okoe do Nisam kṃmi ko benaoet' kan, onko do aema okte acel pacel ko kisa.r.ok' kana, cedak' je, nisam kṃmi reak' maran' subita do kana, noa do okte na.pitre d.her idik'a ar tis ho~ ban' thirok'a.

Na.muna lekate; am mit't.en or.ak' bhar.a ba.isa.ume, end.ekhan jao candore bhar.am n'ama, ar ona sec' ja~ha~n bises dekbhal ban' lagaoama. Ina. chad.a ho~ puthi olok', You Tube channel calao, Website talate ae, Facebook page se instagram khonak' ae, YouTube sec'te noako do nisam kṃmi reak' na.muna kana.

Nisam kṃmi etohop' do ban' algawa, entet' noa la.git' pa.hilte thor.a okto emok' reak' ja.rur. menak'a ar ka.mi hoyok'a. You Tube channel jhic'em mone lekhan, pa.hilte thor.a cando bam ae dar.eak'a, menkhan mit' okte n'elok'a je, tinre amak' video joto hor. t.hen porcarok'a

arko kusiak'a, unre amak' ae do ehobok'a. Aema okte nonkanak' income ehob la git' thor.a t.aka paesa ho~ ja.rur.ok'a. Ona karonak'te d.her hor.ge nisam kami do bako kusiak'a, ar onko do Aktiv kami re lobdhao akanko tahe~n kana. Enreho~ okoeak' do nisam kami tahe~n, onko do tis ho~ t.aka paesa reak' okula.nre bako par.aok'a, ente onkoak' ae do bond ban' tahe~na. Onate, jion jingirem jitka.rok' khan, Aktiv kami khon thor.a t.aka paesa ban'cao kate nisam kami reak' onor. benao hoyok'a.

3. Portfolio reak kami; Portfolio reak kami do kana oka ae lagan se (biniyog) lekate hijuk'a. Okoe ak' do t.aka paesa menak'tako, onko do aema jaegakoreko ae dar.eak'a. Nonkan ae re do ja~ha~n haron ba.nuk'a.

Na.muna: Share bajar re se mutual funds re lagan (biniyog) dar.eak'a. Ina.kate, jahae karba.ria. ak' gor.o hatao me, menkhan ona karbar khon ae em n'ama, ond.e tahe~n reak' jahan ja.rur.ba.nuk'tama.

Kisa.~r. hor. do nonkan investment se laganre t.aka paesa ko dohoea. Entet' bank re t.aka paesa ko doho lekhan, asol t.aka paesa reak' dam din dinte komok'a. Okte calak' sa~o sa~ote amak' t.aka paesa ho~ share bajar re, mutual fund re se jarkhar dar.eak'a. End.ekhan ona t.aka paesa share bajar re, mutual fund re se mon'j karba.ria. ak' gor.ote lagan ako, nonkate amak' t.aka paesa ho~ d.herok'a ar am ho~m kisa.~r.ok'a.

20-80 system ar amak' tayom daram: nisam kami se Portfolio reak kami bam kusiak' khan, end.ekhan am ho~ pasec' ona 20-80 system regem at.kao tahe~na. Noa system lekate, 20% hor.ko kisa.~r.ok'a, ar 80% hor.ko ren'gecok' kana. Dha.rtire joto khon dhon da.ulat reak' maran' ha.t.in' do 20% hor.ko t.henge tahe~na. Onate am oka ka.mire menama, kurumut.uime nisam kami. Eken ina. Aktiv kami re lagao akanem tahe~len khan, end.ekhan amak' ae do mit' okte sima.re hijuk'a. Ar nisam kami se Portfolio reak kami ban' tahe~len khan, am ho~ onko 80% hor.ko taberem par.aok'a, okoe do got.a jion t.aka paesa reak' obhab okula.n reko tahe~nkan. Onate, tehen' khonge amak' income ho~ d.her reak' gand.onok' hoyok'a ar Aktiv kami khon thor.a t.aka paesa ban'caokate nisam kami se Portfolio reak kami benao rakap'me. Nonkate amak' tayom daram dinko mon'jem khemaoa ar kisa.~r. hor.em hoe dar.eak'a.

Arho~ thor_a na_muna:

-**Puthi olok'**: mit't.en puthim ol chapa sodor lekhan, ond.e khon thor.am ae dar.ek'a, oka do calak'tege tahe~na.

-**Investment**: Stock market, Real estate se Crypto market re lagan (biniyog) lekhan nonkate ho~ nisam kami tem arjao dar.eak'a.

-**Online course reak' bebostha**: Onkan ja~ha~nak' babotre ga.khur.ok' me, end.ekhan Online course reak'em bebostha dar.eak'a, oka do hor.ko kirin'a ar nonkate amak' ae ho~ hoyok'tama. Jionre jitka.r hoyok' ar kisa~r.ok' reak' sana menak'tam khan, Aktiv kami chad.a ho~ nisam kami ar Poptfolio reak' kami re mon gad.aotam.

Muca.t' re nia. olok' sec'te sanam santalko udga.u et' bon kana je, arho~ ba.rti ka.mi lagao abona, bud a.kil d.ahar jhic' katet' nawa hor od.ok lagao abona, jemon santalko babon ren'gejok'. Bickom bon kisa~r.ok' bud a.kilte ar t.aka paesate. Onate cetanre ol akan bisoko arho~ ba.rti bon gand.onok' ma ar bon hudis te ren'gec' do ban' bickom bon kisa~r.ok'.