

Every morning, the CEO of a major bank in Manhattan went to the corner where a shoeshine man was always there.

He used to sit on the chair, read the Wall Street Journal, and the shoeshine man gave his shoes a shiny, great look.

One morning, the shoeshine man asks the CEO:
"What do you think of the stock market situation?"

The CEO arrogantly asks him:
"Why are you so interested in this subject?"

The shoeshine man replies:
"I have 20 million dollars deposited in your bank and I am thinking about investing part of the money in the stock market."

The CEO of the bank asks:
"What is your name?"

He replies:
"John Smith H."

The CEO arrives at the bank and asks the Manager of the Major Accounts Department:
"Do we have a customer named John Smith H.?"

He replies:
"We certainly do, sir! He is an extremely esteemed customer! He has 20 million dollars in his account."

The CEO leaves the bank, approaches the shoeshine boy, and says:
"Mr. Smith, I would like to invite you to be our guest of honor at our board meeting next Monday and tell us your life story. I'm sure we will have a lot to learn from you."

At the board meeting, the CEO introduces him to the board members:
"We all know Mr. Smith, who makes our shoes shine like no one else. But Mr. Smith is also our valued customer, with twenty million dollars in his account."

I invited him to tell us the story of his life. I'm sure we can learn a lot from him. Please, Mr. Smith, tell us your life story."

Then, Mr. Smith began to narrate his story:
"I came to this country thirty years ago as a young immigrant from Eastern Europe and with an unpronounceable name. I left the ship penniless in my pocket."

The first thing I did was to change my name to Smith.

I was hungry and exhausted. I started to wander in search for a job, but without success.

Suddenly, I found a coin on the sidewalk. I bought some apples.

I had two options: eat the apples and quench my hunger or start a business. I sold the apples for 50 cents and bought more apples with the money.

When I started accumulating dollars, I managed to buy a set of used brushes and shoe polishes and started cleaning shoes.

I didn't spend a dime on fun or clothes. I only bought bread and cheese to survive.

I saved penny by penny and after a while I bought a new set of brushes and shoe polishes in different shades and colors and increased my clientele.

I lived like a monk and saved every penny. I managed to buy a chair so that my customers could sit comfortably while I cleaned their shoes, which brought me more customers.

I didn't spend a dime on the pleasures of life. I kept saving every penny.

A few years ago, when the corner shoeshine colleague decided to retire, I had already saved enough money to buy his point, which was a better place than mine.

Finally, 3 months ago, my drug dealer brother passed away and left me 20 million dollars.