

INTERURO

Yewe Munyarwanda ugiye gusoma aka gatabo; ndagusaba we kugasoma nk'usoma ibitekerezo cyangwa amahamba; ujye usoma witonze! usuzume ibyanditswe, wisuzume. Kuko utagasomye utyo, ntacyo uzaba ukora! byatwaga nuko utagasoma. Bavuga ngo inkuru y'umwana igenda isubira inyuma. Burya rero abantu bese baremwe kimwe: ari ubwonko; ari ubuzima; byose birasa; nta muntu kabeba ubaho; nta muntu mana ubaho; nta muntu w'igitangaza; nta nibyo kuvuga ngo navutse nabi. Igifite akamaro n'ingeso umuntu agenda akuza mu buzima bwe. Igifite akamaro n'ubushake bwo kurwanya ubukene, ibyo nibyo ngenda mbereka muri aka gatabo? Hari akabazo twakwibaza, mbese gukira ni bibi? Gukira si bibi, ni byiza; nta mumuntu udashaka gukira; ari n'ababihisha, baba babeshya. Hari n'abandi babituka kubera kubitura, bitewe n'ubunabwije; ni mukire mube nka mirenge wo ku Ntenyo. Ikibi n'ugukira wibye, wishe cyangwa ukijijwe n'ubugizi bwa nabi. Aka gatabo ni gashobora gutuma wisuzuma, ugakosora ibintu bimwe muri wowe, kazaba kageze kunshingano yako. Ntanga ibintu bitera ubukene; birumvikana rero ko kubitsinda ni ugutsinda ubukene.

I. Gushyira ejo ibyo wagombaga gukora none.

Kenshi babyita gutendeka, biterwa kenshi n'ubute, n'ubunabwije, n'umwete muke. Umuntu urwaye ubunabwije, umubwira ikintu, ati: nzagikora ejo, ejo naho n'umunsi, buretse, naho mu kanya, tuzabireba neza nyuma. Kurwanya ubwo burwayi, n'ugukora ikintu bwangu, ntugisibye, n'ukugira umurava wo kurangiza ibyo wagambiriyeye. Icyitonderwa: Mbese aho sinkunda gutendeka akazi kanjye? niba mfite icyo ngeso, kuva ulu ngomba kuba umunyamurava. Buri gitondo mbyutse: nzajya mvuga nti: ndi umunyamwete. Nkore programme ya buri musu, ni mugoroba ndebe ko nze nayikurikije, niba ntayikurikije neza, nige impamvu ntayishoboye. Noneho mfate indi migambi mishya; nimbikora ukwezi, nzaba maze guhinduka.

II A Gutinya gutsindwa muby'umuntu akora

Bigeze kubaza Einstein (uyu niwe watwanye havumburwa bombe atomiki), bati: mbese wowe Einstein ujya wibeshya? Arabasubiza ati: niba udashaka kwibeshya ntugakore ubushakashatsi. Nta butota butarimwo umwuko (uyu ni umugani wa abanyarwanda). Ikintu cyose gifite akamaro, kiboneka kiruhije. Mose, Imana imwohereza kubohora abana b'Israël, yavuze ko adashobora kugenda kuko atazi kuvuga. Imana iramubaza iti: ufite iki mu ntoke zawe? undi ati: mfite inkoni. (ntabwo Imana yamuhaye imbunda cyangwa indi ntwaro ikomeye, icyo nkoni niyo yakoze ibitangaza). Wowe se ufite iki? Ufite amagara mazima? Ufite se diplôme? Bikoreshe urebe icyo bibyara. Ufite abavandimwe, ufite inshuti wikwiheba. Undi muntu: Dawidi yatsinze igihangange Goliath, agitsindisha inkoni n'umuhumetso, kandi cyo cyambaye ibyuma. Museveni yatangiye intabara ye, adafite n'isasa rimwe yanyuze mu magorwa menshi: byageze naho bamugaburira imbwa..... Nyamara ibyo byose ntibyamubujiye kugera ku mugambi we. Kabila yatangiye muri 1964 arwanya Mobutu, amushoboye ubu. Ufite iki? Niba ushaka gucuruza, si ngombwa kugira ibya Mirenge. Imana ishobora kuba yaraguhamagariye ubuzima burebure, ariko kubera gutinya gutsindwa ukazagwa mu bukene. Abantu bangaha usanga bafite impano, ariko zikabapfira ubusa! Abandi batagaragaraho impano, ugasanga aribo bamenyekana kubera ibyo bakoze. Abraham Lincoln yagize ibibazo byinshi mu bukingo bwe; yatangiye aburanira abantu muri leta ya illinois akazi ka kamunanira; yiyamamariza ubudepite aratsindwa. Ajya mu bucuruzi, ntiyatinda guhomba, ahubwo yamaze n'imyaka 17 yishyura imyenda y'uwo bari bafatanije yambuye abantu. Umukobwa yakundaga arapfa, uwo yarongoye nyuma amubera umugore mubi.

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Nyuma y'ibyo agaruka muri politiki, yiyamamariza ubudepite (kujya muri congere aratsindwa.) Ashaka akazi muri Minisiteri y'ubuhinzi, barakamwimwa, arongerera yiyamamariza kuba senatori (Seneatur), abura amajwi; ati sinshizwe yiyamamariza ubu visi-perezida batora mugenzi we. Yaba yaragize gutsindwa 9 mu buringo bwe, ariko niwe wabaye umwe muba Perezida Amerika itazibagirwa. Umuntu umwe yaravuze ati: ibyago byo gutsindwa bigirwa n'umuntu ukora, udakora niwe wenyine udashobora gutsindwa. Mu gifransa bati: "Seuls n'ont pas d'echec, ceux qui ne travaillent pas."

IIB Kugira ubwoba bwo gukora ibintu ngo kuko bidasanze

Abantu benshi batinya gutangira ibintu; wowe waba utangiye ikintu abahannyi bakaba benshi bavuga bati: wabiretse, uzikoraho. Abandi bakirirwa bakunegura, ariko iyo utsinze, usanga bavuga ngo twari tubizi kwazabishobora, nitwe twamuhaye iyo nama. "Le succès a beaucoup de parents, seul l'échec est orphelin" Niba ushaka gukora ikintu ukaba wizeye, udashidikanya kugishobora gikore.

Mugihe cya Ford yashatse gukora imodoka, abantu bakamubwira bati: nta kintu uzageraho; imodoka ntizigera ikorehwa n'abagenzi, urata igihe, uretse ibyo ntuzayikora.

Ariko Ford ntiyabumva arakomeza: arayikora, ndetse iragurishwa.

Niba ikintu wizeye ko uzakigeraho, ntu kumve amabwire. Reba icyo wimirije imbere, tumbira intego, ibindi ntubwiteho.

Uwitwa Edison wamubuye Fono (phonographe). Fono niyo sekuru wa kasete (cassette), avumbura Kamera (camera) yavumbuye ibintu birenga 300. Bavuga ko Ampule (ampoule électrique) yamuruhije cyane; ampule yarakaga, yarangiza akanya gato igashya. Edison agashakisha uburyo yayitindisha kuzima; yaba yaragerageje imiti y'ubutare ibihumbi byinshi. Bimaze kurambirana, uwamufashaga mu bushakashatsi aramubwira ati: "tumaze kugeragez iyi miti yacu inshuro zirenga ibihumbi cumi, none ndagusabye turekeraho."

Undi aramubwira ati: "ahubwo icyo niyo mpamvu tugomba gukomeza. Kuko tumaze kumenya ibintu birenga 10.000 bitagenda neza." Nyuma y'igihe gito avumbura iyo produit (umuti).

Umuntu agiye yumva ko gutsindwa ari ngombwa, aho kumutera ubwoba bikamutera akanyabugabo, umuntu yagera ku bintu byinshi. Uwo Edison yaravuze kandi ati: kuvumbura bitwara purusa mirongwicyenda z'icyuza, bikongerera bigatwara purusa 10 z'impano. icyuza rero ni ukuruha, ni ugutsindwa, n'ukugeraho ushaka kureka byose, ni ukureba ukabura iburyo ~~urukuru~~ n'ibumoso, ariko ugakomeza, kuko uba ureba kure, nturube ibyo byondo wivurugatamo.

Bibaza rero kwizera, ukizera udashidikanya ko ikintu ugendereye uzakigeraho.

Yesu niwe wigeze kuvuga ati: mufite kwizera kungana n'akabuto ka sinapi, mwabwira uyu musozi ukimuka. Ibyo nibyo, mitangira ikintu utizera ko uzakishobora, ibyiza ukireke hakiri kare. Abantu benshi bazagukwena, bakuganire, babigire urwenya.

Udafite kwizera guhagije, bizaguca intego, unanirwe gukomeza. icyo ugomba kumenya muko abantu benshi badafite amahirwe yo kureba kure, abantu benshi ntibemera ko ufite icyo ubarusha, ndetse n'ababyeyi bawe ntibemera ko wakuze, ko uzasumbaye nibyo bagezeho. Uretse no kwizera ugomba no kugiraye ubutwari bwo kurwanya ibitekerezo binaniza, ukarwanya ubunabwira.

Icyitonderwa: Mbese aho singira ubwoba bwo gutangira ikintu, ntinya ko byazananira kuko bidasanze? Niba mufite icyo ngeso, nyikuremo.

Kenshi ntushobora kugera kukintu gikomeye, udatanze igikomeye. Kugira ngo mugere ku mahoro, hagomba kumenekana amaraso. Umuntu arakubwira ati: "sinshobora gucuruza, mufite akazi ntegereje pension." akazarinda ahemuka ari umukene. Cyangwa umuntu akaba ari umuhanga; ari we winjiriza shebuja amafanga, ahembwa ubusa, ntashobore kujya guhimba société ye, kandi abishoboye.

Umuntu utaye akazi ke, agata ababyeyi be, akajya gushakisha ~~urukuru~~ ubuzima, ni ngombwa agere ku cyo ashaka. Kuko ukwitanga kwe ni kwishyira kungana n'imbaraga akoresha.

Nibuka abagabo bakuze twiganye muri université, kubera ko babaga barasize imiryango y yabo, barigaga cyane kuturushya, igihe twabaga tubyina, dusohoka, bo babaga biyigisha. Tugasiba mw'ishuli, bo ntibasibye n'umusi n'umwe; ugasanga batsinda kuturushya.

Muntambara nyinshi nabonye abana bataye ibyabo bakajya kurugamba nibo bavuyemo abasirikari bakuru. Abana basigaye ku mitumba iwabo, baracyakanye.

Mugifransa bati: "Qui ne risque rien n'a rien". Mutubabarire nta usobanura ururimi mu rundi.

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III Kutamenya aho ujya, kutamenya icyo ushaka

Hari umuntu urinda asaza ataramenya akazi na kamwe ahuzagurika. Ushobora gukora uturimo twinshi ariko icyo ugomba kumenya n'uko ukora ibintu byinshi bitandukanye, niko ukora ibyo byinshi nabi. Turi mugihe umuntu agomba kumenya ikintu kimwe neza cyane aho kumenya byinshi nabi (spécialisation). Niba uyu musu ufatikanya ibintu, iga kimwe uhinduke inzobere. Iyo umuntu acururiza rimwe ibintu byinshi, abura uko abicunga neza, biragaragara ko amaherezo agomba guhomba. Ukumva ngo umuntu acuruza imyenda, imyaka, imiti n'ibindi n'ibindi cyangwa ngo umuntu n'umukozi wa leta, akigisha hanze, akongera akanacuruza; waba ufite umutwe umeze ute kugira ngo ubikurikirane neza? Ese ho wagize umutwe mwiza, igihe cyo kubikurikirana wagikura he? Niba ucuruza imiti menya aho igura make, imiti ikenerwa cyane, igihe ikenerwa, mbese ibyerekeye umuti ukabimenya byose neza. Niba ucuruza ibishyamba, ukamenya aho babihinga, igihe byera ari byinshi, aho bigurishwa neza, icyo wakora ngo wungukem menshi. Kumenya ikintu kimwe neza bituma udatagaguza imbaraga zawe kubusa, bigatera ubuhanga, ubuhanga bukabyara ubukire. Uundi ushobora gucuruza imboga, ukabona bitagenda neza, uti reka ngurisha imiti, nabwo akavamo ukajya mu myenda, bikongera bikanga ukajya mu misumari, byakwanga ukajya gusaba akazi muri leta. Uko kugenda uhindagurika, kugenda udashinga imizi mu kintu kimwe, bituma utagaguza imbaraga zawe n'igihe cyawe. Kuko uba ubura umugambi umwe. Inyishyu y'icyo kibazo: n'ukumenya icyo ushaka kubazwa, ukamenya aho ujya niba uri mécanicien mwiza, wifatanya no kuba fonctionnaire, yinjiremo uyimenye neza. Reba umwuga ukunda kuburyo iyo uwukora utamenya ko igihe gishira, uwo mwuga niwo wandikiwe gukora rero.

Icyitonderwa: Icara imunota 30 wibaze niba aka kazi ukora hari icyo kazakugezaho?
Wibaze niba udakora ibintu byinshi, aho gukora kimwe cy'ingira kamaro.
Wibaze niba aka kazi ukora kakunejeje? (Gukora umwuga umuntu adakunda bituma
~~ntawurira~~ atawumenya neza, agahora ari umuswa bikaba byatuma anirukanwa
kandi mbwo atanirukanwa, ntazamuka.)

IV. Gupfusha igihe, amafranga n'imbaraga ubusa

Igihe kirahenda, igihe umuntu ataye ahora akirira. Wumva umuntu akubwira ati iyo mbimenya simba narapfushije igihe cyanjye ubusa. Umuntu apfusha igihe ubusa ate? Umuntu avuye kukazi, aho gukora akantu kamufasha, akajya mu tubare, akageza mu ma saa sita y'ijoro. Kujya mukabare ntacyo bimarira umuntu, kubera ko abantu musangira ni bamwe, ibitekerezo byanyu bigeraho bigasa, niyo umuntu atajya mu kabare, hari igihe ata, iyo yirirwa aganira n'abantu, hari igihe cyinshi umuntu ata areba video, bona mbwo programme yaba ari mbi. Uwitwa Edisoni yaryamaga amasaha 4 kugira ngo abone igihe cyo gukora ubuvumbuzi bwe. Niwe wavuze ati: ubuvumbuzi lufata 99% z'ibinyuma na purusa imwe 1% y'impano. Hari umwalimu witwaga ~~Edison~~, abantu bavugaga ko ari umuntu mubi, kuko igihe cyose yabonaga ntiyasuraga inshuti ze. ~~Edison~~ akurira byamuviriyemo kuvumbura Telephone. Ikintu cyose umuntu yakigeraho agize igihe cye cyose. Umuntu apfusha amafranga ye ubusa, nguwo mu kabare buri musu (ubaze amafranga umuntu yakoresha anyoye amacupa 3 gusa buri musu, kandi ayo ni make ku munywi: Primus 3 buri musu : 250 Frws X 3 = 750 Frws Ku kwezi ukoresha : 750 X 30 = 22.500 Frw. Uwo muntu ntabwo aba anywa cyane, tugereraniye n'ibishyamba aba agaburiye urugo rwe, byaba bingana: 1Kg = 200 Frw. 22.500 Kg bijya guhwana ni 100 Kg uwo mufuka unganze n'inzoga asengera; tutabaze inkoko, imishito, ntibishobora gutwara musu y'ibihumbi 40.000 Frw, mu kinyarwanda babyita ngo n'ukuganira n'abandi bagabo. Ariko urugo rugasigara rurira. Uretse nibyo, hari igihe umuntu bamuha (crédit) y'ibihumbi 400.000 Frw ntayikuremo n'igare (yose akayinywera). Hari n'igihe icyo bita 2è bureau (abagore ba kabili) aribo bamara amafranga y'umuntu: kunywa inzoga zo musu y'igitanda, gusohoka no kurara muri za soirée (Bumu), yego ntabwo ari bibi ariko ikibi n'ugukabya. Gupfusha imbaraga ubusa : gukora byinshi bidasa, ntacyo bimarira umuntu ahubwo bituma aba umuswa. Ibaze nawe umuntu akajya muri politiki, agasenga, agacuruza, akaba ari n'umukozi wa leta; buri kintu niko agomba kugitekerezaho, ntazabona igihe gihagije nkanswe kukimenya neza.

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Kujya mu bintu bidafite akamaro, nko kwangana, ubugizi bwa nabi, ndaba mbisobamura neza nyuma cyangwa gukunda kuburana. Hari umugani uvuga ngo : " Un mauvais arrangement vau mieux qu'un beau procès". Bisobanurwa ngo : gutinda urubanza birutwa no kumvikana bona n'ubwo wahendwa. Abanyarwanda barazwi cyane kubyerekeye kwanga agahigo. Ubona umuntu yikubita mu rubanza akamara imyaka 2 yiruka kuri urwo rubanza. Nubwo yarut-sinda, aba yarataye igihe cyinshi cyari kumugirira akamaro, yarataye imbaraga zari kumugeza kuri byinshi. Hari uwavuze abi : umuntu yagera ku kintu gikomeye cyane mugihe gito ariko ugikoze n'umutima we wose, akagiha imbaraga zose. Umugiriki wabayeho mbere ya yesu witwaga Demasiteni (Demasthena) yavugaga imitepfu cyane yiyemeza guhinduka intyoza, yajyaga ku nyanja akuzaza umusenye mukamwa akavuga, akabwira inyoni akajya azamuka ingazi, yiruka avuga disikuru akongera akazimamuka yiruka avuga disikuru. Uwo yagezaho ahinduka ikirangirire kubera ubutyoza bwe. Ndetse yinjye mu mateka y'ubugiriki kubera kuvuga neza.

Kudatatanya imbaraga zawe bisobanurwa gukurikirana ikintu kimwe kigufitiye akamaro. Iyo ukurikiranye ikintu kimwe, ukirangiza vuba. Ugomba rero:

- a) Gukurikirana ikintu ntugifatanye n'ikindi. Niba ufite inama n'abakozi bawe, mwigie ikibazo mukirangize, inama mushobora kuyirangiza mu minota 20, ariko iyo muvuze byinshi hari ubwo mwayimarahaho isaha.
- b) Kurikirana ikintu ufite ubuhanga, niba utegeka abantu singombwa ngo umenye ko planton atakubuye, singombwa ngo umenye ibyerekeye ukuntu ibiro bigomba gusa. Kuko ibyo byose bifite ubishinzwe, kandi ubikurusha.
- c) Rangiza gukora ikintu, ubona ubutangira ikintu, tuvuge nkiyo wandika ibinyamateka, kora ubwanditsi ku kintu ubirangize ubone ubujya ku kindi.

Imbaraga z'umuntu zimeze nka ~~wasiki~~ uyinyoye yonyine iragushindisha, ariko uyifashe ukayishyira mu mazi yuzuye indobo, ntumenya ko ~~wasiki~~ irimo.

Umusaza umwe yigeze gufata inkoni 5, arazihambira aziha abana be ngo bazivune zose zihambiye hamwe, uwimfura ananirwa kuzivuna kugeza ku muhererezi. Umusaza arababwira ati: ntimureba ko nshaje, nta mbaraga mfite ngiye kubarusha nzivune, baramuseka. Nuko afata inkoni arazihambura, avuna imwe imwe imwe zose zirashira. Arababwira ati: nimutatanya imbaraga zanyu muku abanzi banyu bazabavuna.

Icyo nshaka kuvuga nuko izo nkoni eshamu zihambiye, zingana n'imbaraga wakoresha ku kintu kimwe; ari politiki, ari ibyari dini, cyangwa se ari ubucuruzi, ntushobora gutsingwa nkuko nta wavuna izo nkoni. Ariko ugabaniye izo nkoni zawe mwo ibintu uzakora: imwe tuvuge ni ubucuruzi, iya kabiri ni politiki, iya gatatu kuba umunyadini n'ibindi n'ibindi. Amaherezo bigomba kukunanira. -Iyo umupoliticiya akunda amafranga niwe uvamwo umutware urya ruswa; niwe wica igihugu, mukakibona mwihemuka. Mu Rwanda mwabonye Ikinani n'akazu ukuntu bakundaga ibintu amaherezo yabaye ayahe. Muri Zaïre ni Mobutu, uko yari yarishye igihugu cyiza kigasabiriza. - Iyo umucuruzi agiye muri politike birangira nkuko mwabonye Karamira yataye umurongo we akaba umupawa kubera amafranga. Umuntu agomba gukora kimwe. Umucuruzi ucuruza byinshi arakuzagurika. Turi mugihe abacuruzi ari benshi, ubucuruzi ari bwinshi, uretse no kumenya icyo umuntu akeneye, n'igihe agikeneyemwo, umucuruzi agombo no gushaka uburyo yakwigisha umuntu gukemera, ibyo acuruza akoresheje akarimi keza; abimuha ku mwenda, abimuha kuri make, akoresheje publicité. Ibyo byose rero bibanza gushishoza no kumenya ~~xxxx~~ ibintu neza, nta wabimenya rero ufatikanya byinshi.

Nkuko nabivuze kudapfusha imbaraga zawe ubusa, n'ukumenya ugakora ikintu kimwe.

Kudapfusha amafranga ubusa: n'ukumenya impamvu waya, hari ubwo biterwa no kuba ingaragu, icyo gihe rero shaka umugore. Kuko umugore ntiyifuza ko umarira ibintu hanze, azakubera inkomyi. Hari n'ubwo biterwa no kutagira responsabilité, iyo ufite amafranga agusaze ~~nkumugore~~ n'umugore wawe, ushobora kuzana imfubyi ukazifasha, cyangwa ugatanga amafranga mu bintu bifasha abakene; ushobora se gutangira ibikorwa binini nko kubaka amazu, ni byinshi wakora. Ikindi iyo ukunda gushora amafranga mu bucuruzi, bituma udakunda kwaya.

Guhindura abantu musohokana muri za soirées, ugaha umuntu inzoga ufite icyo umushakaho, ugatoranya inshuti (inshuti mbi ukazihunga), ukisunga abantu bagira icyo bakurusha.

Ahubwo niba ufite amafranga menshi, koresha za cocktail urarikemwo abantu bakomeye, aho uzahamenyera izindi nshuti zizagira icyo zikugezaho. Kora ka budget urebe ko ugakurikiza.

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Kutaya igihe

Igihe ni amafanga (time is money), igihe gitakaye ntikigaruka. Ikintu cyose ushaka ~~kugera~~ kugeraho uzakigeraho ukoresheje igihe neza. Umuntu akora amasaha 8, akaryama amasaha 8, akaruhuka amasaha 8. Dushoboye gukora amasaha 8, twagera kuri byinshi. Kenshi ayo masaha 8 ~~u~~ usanga abantu biyicariye, biganirira, ugasanga ukurikije uko bakoze, bakoze amasaha 3 cyangwa 4 gusa. Noneho na ya yandi 8 y'ikiruhuko ugasanga apfa ubusa, mu bunywi, muri za bumu, televisiyo, n'ibindi n'ibindi, no kwicara.

Umwamikazi Elisabeth, agiye gupfa ati: uwanyongerera igihe gito ku buzima bwanjye, namuha ubwami bwanjye. Umuntu arakubwira ati sinava muri leta, leta n'umubyeyi, bishaka kuvuga ngo muri leta umuntu akora uko ashaka, ariko ikibi nuko biviramwo imvune.

Akamera agakorera ubusa, akarinda asaza akennye. Iyo unarebye na neza abantu benshi ariko si bese bakora ama entreprise yabo, akagenda neza, n'abavuye muri za privéé, Kuko baba bamenyereye iyo ritime (rythme) y'akazi.

Gerageza gukora calendari y'ibintu uzageraho mu mwaka, mu kwezi no mucyumweru.

Gira aho wandika buri musi ibyo ukora. (Kandi ubikurikize).

VII. Kwitinya no kwisuzugura (aribyho compéxe d'infériorité)

Hari ibyo bita kwiyoroshya, kwicisha bugufi ngo ni ikinyabupfura, kugira izo ngeso ni byiza, ariko ntibigatume wumva ko hari ufite icyo akurusha. Ujye wumva ko ubikorera kunezeza abantu, naho mu mutima wumve ko ntacyo bakurusha.

Burya rero umuntu aba icyo yiyumvamo icyo ashaka kuba. Iyo uhagaze ugomba ^{kwemba} Iyo uvugana n'umuntu ntukubike ~~utwe~~. Ntukajye gusaba akazi cyangwa gusaba isoko, ngo uhere hasi, shaka uburyo wabona nyiri ubwite imbone nkubone, kuko burya barya bohagati nibo bicira umuntu. Ntugatinye gusaba ukuruta, kuko burya abantu bakomeye banezewa no gutanga.

Abanyarwanda baravuga bati: ntukiyime ufite ukwima. Iyo uvugana n'umuntu mukuru, mwenyura (kuko kumwenyura bigabanya icyoba umuntu abafite). Iyo uri wenyine ujye wimenyereza guseka. Umaze gutinyuka abantu bakuru, tinyuka noneho amafanga menshi.

Hari ubwo umuntu aba afite uburyo bwo kubona amafanga menshi, akakubwira ati reda da, singiye kuyafata ntahomba! agafata amafanga nkufashe amagi ngo atameneka, umuntu nkuwo ntashobora kugira icyo ageraho. Niba umaze gutinyuka amafanga menshi, tinyuka kugira intego ndende, wumve ko ushaka kugera ku bintu bikomeye. Niba uri chauffeur wumve ko mu gihe gito uzaba ufite camion yawe (ubigire intego). Niba ukora muri entreprise gira intego yo kuzagira entreprise yawe; bishyire mu bikorwa.

Icyitonderwa: Mbese aho sinisuzugura, nkumva ari ntacyo nageraho? Mbese si ndi umunyesoni?

Niba ariko bimeze ngombwa kugerageza kubirwanya. Kuki ntagira intego mu buzima bwanjye? Kuki ntinya gukoresha amafanga menshi? Kuki umuntu ukize nanga kumwiyegereza. Niba ariko meze ngerageze gutekereza impamvu y'ibyo mbishakire umuti.

VIII. Kureka amahirwe akaguca mu myanya y'intoki

Umuntu mu bugingo bwe agira ibihe bike bihindura ukubaho kwe kwose; umuntu yagombaga kwiga kubimenya. Nkicyitegererezo, mumashuri ya mbere yabayeho mu Rwanda, batwaraga abana mw'ishuri bakoresheje imbaraga, abayajyagamo basohokaga ari abatware, abatorotse bagumye kuba abaturage bahinzi borozi. Umuntu washoboye kumenya icyo gihe byaramukijije.

Gutinda mumakoni, ngo ndacyatekereza, bitesha igihe. Tekereza vuba ufate umugambi vuba kuko uko umuntu ata igihe niko ata n'amahirwe. Urangije gufata uwo mugambi winjire mu bikorwa. Mu ~~abaturu~~ naho iyo utekereje cyane, abandi isoko bararigutwaga.

Abatsindwa benshi mu buzima bw'iyi si ni abatinda gufata umugambi ukwiriye.

Ikibazo nuko abantu bize kenshi bakunda gutekereza, kujiinganya kuruta gukora.

Igihe abantu batize bicwa no kutabimenya, bo abize bicwa no kubimenya.

^{icyo gihe} Mbese hari ubwo mfata umugambi vuba? Niba ntawufata vuba, mbyimenyereza mutuntu duto.

Mbese iyo mfashe umugambi ntawo nywureka? Niba njiinganya, kuva uyu musi ndabirwanya.

Mbese ntabihe nahitishije mu bugingo bwanjye byari kuzangirira akamaro? Niyibutse ko bihari, bimbere icyigisho bya kuzongera kumbaho.

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VII. Kutamenya gukoresha amafaranga mu buryo bubyara ayandi

- Umuntu hatubwo bamuha amafaranga menshi akayamara, undi bamuha ari musu yayo, akayakoresha akazamukiza.
 - Umuntu umwe yigeze kuza muri uyu mujgi wa Kigali adafite icyo arya, umugiraneza amuha 20.000 Frw, arareba ati: ejo sinzabona ^{umugore} ~~andi~~, aricara, aratekereza, aguramwo amagi ayaha abana bakajya bamucururiza, kuburyo ^{umugore} ~~yamaze igihe byose aya muri Restaurant.~~
- Umuntu rero agomba kumenyereza umutwe we kureba ibintu, akamenya ibyakuzanira inyungu. Igihe uri ahantu ugomba kureba umuntu ^{umugore} ~~ubonyemo umuguzi~~. Niba utuye mu giturage, ufite umurima wawe, urebe ibintu byera ahantu, urebe muri ibyo ibya gukiza. Tuvuge ntuye ikibungo hera ibijumba n'ubunyobwa niba ikilo cy'ibijumba ari 50 Frw, ikilo cy'ubunyobwa ari 200 Frw, nzahinga ubunyobwa. Niba ndi mu mujgi wa Kigali, nzareba ibikorwa bikwiranye n'amafaranga mfite, ariko nzareba muri service: ari ukugurisha mw'isoko, cyangwa kuri butike n'ibindi n'ibindi. Ahantu utuye iga imico y'abantu, tuvuge nk'abanyarwanda muri rusange:
- a) bakunda inzoga; bakunda amata (ibyo nibyo kunywa); c) barya ibishyimbo cyane
 - d) bakunda ubuzima bworoshe; e) bakunda kubaka mubwo baba bakennye.
- Ubwu rero ufite udafaranga, urumva ko akabare katabura abaguzi (mbaye nsobamuye a), naho nsobamuye d), gukunda ubuzima bworoshe bituma bicisha ugufi, kwambara caguwa ikagira isoko kuruta tayeri (tailleur), imodoka z'Idubayi zikagira isoko kurusha inshya, n'ibindi n'ibindi. Ugiye mu giturage niko n'imico ihinduka. Naho tuvuge ugiye nko muri Congo Kisangani:
- a) abagabo bakunda kunezeza abagore ba kabiri
 - b) abanyakisangani bemera ibintu bihenda ko ari ibyo bifite akamaro
 - c) bakunda kurya neza, no kwambara neza.
- Tuvuge nka a, ushaka kunguka vuba ugiye imyenda y'abagore, ukagurisha amavuta meza, ukagurisha parfume (parfum), ugakora izahabu zo mu matwi. Ibyo byose bifite isoko kuko abagabo babigurira abagore ngo babanezeze, kandi wibuke ko umugore wa kabiri atababarira amafaranga y'umugabo we kuko ~~aba~~ azi ko ari ibyi gihe gito. Ibyo rero mvuze si ukuvuga ko ugurishije ibindi utakunguka n'icyitegererezo nabahaga. Igifite akamaro nuko ugomba kwibaza igihe cyose uti: n'iki nakora ngo ubuzima bwanjye kube bwiza kurutaho? Igihe cyose ubyutse, wicare n'ibura iminota 5 ushakisha ikintu cyagufasha. Iyo ukibonye hita ugikora, ntibihore mu bitekerezo, niba ufunguye ikintu abandi bafite mu mujgi, tuvuge nka salon de coiffure (inzu yo kogosha), kugira ngo ubone abantu, ushobora kugabanya igiciro cyangwa se ukongera service, ushyiremo umuziki, ushire kuri guichet umukobwa mwiza, wongeremo video (kubategereje kogosha). Iyo ikintu ufite abandi bagifite wowe ujya kureba uko bagenzi bawe bacuruza, noneho ukareba aho bibagiwe ukabasiga. Ubwo rero kuko abantu bakunda service nziza uzagabanya nabo aba clients babo. Nguhe icyitegererezo cya B.C.D.I (iyo banque ije vuba) yashize andi mabanki ahamaze imyaka 30. Ikintu B.C.D.I. yakozeyabonye ayo mabanki amwe adakora nyuma ya saa sita, andi adakora imisi yose, ubwo B.C.D.I ishagiraho gukora kugeza nijoro (noneho itwara izindi banki aba clients), banimugoroba nabo muri za week end (soma wikenshi). Izana ordinateur, kuri sinyatire ntibakurushye ngo barasuzuma, bakabireba uwo mwanya muri ordinateur, bazana na carte fidelite kubantu bada-shaka kuzerera amafaranga. Byatumye yongera service zayo, itwara n'aba clients benshi amabanki yarafite. Iyo rero umaze kugira umu client (ntugomba kumurekura ugomba kumufata neza, ukamera nku umugore ufite mukeba uko afata umugabo we). Abanyarwanda benshi bafite umuco wo guharara. Igihe umuntu agishakisha aba clients, akabafata neza, baba benshi akirara, akabasuzugura. Niba mbere yarakoreshaga abakozi babiri, igihe abantu babaye benshi, ~~agukomeza atyo~~ aho gukomeza atyo, ugasanga service yarapfuye.
- Icyitonderwa: Mbese igihe cyose ngenda, mba ndeba ibintu bya kongera ubuzima bwanjye? Mbese igihe cyose mbyutse, nibaza ikintu nakora uyu musu ngo kinzanire amafaranga? Iyo ugenda muri magasin zose ujye ureba ikintu kitagenda, bizatuma igihe ufunguye ayawe umenya amakosa y'abandi.

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IX. Kuba umutiringirwa (Malhonnetété dans les affaires)

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Mubucuruzi ikintu cya mbere n'ukwiringirana (confidence). Abacuruzi bahana ibintu kenshi bakishyurwa nyuma. Kuko ucuruza byinshi (grosiste soma grosisite), ikibazo cye muko ibintu bimuvaho, wowe ubifashe ukhutira kwishyura, nawe agashaka ibindi, ibintu afite ntibitinde muri sitoki (stock). Wowe ukeneye ibintu bye nawe akeneye amafaranga, iyo rero mumaze kumenyerana, ibintu arabiguha kuko aba yiringiye amafaranga yawe bona mubwo wayatindana gato. Iyo rero wambuye rimwe uba wiyiciye isoko, kuko ntashobora kuzongera kubona ibindi ibyo bintu byawe bitarangiye. Kandi rero mu bucuruzi wambura umwe bese bakakumenya. Urebye neza, abacuruzi bese waba uzi bagiye bambura hari ahantu bagiye bagera ntibarengaho. Uzarebe n'umuntu ukoresha abakozi ntabahembe ku gihe bigeraho sosiyeti ye igahomba kuko abakozi be bamucikaho. Kenshi abatekinisiye ntibakira kandi binjiza amafaranga menshi, impamvu ibitera barya amafaranga menshi ariko indi muko batiringirwa n'abantu. Uretse no mubucuruzi no mukazi kawe iyo ujya ku kazi ugasiba, ugakererwa, ukukadomoka, ibyo byose iyo shobuja abibonye, ntashobora kuguha promosiyo (promotion) ntashobora kukuzamura.

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