
“*Rich Dad Poor Dad* is a starting point for anyone looking to gain control of their financial future.”

– *USA TODAY*

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- Group 4: The Classified

RICH DAD POOR DAD

**WHAT THE RICH TEACH THEIR KIDS ABOUT MONEY—
THAT THE POOR AND MIDDLE CLASS DO NOT!**

BY ROBERT T. KIYOSAKI

it?” your brain is put to work. He did not mean that you should buy everything you want. He was fanatical about exercising your mind, the most powerful computer in the world. He’d say, “My brain gets stronger every day because I exercise it. The stronger it gets, the more money I can make.” He believed that automatically saying “I can’t afford it” was a sign of mental laziness.

Although both dads worked hard, I noticed that one dad had a habit of putting his brain to sleep when it came to finances, and the other had a habit of exercising his brain. The long-term result was that one dad grew stronger financially, and the other grew weaker. It is not much different from a person who goes to the gym to exercise on a regular basis versus someone who sits on the couch watching television. Proper physical exercise increases your chances for health, and proper mental exercise increases your chances for wealth.

My two dads had opposing attitudes and that affected the way they thought. One dad thought that the rich should pay more in taxes to take care of those less fortunate. The other said, “Taxes punish those who produce and reward those who don’t produce.”

One dad recommended, “Study hard so you can find a good company to work for.” The other recommended, “Study hard so you can find a good company to buy.”

One dad said, “The reason I’m not rich is because I have you kids.” The other said, “The reason I must be rich is because I have you kids.”

One encouraged talking about money and business at the dinner table, while the other forbade the subject of money to be discussed over a meal.

One said, “When it comes to money, play it safe. Don’t take risks.” The other said, “Learn to manage risk.”

One believed, “Our home is our largest investment and our greatest asset.” The other believed, “My house is a liability, and if your house is your largest investment, you’re in trouble.”

Both dads paid their bills on time, yet one paid his bills first while the other paid his bills last.

One dad believed in a company or the government taking care of you and your needs. He was always concerned about pay raises, retirement plans, medical benefits, sick leave, vacation days, and other perks. He was impressed with two of his uncles who joined the military and earned a retirement-and-entitlement package for life after twenty years of active service. He loved the idea of medical benefits and PX privileges the military provided its retirees. He also loved the tenure system available through the university. The idea of job protection for life and job benefits seemed more important at times than the job

work for me, I'll teach you. You don't work for me, I won't teach you. I can teach you faster if you work, and I'm wasting my time if you just want to sit and listen like you do in school. That's my offer. Take it or leave it."

"Ah, may I ask a question first?" I asked.

"No. Take it or leave it. I've got too much work to do to waste my time. If you can't make up your mind decisively, then you'll never learn to make money anyway. Opportunities come and go. Being able to know when to make quick decisions is an important skill. You have the opportunity that you asked for. School is beginning, or it's over in 10 seconds," Mike's dad said with a teasing smile.

"Take it," I said.

"Take it," said Mike.

"Good," said Mike's dad. "Mrs. Martin will be by in 10 minutes. After I'm through with her, you'll ride with her to my superette and you can begin working. I'll pay you 10 cents an hour, and you'll work three hours every Saturday."

"But I have a softball game today," I said.

Mike's dad lowered his voice to a stern tone. "Take it, or leave it," he said.

"I'll take it," I replied, choosing to work and learn instead of playing.

Thirty Cents Later

By 9:00 a.m. that day, Mike and I were working for Mrs. Martin. She was a kind and patient woman. She always said that Mike and I reminded her of her two grown sons. Although kind, she believed in hard work and kept us moving. We spent three hours taking canned goods off the shelves, brushing each can with a feather duster to get the dust off, and then re-stacking them neatly. It was excruciatingly boring work.

Mike's dad, whom I call my rich dad, owned nine of these little superettes, each with a large parking lot. They were the early version of the 7-Eleven convenience stores, little neighborhood grocery stores where people bought items such as milk, bread, butter, and cigarettes. The problem was that this was Hawaii before air-conditioning was widely used, and the stores could not close their doors because of the heat. On two sides of the store, the doors had to be wide open to the road and parking lot. Every time a car drove by or pulled into the parking lot, dust would swirl and settle in the store. We knew we had a job as long as there was no air-conditioning.

For three weeks, Mike and I reported to Mrs. Martin and worked our three

want to expand your point of view so you can see something most people never have the benefit of seeing because their vision is too narrow. Most people never see the trap they are in.”

Mike and I sat there, uncertain of his message. He sounded cruel, yet we could sense he was trying to drive home a point.

With a smile, rich dad said, “Doesn’t that 25 cents an hour sound good? Doesn’t it make your heart beat a little faster?”

I shook my head no, but it really did. Twenty-five cents an hour would be big bucks to me.

“Okay, I’ll pay you a dollar an hour,” rich dad said, with a sly grin.

Now my heart started to race. My brain was screaming, “Take it. Take it.” I could not believe what I was hearing. Still, I said nothing.

“Okay, two dollars an hour.”

My little brain and heart nearly exploded. After all, it was 1956 and being paid \$2 an hour would have made me the richest kid in the world. I couldn’t imagine earning that kind of money. I wanted to say yes. I wanted the deal. I could picture a new bicycle, new baseball glove, and the adoration of my friends when I flashed some cash. On top of that, Jimmy and his rich friends could never call me poor again. But somehow my mouth stayed shut.

The ice cream had melted and was running down my hand. Rich dad was looking at two boys staring back at him, eyes wide open and brains empty. He was testing us, and he knew there was a part of our emotions that wanted to take the deal. He understood that every person has a weak and needy part of their soul that can be bought, and he knew that every individual also had a part of their soul that was resilient and could never be bought. It was only a question of which one was stronger.

“Okay, five dollars an hour.”

Suddenly I was silent. Something had changed. The offer was too big and ridiculous. Not many grown-ups in 1956 made more than that, but quickly my temptation disappeared, and calm set in. Slowly, I turned to my left to look at Mike. He looked back at me. The part of my soul that was weak and needy was silenced. The part of me that had no price took over. I knew Mike had gotten to that point too.

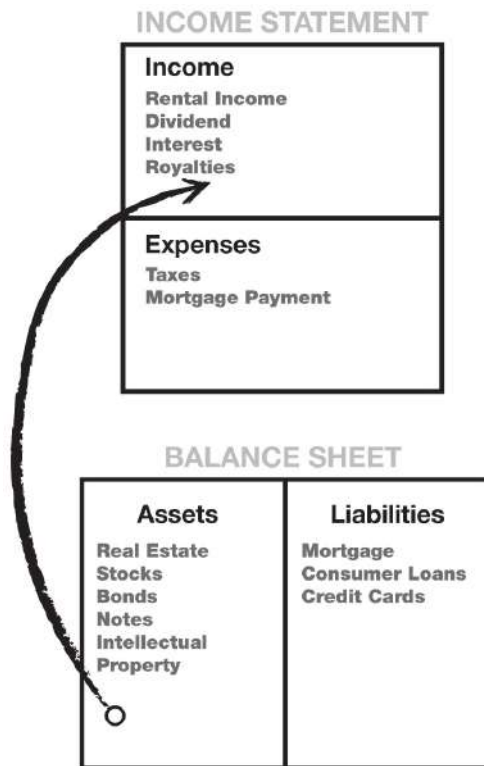
People’s lives are forever controlled by two emotions: fear and greed.

Mike's sister would check the kids as they left to make sure they weren't borrowing any comic books. She also kept the books, logging in how many kids showed up each day, who they were, and any comments they might have. Mike and I averaged \$9.50 per week over a three-month period. We paid his sister one dollar a week and allowed her to read the comics for free, which she rarely did since she was always studying.

Mike and I kept our agreement by working in the store every Saturday and collecting all the comic books from the different stores. We kept our agreement to the distributor by not selling any comic books. We burned them once they got too tattered. We tried opening a branch office, but we could never quite find someone as trustworthy and dedicated as Mike's sister. At an early age, we found out how hard it was to find good staff.

Three months after the library first opened, a fight broke out in the room. Some bullies from another neighborhood pushed their way in, and Mike's dad suggested we shut down the business. So our comic-book business shut down, and we stopped working on Saturdays at the convenience store. But rich dad was excited because he had new things he wanted to teach us. He was happy because we had learned our first lesson so well: We learned to make money work for us. By not getting paid for our work at the store, we were forced to use our imaginations to identify an opportunity to make money. By starting our own business, the comic-book library, we were in control of our own finances, not dependent on an employer. The best part was that our business generated money for us, even when we weren't physically there. Our money worked for us.

Instead of paying us money, rich dad had given us so much more.



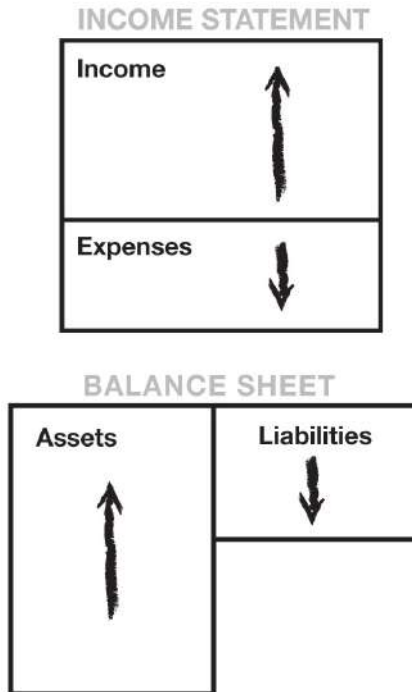
All of these diagrams are obviously oversimplified. Everyone has living expenses, the need for food, shelter, and clothing. The diagrams show the flow of cash through a poor, middle-class, and wealthy person's life. It is the cash flow that tells the story of how a person handles their money.

The reason I started with the story of the richest men in America is to illustrate the flaw in believing that money will solve all problems. That is why I cringe whenever I hear people ask me how to get rich quicker, or where they should start. I often hear, "I'm in debt, so I need to make more money."

But more money will often not solve the problem. In fact, it may compound the problem. Money often makes obvious our tragic human flaws, putting a spotlight on what we don't know. That is why, all too often, a person who comes into a sudden windfall of cash—let's say an inheritance, a pay raise, or lottery winnings—soon returns to the same financial mess, if not worse, than the mess they were in before. Money only accentuates the cash-flow pattern running in your head. If your pattern is to spend everything you get, most likely an increase in cash will just result in an increase in spending. Thus, the saying, "A fool and his money is one big party."

Why the Rich Get Richer

A review of my rich dad's financial statement shows why the rich get richer. The asset column generates more than enough income to cover expenses, with the balance reinvested into the asset column. The asset column continues to grow and, therefore, the income it produces grows with it. The result is that the rich get richer!



Why the Middle Class Struggle

The middle class finds itself in a constant state of financial struggle. Their primary income is through their salary. As their wages increase, so do their taxes. Their expenses tend to increase in proportion to their salary increase: hence, the phrase "the Rat Race." They treat their home as their primary asset, instead of investing in income-producing assets.

- *Royalties from intellectual property such as music, scripts, and patents*
- *Anything else that has value, produces income or appreciates, and has a ready market*

As a young boy, my educated dad encouraged me to find a safe job. But my rich dad encouraged me to begin acquiring assets that I loved. “If you don’t love it, you won’t take care of it.” I collect real estate simply because I love buildings and land. I love shopping for them, and I could look at them all day long. When problems arise, the problems aren’t so bad that it changes my love for real estate. For people who hate real estate, they shouldn’t buy it.

I also love stocks of small companies, especially start-ups, because I am an entrepreneur, not a corporate person. In my early years, I worked in large organizations, such as Standard Oil of California, the U.S. Marine Corps, and Xerox Corp. I enjoyed my time with those organizations and have fond memories, but I know deep down I am not a company man. I like starting companies, not running them. So my stock buys are usually of small companies. Sometimes I even start the company and take it public. Fortunes are made in new stock issues, and I love the game. Many people are afraid of small-cap companies and call them risky, and they are. But that risk is diminished if you love what the investment is, understand it, and know the game. With small companies, my investment strategy is to be out of the stock in a year. On the other hand, my real estate strategy is to start small and keep trading up for bigger properties and, therefore, delay paying taxes on the gain. This allows the value to increase dramatically. I generally hold real estate less than seven years.

Start minding your own business. Keep your daytime job, but start buying real assets, not liabilities.

For years, even while I was with the Marine Corps and Xerox, I did what my rich dad recommended. I kept my day job, but I still minded my own business. I was active in my asset column trading real estate and small stocks. Rich dad always stressed the importance of financial literacy. The better I was at

they became. As I became more successful, my bosses talked about promotions and raises. It was flattering, but I could hear my rich dad asking in my ear: “Who are you working for? Who are you making rich?”

In 1974, while still an employee for Xerox, I formed my first corporation and began minding my own business. There were already a few assets in my asset column, but now I was determined to focus on making it bigger. Those paychecks, with all the deductions, made all the years of my rich dad’s advice make total sense. I could see the future if I followed my educated dad’s advice.

Many employers feel that advising their workers to mind their own business is bad for business. But for me, focusing on my own business and developing assets made me a better employee because I now had a purpose. I came in early and worked diligently, amassing as much money as possible so I could invest in real estate. Hawaii was just set to boom, and there were fortunes to be made. The more I realized that we were in the beginning stages of a boom, the more Xerox machines I sold. The more I sold, the more money I made and, of course, the more deductions came out of my paycheck. It was inspiring. I wanted out of the employee trap so badly that I worked even harder so I could invest more. By 1978, I was consistently one of the top five sales people at the company. I badly wanted out of the Rat Race.

In less than three years, I was making more in my real estate holding corporation than I was making at Xerox. And the money I was making in my asset column in my own corporation was money working for me, not me pounding on doors selling copiers. My rich dad’s advice made much more sense. Soon the cash flow from my properties was so strong that my company bought me my first Porsche. My fellow Xerox salespeople thought I was spending my commissions. I wasn’t. I was investing my commissions in assets.

My money was working hard to make more money. Each dollar in my asset column was a great employee, working hard to make more employees and buy the boss a new Porsche with before-tax dollars. I began to work harder for Xerox. The plan was working, and my Porsche was the proof. By using the lessons I learned from my rich dad, I was able to get out of the proverbial Rat Race at an early age. It was made possible because of the strong financial knowledge I had acquired through rich dad’s lessons.

Without this financial knowledge, which I call financial intelligence or financial IQ, my road to financial independence would have been much more difficult. I now teach others in the hope that I may share my knowledge with them.

I remind people that financial IQ is made up of knowledge from four broad

AS young boys, Mike and I were constantly told by my rich dad that money is not real.” Rich dad occasionally reminded us of how close we came to the secret of money on that first day we got together and began “making money” out of plaster of paris. “The poor and middle class work for money,” he would say. “The rich make money. The more real you think money is, the harder you will work for it. If you can grasp the idea that money is not real, you will grow richer faster.”

“What is it?” was a question Mike and I often came back with. “What is money if it is not real?”

“What we agree it is,” was all rich dad would say.

The single most powerful asset we all have is our mind. If it is trained well, it can create enormous wealth seemingly instantaneously. An untrained mind can also create extreme poverty that can crush a family for generations.

In the Information Age, money is increasing exponentially. A few individuals are getting ridiculously rich from nothing, just ideas and agreements. If you ask many people who trade stocks or other investments for a living, they see it done all the time. Often, millions can be made instantaneously from nothing. And by nothing, I mean no money was exchanged. It is done via agreement: a hand signal in a trading pit, a blip on a trader’s screen in Lisbon from a trader’s screen in Toronto and back to Lisbon, a call to my broker to buy and a moment later to sell. Money did not change hands. Agreements did.

The single most powerful asset we all have is our mind. If it is trained well, it can create enormous wealth.

So why develop your financial genius? Only you can answer that. I can tell you why I have been developing this area of my intelligence. I do it because I want to make money fast. Not because I need to, but because I want to. It is a fascinating learning process. I develop my financial IQ because I want to participate in the fastest game and biggest game in the world. And in my own small way, I would like to be part of this unprecedented evolution of humanity, the era where humans work purely with their minds and not with their bodies. Besides, it is where the action is. It is what is happening. It’s hip. It’s scary. And it’s fun.

That is why I invest in my financial intelligence, developing the most powerful asset I have. I want to be with people moving boldly forward. I do not

more than \$100,000 a year is nice and not hard to achieve. Depending on the market and how smart you are, it could be done in five to 10 years. If you keep your living expenses modest, \$100,000 coming in as additional income is pleasant, regardless of whether you work. You can work if you like or take time off if you choose and use the government tax system in your favor, rather than against you.

It is not gambling if you know what you're doing. It is gambling if you're just throwing money into a deal and praying.

My personal basis is real estate. I love real estate because it's stable and slow-moving. I keep the base solid. The cash flow is fairly steady and, if properly managed, has a good chance of increasing in value. The beauty of a solid base of real estate is that it allows me to take greater risks, as I do with speculative stocks.

If I make great profits in the stock market, I pay my capital-gains tax on the gain and then reinvest what's left in real estate, again further securing my asset foundation.

A last word on real estate: I have traveled all over the world and taught investing. In every city, I hear people say you cannot buy real estate cheap. That is not my experience. Even in New York or Tokyo, or just on the outskirts of the city, prime bargains are overlooked by most people. In Singapore, with their high real estate prices, there are still bargains to be found within a short driving distance. So whenever I hear someone say, "You can't do that here," pointing at me, I remind them that maybe the real statement is, "I don't know how to do that here—yet."

Great opportunities are not seen with your eyes. They are seen with your mind. Most people never get wealthy simply because they are not trained financially to recognize opportunities right in front of them.

I am often asked, "How do I start?"

In the final chapter of this book, I offer 10 steps that I followed on the road to my financial freedom. But always remember to have fun. When you learn the rules and the vocabulary of investing and begin to build your asset column, I think you'll find that it's as fun a game as you've ever played. Sometimes you win and sometimes you learn. But have fun. Most people never win because they're more afraid of losing. That is why I found school so silly. In school we

management. When I asked her what people who don't have corner offices will be able to expect in the way of pension income, she said with a confident smile, 'The Silver Bullet'.

"What, I asked, is 'The Silver Bullet?'"

"She shrugged and said, 'If baby boomers discover they don't have enough money to live on when they're older, they can always blow their brains out.'"

Karpel goes on to explain the difference between the old defined-benefit retirement plans and the new 401(k) plans that are riskier. It is not a pretty picture for most people working today. And that is just for retirement. Add medical fees and long-term nursing-home care and the picture is frightening.

Already, many hospitals in countries with socialized medicine need to make tough decisions such as, "Who will live, and who will die?" They make those decisions purely on how much money they have and how old the patients are. If the patient is old, they often will give the medical care to someone younger. The older poor patient gets put to the back of the line. Just as the rich can afford better education, the rich will be able to keep themselves alive, while those who have little wealth will die.

So I wonder: Are workers looking into the future or just until their next paycheck, never questioning where they are headed?

When I speak to adults who want to earn more money, I always recommend the same thing. I suggest taking a long view of their life. Instead of simply working for the money and security, which I admit are important, I suggest they take a second job that will teach them a second skill. Often I recommend joining a network-marketing company, also called multilevel marketing, if they want to learn sales skills. Some of these companies have excellent training programs that help people get over their fear of failure and rejection, which are the main reasons people are unsuccessful. Education is more valuable than money, in the long run.

When I offer this suggestion, I often hear in response, "Oh that is too much hassle," or "I only want to do what I am interested in."

If they say, "It's too much of a hassle," I ask, "So you would rather work all your life giving 50 percent of what you earn to the government?" If they tell me, "I only do what I am interested in," I say, "I'm not interested in going to the gym, but I go because I want to feel better and live longer."

Unfortunately, there is some truth to the old statement, "You can't teach an old dog new tricks." Unless a person is used to changing, it's hard to change.

But for those of you who might be on the fence when it comes to the idea of working to learn something new, I offer this word of encouragement: Life is

Overcoming Cynicism

“The sky is falling! The sky is falling!” Most of us know the story of Chicken Little who ran around warning the barnyard of impending doom. We all know people who are that way. There’s a Chicken Little inside each of us.

As I stated earlier, the cynic is really a little chicken. We all get a little chicken when fear and doubt cloud our thoughts.

All of us have doubts: “I’m not smart.” “I’m not good enough.” “So-and-so is better than me.” Our doubts often paralyze us. We play the “What if?” game. “What if the economy crashes right after I invest?” “What if I lose control and I can’t pay the money back?” “What if things don’t go as I planned?” Or we have friends or loved ones who will remind us of our shortcomings. They often say, “What makes you think you can do that?” “If it’s such a good idea, how come someone else hasn’t done it?” “That will never work. You don’t know what you’re talking about.” These words of doubt often get so loud that we fail to act. A horrible feeling builds in our stomach. Sometimes we can’t sleep. We fail to move forward. So we stay with what is safe, and opportunities pass us by. We watch life passing by as we sit immobilized with a cold knot in our body. We have all felt this at one time in our lives, some more than others.

Peter Lynch of Fidelity Magellan mutual-fund fame refers to warnings about the sky falling as “noise,” and we all hear it.

Noise is either created inside our heads or comes from outside, often from friends, family, co-workers, and the media. Lynch recalls the time during the 1950s when the threat of nuclear war was so prevalent in the news that people began building fallout shelters and storing food and water. If they had invested that money wisely in the market, instead of building a fallout shelter, they’d probably be financially independent today.

When violence breaks out in a city, gun sales go up all over the country. A person dies from rare hamburger meat in the state of Washington, and the Arizona Health Department orders restaurants to have all beef cooked well-done. A drug company runs a TV commercial in February showing people catching the flu. Colds go up as well as sales of cold medicine.

Most people are poor because, when it comes to investing, the world is filled with Chicken Littles running around yelling, “The sky is falling! The sky is falling!” And Chicken Littles are effective, because every one of us is a little chicken. It often takes great courage to not let rumors and talk of doom and gloom affect your doubts and fears. But a savvy investor knows that the seemingly worst of times is actually the best of times to make money. When

And I would say that is true. In real estate, I can go out and in a day come up with four or five great potential deals, while the average person will go out and find nothing, even looking in the same neighborhood. The reason is that they have not taken the time to develop their financial genius.

I offer you the following 10 steps as a process to develop your God-given powers, powers over which only you have control.

1. Find a reason greater than reality: the power of spirit

If you ask most people if they would like to be rich or financially free, they would say yes. But then reality sets in. The road seems too long with too many hills to climb. It's easier to just work for money and hand the excess over to your broker.

I once met a young woman who had dreams of swimming for the U.S. Olympic team. The reality was that she had to get up every morning at four o'clock to swim for three hours before going to school. She did not party with her friends on Saturday night. She had to study and keep her grades up, just like everyone else.

When I asked her what fueled her super-human ambition and sacrifice, she simply said, "I do it for myself and the people I love. It's love that gets me over the hurdles and sacrifices."

A reason or a purpose is a combination of "wants" and "don't wants." When people ask me what my reason for wanting to be rich is, I tell them that it is a combination of deep emotional "wants" and "don't wants."

I will list a few: first, the "don't wants," for they create the "wants." I don't want to work all my life. I don't want what my parents aspired for, which was job security and a house in the suburbs. I don't like being an employee. I hated that my dad always missed my football games because he was so busy working on his career. I hated it when my dad worked hard all his life and the government took most of what he worked for at his death. He could not even pass on what he worked so hard for when he died. The rich don't do that. They work hard and pass it on to their children.

Now the "wants." I want to be free to travel the world and live in the lifestyle I love. I want to be young when I do this. I want to simply be free. I want control over my time and my life. I want money to work for me.

Those are my deep-seated emotional reasons. What are yours? If they are not strong enough, then the reality of the road ahead may be greater than your reasons. I have lost money and been set back many times, but it was the deep emotional reasons that kept me standing up and going forward. I wanted to be

create more income while staunchly defending the assets in my asset column. My bookkeeper has screamed and dived for cover, but I was like a good soldier defending the fort—Fort Assets.

Poor people have poor habits. A common bad habit is innocently called “dipping into savings.” The rich know that savings are only used to create more money, not to pay bills.

I know that sounds tough, but as I said, if you’re not tough inside, the world will always push you around anyway.

If you do not like financial pressure, then find a formula that works for you. A good one is to cut expenses, put your money in the bank, pay more than your fair share of income tax, buy safe mutual funds, and take the vow of the average. But this violates the pay-yourself-first rule.

This rule does not encourage self-sacrifice or financial abstinence. It doesn’t mean pay yourself first and starve. Life was meant to be enjoyed. If you call on your financial genius, you can have all the goodies of life, get rich, and pay bills. And that is financial intelligence.

6. Pay your brokers well: the power of good advice

Sometimes I see people posting a sign in front of their house that says, “For Sale by Owner.” Or I see people on TV claiming to be “Discount Brokers.”

My rich dad taught me to take the opposite approach. He believed in paying professionals well, and I have adopted that policy also. Today, I have expensive attorneys, accountants, real estate brokers, and stockbrokers. Why? Because if, and I do mean if, the people are professionals, their services should make you money. And the more money they make, the more money I make.

We live in the Information Age. Information is priceless. A good broker should provide you with information, as well as take the time to educate you. I have several brokers who do that for me. Some taught me when I had little or no money, and I am still with them today.

What I pay a broker is tiny in comparison with what kind of money I can make because of the information they provide. I love it when my real estate broker or stockbroker makes a lot of money because that usually means I made a lot of money.

A good broker saves me time, in addition to making me money—like when I bought the vacant land for \$9,000 and sold it immediately for over \$25,000 so I could buy my Porsche quicker.

A broker is my eyes and ears in the market. They’re there every day so I do not have to be. I’d rather play golf.

I always make offers with escape clauses. In real estate, I make an offer with language that details “subject-to” contingencies, such as the approval of a business partner. Never specify who the business partner is. Most people don’t know that my partner is my cat. If they accept the offer, and I don’t want the deal, I call home and speak to my cat. I make this ridiculous statement to illustrate how absurdly easy and simple the game is. So many people make things too difficult and take it too seriously.

- Finding a good deal, the right business, the right people, the right investors, or whatever is just like dating. You must go to the market and talk to a lot of people, make a lot of offers, counteroffers, negotiate, reject, and accept. I know single people who sit at home and wait for the phone to ring, but it’s better to go to the market, even if it’s only the supermarket. Search, offer, reject, negotiate, and accept are all parts of the process of almost everything in life.
- *Jog, walk, or drive a certain area once a month for 10 minutes.* I have found some of my best real estate investments doing this. I will jog a certain neighborhood for a year and look for change. For there to be profit in a deal, there must be two elements: a bargain and change. There are lots of bargains, but it’s change that turns a bargain into a profitable opportunity. So when I jog, I jog a neighborhood I might like to invest in. It is the repetition that causes me to notice slight differences. I notice real estate signs that are up for a long time. That means the seller might be more agreeable to deal. I watch for moving trucks going in or out. I stop and talk to the drivers. I talk to the postal carriers. It’s amazing how much information they acquire about an area. I find a bad area, especially an area that the news has scared everyone away from. I drive it for sometimes a year waiting for signs of some thing changing for the better. I talk to retailers, especially new ones, and find out why they’re moving in. It takes only a few minutes a month, and I do it while doing something else, like exercising, or going to and from the store.
- *Shop for bargains in all markets.* Consumers will always be poor. When the supermarket has a sale, say on toilet paper, the consumer runs in and stocks up. But when the housing or stock market has a sale, most often called a crash or correction, the same consumer often runs away from it. When the supermarket raises its prices, the consumer shops somewhere

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Unmatched Financial Insight from Financial Titans Trump and Kiyosaki



"In these uncertain economic times, these two titans of business have joined forces on a book that underscores the pressing need for financial literacy."

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