

OUR WORLD OUR LIFE

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Our World Our Life

*In this scientifically informed account of the changes in nature over the last century, award-winning broadcaster and natural historian David Attenborough shares a lifetime of wisdom and a hopeful vision for the future. Goodreads Choice Award Winner for Best Science & Technology Book of the Year**

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Book Intro

Written by:

[Mohamed](#)

Introduction:

Once Upon a Time... America was the richest creditor nation in the world.

Once Upon a Time... The U.S. dollar was backed by gold.

Once Upon a Time... Printing money was a crime known as counterfeiting.

Once Upon a Time... A person went to school, got a job, retired young, and lived happily ever after.

Once Upon a Time... All you had to do was buy a house, and when your house went up in value you were rich.

Once Upon a Time... All you had to do was invest in the stock market, and when the stock market went up you were rich.

Once Upon a Time... A college degree meant higher pay.

Once Upon a Time... Age was an asset.

Once Upon a Time... A retired person could count on Social Security and Medicare to take care of them

Unfortunately, **Once Upon a Time** is over. The fairy tale has ended. The world has changed and continues to change.

Q: So what does a person do now?

A: That's what this book is about. This book is about a second chance for you, your money, and your life.

This book has three parts: the Past, the Present, and the Future.

The Past... examines the real causes of the financial crisis we're facing.

The Present... analyzes where you are today.

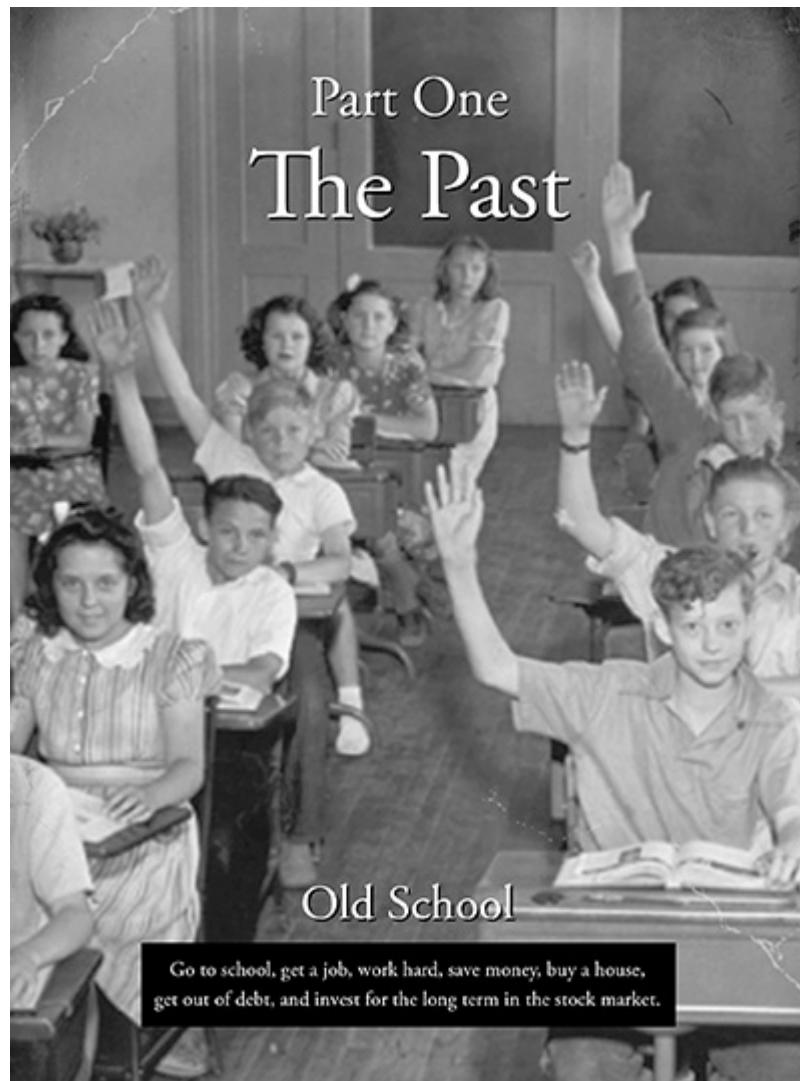
The Future... explores your second chance for your money and your life and how you can use the opportunities that are found in crisis and adversity to create the life you

want.

The most important word today is crisis. Remember that there are two parts, two sides, to the word crisis: danger and opportunity.

Your second chance requires that you avoid the dangers that lie ahead and be prepared for the opportunities that exist in a growing, global financial crisis.

Part One: The Past



I was in a Starbucks the other day and ran into a friend I had not seen in years. Although happy to see him, I was surprised to find him working behind the counter.

“How long have you worked here?” I asked.

“About five months,” he replied as he took my order.

“What happened?” I asked.

“Well, after the market crashed in 2007, I lost my job. I found another one, but that job soon disappeared, too. Finally, after burning through our retirement and savings, we lost our house. We just couldn’t hang on.” He continued: “Don’t worry. We’ve been working. We’re not unemployed. We both have jobs, but we’re not making much money. So I work here, at Starbucks, to make a few bucks. Get it, I work for bucks at Starbucks?” He said, laughing out loud.

Stepping aside so the customers behind me could place their orders, I asked, “So what are you doing for your future?”

“I’m back in school. I’m getting another Masters degree. It’s kind of fun being in school again. I even take a few classes with my son. He’s earning his first Masters degree.”

“Paid for with student loans?” I asked

“Yeah. What else can we do? I know they’re terrible loans. I know I’ll be working for the rest of my life, just to pay off my loan. My son has more time to pay off his. But we all need more education if we want high-paying jobs. We have to make money. We need to earn a living. So we’re in school.”

I paid for my coffee and was handed a steaming cup. When I offered him a tip, he refused... and I know why he refused. So I wished him luck, and walked out the door.

Part One of this book is about the past. More specifically, how we got into this global financial crisis.

As George Orwell wrote in his book 1984,

“In a time of universal deceit, telling the truth is a revolutionary act.”

Chapter 1

Why The Rich Don't Work For Money

Written by:

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Why The Rich Don't Work For Money

Chapter One

Why The Rich Don't Work For Money

"They're playing games with money... Our wealth is stolen via the money we work for." –
R. Buckminster Fuller

Rich Dad Poor Dad was self-published in 1997. It had to be a self-published book because every major publisher we pitched it to turned it down. A few publishers commented, "You don't know what you are talking about."

Some of the points they objected to were my rich dad's statements such as:

1. **Your house is not an asset.**
2. **Savers are losers.**
3. **The rich don't work for money**

Ten years later, in 2007, the subprime mortgage crisis hit and millions of homeowners found out—first hand—that their house is not an asset.

In 2008, the U.S. government and Federal Reserve Bank began printing trillions of dollars, causing millions of savers to be losers via the loss of purchasing power due to inflation, higher taxes, and low interest rates on their savings.

Rich Dad's Lesson One in Rich Dad Poor Dad is The Rich Don't Work for Money... and it was the least criticized of rich dad's three teachings on money. In this chapter, you will learn why this comment is the most important of my rich dad's lessons, and why it is important to understand before you consider your opportunities for a second chance, a fresh start for both your money and your life.

What You Need to Know About Money

The subject of money can be complicated and intimidating. But if you start with the basics and use them as building blocks you can gain the knowledge you need to understand money and investing and how to make your money work for you.

The most basic thing you need to know about money is that it is a subject that you can become smarter about, a subject that can give you the confidence to make informed and educated decisions.

Q: Who needs a second chance?

A: We all do.

Q: Why?

A: Because money—as we know it—has changed and continues to change.

Q: Why is that important?

A: Because the poor will become poorer, the middle class will shrink, and the rich will get richer.

Q: I think we all know that. What is different about the rich getting richer and everyone else becoming poorer?

A: Many people who are rich today will be among the new poor.

Q: Why will the rich become the new poor?

A: There are many reasons. One reason is because many rich people measure their wealth in money.

Q: What's wrong with that?

A: *The fact that money is no longer money.*

Q: If money is no longer money, then what is money?

A: Knowledge is the new money.

Q: So if money is knowledge, you're saying that many who are poor and middle class today, have the opportunity to become the new rich of tomorrow?

A: Exactly. In the past, the rich were those who controlled land and resources such as oil, weapons, or giant corporations. Today things are different. Today we live in the Information Age—and information is abundant and often free.

Q: So why isn't everyone rich?

A: It takes education to process information into knowledge. Without financial education, people cannot process information into personal wealth.

Q: But America spends billions on education. Why are there more poor people than rich people?

A: Hundreds of billions of dollars are spent on education, but almost nothing is spent on financial education.

Q: Why isn't financial education taught in schools?

A: I have been asking that question for years, ever since I was nine years old.

Q: And what did you find out?

A: I learned that knowledge is power. If you want to control people's lives, limit their knowledge. That is why, throughout history, despots have burned books and exiled (and even killed) those with knowledge who threatened their power. Before the Civil War in America, it was against the law in many states to teach slaves to read and write. Knowledge is the most powerful force on earth. That is why the control of knowledge is essential to the control of power.

The formula is:

Information x Education = Knowledge

Knowledge is power—and lack of knowledge is weakness.

My poor dad was a highly educated man with a PhD, but he had almost no financial education. He had authority within the school system, but little power in the real world.

My rich dad never finished school, but he was highly educated in the world of money. Although less formally educated than my poor dad, he had more power in the real world than my poor dad.

Q: So those in power maintain control of that power through the school system... through what's taught—and what isn't taught. That's why there is no financial education in schools?

A: I believe that's true. Today financial knowledge is more powerful than a gun or the whips and shackles of slavery. The lack of financial education enslaves billions of people in all parts of the world.

Q: What has replaced the whips and shackles and guns?

A: The monetary system.

Q: The monetary system? Our money? How does the monetary system control people?

A: The money system is designed to keep people poor, not to make them rich. The monetary system is designed to keep people working hard for money. Money enslaves those who are uneducated financially. Those who are financially uneducated become slaves to a paycheck. And our wealth is stolen through money, through the very thing most people work for all their lives. That is why the people who work the hardest for money, often called the "working poor," continue to grow poorer, not richer, no matter how hard they work.

Q: How is our wealth stolen via our money?

A: There are many ways. You may already know some of them.

They are:

1. **Taxes:** The value of your labor is stolen via taxes.
2. **Inflation:** Prices rise when governments print money. As prices rise, people work harder, only to pay more in taxes and inflation.
3. **Savings:** The banks steal savers' wealth via a banking process known as the fractional reserve system. Let's use a fractional reserve of 10, as an example. A saver puts \$1 into his or her savings account. The bank is allowed to lend \$10, against that \$1, to borrowers. This is another form of "printing money" which is not only inflationary but reduces the purchasing power of a saver's money. This is one of a number of reasons why rich dad often said, "Savers are losers."

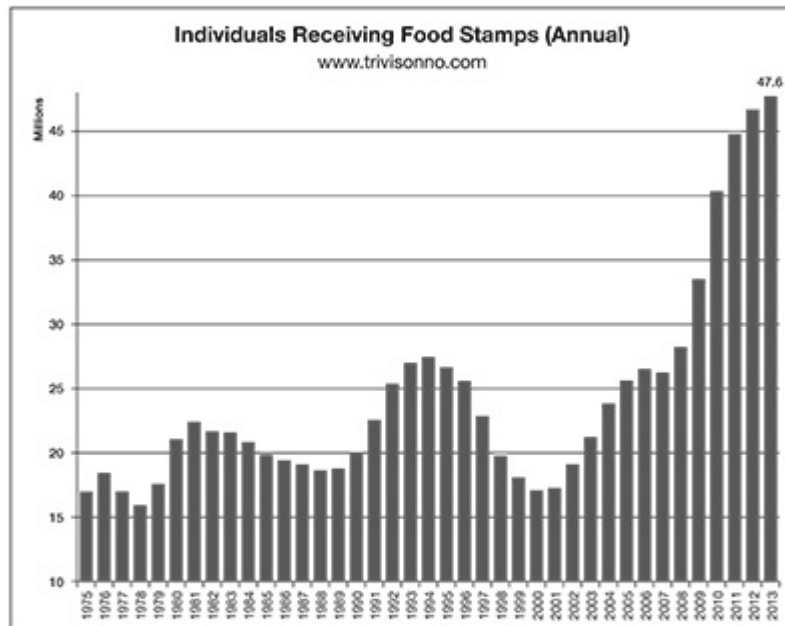
Later in this book I will explain other ways in which your money is stolen from you. As I've said: The monetary system was designed to make people poorer, not richer.

Q: Can you prove that?

A: I will show you a graph. As the saying goes, 'A picture is worth a thousand words.' The graph is not proof, but it does tell a story about the growth of people needing government assistance.

The War on Poverty

In 1964, President Lyndon Johnson declared a war on poverty. Many believe we won that war. Others do not. The chart below shows the numbers of people who use "food stamps," today called SNAP: Supplemental Nutrition Assistance Program. Although many believe we won the war on poverty, the increasing reliance on food stamps tells a different story.

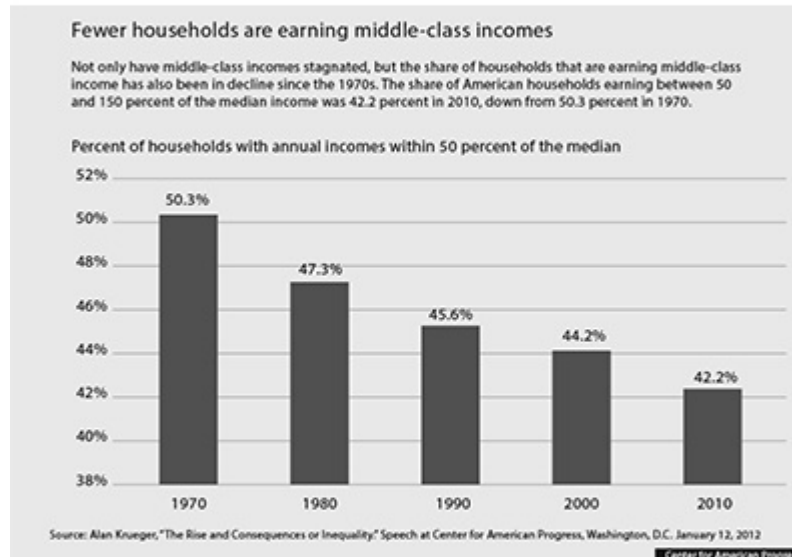


The chart of individuals receiving food stamps shows that, in 1975, approximately 17 million people received food stamps. By 2013, the number had increased to approximately 47 million people and continues to increase.

Q: If the number of poor people is increasing, where are they coming from?

A: The middle class. Many of today's poor were doing well as middle-class Americans a few years ago.

The War on the Middle Class



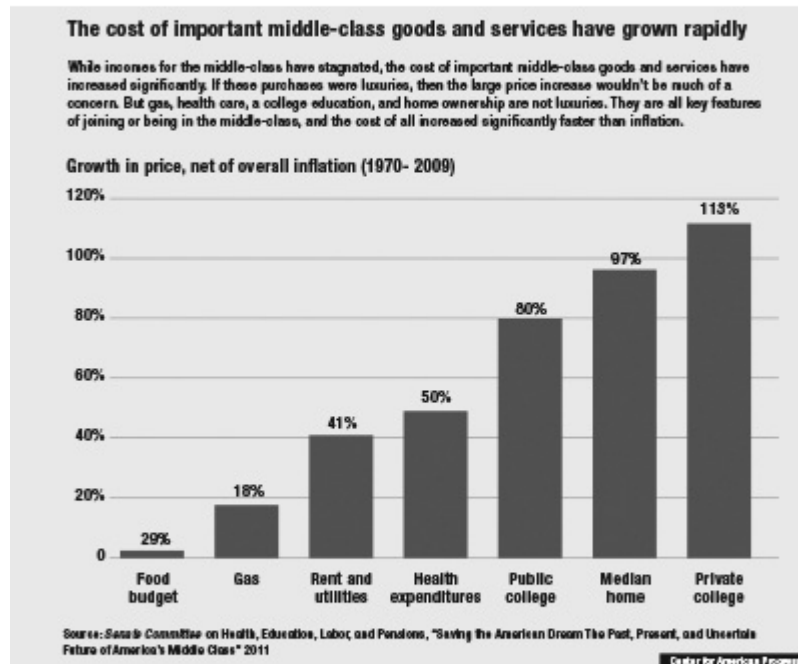
The chart above shows what's happening to the middle class.

A few years ago, TV journalist Lou Dobbs wrote a book on this middle class decline, *The War on the Middle Class: How the Government, Big Business, and Special Interest Groups Are Waging War on the American Dream and How to Fight Back*. His point: If the middle class is in decline, the United States is in decline, since the middle class is the engine of the U.S. economy.

During the 2012 Presidential campaign, both candidates Barack Obama and Mitt Romney promised to save the middle class. An inquiring mind might ask, "Why does the middle class need saving?" As most of us know, if the government is promising to save you, you have already lost.

Inflation Steals Wealth

The monetary system steals our wealth through inflation. The chart below explains why the poor and middle class are struggling, regardless of how hard they work.



Q: How does the monetary system cause inflation?

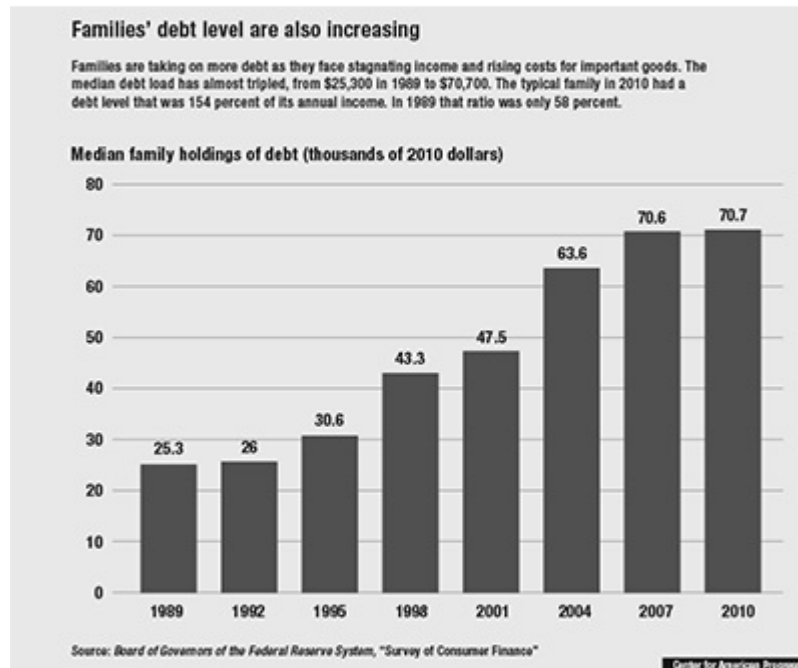
A: The primary cause of inflation is the printing of money. When money is printed—by banks or governments—two things happen: inflation kicks in and taxes goes up. When prices and taxes go up, people struggle financially.

Q: How do people survive when prices go up?

A: When prices go up, people use their credit cards to survive. Many are forced to cut expenses... like healthier food or dental care. Many become slaves to debt. And many more become little more than indentured servants, or slaves to their paychecks.

Debt Slaves

As middle-class income declined, and taxes and prices went up, many turned to their credit cards to survive, becoming slaves to debt. The chart below tells that story.



Today, taxes, debt, and inflation are the iron shackles that bind modern-day slaves.

Two Types of Rich

Q: How are the rich getting richer, if the poor and middle class are growing poorer?

A: There are two types of rich people. One type of rich is the truly rich. They are getting richer. The other type of rich is getting poorer. The chart on the next page tells that story.

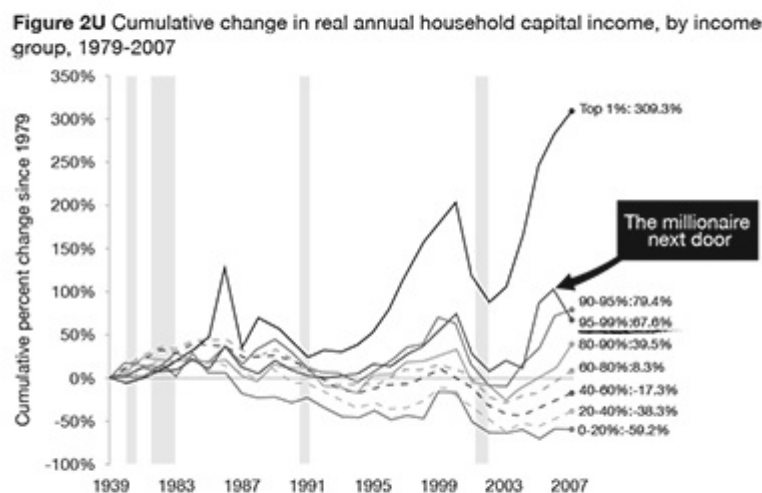
Q: I can see that the rich, the upper 1%, are getting richer. But what is happening to the 90-95%? Why is their income going down? Are those the rich that you're talking about, the rich that are growing poorer?

A: Yes. This chart tells a tale of two different types of rich people. As you can see from the chart, the real rich, the top 1% of all Americans, became extremely rich—with a gain of 309% in income since 1979.

Yet, the top 95-99% are losing ground. Their income is not growing.

Q: Is this why you said earlier about some of the rich becoming the new poor?

A: Yes. Notice the chart we just looked at only takes us to 2007. That was the year the Great Recession began. After 2007, many millionaires were wiped out in the subprime mortgage fiasco and the stock market crash.



Q: So this chart would look worse today?

A: Yes. The upper 1% of Americans has gotten richer. Many of the others, the other type of rich I've described, are now poorer. Many slid from rich to poor in less than a year. Many were wiped out when they lost their high-paying jobs, their homes, and their wealth as stock portfolios collapsed. Of the rich who survived the crash and remain in

the upper 20%, many (thanks to inflation) are becoming poorer. Some have already slid into the middle class.

Q: Tell me again... what's the difference between the two types of rich?

A: One type of rich is people with high-paying jobs, such as corporate executives, professional people such as doctors and lawyers, athletes, and movie stars. They are high-income rich. The other type of rich is the person who does not need a job to be rich. Most of these people are asset-rich.

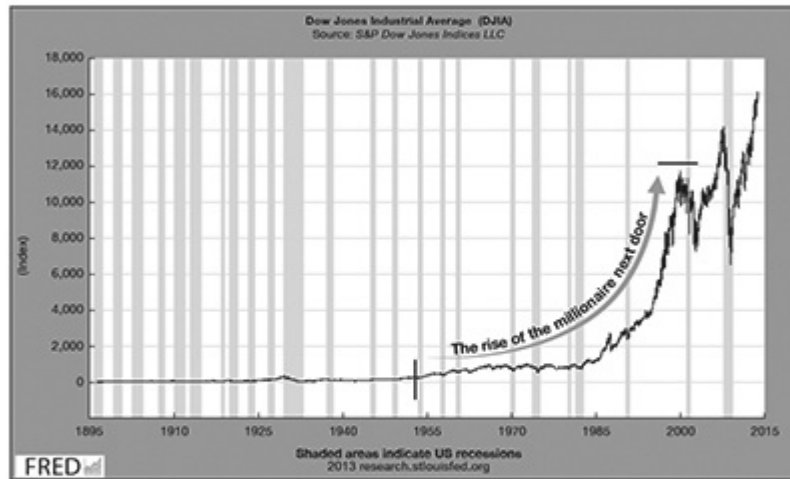
The Millionaire Next Door

In 1996, *The Millionaire Next Door* was published. It was a great book for its time. Written by Thomas J. Stanley and William D. Danko, the book described how ordinary, middle-class citizens had become millionaires. They did it without being Donald Trump, Steve Jobs, or Gordon Gekko from the movie *Wall Street*. They were not millionaire movie stars, rock stars, or professional athletes. They had become middle-class millionaires by having a good education, living in a modest home in an upscale neighborhood, driving sensible cars, saving money, and investing steadily in the stock market.

Many were "net-worth millionaires," people who had become rich as a result of the rising value on their homes and retirement portfolios. They had become middle-class millionaires through inflation, by being part of the rising U.S. economy. They were living proof of the American Dream.

The September 11, 2001 terrorist attacks signaled the start of the new millennium and end of the American Dream.

The chart below shows that, since 9/11, life for the millionaire-next-door has not been easy.

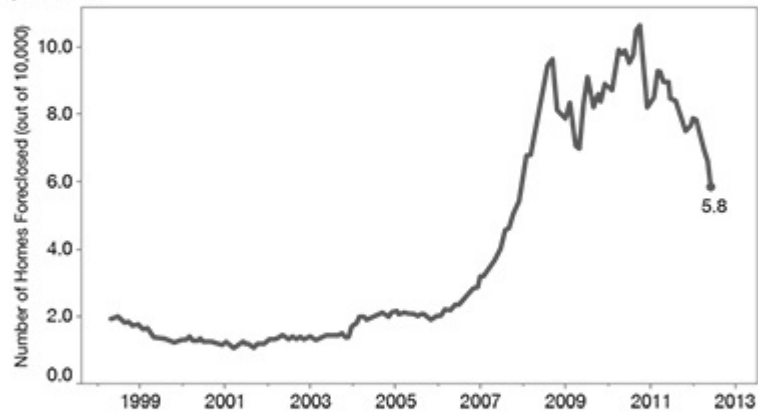


In 2000, the NASDAQ or dot-com crash triggered a series of booms and busts, shaking many millionaires-next-door out of the millionaire category.

The Foreclosure Next Door

In 2007, when the subprime-mortgage bubble burst, many millionaires-next-door became the foreclosure-next-door.

Figure 4: U.S. Homes Foreclosed
June 2012



Prior to 2007, housing prices had been rising steadily for years. As home prices rose, millions of homeowners began taking out "home-equity loans," which many used to pay off credit card debt or go on vacation. Using their homes as ATMs... they learned the hard way—when they were upside down—that their "house is not an asset."

When housing prices crashed, credit card use went down. When homeowners stopped using their credit cards, the economy slowed because the economy depends upon consumer spending and use of their credit cards. When consumers slowed their spending, retailers began to suffer, and when retailers suffer the world economy suffers.

Today, in 2014, there are approximately 115 million households in the United States. Of those 115 million households, 43 million are renters and 25 million are households or families who own their homes free and clear. Of the approximately 50 million households with mortgages, it's estimated that over 24 million are "underwater," which means they owe more on their home than their home is worth.

As long as homeowners feel poor, the economy will suffer.

The Lost Generation

When the middle-class millionaires-next-door lost their jobs and their homes, and began using retirement accounts to pay the bills, there was another casualty: The children of the millionaire-next-door.

All over the world, there is a generation of young people known as the new lost generation. They're the college and trade school and high school grads who cannot find jobs or jobs that utilize their level of education. More than income, they are losing crucial real-life work experience. Without real-life work experience in their 20s and 30s, their earning power and income in later years will suffer, which is why they're often called the lost generation.

Young, Educated, and in Debt

Many of these highly educated people graduate saddled with student-loan debt, quite possibly the worst of all possible debt. Unlike a car loan, home loan, or business loan, student loan debt is rarely forgiven. A student cannot declare bankruptcy and expect to be released from the loan. Student loan debt is an albatross around the neck of a student for life, accruing interest for life. Many will have problems buying a car, home, or investing for their future until their student loan debt is paid off. The current overhaul of the student loan programs may address these issues and challenges.

Many of these young people are boomerang kids, kids who leave home, only to return to live with mom and dad. This makes many moms and dads, the sandwich generation, people who are now caring for their kids and their parents, often with three generations living under one roof.

Other countries offer free higher education. In America, we create debt slaves out of our students.

Q: Is this why you say everyone needs a second chance? Because some of the rich are becoming poor, the middle class is shrinking, poverty is increasing, and our students are highly educated, underemployed, and deep in debt?

A: Yes. The world is changing and money is changing. Those who are operating in the past, with the old-world rules of money, are being wiped out in the present.

We live in the Information Age. There is an abundance of information, and much of it's free. But without financial education, a person cannot convert that information into

knowledge.

Q: And if knowledge is power, then millions are highly educated but without much power. Is that why millions of people need a second chance... to get their power back? A: Yes.

Q: The Millionaire Next Door was published in 1996. Rich Dad Poor Dad was published in 1997. What was the difference between the two books?

A: The Millionaire Next Door was about net-worth millionaires. Rich Dad Poor Dad was about cash-flow millionaires.

Q: There's a difference?

A: A very big differences. Many net worth millionaires were counting their liabilities, such as their home and their car, as assets. When the real estate and stock markets crashed, many net-worth millionaires were wiped out as the value of their liabilities crashed.

Many cash-flow millionaires, millionaires who receive their income from real assets, got richer. They got richer buying the liabilities of the net-worth millionaires at bargain-basement prices.

Q: So without financial education, millions do not understand the difference between the different types of rich people?

A: That is correct. There are many different ways a person can achieve great wealth. For example, a person can inherit wealth or marry into wealth. As Warren Buffett often says, "There are many ways of getting into financial heaven."

Since my poor dad was poor, a man without assets, I had no wealth to inherit. Nor did I want to marry for money. At an early age, I decided I would gain my wealth my rich dad's way—via financial education and acquiring assets.

Q: So... without financial education, most people don't know the difference between assets and liabilities. So their wealth is stolen via a lack of financial education. Is that what you're saying?

A: Yes. If a person knew the simple definitions of basic financial words, their wealth would increase. The good news is that words are free.

Past, Present, and Future

Q: And that is why millions of educated, hard-working people are losing their wealth? They have become educated slaves to money, much like the uneducated slaves before the Civil War. Is that what you are saying?

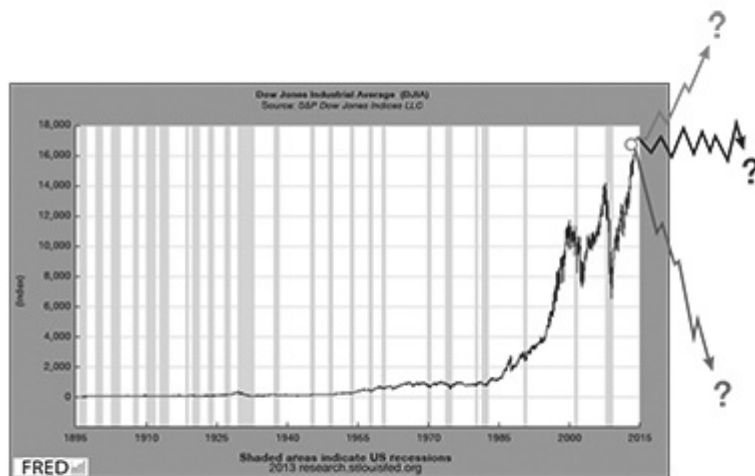
A: Yes. Education—or the lack of education—is one of the keys on the key ring of those in power.

Q: What is happening to those in power?

A: The Information Age is causing those in power to lose power. That's why your personal financial education is more important today than at any other time in history. Desperate people in power are doing desperate things to hold on to their illusion of power.

Q: What do you see in the future?

A: Once again, pictures are more powerful than words. I will show you a few pictures, add a few words, and let you decide what the future holds



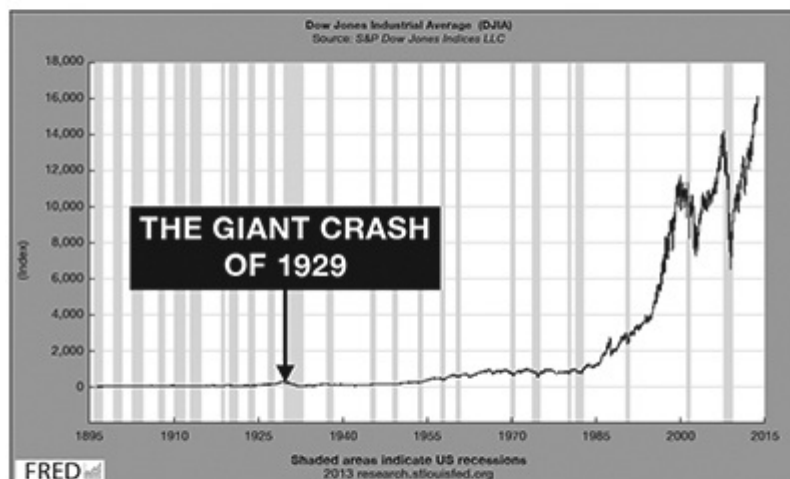
On this one chart, you are looking at the past, present, and future of the Dow Jones Industrial Average. It is not a measure of the whole economy, but it is a snapshot of what has been going on in one part of a complex economy.

Q: So there are three choices for the future: up, down, or sideways?

A: Yes. The choices are always the same.

Q: What do you see for the future?

A: The best way to see the future is to look at the past. In the chart we just looked at you can see the past and an event known as the Great Depression, an event marked by the stock-market crash of 1929.



Q: That was the giant stock market crash of 1929?

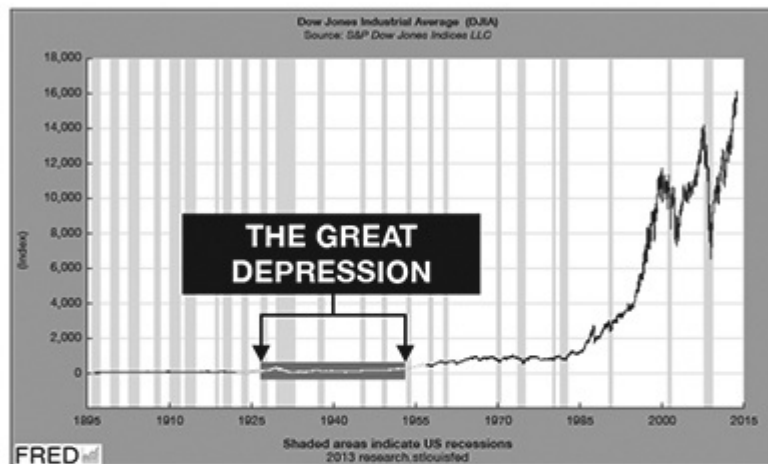
A: Yes.

Q: Could a next crash be bigger?

A: Yes.

Q: What would happen if the next crash were bigger?

A: Look at the Great Depression.



25 YEARS
1929-1954

The Great Depression, when measured against the Dow, lasted 25 years, from 1929 to 1954. In 1929, the Dow hit an all-time high of 381. It took 25 years for it to reach 381 again. This is an alternative point of view, as there are those who believe it ended in 1939.

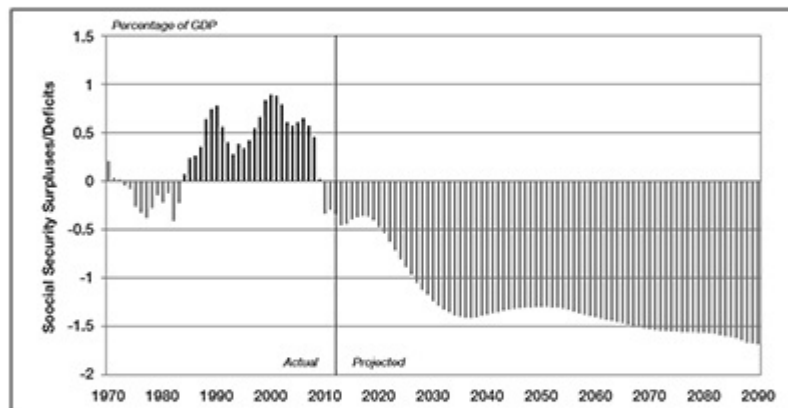
Q: Could we be entering a New Depression?

A: Yes. Many people already are in their own New Depression. That's why food stamp use is up, the middle class is shrinking, students who are loaded with student-loan debt can't find jobs, and many of yesterday's millionaires-next-door are broke. On top of this we have the first of approximately 76 million American baby boomers retiring. Many, if not most, of these aging baby boomers don't have enough money to retire. Advances in

healthcare and medicine may mean these baby boomers will live longer, while the cost of healthcare is likely to continue increasing, as is the cost of food, fuel, and housing.

So-So Security

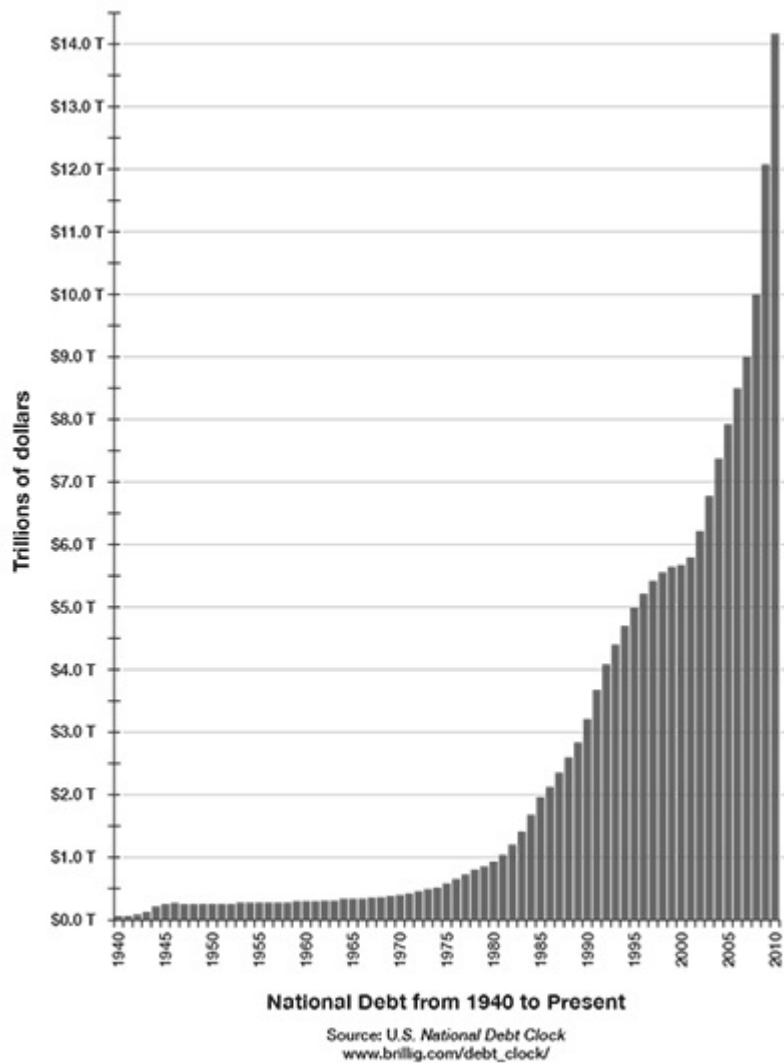
Take a look at the chart below on the condition of the United States Social Security Fund.



Q: What does this chart mean?

A: It means different things to different people. If you are young, it means you'd better not count on the government to take care of you. If you are a baby boomer, it means the money you paid into the Social Security fund is gone. If you are of the World War II generation, your timing was good.

Another interesting chart is this one on the National Debt. It tells another story.



Q: What story does this chart tell?

A: Again, it depends upon who you ask. For most people, and the average American, it means nothing. Without financial education, most Americans are clueless. This chart has very little meaning to them. Today the national debt tops \$17 trillion. To some people it means the end is near. And to a few, it points to the opportunity of a lifetime.

Q: What does it mean to you?

A: While I empathize with the first two groups, I am in the third group. Although I'm a bit fearful and very concerned for those who will be hurt, I view the future with excitement, excited to be a witness to the biggest power shift and transfer of wealth in the history of the world. It is the dawn of a new age. If the change is managed well, many of humanity's shackles will be thrown off and we will enter an age of sustainable prosperity for all. If things do not go well, and those in power today win using violence to retain control of their power, we may enter a New Dark Age.

Q: What will make the difference?

A: Many things will play a role... such as technology and the rise of China as a world power. Yet the big shift must come in education, not only in what we teach and but how we teach.

Q: What do you think the chances are? Do you think education will change?

A: No. Not in the near future. A case could be made to support the position that those who control the monetary system also control the educational system. That is why I became an educational entrepreneur back in 1984. That is why I write my books and create financial education games outside the school system. Today I am a hybrid, an entrepreneur like my rich dad and an educator like my poor dad.

As you may know, I believe in personal responsibility. I believe in changing the things we have the ability to change and control. Each of us has the power to change ourselves. And the easiest—and often most powerful—change we can make is through education.

Q: What do you see in the future?

A: To see the future you must study the past. As the saying goes, "Those who do not learn from the past are condemned to repeat it."

In the past, there were two different types of Depressions:

- 1. The American Depression (1929 to 1954)**
- 2. The German Hyper-Inflation (1918 to 1924)**

Q: What was the difference?

A: In very simple terms, Americans did not print money and the Germans printed money.

Pictured here is what happened when Germany began printing money.

A millionaire in 1923 was broke five years later.



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The picture above shows what happens when a central bank and a government print money to pay their bills.

In 1918, a German citizen could be a "millionaire" by having millions of German Reichsmarks in savings. In less than five years, that same German millionaire was poor.

Q: Is the same thing happening in the United States today?

A: Yes.



The following is a chart on QE, Quantitative Easing.

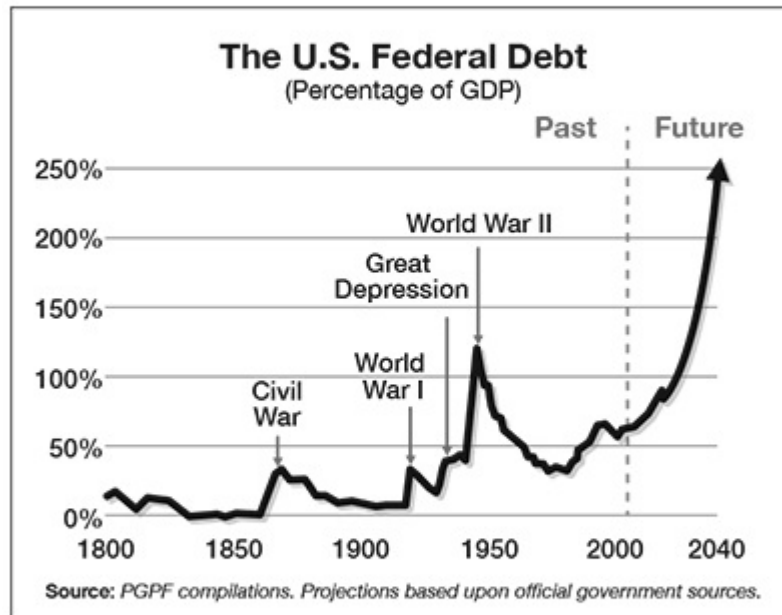
Q: What does this mean?

A: It means the United States is following the German model from the last Depression. America is attempting to "print" its way out of financial crisis.

Q: What does this mean to me?

A: It means exactly what I stated earlier in this chapter. It means your wealth is being stolen via the money you work so hard for. As I said, the monetary system was not designed to make you rich. Money was designed as a means to steal your wealth.

Look at the chart below. It shows what has happened to the purchasing power of your money.



It has taken about 100 years for the dollar to lose 95% of its purchasing power. I doubt it will take another 100 years to lose the last 5%.

Q: Are you saying the dollar will go to zero?

A: If the United States keeps printing money, it might.

Q: But it can't happen in America, can it?

A: It has happened a number of times.

Q: When?

A: During the Revolutionary War, President George Washington and the Congress of the United States began printing a currency known as the Continental to pay for the war. The British helped destroy the Continental by printing bogus Continentals. Soon the Continental was worth less than the paper it was printed on. During the Revolutionary War, "Not worth a Continental" was the slogan of the war.

The same thing happened to the Confederate dollar. The Confederacy printed money to pay its bills and buy weapons. In many ways, the Civil War was lost because of "bad money."

The U.S. government printed the "greenback" to pay for the Civil War. If the North had lost, the "greenback" would have followed the Confederate dollar into the trash can.

Today, if the U.S. government keeps printing today's "greenbacks," they, too, may be as worthless as the Continental and Confederate dollars.

Q: What happens if the dollar goes to zero?

A: It means savers will be the biggest losers and those who work for money will have lost the battle. Their wealth will be gone. I always remind myself that a German person could be a millionaire in 1918 and wiped out by 1923. And that's why Lesson One in Rich Dad Poor Dad is The Rich Don't Work for Money.

Q: If the rich don't work for money, what do the rich work for?

A: That is what this book—and most of my books and games—are. Many people need a second chance to rethink about what they work for.

Q: What do I need to learn?

A: We will start with the past.

Q: Why the past?

A: Because it's from the past that we can see the future. From the past, you will learn how the rich and powerful steal our wealth via our money.

In the following chapters, you will learn how the rich and powerful have ripped us off via a Cash Heist. If you understand how the Cash Heist works, you will have a better chance to make smarter choices in the present for a more prosperous and secure future.

Q: Will everyone have a prosperous and secure future?

A: No, unfortunately. I'm afraid not.

Q: Why?

A: Because most people are still in the past. If they are stuck in the past, they will not understand Rich Dad's Lesson One... The Rich Don't Work for Money.

Today, most people are too busy working for money, working hard to pay bills and save enough for the future. They will not understand Lesson One unless they are willing to

take the time to first understand the past.

A second chance will do little good for people stuck in the past. As the saying goes, "The definition of insanity is doing the same thing over and over and expecting different results." When it comes to money, many people are insane.

Since we must start with the past to see the future, are you ready to move into the past? If your answer was "Yes" please read on.

Q: One last question: If money was designed to make people poor, to steal their wealth, then whom does money make rich?

A: The rich... the rich who do not work for money... the rich who control the game of money.

Q: How long has the game been going on?

A: The game of money has been going on for as long as humans have walked the earth. Humans have always wanted to enslave others or take what others have. It's not a new game. The rich have been playing the game for a very long time.

If it is your turn to learn the game of money, the game the rich play, then this is your second chance.

Chapter 2

The Man Who Could See The Future

Written by:

[Mohamed](#)

The Man Who Could See The Future

Chapter Two

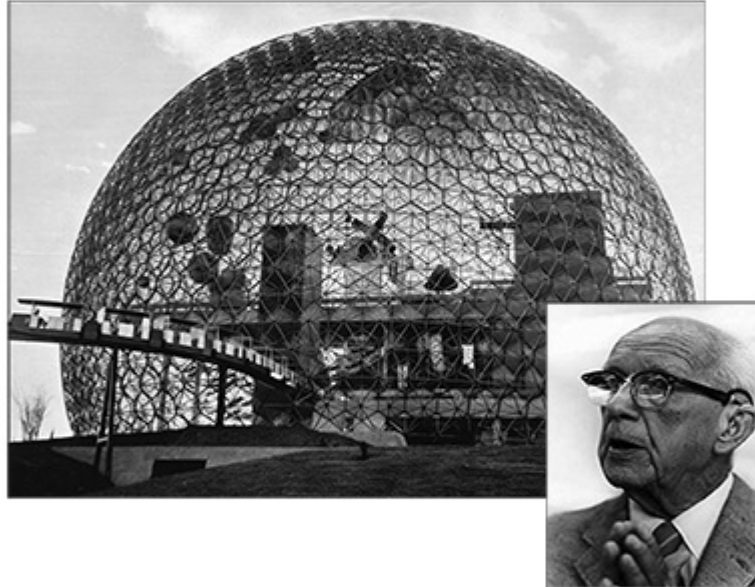
The Man Who Could See The Future

"Most of my advances were by mistake. You uncover what is when you get rid of what isn't." – R. Buckminster Fuller

In the summer of 1967, a classmate and I hitchhiked from New York City to Montreal, Canada. At the time, Andy Andreasen and I were both 20-year-old students attending the U.S. Merchant Marine Academy at Kings Point, New York. We were hitchhiking to Montreal to see the future.

Montreal was the site for Expo 67, the World's Fair dedicated to the future. The centerpiece of the World's Fair was the U.S. pavilion, a massive geodesic dome that could be seen for miles. The creator of the dome was Dr. R. Buckminster Fuller, considered to be one of the greatest geniuses of our time.

Dr. Fuller had a reputation as a futurist and was often called "Grandfather of the Future." It seemed appropriate that the U.S. government had chosen Dr. Fuller's dome, a structure that represented the future, to be the U.S. Pavilion.



Dr. Fuller, or "Bucky" as many called him, was an enigma; he was someone who could not be defined. Harvard University claims him as one of their more prominent alums, yet Bucky did not graduate from Harvard. Although Fuller never graduated from college, he was awarded 47 honorary degrees over his lifetime.

The AIA, the American Institute of Architects, consider him to be one of the world's leading architects. Bucky was not an architect by training, yet his buildings are found all over the world. In the lobby of the AIA headquarters, a bust of Fuller is prominently displayed.

He is considered one of the most accomplished Americans in history, having more than 2,000 patents after his name.

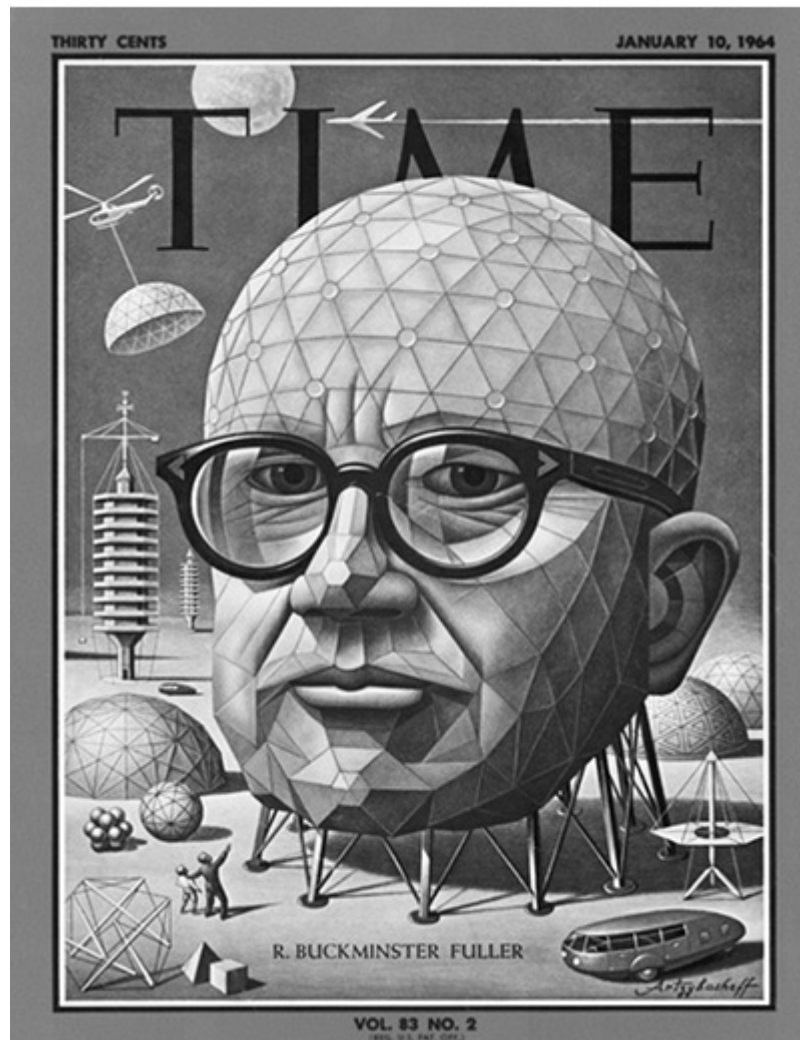
Fuller authored many books ranging from science and philosophy to poetry. President Ronald Reagan awarded Bucky the Presidential Freedom Medal in 1982, and he was once considered for the Nobel Prize.

Although extremely accomplished, Bucky often referred to himself as a "just a little guy."

Poor Dad and Bucky

It was my father, the person I refer to as my "poor dad," who first introduced me to Dr. Fuller. In the late 1950s, while I was still in elementary school, my dad and I would sit for hours building Bucky's models out of glue and sticks. We created the tetrahedrons, octahedrons, and icosahedrons that Fuller said were "the building blocks of the Universe." My poor dad and Bucky had a lot in common. Both were extremely bright men who thrived in the world of academics, especially math, science, and design. Both men were committed to a better world, a world that worked for everyone. Both men dedicated their lives to serving humanity and world peace.

In 1964, when Dr. Fuller made the cover of Time magazine, my dad was ecstatic.



Standing in the Future

In 1967, Andy and I, both Bucky devotees, could not wait to visit the U.S. Pavilion and stand inside Fuller's massive dome. The feeling inside the dome was magical, a surreal environment of peace and possibilities. I never dreamed that one day I would actually study with the "Grandfather of the Future."

In 1981, I was invited to spend a week studying with Dr. Fuller at a lodge outside of Lake Tahoe, California. The title of the conference was "The Future of Business." It was a week that forever changed the direction of my life

I wish I could say I attended the lecture series to learn more about world peace, math, science, design, generalized principles, or philosophy. I can't. My primary reason for attending the conference was to learn how Fuller could predict the future. I was motivated by pure greed, not world peace. I wanted to learn how to predict the future so I could use that knowledge to make more money.

On the last day of the event something happened to me. I wish I could explain it, but my limited vocabulary makes it hard for me to describe the experience.

I was standing behind the video camera and tripod, working as a volunteer and taping the entire event. I volunteered to stand behind the camera because I was falling asleep as a participant in the audience. Fuller was not an especially dynamic speaker. In fact, I would say he was boring—he mumbled and used words I didn't understand.

Just as the event was coming to a close, I looked up from the eyepiece of the camera, directly at Bucky, and a gentle wave of energy went through me. I could feel my heart open and I began to cry. They weren't tears of sadness or pain, but tears of gratitude for this man's courage to do what he had been doing for years: guiding and teaching and looking into the future.

John Denver wrote and recorded a song dedicated to Dr. Fuller, after Bucky touched and inspired John's life. The title of the song is "What One Man Can Do."

John Denver's tribute to Bucky Fuller in that song does a far better job of describing the experience I had that day with Bucky than I can do with words in this book.

The words in John Denver's song that have always moved me are these:

It's hard to tell the truth

When no one wants to listen

When no one really cares

What's going on

And it's hard to stand alone

When you need someone beside you

Your spirit and your faith

They must be strong

Followed by the refrain...

What one man can do is dream

What one man can do is love

What one man can do is change the world

And make it young again

Here you see what one man can do

Since this book is about second chances, I describe that event with Bucky Fuller because it was one of the many second chances I have had in my life. I returned to Honolulu a changed person.

At that time, in 1981, I had factories in Taiwan, Korea, and Hawaii that manufactured licensed products for the rock and roll industry. My company was producing products for the rock bands Pink Floyd, Duran Duran, Judas Priest, Van Halen, Boy George, Ted Nugent, REO Speedwagon, and The Police. I loved the business. My factories rolled out hats, wallets, and bags with faces and logos of the bands silk-screened on the products. On the weekends I would be at concerts watching my products being scooped up by raving, happy fans. It was a great business. I was single, living on the beach in Waikiki with neighbors like Tom Selleck, and making a lot of money... which used to make me happy.

The problem was that Fuller had touched my heart and I knew, in my heart, that my days of sex, drugs, rock and roll, and money were coming to an end. I kept asking myself, "What can I do to make the world a better place?" And "What am I doing with my life?"

In 1981, I was 34 years old. I now had three professions. I had gone to the U.S. Merchant Marine Academy in New York, received my Bachelor of Science Degree, and a third mate's license to sail on oil tankers. I had gone to U.S. Navy Flight School and learned how to fly professionally. I briefly considered flying for the airlines, but when I returned from Vietnam, I knew that, although I loved flying, my days as a pilot were over. I was

now an entrepreneur with a global manufacturing and distribution business. My rock and roll products were in national chains like JCPenney, Tower Records, and Spencer's gift stores, at concerts with the bands, and offered by retailers in countries around the world through worldwide distributors.

My problem was I had met Bucky Fuller. And when I returned to my factory in Honolulu, my mind would drift back to what I had experienced in Montreal. As I've said, standing in the magical environment of that dome, never dreaming I would ever meet the man who designed it... then meeting him and knowing that my life was changing yet again.

My Spiritual Job

Rather than listen to rock and roll music, I was now listening to John Denver's music. Whenever I listened to John sing What One Man Can Do, the song he dedicated to Fuller, I would ask myself over and over again: "What am I supposed to be doing with my life?"

Whenever I listened to rock and roll music, the only thing it inspired me to do was to go to the nightclubs of Waikiki.

When I listened to John Denver's songs, my thinking started in my heart. Rather than stay out late in nightclubs, I spent more time alone, surfing or hiking just being with the beauty of nature. On weekends, I spent time in personal development workshops learning how to become a better person, emotionally and spiritually. My more gentle side raised a few eyebrows among my Marine Corps friends and I found myself spending more time with business groups focused on solving social problems in communities around town than with associates in rock and roll or retailing.

Slowly it dawned on me that we go to school with the hope of finding a financial profession known as a job. After meeting Fuller,

I realized I was looking for my spiritual profession, my spiritual work, my spiritual job and my life's purpose.

From 1981 to 1983, I studied with Dr. Fuller on three different occasions during the summers. Between summers, my new friends and I would get together to "group study" Fuller's books. His books are not very easy to comprehend, so we would agree to study a chapter each week then get together at one of our houses to discuss and "mind-map" Fuller's thoughts in that chapter.

Mind mapping is a method of using color and sketches, rather than words, to organize and prioritize Fuller's thoughts in the chapter. The sketches were done on large sheets of flip chart paper and started with a core or central concept. The key to mind mapping

is color and sketches, using very, very, few words. Using very few words forces the participant to put words and thoughts into pictures, which intensifies the learning and discussion process.

As we all know, two or more minds are better than one... except in school, where two or more minds working together is known as cheating. The group study—using discussion, color, and pictures—was exciting, stimulating, challenging, and never boring. Rather than late nights in nightclubs, I was now spending late nights in book study groups. I knew this was my second chance to find my life's purpose. Rather than go to school to learn how to transport oil, or go to school to learn to rain terror from the skies, or go to school to learn how to manufacture and sell more rock and roll products, I was now "in school," a new second chance school, learning how to be a better human being, learning — possibly—to be a person who might make a difference in the world.

The problem was, I had no idea then what my spiritual job was... or was to be. From 1981 to 1983, I dedicated a lot of time studying Fuller's work. And 1983 was the last summer of events that I spent with him. He closed the conference with the words "Good-bye darling people. See you next summer." But he didn't see us the following summer. He died three weeks later on July 1, 1983.

Changes on the Horizon

By 1984, I knew I had to make changes... the problem was I was not sure what I was supposed to do... so I just decided to do something. As the saying goes:

"Sometimes you have to let go of what you love doing so you can do what you are supposed to do."

I had also reread the book *Jonathan Livingston Seagull*, written by Richard Bach and first published in 1970.

The following is from Wikipedia, and gives you an idea of what the book is about:

"The book tells the story of Jonathan Livingston Seagull, a seagull who is bored with the daily squabbles over food. Seized by a passion for flight, he pushes himself, learning everything he can about flying, until finally his unwillingness to conform results in his expulsion from his flock. An outcast, he continues to learn, becoming increasingly pleased with his abilities as he leads a peaceful and happy life.

One day, Jonathan is met by two gulls who take him to a 'higher plane of existence' in that there is no heaven but a better world found through perfection of knowledge, where he meets other gulls who love to fly. He discovers that his sheer tenacity and desire to

learn makes him 'pretty well a one-in-a-million bird.' In this new place, Jonathan befriends the wisest gull, Chiang, who takes him beyond his previous learning, teaching him how to move instantaneously to anywhere else in the Universe. The secret, Chiang says, is to 'begin by knowing that you have already arrived.' Not satisfied with his new life, Jonathan returns to Earth to find others like him, to bring them his learning and to spread his love for flight. His mission is successful, gathering around him others who have been outlawed for not conforming. Ultimately, the very first of his students, Fletcher Lynd Seagull, becomes a teacher in his own right and Jonathan leaves to teach other flocks."

Leaps of Faith

One important lesson I got from Jonathan Livingston Seagull is that sometimes a person needs to let go and let the currents of life carry them to where they are supposed to go.

From the summer of 1983 to end of 1984, I began preparing to let go and let the currents of life take me.

That process began with informing my two partners in my rock and roll business that I was "letting go" and moving on. When they asked where I was going, I mumbled something about letting the currents of life carry me. When that went over their heads, I simply said, "I'm taking a leap of faith into the unknown" and, in October of 1983, we began the buy-out process that would transition me out of the business.

In January of 1984, as I was tying up loose ends in Hawaii, New York, Taiwan, and Korea, I met the most beautiful woman I had ever seen. Her name was Kim and she wanted nothing to do with me. For the next six months, I kept asking her out and for six months her answer was always the same: "No."

Finally, she agreed to go out. We spent dinner and a long walk on Waikiki Beach together, talking until the sun came up. From late that night until early the next morning I talked about Bucky Fuller and the possibility of a life's purpose, a person's spiritual job. She was the first woman I had ever met who was interested in these subjects.

Over the next few months, we saw each other regularly. She was part of my "letting go" process. She was with me when I said a tearful good-bye to my partners and the workers in the Honolulu factory. Kim and I knew we, too, would soon be saying good-bye. She had her career in advertising in Honolulu and I was leaping into nothing. One day, as the day of reckoning approached, Kim said, "I want to go with you." In December of 1984, Kim and I held hands and took our leap of faith into the unknown. Without a

doubt, 1985 was the worst year of our lives. Little did we know that, unfortunately, there would be years ahead that would make 1985 look easy by comparison.

We wish we could say it has all been easy, all peaches and cream. But it's been hell. Even today, in 2014, although financially and professionally "successful" we still have to deal with life in the real world, a world of greed, lies, dishonesty, legal hassles, and crime.

In spite of the hardships and heartbreak, the journey has been very much like the book Jonathan Livingston Seagull described. It has been a process to test our spirit and our dedication to our process... to see if we would quit when the going got too tough.

The great news is that we have met many great people, different types of people we might never have met if Kim had remained with the ad agency and I had remained in manufacturing.

Wikipedia best describes the people we meet and befriend along the way, in its summary of Part 2 of Jonathan Livingston Seagull:

"Jonathan transcends into a society where all the gulls enjoy flying. He is only capable of this after practicing hard alone for a long time. The learning process, linking the highly experienced teacher and the diligent student, is raised into almost sacred levels. They, regardless of the all-immense difference, are sharing something of great importance that can bind them together:

'You've got to understand that a seagull is an unlimited idea of freedom, an image of the Great Gull.' He realizes that you have to be true to yourself: 'You have the freedom to be yourself, your true self, here and now, and nothing can stand in your way.'"

There were many times in 1985 when Kim and I had no place to live and no money to eat. We survived by living in an old, brown Toyota and in a friend's basement. As I said, our faith was being tested.

In the fall of 1985, the stream of life carried us to Australia where we found people who loved what we were teaching. We were using games to teach socially responsible entrepreneurship and investing. By December of 1985, we actually made a small profit on a seminar we held in Sydney—and that is one of the reasons why Kim and I love Australia and will always be grateful to the people of Australia. We had let go and the current of life carried us to Australia and Australians gave us chance to develop as teachers.

Change of Friends

One day in 1986, out of the blue, I received a call from John Denver's Windstar Foundation. John was hosting an event in Aspen, Colorado and wanted to know if I would be one of the guest speakers, along with several other entrepreneurs including Ben Cohen and Jerry Greenfield, founders of Ben & Jerry's ice cream. Of course I said "Yes."

Being in a large tent on John's property in Aspen was much like being in Bucky's dome in Montreal. The feeling of magic, wonder, and possibilities was the same.

For some reason, I did not speak on my rock and roll business. It didn't seem to fit. For some reason—and totally unprepared—I spoke on education and learning. I spoke about the pain I went through in school, about knowing what I wanted to study but being forced to study subjects I had no interest in. I spoke about the emotional pain I went through in failing high school English twice, because I could not write well. I spoke for the kids like me, kids who wanted to learn but didn't like school. I spoke about how so many children have their spirits crushed in the traditional process of learning. At the end of my talk, I asked everyone in the group to close their eyes, join hands, and listen to Whitney Houston's latest release, *The Greatest Love of All*. The opening line of the song fit the mood and the message:

"I believe the children are our future..."

There weren't many dry eyes in the audience as I left the stage in silence. The audience, this group of "seagulls," were hugging each other, some crying, much as I had cried that day in 1981 when I was in the audience that first time with Bucky Fuller. The tears were of love, not sadness. They were tears of responsibility, not blame. They were tears of gratitude... gratitude for the gift of life. And they were tears of courage, knowing that changing the world requires courage, courage that comes from the heart. Many in this group of "seagulls" already knew that the word courage comes from the French word, "le coeur," the heart. Windstar was a gathering of gulls, most of whom already knew how to fly. They knew flying took courage.

Kim was waiting for me as I stepped down from the stage and we hugged silently. We knew we had found our spiritual profession, our spiritual job and our life's purpose. We knew then that we'd found what was to become, and still is, our life's work.

Ironically being a teacher was the not on my list of answers to the question "What do you want to be when you grow up?" Being an attorney was "a higher calling" than being a teacher. It is not that I hated school. I hated being forced to learn what I did not want to learn. I hated not learning what I wanted to learn, which was to understand money and be financially free like my rich dad. I did not want to be a slave to a paycheck, job security, and a schoolteacher's pension, like my poor dad.

The Business Booms

Once Kim and I were clear on our spiritual jobs, our little educational company expanded to New Zealand, Canada, Singapore, Malaysia, and the U.S. business boomed.

Ten years later, in 1994, when we sold that business to our partner, Kim and I were financially free. Kim was 37 years old and I was 47. We achieved financial freedom without jobs, without government support, and without a retirement plan filled with stocks, bonds, and mutual funds.

When people began asking us how we achieved financial freedom without the traditional investment and retirement plans, Kim and I knew it was time for us to begin our new second chance.

Following one of Buckminster Fuller's generalized principles—a principle that is true in all cases, no exceptions—we began our next business. Today that business is known as The Rich Dad Company.

The generalized principle we followed was:

"The more people I serve, the more effective I become."

With the intent on serving more people, Kim and I began developing our CASHFLOW® game and I began writing Rich Dad Poor Dad. On my 50th birthday, April 8, 1997, The Rich Dad Company was officially launched. Our mission:

"To elevate the financial well being of humanity."

A Second Chance for The Rich Dad Company

As I stated in Chapter One of this book, the world of money is changing and, unfortunately, millions of people are not. The reason Kim and I continued on with The Rich Dad Company, although we are both financially free, is because of the company mission, a mission of offering more people a second chance at money and life. Today, through the development of electronic games and apps, The Rich Dad Company finds itself poised for yet another second chance, a chance to serve more people using the tools and technology of the Information Age. The beauty of second chances is that you can have as many as you need or want... without any limits. Each of us has the power to choose to pursue a second chance, as opposed to whining about what might have been. And the more we learn, and the more aware each of us is about the ever-changing world we live in, the better our odds of succeeding as we commit to a second chance.

Dr. Fuller's last book was *Grunch of Giants*. GRUNCH is an acronym, which stands for **Gross Universal Cash Heist**.

Grunch was published after his death in 1983. *Grunch* was Fuller's only book to focus on many of the same things my rich dad was concerned about, specifically how the monetary system is designed to steal our wealth.

Reading *Grunch of Giants* in 1983 pushed me over the edge. I knew I could no longer be a manufacturer. Although I did not know what to do, I knew I had to do something. I knew too much and I could no longer stay silent. Fuller had taught us how to see the future and even then I could see this crisis coming, a financial crisis that began in our educational system.

In the following chapters, I will explain what I learned and why we are in a financial crisis we face today.

This cash heist is not new. It has been going on for a long time. For those who seek a second chance, understanding what Fuller calls the *Grunch of Giants*— and what he saw for the future—is essential to creating a brighter future for you and your family.

Chapter 3

What Can I Do?

Written by:

[Mohamed](#)

What Can I Do?

Chapter Three

What Can I Do?

"I just invent, then wait until man comes around to needing what I've invented."

– R. Buckminster Fuller

It took me awhile to realize that Bucky Fuller's ability to predict the future had nothing to do with picking stocks, timing markets, betting on horses, or predicting who will win the World Series. His vision of the future had to do with god's view of the future.

Bucky was hesitant to use the word god because, for many people, that word carried a lot of "religious dogma," emotion, and controversy. Fuller did not think god was a white guy, a Jew, an Arab, or an Asian. Rather than use the word god, he preferred the Native American term, the Great Spirit. The Great Spirit is the invisible energy that binds all things in "universe," not just heaven and earth.

Whenever I use the term god in this book, please know I am not making religious references. I respect a person's right to choose—to believe in god, or not to believe in god or follow any religion. Simply said, I believe in religious freedom and the freedom to choose whether or not they believe in god.

The same is true for politics. I am not a Republican or Democrat. I have no dog in that fight. In fact, I like my dog more than I like most politicians.

Human Evolution

Fuller was not a futurist in the arena of money. He was a futurist on the Great Spirit's wishes for humanity's evolution. He believed humans were god's longterm experiment,

placed here on "spaceship earth" to see if humans could evolve... if they could, or would, turn planet earth into a heaven on earth, or hell on earth.

Fuller believed Great Spirit wanted all humans to be rich. He often said, "There are six billion billionaires on earth." (That was in the 1980s. Today he would say "seven billion billionaires.") In the 1980s there were fewer than 50 documented billionaires. A far cry from the "six billion" that Bucky cited. By 2008 there were 1,150. Today that figure's projected at 1,645.

Fuller predicted that humanity had reached a critical evolutionary point. If humans did not evolve from greed and selfishness to generosity and abundance, humans—as an experiment on earth—would end. He often referred to the rich and powerful who hoarded "god's abundance" only for themselves as "blood clots." He believed that if humans did not "evolve" we would not only kill ourselves, but also kill the ecology of planet earth.

The reason Fuller sought to identify the Generalized Principles is because they are the invisible forces that run the universe. In other words, the Generalized Principles were the operating principles of the Great Spirit, and the Great Spirit wanted all humans and all life on planet earth to thrive. Fuller believed there were 200 to 300 Generalized Principles. At the time of his death he had discovered about 50. I am aware of and use about five of them.

In his writing and talks, he was critical of a few greedy, powerful people who used humans and the resources of planet earth only for their personal wealth. He believed that if humans did not shift from greed to generosity—humans working for a planet that worked for everyone and everything—humans would be "evicted" from "spaceship earth." The Great Spirit's experiment would be set back a few million years. He also said that god was patient and willing to wait for humans to evolve. Unfortunately, you and I do not have the luxury of waiting another million years for our fellow humans to "get the message."

Serving More People

As stated in the previous chapter, one of the Great Spirit's Generalized Principles that Fuller identified was:

"The more people I serve, the more effective I become."

As part of my own second chance, I do my best to follow this Generalized Principle when making business decisions. Rather than just work to make myself richer, I began to condition myself to think about how to enrich others while I was enriching myself.

That Generalized Principle was instrumental in our decision to sell the seminar business that Kim and I founded to our partner. Although that seminar business was successful, it was limited in terms of the number of people it could serve.

In 1994, it was difficult for us to sell that seminar business, a business we loved, were successful in building and making profitable. Yet, intuitively, we knew it was time to move on. It was time to seek ways to serve more people.

In 1994, we were financially free. That freedom came not from Bucky Fuller's lessons, but from following rich dad's lessons. Financial freedom gave us the time to develop our next business. In 1996, the first commercial version of our CASHFLOW® game was played in Las Vegas and, one week later, in Singapore. The next step was to develop a marketing plan to sell that game.

The CASHFLOW game had two inherent problems that made it difficult to sell. The first problem was that it was too complex. A game expert we hired advised us to "dumb it down" or it would not sell. We decided against that recommendation. The CASHFLOW game was designed to be an educational game, not a game for entertainment

The second problem with the game was that it was very expensive to produce. The same game consultant told us the game should retail for \$29.95. At \$29.95 retail, our cost of manufacturing had to be no more than \$7.00 per game. Our problem was that the first production run of the game cost over \$50 per game to produce in China, landed, and warehoused in the United States. Against the advice of the game expert, we set the CASHFLOW game's retail price at \$195, making it one of the most expensive board games on the market.

But adversity leads to innovation. To sell the game a \$195 game, Kim and I had to be innovative. We went to our past seminar clients and offered a \$500, one day seminar featuring our game. During the seminar, the participants played our new game twice. The first time was to get familiar with the game. The second time to get into the game. The one-day seminar worked. Participants were excited, most claiming they learned more about money in one day than they had learned in a lifetime. When we announced the "used" games were for sale for \$150, they were gone instantly. In fact there was a fight for used games, even though there were new games available for \$195.

The business model worked and the "CASHFLOW Club" concept was born. In 2004, The New York Times ran an article, "The Rising Value of Play Money," on CASHFLOW Clubs and told us that they had identified over 3,500 clubs—all over the world. Many clubs are still in existence today, teaching and serving more people than Kim and I could ever do on our own.

Q: If you want to serve more people, why didn't you offer the game for free?

A: We considered using government grants to fund the manufacturing of the games, but that would have been following my poor dad's mindset, rather than my rich dad's entrepreneurial way of thinking.

Also, giving people things for free often keeps them poor. It encourages the "entitlement mentality" that destroys initiative and personal responsibility.

In spite of the high initial cost of the game, the online game is free to millions of people. One game can and has taught hundreds of people... for free, through CASHFLOW Clubs. Many CASHFLOW Club leaders around the world support the mission of Rich Dad, which is to elevate the financial well being of humanity, and teach the game to others. For them, not only is teaching spiritual, but the more they teach, the more they learn.

Most CASHFLOW Club leaders I have talked with report getting back far more than they give. They follow the religious principle of "give and you shall receive."

Unfortunately, there are clubs that only present the game to sell other products or business opportunities. If you encounter one of those clubs, just know that while I support free enterprise, I do not support people using my games as marketing tools.

Other Points of View

For about six months, I sat in the quaint, artist's town of Bisbee, Arizona... in an old jail that had been converted into an apartment. At one time, John Wayne owned that old jail, as a rental property. He loved Bisbee—and Southern Arizona, where he owned a large ranch.

During the day, I was working on my small ranch, converting an old stagecoach depot (a stopping point between Bisbee and the infamous town of Tombstone, where the gunfight at the OK Corral took place) into a one-bedroom home. At night I would sit in the jail, writing a book. It was a painful process. There were many starts and stops, fits and starts. Finally, late one night, exhausted from working on my property and tired of struggling with a book concept, my fingers began typing the opening lines of a new book. It began with the words "I had a rich dad and I had a poor dad."

And that's how the book, Rich Dad Poor Dad, was born. Most people don't know that Rich Dad Poor Dad, the book that started the Rich Dad series, was written as a "brochure" to market the CASHFLOW game.

On April 8, 1997, my 50th birthday, Rich Dad Poor Dad was launched and The Rich Dad Company was born.

Rich Dad Poor Dad floated around in the world of self-published books until early in the year 2000. It was selling virally, by word of mouth and one day it made The New York Times bestsellers list. It was the only self-published book on that prestigious list.

Soon after that, a producer from Oprah Winfrey's TV show called. But before she would book me for Oprah, she wanted to talk with rich dad's son. As soon as she verified the story of rich dad and poor dad, my guest appearance on Oprah was confirmed.

I was in Australia when the invitation came. It was a tough decision: should I stay in Australia, or fly to Chicago for the interview. Again the principle of "The more people I serve, the more effective I am" kicked in. Cutting my trip short, I flew directly from Australia to Chicago. I still remember walking onto Oprah's stage, sitting next to her for an hour, and talking about the need for financial education

In that hour, my life changed completely. In one hour I went from an unknown to a world famous voice for financial education. It had taken only 55 years, years of many successes and failures and many second chances, to become an overnight success.

I tell you this story, not to brag or pat myself on my back, but as an example of the power of following Bucky Fuller's Generalized Principles and my rich dad's lessons on money.

The Rich Are Generous

A reporter once asked me if Oprah made me rich. I replied that I was already rich the day I stepped on her stage. I was rich financially because I had spent my life gaining knowledge, knowledge not taught in schools. All I was doing was sharing, being generous with what I knew.

My comment on being generous disturbed the reporter. His view was that a person had to be greedy to be rich. When I attempted to explain, the generalized principle of unity is plural and, at minimum two—that a person could be rich by being greedy and that a person could be rich by being generous—his eyes glazed over. His brain was rigidly locked around the idea that the only way to become rich was by being greedy. In his mind, it is not possible to become rich by being generous. In his mind, there is only one kind of rich person: a greedy rich person.

Q: What happened after you became famous? Was it smooth sailing after that?

A: No. Far from it. Fame and money made life harder, not easier. Many friends became jealous. Partners became greedy and began to steal. And many people came around to

see how they could "help." It was tough trying to determine if people were coming to truly help with the mission or only to "help themselves" to what we had created.

The good news is that over the years many great people have come into our lives. Again: Unity is plural and we had to learn to take the good with the bad.

Bucky's Last Words

As I've said, Fuller died on July 1 in 1983. His wife Anne died 36 hours later.

Both were 87 years old. Even in death, his life was supernatural.

He was speaking at an event, which would be his last, when he abruptly stopped and sat quietly for a moment. I was not at that event, but I did listen to an audiotape of his final words from that event. I will paraphrase his final words. Bucky said he was cutting his talk short because his wife was gravely ill. He mentioned he'd had a premonition a few days earlier. His premonition was that he and his wife were to die together. Realizing death was near for both of them, he said "There is something mysterious going on." He encouraged everyone to continue on with the work, ending his talk with his usual parting words, "Thank you, darling people."

I later learned that he and his wife had made a pact that neither of them would ever see the other die. They kept their pact. Rushing to see her, Bucky sat at her bedside, where she was in a coma. As if on cue, he put his head down next to her, and silently passed on. She followed, 36 hours later, keeping their pact to never see the other die. He was a futurist who predicted how he and his wife would die. I guess he could hear the Great Spirit calling them home.

I was driving on a freeway in Honolulu when the news of their deaths came over the radio. The news so overwhelmed me that I pulled over on the side of the highway and cried. Looking back, it's clear to me that, as I was sitting on the side of the highway that emotional day, one phase of my life had ended and another had begun. I was given a new second chance. I was no longer to be an entrepreneur in manufacturing. I was about to become an entrepreneur in education.

Grunch of Giants

A few months later, Bucky's final book, *Grunch of Giants*, was released posthumously. As I've mentioned, GRUNCH stands for Gross Universal Cash Heist and refers to how the rich and powerful steal our wealth via our money, government, and banking system.

As I read this tiny, yet potent book, many pieces of the puzzle began to fall in place. My mind drifted back in time... when I was nine years old, in the fourth grade, and I raising my hand to ask my teacher, "When will we learn about money?" and "Why are some people rich and most people poor?"

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"Every child is born a genius, but is swiftly degeniused by unwitting humans and/or physically unfavorable environmental factors."

And...

"I observe that every child demonstrates a comprehensive curiosity. Children are interested in everything and are forever embarrassing their specialized parents by the wholeness of their interests. Children demonstrate right from the beginning that their genes are organized to help them to apprehend, comprehend, coordinate, and employ—in all directions."

Fuller recommended that students take control of their education process. In essence: do what Steve Jobs did at Reed College in Portland, Oregon. Steve Jobs dropped out of school so he could drop back in, studying only subjects that interested him. Steve never went back to school.

Q: Did Bucky Fuller say everyone has a genius?

A: Yes.

Q: But I don't feel very smart. I don't think I have a genius. Why is that?

A: As Bucky says, schools and parents often degenius children. Fuller used the metaphor of school being a diamond mine. Teachers dig into the mine looking for "diamonds"—the kids they think are geniuses. The "tailings," or the dirt and rubble that tossed to the wayside, are the students the teachers believe have no genius potential. That is why so many students leave school feeling that they're not smart, not bright, not special... even angry at school and the school system.

Q: So how does a person find their genius?

A: There are many ways. One way is by changing their environment.

Q: What does environment have to do with my genius?

A: Let me give you some examples. Many students feel stupid in the environment of a classroom, yet their genius comes alive on a football field. Tiger Woods' genius comes alive on the golf course. The Beatles' genius came alive, with guitars and drums, in a recording studio. Steve Jobs dropped out of school, yet his genius came alive in his garage, where he and Steve Wozniak developed the first Apple computer.

Q: So why don't I feel smart? Why can't I find my genius?

A: Because most people go from home to school to work, environments that are not always the right environment for their genius to bloom. Many spend their lives feeling unfulfilled, untested, unappreciated, simply because they did not find the environment in which their genius could blossom.

Think of genius as three words, genie-in-us... the magician in us. The words genius, magician, and inspire are all related. Do you know someone who is a magician in the kitchen, someone who can take ordinary ingredients and create gourmet meals?

Q: Yes.

A: Do you know someone who has a "green thumb?" Someone who can take dirt, water, and seeds and create a magical garden?

Q: Sure.

A: Have you ever watched the Special Olympics, an event for physically challenged children, and been inspired—spiritually touched—when they compete with all their hearts, undaunted and in spite of their disabilities and challenges?

Q: I have.

A: Those are examples of "genie-in-us," when the magician in us inspires others. We feel inspired when the spirit in someone else touches the spirit in us. That is what genius is. When someone inspires us, we're reminded of the "genie-in-us."

Q: So why don't most people find their genius?

A: Because being a genius is not easy. For example, someone could be the next Tiger Woods, but if that person does not dedicate their life to developing their genius, their talents, their genie will never show its magic.

More Questions than Answers

For me, reading Grunch only raised more questions. And for the first time in my life, I wanted to be a student again. I wanted to go back to the fourth grade and find the answers to the flurry of questions I kept asking my teacher about money. I was hungry to learn, and I wanted answers to my questions: "Why is money not a subject taught in school?" and "What makes rich people rich?"

As I finished reading Grunch and went on to read Fuller's other books on education, I realized my questions in the fourth grade were caused by my natural curiosity. Money and why the rich are rich were my subjects of study. And, in my opinion, it's not by accident that the subject of money had been "sanitized" from academic study.

In 1983, the student in me came alive again and I did exactly as Fuller described. The student in me got back to my studies.

Over the years, my own studies verified Fuller's findings that the monetary system was designed to steal our wealth, making the rich richer, but not making you and I rich. This enslavement of others and theft of another's wealth has been going on ever since the first humans walked the earth. Fuller believed that intense greed and desire to enslave fellow humans was humanity's evolutionary test, a test to see if we could use our hearts and minds to create heaven on earth or if we would turn earth into a living hell and environmental wasteland.

In Grunch of Giants, Fuller described how the rich and powerful used money, banks, government, politicians, military leaders, and the educational system to implement their plans. Simply said, money is designed to keep people slaves to money and slaves to those who control the monetary system.

Ironically, and although Bucky Fuller and my rich dad would be polar opposites on the subject of money, they both would have agreed on the concept of money enslaving people. And their polarity supports and validates the generalized principle of unity is plural, both men disagreeing on substance, but agreeing in principle.

The Power of Knowledge

Soon after I appeared on Oprah, a mutual fund company offered me \$4 million to endorse their mutual fund. While I like money as much as the next guy, accepting their money would have been selling out to GRUNCH. One of the great things about financial education is it gives people the power to choose... and to never need to sell their soul for money.

What Can You Do?

You and I both knew this was coming...

Q: So what can I do?

A: The answer is there are many things you can do. The world is filled with problems. A better question might be: What problem do you want to solve? What problem do you think god gave you unique gifts to solve? You can do it by yourself or you can join a group or an organization in solving the problem that causes you concern.

When you look at the world from the point of view of problems to solve, you will see that there is a lot to do and a lot you can do

A more important question is: Are you willing to work on solving the problem? Or are you willing to work only if someone will pay you money?

In the next chapter, you will learn what I learned while looking for the answer of how our wealth is stolen via our money system and why there is no financial education in our schools.

By creating the CASHFLOW board game and writing Rich Dad Poor Dad, our wealth, income, and recognition went up exponentially. I mention this for those of you who are wondering when I will get around to what you can do for your second chance in life.

For those of you considering a second chance with your money and your life, you may want to ask yourself:

"How can I serve more people?"

rather than:

"How can I make more money?"

If you ask yourself how you can serve more people—rather than simply make more money—you are following one of the Generalized Principles of god.



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