

"Filled with common sense ... shows [how to] strike it rich with sound business principles and a flair for taking risks."

—DAVID BACH,

#1 New York Times bestselling author of *The Automatic Millionaire* and *Start Late, Finish Rich*



# How come THAT idiot's rich and I'm Not?

**Robert Shemin**

*Wall Street Journal* Bestselling Author

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# Read Me First!

*There is always room at the top.*

—Daniel Webster

Got that? There's *always* room at the top.

Congratulations. You've just taken your first step on that staircase to the place you've always wanted to be. You know the upward journey I'm talking about. It's the one where you start off all alone in the dark on the bottom step in a pair of ratty jeans and a T-shirt. By the time you reach that top step you're all decked out in designer threads, with an attractive companion on your arm, a full orchestra playing, champagne bubbles popping everywhere, hundred-dollar bills floating down from the ceiling, and grand-finale fireworks.

But this isn't a movie. This is real. And in buying this book you've just done one of the smartest real things you'll ever do. It probably doesn't feel that way, though. Rather, you're probably afraid this will end up being just another "how to get rich as fast as possible with as little effort as possible" book, like the other dozen you've already bought, read, and tossed. I understand your skepticism. And yet I know that there'll come a point as you're turning these pages when the light begins to dawn.

I'd love to see your face when you "get it"—the one simple thing you were doing all wrong that has blocked real wealth for you. I'd love to be a fly on the wall when you exhale and say, "Wow." That's the moment when you'll discover you've got "rich" inside you already, that you've had it all along, and that all you have to do is let it out.

I wish I could be invisible at your dinner table, or in the break room in your office, when you start sharing with your friends and coworkers the seven secrets you really knew all the time—but somehow "forgot" under the weight of just living every day and making ends meet. I wish I could be there when you start climbing that staircase to meet your future wealth.

Let me give you a sneak peek at what you're going to experience as you plunge further into this book. Ready? I've divided this book into three really simple parts.

**1. Part One is "Ready."**

This is the part that gets you into the Rich Idiot space fast.

**2. Part Two is "Aim."**

The material in this section is like a MapQuest diagram to wealth. Once you program in your wealth path, you'll have a straight shot to riches.

**3. Part Three is "Fire."**

Here's where you pull the trigger, take your shot, and hit the target!

Let me explain each of these in a little more detail.

## Part One

Right away in Chapter 1 you're going to learn the one thing about yourself that's been keeping you broke. And you're going to learn how to unblock it. No waiting.

But there's more. You're going to discover how easy it is to become a Rich Idiot. You're going to kick yourself when you realize you've had (as we all have) the Rich Idiot seed inside all along and could have been a Rich Idiot years ago. But hey, as the famous writer George Eliot said, "It's never too late to be what you might have become." So I'll show you exactly what happened to that seed of wealth potential— why it never grew and broke through the soil to stretch toward the sunshine of wealth. I'll also show you how to quickly and easily enrich that seed, unlocking its potential.

Don't worry about having to learn a lot of stuff. You'll quickly see that this Rich Idiot book isn't about learning; it's about *unlearning*. You're going to unlearn all the things that have trapped you in a paycheck-to-paycheck life.

Wait until you take the Rich Idiot Test. This is the one about the giraffe in the refrigerator. Your answers will determine how quickly you can transition from an eight-year-old car, two mortgages, and three jobs to a brand-new sports car, a fabulous house, and no job at all!

By the time you've finished the first chapter you'll know how to complete this key sentence: "Rich Idiots don't work for money, they work for \_\_\_\_\_!"

You'll also learn how I became a Rich Idiot. Here I'll confide secrets I've never shared with anyone before—not the hundreds of thousands who crowd into my seminars, not the hundreds of thousands who've read my previous books. These are the stories I have kept just for you.

If the first chapter opens your mind to the wealth that's just waiting up ahead, the second chapter opens your heart and soul. There isn't a single Rich Idiot out there who hasn't followed the spiritual laws of wealth. And when I use the term "spiritual laws" don't think I'm referring to "woo-woo" stuff you can just skip over. There's real power here. Break these spiritual laws of wealth and stay broke.

Believe them, have faith in them, follow them, and your rewards will be without limit.

## Part Two

This part is all about you and your personal path to riches. I guarantee a huge shock when you read about Rich Idiots and their goals. You won't believe it. All those goals you've been writing down for years—I'm going to tell you why you're not reaching them.

From there I'm going to show you how to live your rich life right now. I mean *right now*, as in today. Not only am I going to show you exactly what to do to immediately live like a Rich Idiot, I'm going to prove to you that if you *don't* begin to live rich today, chances are you won't get rich tomorrow.

Next I'm going to let you in on the secret of O.P. Power (Other People Power). I'm going to help you find the people who will be your wealth "angels."

By the time you've finished this part of the book, you're going to look like a Rich Idiot, live like one, dress like one, travel like one, and have your very own set of Rich Idiot friends and helpers. You'll have entered the golden circle. You'll be ready for Part Three, where you'll attain full Rich Idiot status.

### **Part Three**

In this part you're going to pull the trigger. You're going to become a member of the Rich Idiot Club, with all the perks. In Part Three you're going to start up that fantastic staircase—two, even three steps at a time—and I'm going to be there, waiting to greet you at the top!

I can hear *yeah, buts* already, and I want you to silence them here and now. There *are* no *yeah buts*. I know you're reading this book and maybe there's this huge pile of bills you're dealing with. I know you may have too much debt. I know you're probably tired of money pressures and perhaps even a little scared. How do I know that? Because I've been there and—surprise, surprise—so has every other Rich Idiot I know. So relax. If you're broke, worried sick, in debt, or just frustrated about where you stand money-wise, that's no problem. It just means you're on your way to becoming one of us!

The first thing I'm going to do in Part Three is get you out of debt. And I don't want to hear any objections. You got into debt—okay, that's the bad news. The *good* news is that you can get out. I've helped thousands and thousands of people who were just as overwhelmed, exhausted, and frightened as you.

Once we get that debt stuff taken care of, I'm going to talk about some very important things called assets. We all know what assets are, but which are the best three and how do you get them—fast? I'll cover all that, and then I'm going to let you in on the four deadly D's—the enemies of Rich Idiot assets and how to zap them before they zap you.

But I'm not going to stop there. Next, I'm going to walk you through the ACT chapter. This is the "take action" bit. This is where you're standing with your toes curled around the edge of a diving board. You're absolutely terrified. The pool of wealth seems so far below. It seems like you might miss it entirely. You don't want to jump. So I'm going to come up behind you and give you that push. What's going to happen? You're going to execute a perfect dive, and when you break through the surface, guess what? You'll be a Rich Idiot! A little wet, but a Rich Idiot nevertheless. And believe me, you'll want to get right back up there on that diving platform and jump in again—this time all by yourself.

But your Rich Idiot secrets don't end here. In my dealing I always like to give more, and this book is no exception—which means I'll be adding a bonus chapter: Secret No. 8!

Thought that was it, did you? Well, not quite. Here's one more thing you'll be able to take with you on your Rich Idiot journey.

### **Web Site Resources**

To get where you want to go you'll frequently have need of resources, organizations, Web links, and phone numbers. So I've provided as many as possible. Use them. My

Web site can be located at [www.GetRichWithRobert.com](http://www.GetRichWithRobert.com). According to U.S. Census data, there are more than four million households in America with a net worth above \$1 million. Why couldn't one of them be yours?

part **ONE**  
**READY**

# chapter 1

## **secret no. 1**

### **Turn Everything You Ever Thought About Getting Rich Upside Down**

*He dares to be a fool and that is the first step in the direction of wisdom.*

—James Gibbons Huneker

#### **The Rich Idiot Test**

I'm going to give you a sneak peek of my famous Rich Idiot Test. Go ahead. Start.

1. How do you put a giraffe into a refrigerator?
2. How do you put an elephant into the refrigerator?
3. The Lion King is hosting an animal conference. All of the animals attend the animal conference, except one. Which animal is not there?
4. You have to cross a river. The river is used by dangerous crocodiles. You do not have a boat. How do you manage it?

Want to know how well you did? How close you are to becoming a Rich Idiot? Read on.

#### **The Scenarios**

It's happened to all of us. You're stuck in the one lane that's not moving when some guy whizzes past in a brand-new Cadillac or Porsche. He flashes a Rolex. Suddenly you recognize him: He's the idiot who flunked out of your school. You studied hard and got straight A's, and now you're sitting in an eight-year-old car wearing a knockoff watch. In that moment you ask, "If I'm so smart, why is that idiot rich and I'm not?"

Or how about this: You pick up a copy of the local paper and see a photo of a guy shaking hands with the governor. Seems he turned his "nothing" business into a holding company. Now he has interests in every major city in the state and about five thousand people working for him.

That's when you realize he used to be that kid who always got the change wrong when he came to collect the newspaper money. You never got the money wrong. Yet now the only person who ever shakes your hand is the greeter at Wal-Mart. You ask, "If I'm so dependable, why is that idiot rich and I'm not?"

Or this: You've finally purchased your first home. You and your wife can just about make the payments if you both work full-time and give up all thoughts of a family. One day your friends drag you to a business-opportunity meeting with three hundred other wannabe-rich hopefuls.

That's when you realize the guy standing on the stage tossing hundred-dollar bills into the crowd is the son of your mom's neighbor in Queens who was always borrowing money off everyone to buy candy because he never had a dime. You've never ever borrowed anything—not even a penny—not once. You always paid your own way. And now you're living paycheck to paycheck and all *you've* got in your pocket is \$87.62 and your lucky coin.

You can't help but ask, "If I was always so careful about money, why is that idiot rich and I'm not?"

How about this one: You're standing in the checkout line at the supermarket and skimming the covers of the magazines, thinking you'd like to buy a couple, only cash is tight right now. There on the cover of *People*—you suddenly see it—a small inset photo that looks really familiar.

You grab the magazine and flip to the page. Sure enough, there's a long story about this woman who just donated a zillion dollars to an organization that helps women build businesses. You read on. Turns out she became a fashion designer, launched a hugely successful Internet clothing empire, and adopted three orphans from poverty-stricken countries. More than that, she accomplished all this by the age of thirty! You just passed the forty-one-year mark.

Worst of all, you realize that the woman with the great *People* magazine life was that weird kid you used to babysit for a few dollars. She was the one who wore purple tights with ragged holes in the knees topped off with a mustard yellow T-shirt and a blue, pink, and orange striped pajama top. You always matched perfectly. Every outfit you wore was impeccably coordinated.

You can't help but ask, "If I was always so correct, how come that idiot's got this terrific creative life, and I'm standing at the checkout counter worrying about the price of a couple of magazines?"

Here's one more: You've just been promoted to V.P. of something worthwhile. It only cost you ten years of eighty-hour weeks and one marriage, but you made it. You're rewarded with a trip to the annual industry conference. Then your world turns upside down.

You recognize the keynote speaker—he's the guy who flunked out halfway through your senior year. Worse, you recognize the woman sitting beside him. She dropped out because she got pregnant. The only ones you don't recognize are the three handsome children sitting beside them on the stage. Now the whole family is getting a standing ovation because they just endowed a chair, built a hospital, funded two labs, and bought milk for an entire country. And the two parents who everyone said wouldn't last six months have got this great family and this great life.

You, on the other hand, went to an Ivy League school on a full scholarship and spent the last ten years taking course after course so you could climb up the corporate ladder. Your wife divorced you four years ago and you see your kids every other weekend for a few hours.

You ask, “If I work so hard and I’m so smart, why is the universe doling out these lavish gifts to people who broke all the rules? How come those idiots have it all and my family and I don’t?”

### **What Are You Doing Wrong?**

You know the question: *How come THAT idiot’s rich and I’m not?* Or put another way: Why is *that* idiot living your dream life and you’re not—despite all your smarts and hard work?

Why is that idiot able to build a business while you’re slogging your life away in some anonymous cubicle, working for a corporation you’re beginning to feel doesn’t really care about you?

Why has that idiot been able to turn his or her talents and dreams into a life of wealth while your talents and dreams are packed away in the back of your closet, along with those golf clubs you never have time to use and that scuba gear that’s getting brittle because you never even take a weekend off, much less indulge yourself and your family in a tropical-island vacation?

Why is that idiot able to send his kids to the best schools while you’re worried about paying for a state school?

Why is that idiot able to give his family financial security while you’re always just making ends meet?

And why is that idiot able to make a real difference in people’s lives—change the world even— while you’re plodding along, just another increasingly unsatisfied, hardworking, and dependable wealth-seeking wannabe? The answer is so simple it’s scary.

What made that guy or that girl back then an idiot are the same qualities that are making them rich today. And what got you the good grades and the pats on the back and all the gold stars is what’s keeping you from getting rich.

Duh! And you thought it was all about hard work, sticking to the rules, and never coloring outside the lines—hello?

So what can you do about it?

This book can change all that. It can make real wealth happen for you—the kind that enables you to do whatever you want without worrying about money, take care of your loved ones, and have plenty left over to make the world a better place for others. But first you have to ask yourself a really tough question: Deep down inside, do I really want to be rich?

To be more specific, are you willing to do—or, rather, *undo*—all the things that have kept you from acquiring your first fortune? Are you willing not to learn, but to *unlearn*, the thinking and working habits of a lifetime?

If you’re ready to turn your world upside down, then you’re ready to get rich with Robert.

Why follow my lead?

Because I myself started as one of those “idiots” who, by a process of trial and error, was lucky enough to discover the seven secrets I’m about to share with you, and to follow them to wealth.

### **My Rich Idiot Beginnings**

I grew up in Nashville, Tennessee, and attended Hillwood High. I didn’t get straight A’s, become valedictorian, or rake in scholarships to top colleges. The reality is, I graduated practically at the very bottom of my class—probably 424 out of 425. My attendance record was so poor (I skipped about thirty-seven straight days in my senior year) that the Board of Education called to revoke my diploma, but it was too late. My own parents had already taken it away from me, saying I didn’t deserve it. As it turns out, my schooling wasn’t a total loss. I was unaware at the time that while I was flunking those middle and high school tests I was actually honing what would become my set of “Rich Idiot skills.” You see, at age fifteen I took a job as a busboy in a local restaurant. The other busboys were happy to be called busboy. Not me. The first thing I did was change my job title to Table Maintenance Engineer. Hey, don’t knock it. It got laughs—and also more respect and bigger tips.

Soon I had moved up the ladder to waiter or, as I called myself, Table Service Specialist. Now I was bringing in over \$800 a week— more than my teachers were averaging at the time.

What I didn’t know then was that the characteristics I displayed would bring me immense success later in life. For example: I wanted control over my income. I showed pride in my work, and gave myself titles that reflected that pride.

I valued real cash money that I could see and touch over the invisible money that showed up on a pay stub.

I learned how to deal well with people—from the temperamental cook to the dissatisfied customer.

These became some of the future building blocks of my own fortune.

How about you? Have you ever gritted your teeth at the title you wore and wished it were more important? Have you ever felt that satisfying wad of cash in your wallet and the surge of confidence it gives?

Have you ever succeeded in reaching a goal? Remember how good it was to feel pride and satisfaction in your accomplishments? Rich Idiots feel that way all the time, and you can too.

### **My Own Shrink Story**

I was such an idiot in school that the administration decided I should see a psychiatrist. The problem was my grades. I never did much of the assigned reading. I didn’t do all my homework. I always spoke up in class and didn’t follow rules very well. They thought I was an idiot. To validate this view, they sent me to the school shrink.

What they didn't realize was that I was just bored with the assigned books; in fact, I was an avid "secret reader." So in preparation for my first experience with the school psychologist, I borrowed psychology books from my cousin who was in college at the time. My goal was to fool the expert. I *wanted* him to think I was an idiot—crazy as a loon. When he pulled out the Rorschach inkblot test, I was ready for him. I'd read that crazy people identify every inkblot as a bat, so I pointed out a lot of bats. The diagnosis came back as predicted: "Robert is an idiot—he's crazy."

How did that bring me closer to my success? I gained self-confidence from knowing I *could* read, as long as the subject matter excited and moved me. I read books about science, mathematics, astronomy, and history. I explored the world of ideas by devouring books on philosophy and exploration. But my favorite books were biographies. I loved tracing the life path of amazing people.

### **My Hidden Disabilities Helped Me Become a Rich Idiot**

After that, things in school went from bad to worse. I remember the day my typing teacher called me an idiot. I'd failed a typing test for the fiftieth time, and she actually threw a book at me, declaring I would never amount to anything. I simply couldn't type. I didn't know why I made more mistakes than anyone else in the class. I just couldn't get the letters right—couldn't even remember where they were on the keyboard.

Many years later I learned that I have a rare form of dyslexia in which spatial abilities are impaired. That meant I couldn't *use* a keyboard even if I practiced for years. The same disability ensured that I couldn't master math. Today, I can't even find my own investment properties on a map!

But even with this disability I went on to own a real-estate empire of over four hundred properties and to write ten best-selling books. I didn't realize until later the gift this typing teacher had given me. By calling me an idiot she forced me to find other pathways to achieve what I desired. If I couldn't write, I would talk. And talking—public speaking—made me a fortune. When my speeches were transcribed and turned into books, I made another fortune.

#### **Remember!**

Rich Idiots never think or say "I can't." They ask, "How can I?" Take the word *can't* out of your vocabulary.

### **The Day I Tested the System**

Yes, I kept getting idiot grades in school. But deep down I believed I wasn't as big an idiot as all my teachers made me out to be. I'd concluded that the system was at fault. So one day I tested my theory. The class assignment was "Write a poem." I painstakingly copied out a poem from a collection that had won the 1950 Pulitzer Prize and handed it in. Surely, I thought, any poem that had won the coveted Pulitzer would get an A from my English teacher. Wrong. It came back to me with a D. When I challenged the grading system, claiming it was unfair and prejudicial, I got suspended for being—you guessed it—an idiot!

At the time, I didn't realize that I'd just received my first lesson in labels and how hard they are to peel off. My teacher stuck the label of "idiot" on me, and it wouldn't peel off no matter what I did. Other teachers read that label and believed it was accurate. Except

deep down I knew otherwise. I held on to self-belief as I made first one, then another, and then a third fortune.

**Let me apologize and ask forgiveness for any heartache I might have caused my parents or my teachers. Rich Idiots always take responsibility for their actions.**

But I realized this: *The power of self-belief always trumps the power of what others believe about you.*

How about you? Have you ever believed there was much more to you than others seemed to see? Have you ever said to yourself, “One day I’ll show them what I can accomplish?” Well, guess what: That day is today.

### **“Baby” Entrepreneur Finds First Success Secret**

At the tender age of sixteen I made my first foray into entrepreneurship. I bought a bunch of T-shirts for 50 cents apiece, rented a space at a Saturday flea market, and started selling them for \$2 each. I thought I was really smart, making a profit of almost \$1.50 on every shirt.

But after a few Saturdays, I realized that selling is hard work. Not only did it take a long time to make a sale, but people kept messing up my nice neat piles of T-shirts. Worse, I was working up a sweat while my buddies, most from wealthier homes than mine, were spending their Saturdays swimming, hanging out, and having fun. Something had to change. I had to make money, but—more than money—I had to make time. My teenage brain figured that I needed to make the same amount of money in half the time so my richer buddies wouldn’t get all the cute girls. I was missing out on the fun of being a teenager because I was spending my quality time earning the money I needed.

So I got the bright idea of putting a huge sign on the stall that said, “Going Out of Business in One Hour—Everything Must Go.”

Because I wasn’t planning to be there long, I stopped straightening out my stock. You guessed it: I sold more in that one hour than I had in the past two Saturdays, sweating in the sun from eight in the morning until six at night. What was even more surprising, I sold more when my T-shirts looked like they were all being pulled apart instead of stacked in folded piles.

I pocketed my cash, closed down my booth, and went swimming and partying with my friends. I repeated the same formula every Saturday for over two years. And every Saturday it worked like a charm. I had the money *and* I had the time. And as a bonus I learned that working smart is better than working hard or working long hours.

It was only later, when I found myself surrounded by good friends, that I realized what a valuable lesson I’d learned at the flea market. I’d learned that wealth isn’t only about money—it’s about time. It’s about Life, with a capital *L*. I’d learned what money can really buy. It can buy precious time, and it can buy the life you dream of for yourself. In my case, on those warm afternoons it gave me the *time* to develop those friendships I’d keep for a lifetime.

## **My First “Grown-up” Tough Choice**

I knew I was different, but I never really fully reflected on how different until one Thanksgiving. I was working in a huge corporation filled with unhappy and stressed-out executives all chasing dollars and sweating to get rich fast. It was the day I made one of the best “mistakes” of my life. I asked my boss for the Friday after Thanksgiving off so I could spend it with my family. At first he didn’t say anything. Then he gave me a cold look and asked, “Robert, where are your priorities?” His tone left no doubt that my answer would determine my future at the company. He then said, “Obviously your priorities are not with your career or this company.”

That’s when it all clicked for me. I saw my future: sitting at my desk in that organization, missing birthdays and anniversaries and all the special moments with my loved ones. Without even thinking, I knew the answer, and the words just spilled out. “You’re right. My priorities are not with my career. They’re with my family,” I replied. At that moment I knew I had to stop working for somebody else.

That was the day I embraced my Rich Idiot self—and I’ve never looked back. Because on that day I realized that it wasn’t only about the money—it was also about the time. It was about how I wanted to spend the life I’d been given and who I wanted to spend that life with. I understood in that instant that money was valueless if it couldn’t be used as a lever to create more time.

What about you? How many family events have you missed because of office projects and deadlines imposed on you by someone else? How many bedtime stories haven’t you read? How many games of catch haven’t you played? How many walks, cuddles, and hugs have you given up while you were busy making money without making time? Not to worry. This book will show you how, by first making more time for yourself and your loved ones, you can make more money than you ever thought possible—the Rich Idiot way.

### **Remember!**

Your priorities should be with your family, friends, relationships, and spiritual pursuits, not with a career. In the end, what else is there?

## **My Twentieth High School Reunion**

My latest idiot story happened just recently, at my twentieth high school reunion. There they all were—the “smart” students with the perfect attendance records and the gold stars—returning twenty years later as burned-out bankers, frustrated corporate executives, and failed entrepreneurs. My three closest buddies were also there—former academic idiots just like me. One has become a top litigator; another owns a chain of businesses across many states; a third was also a self-employed, rich, and happy business owner.

But listen, this gets better.

I ran into my old teacher. (This is one of the teachers that thought I was a complete loser.) He asked, “So, Shemin, what have you done since high school?” I answered, “Well, I’ve written ten best-selling books; I’ve spoken to audiences of up to fifty thousand per event all over the country; I’ve built a personal fortune in real estate; and I’ve retired twice—the first time at the age of twenty-eight.” He smiled at me. And as he walked

away I heard him say under his breath, “There’s no way. Shemin’s still an idiot and still telling stories.”

### **Rich Idiots Are Different**

It wasn’t until later that I appreciated how important being an idiot was to my success. You see, I was the *different* one. I did everything the wrong way. And that made all the difference. My upside-down way of doing things turned out to be exactly right. It led me to my own wealth and success, and it also brought me something more precious than money—it brought me time. And time is the true measure of wealth. Why do I say that? Because you can always make more money -- but you can’t make more time.

I hear a lot of stories from the thousands of people I’ve helped become Rich Idiots through my seminars, and just about every testimonial is about the precious moments wealth has brought with it.

Let me share a couple of the more memorable ones.

Here’s Ron’s story pretty much as he told it to me: “Robert, just a couple of years ago I was a bartender making \$12,000 a year. I was working all the time. I had no family life. My health suffered. I was always in debt. I was always stressed. I knew I had to do something or I’d lose the family I loved. So one day, just like you teach, I joined a network marketing company. I had to. I had no choice. Now, I’m not the smartest guy. I don’t have an education. I never finished high school. So when all the instruction books arrived I did exactly what they said to do. I did it day after day—in the few hours I had between my shifts. I didn’t think. I kept my mind focused on the instructions and my heart focused on my family. At the end of the first year I’d made \$150,000! Now I’m in my fourth year and I’m making about \$150,000 a *month*. But the best news is that I have time to spend with my beautiful wife and children. That’s what my wealth has brought me—the gift of time.” He also said, “A lot of other people who started and were smarter than me quit after just two months. I did not. And things are really good.”

I also heard from a woman named Julie. “We were broke,” she told me. “Our credit cards were maxed out. We were behind in our mortgage payments. We were both working two jobs each, and still we couldn’t make ends meet. Then our daughter won a partial scholarship to a music school. But we couldn’t afford the little bit extra that would make her dream of becoming a singer come true. I know you’re a parent, so you can imagine how we felt. We were parents and we couldn’t give our children what they deserved. That night we ordered your program and never looked back. Our daughter got her music education and our other two children got to go to some really great schools. As for us, our money problems went away and now we have the time to spend together as a family.”

### **The Idiot in Me Made Me Wealthy**

Stories like those force this question: Which path do *you* want to take? Do you want to be the hardworking conformist or the Rich Idiot who has plenty of money and the time to enjoy, spend, and share that money with others?

Here’s a recap of my choices:

- ✓ While the other waitstaff were complaining about their jobs giving great service, I was polishing my Table Maintenance Engineer badge, my smile, and my tips.
- ✓ While everyone else was toeing the line, I was running a series of small businesses that gave me both financial independence and time to cultivate friendships that would last me my whole life.
- ✓ Because the assigned reading bored me, I happily became a “closet reader” and assigned myself books on subjects that ignited my imagination, desire, and drive.
- ✓ I had dyslexia and couldn’t find my own house on a map, so I was challenged to find other ways to reach my destination.
- ✓ I appreciated the power of real cash money early.
- ✓ And I learned that money is only truly satisfying if it’s used to buy that most precious of all commodities: time.
- ✓ Growing up and being called an idiot turned out to be an important factor in my success.

### **Going from Right Side Up to Upside Down**

But enough about me. Let’s talk about *you*. If you’re reading this book then, I’m guessing, you’re not a Rich Idiot—you’re what I like to call one of the RUBs—**R**ight side **U**p and **B**roke.

When it comes to wealth, the world *is* upside down. It’s not what you *know*, it’s what you *don’t know* that’s the key. The very skills that, early in life, helped you discover what your parents, teachers, and bosses wanted and deliver it is what caused your other skills to atrophy— skills like self-starting and self-direction. The individuals society defines early on as “smart” are good at following orders but lousy at giving themselves orders—and *extremely* lousy at taking charge of their own lives. Meanwhile, those who never fit into the system because they want to drive the bus themselves turn out to have the perfect skill set for building wealth. This explains why that boy who barely squeaked through school or that girl who wore those weird clothes went on to build successful businesses and great fortunes.

What about you? Do you think like a RUB or an idiot? Let’s turn your world upside down and find out. Remember the Rich Idiot Test at the very beginning of this chapter? Guess what: Now you get to take it for real.

### **The Rich Idiot Test**

Read each question carefully and write down your answer in the space provided before moving on to the next question.

1. How do you put a giraffe into a refrigerator?

Answer: You open the refrigerator door, put the giraffe in, and close the door. That’s how you do it. It’s that simple.

If you're like most RUBs, you tend to do very simple things in an overly complicated manner. You'll try to figure out a dozen different ways to accomplish that same simple task—like cutting up the giraffe, folding it over—and all the while you'll think you're doing everything the right way, the smart way. But you're actually doing it the RUB way—which, as it happens, is the wrong way. You see a fridge. You see a giraffe. You're locked into your "right side up" way of thinking, which says, "Giraffes don't fit into fridges." So you write out complicated formulas involving cubic measurements of refrigeration units. You research surgical techniques for dissecting giraffes. You even investigate consumer and commercial refrigerators. And despite all that learning, you'll still be wrong.

The Rich Idiot isn't burdened by "right side up" ways of thinking. He keeps things simple. The idiot doesn't overthink; he takes the most direct path to the solution—open fridge, shove in giraffe—and he's right.

2. How do you put an elephant into the refrigerator?

Answer: Did you answer, open the refrigerator, put in the elephant, close the door? Good answer, but it's the wrong one. Before you put in the elephant, you have to take out the giraffe. Then put in the elephant and close the door.

This question tests whether you learn from the repercussions of your previous actions. Did you do the same thing—the same wrong RUB thing—even though the situation hasn't materially changed? But it *has* changed, you protest. This time there's a giraffe in the fridge.

So? Ask yourself, What *has* changed, really? Nothing has really changed. There is still a fridge and a jungle animal. This should tell you that the same solution as in the first example can be applied to this new example. Problem is, RUBs go right back to the drawing board.

Overlearning, but never applying what they already know. What you have been doing up till now is okay but has it gotten you to where you want to be? Are you willing to change a few things to get where you want to go?

Ready to try another?

3. The Lion King is hosting an animal conference. All of the animals attend the animal conference, except one. Which animal does not attend?

Answer: The elephant. You just put the elephant into the fridge, so how can he attend the animal conference?

If you're like most RUBs, all your previous learning is getting in the way of your thinking. You don't link up what you already know. You don't trust your own connections. And where's your sense of playfulness, fun, and that famous "outside the box" thinking?

Here's the last one. Ready?

4. You have to cross a river. The river is used by dangerous crocodiles. You do not have a boat. How do you manage it?

Answer: You swim across the river—all the animals are at the animal conference, remember? And that includes the crocodiles.

Rich Idiots get that right away. They get that there are fewer obstacles to their success, not more. Rich Idiots know that the crocodiles aren't there. So they don't waste any energy worrying about them. RUBs, on the other hand, don't get wealthy because they worry about things that don't exist—like the crocodiles that aren't even in the river. RUBs overthink, overworry, and overanalyze to the point of inertia. Because they try to imagine every single thing that could go wrong, they never actually move on that moneymaking idea or launch that business venture or sign that offer for their first real-estate investment.

RUBs sit on the banks of an empty river watching for imaginary crocs while all the Rich Idiots swim merrily by.

### **Welcome to the Upside-Down World of Wealth**

Wait, you're not done yet. If you're a RUB right now, you're probably thinking that the giraffe thing was pretty idiotic—and certainly not an indicator of wealth potential. You're still clinging firmly to the laws that have governed your life and your work from the very beginning of your career. Well, I'm about to turn your world upside down some more . . . Ready?

### **The RUB Inside**

We were all “idiots” when we were young children. Born with a natural curiosity, we loved to explore. We took the most direct path to whatever we wanted. We had no knowledge of fear or failure. We took pleasure in achieving successes, no matter how small. We looked forward to the little treats and hugs that accompanied every achievement, from our first wobbly step to our first word. Those early years were the “idiot” years.

And then something happened. To be precise, rules happened. Suddenly we were rewarded not for individual achievement but for conforming to an ever more elaborate set of social, behavioral, and academic rules. Exploring a winding path while the rest of the class marched neatly in twos on a class field trip became cause for a tongue-lashing.

Playing in a distant neighborhood with unknown friends got us grounded. It wasn't long before we learned the world's lessons:

Don't take risks. Don't do anything different. Stay close to home. Watch out for danger. Listen to your elders (and betters). All we heard was “No. Stop asking so many questions.”

Most of us promised ourselves we'd “do our own thing” just as soon as we grew up, left home, graduated, got a job . . . whatever. But the reality is, those pesky rules just stuck with us through all the years of higher education and career building. We stayed on the straight path. We did what was expected. We obeyed. And what was our reward?

Today we're **R**ight side **U**p and **B**roke—we're RUBs.

The good news is that deep inside every RUB is an “idiot”—a Rich Idiot—just waiting to get out. So don’t worry. I’m giving you the key to unlock the prison door so you can set your inner Rich Idiot free.

**Remember!**

Often the kid who learns the most in school is the one who’s in the most trouble, because that kid has to learn how to get out of it.

**Wow, I Didn’t Know That!**

Are you ready to empty your mind and turn your old world upside down?

Maybe not. Maybe you’re skeptical at this point. After all, you’ve already read a ton of self-help books on how to make money, but you’re not rich yet, right? Probably not even close. Watch out! Hold on to your head—because I’m about to turn your wealth thinking upside down! You’re going to start saying, “Wow, I didn’t know that,” and with every *Wow* you’re going to get closer to your own wealth.

**Remember!**

*Self-help* doesn’t work—duh!

Your first upside-down message is this: *Self-help* doesn’t work. Got that? Let me repeat it. *Self-help doesn’t work.*

Notice that the emphasis is on the *self*, not on the *help*. Just think about it for a minute. If *self-help* worked, you would be wealthy by now, right? But you’re not wealthy. So what did you do?

You went out and bought *this* book, thinking that it’s another “how to get rich easily” self-help book.

That’s what RUBs do. They keep on buying self-help books even though the evidence of their own bank account—or, rather, the *lack* of evidence in that account—shows them that a lot of what they’ve learned is not reducing their debt or increasing their wealth. What’s the only thing that’s happened? RUBs are suffering from caffeine deprivation because they’re busy tossing change for designer coffee into a bank account, hoping that these few coins turn into a fortune. Or they’re busy using up reams of paper making “Get Rich To-Do Lists” or they’re sitting staring into space, trying to “attract” wealth through the magnetism of the cosmos.

Lucky you. You have in hand a book that’s going to finally show you why all the things you have been doing all your life *aren’t* working.

The first thing is, you must unlearn the notion that self-help can turn you from the RUB you are into the Rich Idiot you aspire to be. And there’s nothing wrong with that. There’s no shame, only smarts, in admitting you simply don’t get it. You don’t know how to go from where you are to where you want to be. Like you, I love self-help books. I read them all the time. Many of the authors are my friends. But if selfhelp worked, everyone would be rich. So stop a minute and think about it. If you *could* have done it by yourself, you *would* have. If wishes and magnets and spare change were all you needed, you wouldn’t be sitting there reading this book right now. The first big lightbulb that’s going to

illuminate your path is: Self-help doesn't work because we all need help. We've all been taught not to ask for help. So stop beating yourself up. Accept it. And move on.

**Remember!**

Rich is not a spectator sport. Rich is a team sport.

You need the power of Rich Idiot friends—and I'm going to be your first one.

This book will show you how to identify the players who will make up your wealth Dream Team. And it will show you how to cut the ones who are holding you back. You will learn how to quickly and easily locate mentors—wealth guides—who have already accomplished what you want to accomplish, and how to get them to point out the path to the summit. You'll learn how to tap into the ideas, the money, the time, and the talent of others to build your dream life. You will learn how valuable you are and how to become a rich friend and team member on a myriad of Rich Idiot teams. (Yes, you *will* be rich.)

**Remember!**

It's not only about the *M* in *money*, it's also about the *T* in *time* and the *L* in *life*.

What is *rich* anyway? What does *rich* mean to you? Does it mean a bigger house? A better car? A bigger office? Designer clothes? Diamonds? A private plane? Guess what: If you mentioned any of these things, you don't quite "get it" yet. The house, the car, the clothes, the toys are all things you buy with money—but they aren't wealth. And the longer you cling to the idea that wealth is money, the longer you'll remain a RUB and the longer it will take you to become a Rich Idiot.

Before you begin to protest that you *want* all the toys—those status symbols of wealth—chill. You can have them. There's nothing wrong with that. In fact, many of these status symbols make life more pleasurable and comfortable.

Let's face it: Traveling first-class is preferable to being herded into the back of a plane with no leg room and served "plastic" munchies. Flying in your own jet is better still, since it means avoiding those long security lines and not having to show your toothpaste and meds to the entire traveling world.

Similarly, wearing clothes and shoes that fit well, are expertly crafted, and are made of the best materials is preferable to wearing cheap fabrics with stingy seams or stuffing your feet into man-made uppers instead of leather.

And who can deny that a Porsche or Ferrari offers a better ride than a more modestly priced car with a more conservative design? I *want* you to have all those perks and toys, but then I want you to move on—because of a simple incontestable truth: *Real wealth is time*. It's time to spend with your loved ones. Time to go on three-month vacations, like I do. Time to give back to those who have less.

Now, it's true that you can buy time with money and that the more money you have, the more time you can buy. But it's also true that to attract money you must have a wealth goal that isn't about money. Sounds like a contradiction, but it isn't. Having money won't make you a Rich Idiot. Having time will. Time to do what you want to do, when you want to do it, and with whom.

Think about it. Think what a kick it would be to have time to volunteer in your community and help others; to write a book; to chop down your own Christmas tree; to pick strawberries or apples with your kids; to visit a zoo. All without having to beg your boss for time off, or worry about the money you aren't earning in the hours you're doing something other than working.

Learn to work for time, not for money. By applying the seven secrets in this book you'll see how easily money comes when you make it to buy the time you want for your perfect life.

**Remember!**

If you think too much, you'll grow broke.

Be honest: Does the following describe you?

You over think every opportunity. You love to analyze. You believe that by paying excruciatingly careful attention to every detail you're showing how smart you are. You examine everything that can go wrong. You spend hours studying every scrap of paper you can find.

You build complex probability charts and graphs in pretty colors. You fill notebook after notebook with formulas for success. You keep those piles of T-shirts neatly folded. But by the time you pull the trigger (if you ever do), the opportunity you've studied so carefully has long since disappeared—most likely grabbed by a Rich Idiot.

Well, guess what? It's all because you think too much. That's why you're not a Rich Idiot.

There's another aspect to this. If you're a RUB, you've become too heavily invested in your own smartness. You resist shedding what you've learned and even balk at acquiring new information. After all, you're the one who burned the midnight oil; got the straight A's; attended all the lectures; and didn't skip a single class. After doing all that work, the RUB in you wants to hold on to what you've learned really tightly. Never let go. But your head is so full of old stuff there's no room for anything new. The result? RUBs like you're so rigid and set in your ways you can't easily accept new ideas that could rapidly accelerate your wealth acquisition.

Now, don't get me wrong: Rich Idiots *do* spend time thinking. But they don't spend a lot of time *learning*. Idiots seek only what they absolutely have to know or who they have to know to get rich—or richer. Because they haven't invested too much precious time, they don't get attached to what they've studied. They read books and newspapers, but they spend more time asking questions and adding Rich Idiots to their circle of friends.

Because they're always searching for the next opportunity they *love* new information and quickly add it to what they know. Then they get rid of old information and ideas that may be past their sell-by dates.

Here are three ways Rich Idiots gather wealth-making knowledge:

- ✓ They get the basic facts. (I'm talking about a couple of pages of notes, max.)

- ✓ They check out those facts with people who've made money by taking advantage of a similar opportunity.
- ✓ They take the pulse of their own instincts, which they trust, and they focus on taking action.

Then they pull the trigger. Applying this strategy, a Rich Idiot can take advantage of four times the number of opportunities that the smart overthinker can.

**Remember!**  
Love wealth or lose it.

RUBs are secret snobs who deep down inside think they're somehow better than Rich Idiots. You know I'm right. RUBs have a secret and deep-seated hostility toward the wealthy. They want wealth but don't want to *be* the wealthy. This dichotomy gets in the way of their ability to go flat out to become rich. Instead of attracting wealth, they repel it—sending out their mixed messages.

This “I want to be rich but I'm better than that” attitude prevails everywhere. Take the movie *Titanic*. Look at how the poor steerage passengers were portrayed—as sympathetic, honest, and totally likable.

Contrast that with the traits attributed to the first-class passengers: cold, calculating, and unethical. We were supposed to be *glad* when they went down with the ship. If you carry this inner conflict around, it can be fatal to your acquisition of real wealth.

Rich Idiots, on the other hand, aspire to wealth. They want to be just like the wealthy people they see exalted in the media; they want to shop on Rodeo Drive. They want fine dining, good schools for their kids, beautiful homes in safe neighborhoods. They want to give their time and their money to worthwhile causes. They want to be in the company of other Rich Idiots. And because they have a strong desire and a clear goal, they reach wealth faster.

You have to make up your mind *right now* that it's okay to be rich. Not only is it okay but it's who you really are deep inside—rich. You have to believe that the entire universe—the grand design, if you will—calls for you to have abundance for yourself and to share with others.

**Remember!**  
Rich Idiots send their money to work while they stay home and play.

This is my favorite. RUBs believe they have to *work hard to get rich*. That's what you believe, too, right? You believe in the work ethic, in putting in the hours, in keeping your nose to the grindstone. And you do exactly that. When you don't work hard, you feel guilty. And you believe that somehow you don't deserve to have money that you don't work for 24/7, right?

Admit it: Isn't something like the following dialogue running through your head even as you're reading this? “That guy over there who made all that money from real estate—

he's not really *rich*" you declare, "because all he really has is *money*. Why, I have much more.

Heck, I enjoy the serene comfort of just collecting my paycheck every week. I don't have to spend every waking minute scanning for 'leads.' I don't have to be woken in the middle of the night by tenants wanting leaky faucets fixed. I don't have to deal with all that ruffraff at foreclosure auctions or in those lousy neighborhoods he must go to in order to find plumb properties. And my company gives me a nice health plan, a life insurance policy, and a retirement plan. Plus, I'm doing a job that challenges my brain—that impresses people." This same kind of dialogue rationalizes not playing the market or running a business: "Too much time . . . too much hassle . . . no safety net . . . not enough cachet."

Or what about this dialogue:

"I know my second cousin's best friend started that business selling pots and pans to her friends and neighbors and made a fortune, but she's not really *rich*. She has to organize those parties, deal with taking orders, deliveries, returns, and customers. She has to make herself available in the evenings, and she's putting miles on her car and minutes on her phone bill. I'm much better off working in the office with set hours, a guaranteed vacation, and benefits. Even if I need a part-time job so my kids can have some treats—so what, I'm happy to do it. My life is organized."

Not Rich Idiots. They don't believe in the classic work ethic. They don't believe in putting in hours of hard work. Quite the opposite. Rich Idiots don't want to spend time working; they want to spend time with their families. They want to participate in charitable organizations. They want to play. Rich Idiots want to send their money to work. And they do.

In fact, Rich Idiots have a whole different dialogue running through their heads than RUBs do. It goes something like this: "I added another property to my portfolio and handed it over to my professional management company. The deal I just put together was for a lease with an option to buy—which meant I got a great property with great tenants and they got a real chance to become home owners and start on their own path to real wealth—win-win all around."

Or how about this for more Rich Idiot self-speak: "I love the fact that I don't report to anyone . . . that I can take my kids to the park or to the movies in the afternoon . . . that my family and I aren't restricted to the two or three vacation weeks that companies offer their employees and we can take off for a month or two or even three months at a time . . . I feel secure that I'm dependent not on a single employer for my income but, rather, a collection of real estate, stocks and bonds, mutual funds, and my own business." The Rich Idiot has time, no hassles, a huge safety net, and plenty of cachet.

You will too by the time you've finished applying the secrets in this book. Because I'm going to teach you how to successfully take charge of your own financial life. I'll show you step by step how to free yourself from dependency on a company and a boss for your income and personal achievements. I'll show you how to find security in making your own decisions, in directing your own money, in being your own boss, in making your own investments.

I'll show you how to start, what to do, and how to find the people who can and will help you. I'll show you how to reduce your feelings of fear and risk while increasing your sense of real accomplishment, independence, and pride. I'll show you how to find time to spend with your loved ones, take multiple vacations, visit places you only dreamed about, live in the kind of home you see in magazines, drive your ultimate dream car, and dress for wealth. I'll help you be the generous, giving, caring, and sharing person you always wanted to be. I'll show you how to make your financial dreams come true.

All you have to do is turn your thinking upside down and let this Rich Idiot show you the way. Remember, the pot of gold at the end of the rainbow is at the bottom, not at the top!

And that's your Rich Idiot Secret No. 1.

### **Your Rich Idiot Upside-Down Action Plan**

Follow this plan, starting now, to create the true wealth you desire.

#### 1. Turn Your Own Thinking Upside Down

In a notebook write down as many things as you can about your true feelings, emotions, and attitudes toward money. Specifically, write down what scares you about making money. What do you think has stopped you from becoming wealthy in the past?

Now write down what you *wish* you felt about money. What would you do if you weren't so afraid? Write down all your ideas about money that you need to turn upside down so wealth can come in.

#### 2. Create Your Wealth Wish List

Make a list of all the things you would do if you had unlimited wealth. It doesn't matter how outrageous or seemingly impossible. It doesn't matter how many items you list. This is your private "wealth for life" list.

What would you do for your family, friends, and community? What kind of car would you drive? What kind of home would you have? What causes would you support?

Read that list every morning and every evening. And as each of your wealth wishes comes true, cross it off and add others.

#### 3. Get a Wealth Talisman or Wealth Charm

Rich Idiots have wealth talismans or charms with them at all times.

These don't make you rich, but they do remind you to focus your energy and your thoughts on becoming a Rich Idiot. Kind of like the string you tie around your finger. Talismans come in many shapes and sizes. Mine is a silver bracelet I wear on my wrist every day. It's inscribed with my own secret wealth message.

Every time I look at it I am reminded of my wealth goal and also of all the riches I already have. You need to have a talisman, too. It can be a bracelet or one of the

semiprecious stones, like jade, that's associated with abundance and riches, or even just a simple string around your finger.

Check out my Web site [www.GetRichWithRobert.com](http://www.GetRichWithRobert.com) for more ideas.