

STARTING POOR, GETTING RICH

*How to Start With Nothing and
Get Started on the Road to Everything*



Starting Poor, Getting Rich

**How to Start With Nothing and Get Started on the
Road to Everything**

James Skinner, Roice Krueger, and Mark Victor Hansen

“Starting Poor, Getting Rich” starts by reminding you that you are your greatest asset. There is no limit to how far you can go!

Give this book to anyone you know who is just starting out or who is just starting over!

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Starting Poor, Getting Rich

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NOTE: Ideas That Can Change Your Life™ is a collaboration of three of the world's most amazing authors, speakers, and thinkers. The first person "I" may refer to any of the authors.

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Starting Out

Everyone is born the same: naked, helpless, and ignorant. You start from there. Where you end up is up to you.

You Are Your Greatest Asset

The first principle we want to teach you is that you are your greatest asset.

You have two eyes; would you give up your eye for \$1 million? Would you give up your hearing for \$1 million? How about your sense of ambulation, your ability to walk—would you give that up for \$1 million? How about a hand—would you give that up for \$1 million? The fact is you have millions of dollars of intrinsic resources to you.

The thing I'd like you to understand about wealth is that all the money, bank accounts, and physical possessions that show up in your life are really just a mirror of you. They are a reflection of your ability to

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create value, your ability to help and meet the needs of other people.

What happens if you break the mirror? Nothing, because it is still you. You just walk in front of another mirror and it looks the same again.

You may hear people say that they lost everything. The fact of the matter is you can't actually lose anything. You haven't lost it as long as it is still the same you, with the same ability to create value for other people, to meet the needs of other people, to identify opportunities and things that other people need, and to respond to that.

The same environment will show up again, even better.

You need to understand that the greatest wealth you have, the greatest asset that you have, is yourself: your heart, your mind, and your spirit, with its ability to help, assist, and add value to other people.

As long as you have that, you will always be wealthy.

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You Have Assets and Resources Greater Than the Greatest King

You are in the greatest time in history, with the most leverage and the most asset opportunities.

Look at all the public wealth that has been created that is available to you for free. The richest king in history did not have the road systems that you have. The richest king in history did not have a library that equals our public libraries. We have libraries all over the world that allow you, completely for free, to access the accumulated knowledge and wealth of information and thinking of all mankind, from all cultures. The richest king in history did not know what people on the other side of the ocean were thinking. We can now know that instantly. The richest king in history could not, for a nominal fee, talk to somebody on the other side of the planet; it would take years to get a message back and forth.

What are you doing with those assets?

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There are people who can pick up the telephone and make a million. Some of you know how to pick up the phone and lose a million. It is not the telephone that is the point.

We are saying you have all this eclectic information and the amount of resources is expanding. What you have to do is decide in advance that you are going to be a millionaire, or a multimillionaire.

If you have never written it down, write down first “I am so happy I am becoming a millionaire.”

Your state of mind creates your state of result. The law of increase is the law of life. If you are increasing, you are living more.

So if you are ever feeling scarcity in your life and feel that you do not have the resources you need to become wealthy, look around and identify all the resources that are available to you. Include the resources that you already have and that are already there right in front of you, for free.

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To Be Rich, Cultivate Your Mind First

The next thing you need to know is that all wealth is ultimately cultivated in the mind. We live in time where a simple piece of information and a simple thought is worth far more than the manufacturing processes that go into a product.

Of most products that are sold today 70 percent-plus of the value of the product is the design and the idea of the product.

That is a powerful thought.

Your thoughts are what you become, your thoughts are what you do, and your thoughts are what you create in life. The power of thought is just amazing.

You have to think rich, you have to think wealth, and you have to change your thought patterns to move to higher dimensions of wealth and abundance.

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You deserve to educate yourself, or receive as much education as possible in the environment in which you live.

If you don't know how to read and you are either hearing this or watching this instead of reading it, then you need to find someone who knows how to read and get them to teach you how to read so you have access to things that are only available in written form.

You want to educate your mind so you can create more and more value for other people, because that is where true wealth begins.

If you want to understand anything that you do not understand right now; there is somebody who can teach it to you.

If you are not literate, you need to become literate.

If you do not understand numbers, then you need to get somebody to teach you how to understand numbers,

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because numbers are the language of business and commerce.

If we are rich in our mind, we will always be rich in our environment.

You start from where you are, you stumble forward a little bit, and you find a mastermind partner.

Remember 1 and 1 equals the power of 11. Team with somebody who knows your industry or who has gotten ahead in the part of the world in which you live.

There is always a way to start where you are.

Start small and get tall in business.

There is something we really like to emphasize at this point to people who are starting poor and would like to get rich.

All three of us have been without money.

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We all started working before the age of 12.

We have all managed to move to a different situation.

What you need to do is have hope—you need to know it is possible.

You need to always speak well of the rich.

There are a lot of people who are not wealthy today who speak very poorly of people who are. They say, “Oh, those people, they oppress other people. Those people got there by being dishonest.”

Now, I know many, many wealthy people, and I cannot think of one who got there by being dishonest. So you want to speak well of the wealthy because you want to be wealthy yourself one day.

Think about it. Do you want to speak poorly of something you want to become? That makes no sense.

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We are saying be wealthy in the highest of ways—with dignity, class, style, panache, not just in money.

Every time you see a millionaire, you need to realize they have made a lot of thousandaires and hundredaires.

Every time you see billionaire, they have created a lot of millionaires.

Bill Gates is recorded to have created the most millionaires anywhere just with his stock options.

Remember the dignity, the class, and the style. Being dignified, having class, having style, doesn't have anything to do with how much money you actually have in your pocket. Unless I open up your pocket, I can't see your money. What I can see, hear, and feel is how you speak to me, how you treat me, and how you hold yourself; and I can see the respect you give to yourself. This is where true dignity comes from. So whatever position you are in your life right now, you want to treat yourself with the utmost respect, as a person of great

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value and a person of deserving more and more in your life than what you have in your life right now.

Cultivate dignity, take dignity into your life, see people with dignity, and look for dignity in their lives.

Get Started

Now what you need to get started is very simple.

Get up in the morning. Just get up sometime in the morning. You need to stand up, get dressed, just start walking and do something that helps other people. Look for anything that other people need, that other people would actually like to have done for them. If you do this, if you add value, if you get up every day, start walking and attempt to add value for other people, it is impossible for you to remain poor.

So you ask yourself simple questions like “How do I add value?”

Make it simple. Anything that any other human being needs done or that would be useful for them, start

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doing it for them; it will be impossible for you to remain poor.

Choose a Job That Will Help You Learn

You have to choose a job that is going to let you learn, grow, develop, and fully mature at your best, where there is no limit, no ceiling on you.

In Singapore I was consulting with a group that was putting together an e-bank. They hired some software technicians to come in and assist them. The first question that the software technicians asked was, “What are we going to learn and what is the size of the challenge?” They only joined the organization because it would allow them to grow. They discovered it was something they had never programmed before. They were excited because the challenge meant more to them than the money.

The other thing about choosing your occupation that will help move you from being poor to being rich is to cheerfully do the things that other people do not want to do.

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There are many jobs in every culture in every society that other people don't want to do.

If you are willing to cheerfully do those jobs for other people, they will reward you economically.

This starts to give you the momentum you need to move from a place of lack and scarcity to a place of abundance and having.

One of the best examples is my friend Paul Zane Pilzer. He has an MBA from Wharton and went to work at Citibank, a big U.S. bank. He worked for John Reid, where he did all the grunt work because he was the low man on the totem pole at Citibank. Every night John would leave this miscellaneous work sitting around. Paul said, "Give me that stuff; I'll orchestrate it and organize it." He orchestrated it. Every night he stayed up just to have it ready. He went straight up almost to being president of the organization. And then struck out on his own and made a fortune!"

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Love the Word No!

How many people like to hear the word no? I am a salesman, and I *love* to hear the word no. I know there will eventually be a yes, and that is when I make the money.

I like to do the things that others do not like to do, which is sell.

When you sell, you learn to get used to the word no and you always look for the word yes in life.

If you hear a certain number of no's, you eventually get a yes, and that is when you get your payout.

Learn to do something and do it cheerfully. Enjoy it; turn it into a profession.

Salesmen are some of the most highly paid people in the world.

In the Pits

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Some of the greatest fortunes being made in the world today are being made by the people who are willing to take care of people's garbage.

Garbage is a very big business. Think about it. We are producing faster and faster than we ever have in human history. We are manufacturing more and more than we have ever been able to produce in human history, so there is more and more garbage that is being created. The garbage is becoming increasingly more complicated and voluminous. We have to find ways to get rid of it.

So people are finding ways to take garbage off people's hands and to use it. They are finding ways to take industrial waste from companies, process it, and use it. So there are many, many opportunities to do things that others don't want to do.

Start at the Bottom

If you start in an organization at the bottom, look around the company and find all the things that no one else wants to do. If nobody else wants to take out the

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garbage, take out the garbage; if nobody else wants to clean up the floor or the bathroom, clean the floor and the bathroom.

Here's a great example. I used to work with a man named Mr. Kamata, and Mr. Kamata had a lifetime dream: He wanted to work at Tokyo Disneyland. He applied for a job there but was rejected. He applied again and was rejected. He replied a third time and was rejected again. Then he wrote a letter to Mr. Eisner in the United States and said, "My whole life's dream is to bring dreams to the children of Japan. I want them all to come to Tokyo Disneyland. I really want to work for Tokyo Disneyland. Is there any way you can help me out?" He managed to get an introduction when one of the Disneyland executives came to visit Japan. The executive met Mr. Kamata and totally bought into his passion. He said, "OK, we have a job for you; it is cleaning up the park after everyone has gone home. So what do you say?" So Mr. Kamata said, "I'd love to."

He ended up being the person who cleaned up the park every night for 17 years. He worked all night long,

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every night, cleaning up the park. The crew he was on would go in and wash all of the toilets by hand. Every time there was gum dropped on the ground, they would scrub it off with a toothbrush. You can't use a wire brush because it takes the paint off the ground (they have the whole surface painted to get the optimal color and to reduce glare for the people who come into the park). Every night they would wash the entire park with water. Guests could come in the next morning, sit down on the ground with their children, and literally eat food safely off the ground. This was the pride the crew took in their work.

After 17 years of doing this and taking such pride in the cleanliness of the park, Mr. Kamata was put in charge of the education of every employee of Tokyo Disneyland!

This is how you go from being poor to being rich. After several years of being the trainer of every employee of Tokyo Disneyland, teaching people to be conscientious in their work, to take care of people so well that mothers could bring their children in the

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morning and eat off the ground, Mr. Kamata was recruited by a consulting company to be their vice president in training corporations all over Japan.

Then he decided that was a little too much work and he liked driving sports cars and buying a new sports car every year, so he set up his own consulting company. He now trains major airlines and other service providers in what service is all about because he has been there, done that, and lived it by doing things no one else wanted to do.

He cleaned up the park at night, took out everybody's garbage, washed all the toilets by hand for 17 years, and is now one of the wealthiest people I know.

Let's look at another example.

Dr. Jake Stewart, the first person who ever got a doctorate in the world on renewable energy. He's 26 years old, he's buoyant, he's effervescent, he exudes energy. He took the contract that nobody wanted in

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Dallas to get rid of all the human waste. It is such a cool contract. They wrapped 50 years or so of human waste in 20mil poly. It cost \$35 a barrel to wrap, and they turned it into methane, which is something we can use as gas fuel, and now they are selling it at \$70!

Focus on Building Relationships

As you move along this line from starting poor to getting rich, you want to focus on *building relationships* with people, not networking.

Now, most people think that you need to go out and create a network. The problem with creating a network is that the entire idea of networking is self-serving. You are creating a relationship with that person because you think they have something to give to you, because you can get something from them, instead of just being in relationship with them.

But when you go out and create relationships, whether you are in a chamber of commerce meeting, or you just happen to meet someone in a hotel lobby, or you bump into somebody on the street, or you are at the

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sports club and meet the person working out next to you, you want to focus on nothing more than being their friend.

There are great people who come into your life and they can help you do marvelous things, but the relationships can't be just self-serving.

As a young college student, I was in a classroom in Hawaii watching Steven Covey teaching there on his sabbatical. I had read some of Steven's literature and revered him because I knew he was a quality human being. I thought, "Wow, wouldn't it be wonderful to work with a man like that someday?" And then I said to myself, "That'll never happen.

Years later a friend of mine came to me, and he said, "Roice, I am going to help Steven Covey make his business. I am going to rent the office that is right next door to Steven Covey, and I am going to go in there every day and say, 'How can I help you?'"

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What happened eventually was they gave my friend a job. The relationship that I had with my friend helped me to get a job with Steven Covey as well. It was not because I purposefully networked with him.

It's not about thinking, "I wonder if that person can make me a millionaire? I think I will get to know her and she can make some money for me." That might be a little over the top; but all the same, we have to look at our motives.

What is the motive you have in a relationship? That will predict the results you get out of it.

If the motive is good, sincere, for the benefit of the relationship, and for the other person's betterment, it will come back to you.

If it is for manipulation or just your gain, be very careful. You might get a little bit out of the relationship, but it's not going to work for you in the long term.

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One more thing. When you look at your relationships, look at them “mathematically”: Ask, “Does this person add to me, do they multiply me, or do they subtract me and divide me? Do they make me less?” Do they ever say, “You’re no good, you’re not going anywhere, you can’t cut it, who do you think you are?” Those are demeaning relationships.

You want to spend time in the relationships that add or multiply.

Let me just add this: *You want to develop a zero-abuse policy in your life.* If anybody is abusing you, end that relationship immediately. You need to have enough respect and value for yourself that you accept no abuse from any other person, verbal or mental or physical.

Don’t let toxic people into your life.

I tell people this: It’s like you’ve moved into your dream home, which is your life. You are sitting there enjoying your life, and you see this garbage truck come up to your dream home, and it starts dumping garbage

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out on your front lawn. What would you do? You'd go get them out of there. Why do you let some people into your life that just dump garbage into it?

Ask and Ye Shall Receive

With that, I would like to move on to another skill that is very important as you move up the staircase or down the road to where it is you want to go.

You need to be willing to ask for what it is that you want.

That can be very difficult or challenging when you start out because you so much want the job, or you so much want the meal, that you may feel it is inappropriate to ask for the job or meal.

There is a way that you can do it that will always be accepted and that other people will be open to. You can say, "You know, you have offered me \$5 an hour; what I really want and need for my job is \$10 an hour. Can you tell me how I can do that?"

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Be willing to ask for what you want, while asking for the help that you need to get there.

I was in an organization that was struggling to sell a program. We had a high price tag, and no one had succeeded in selling this product yet.

I was sitting in front of this client, they looked like they were going to buy it, and they said, “Yeah, I think we will buy that.” Something came into my mind, and I thought *Wouldn't it be wonderful if I could get the check right now?* but also, *Oh no, he'd never give me the check.*

But I decided, *I'm going to ask for it.* And I said, “Would it be possible for your accounting department to cut that check right now for us?”

He said, “Sure, we'll take care of it right away.” I walked out of there with one of the largest checks I'd ever seen for making a single sale.

All you have to do is ask for the money.

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We wrote a whole book called *The Aladdin Factor: How to Ask for and Get Everything You Want*. The point here that you need to know is that 50 percent of the time that you ask for a raise or a promotion, you'll get it. Our research showed 50 percent. That alone should give you the courage to ask.

Ask for Advice

As you start on your journey, you may not be familiar with all the things you need to know about money. So you want to ask advice on money matters from people who are familiar with the use and acquisition of money.

You *need* to ask advice.

If you are thinking of taking out a loan, you should go and get advice from somebody who is familiar with banking and loans and can guide you as to whether or not the transaction that you are entering into is appropriate for you.

When you are signing a contract for a job, you will want to get advice and ask, "I am going into this job; is

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this really a direction that is going to take me where I want to go?”

The more advice you seek, the wealthier you will become.

My good friend Robert Kiyosaki wrote a book called *Rich Dad Poor Dad*, and one of the principles in the book that very few people notice is that once a month his rich dad invited into his home his accountant, his banker, his lawyer, and the person who was selling him insurance: four people who were very familiar with money matters.

He asked their advice on how he could improve his financial situation in the coming month.

That is a very powerful process. Robert's rich dad became rich because he had this habit of asking for advice in money matters.

Ask Questions

When you have a challenge, when you have a problem, become curious and pursue the answer.

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If you don't know the answer, somebody else does, somewhere. Ask, "Who are they? Where can I find them?" Then go find them. You will find people who will be very willing to give you advice on all sorts of matters if you have a curious mind or the inquiring mind to find them.

See, everybody who knows the answer wants to let the whole world know that they know the answer. Everyone wants to feel important: *I know the answer to your problem.*

I remember we were going to conduct a rather large event in Tokyo. One part of the event required that a very large bonfire be lit in the parking lot of the Tokyo Dome. Now the challenge with that is the material that covers the dome structure is very flammable. And the fire marshal had been extremely concerned about this from day one of construction. If that material ever burned off, it would take several months to be replaced. All the events that are scheduled in the Tokyo Dome during that time would have to be canceled, and the

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economic loss would be absolutely devastating to the local community.

When they built a hotel next door and were putting restaurants in, the fire marshal instructed that they could not use gas inside the hotel; they had to use electricity, because they were concerned about the Dome next door.

Now we were saying, “We want to build this big bonfire as part of our event out in the parking lot.”

Whenever someone wants to do something to take it to the next level, the tendency is for the guy in charge to respond that it is impossible; it has never been done before.

So we went to the Tokyo Dome Corporation, and we told them we would like to build a bonfire in your parking lot. They said it was impossible.

We said, “Well, then that sounds like a really good reason to do it.”

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They were taken aback. So they replied, “Well even if we were up for it, the fire marshal would never agree.” And we said, “Oh, they will agree, don’t worry about it.”

They said, “It will never happen; they wouldn’t even let us put gas burners in our restaurant.” We said “Don’t worry about it, they will give us permission.”

We went to the local fire marshal, and we said this: “We want to hold this event, and we want to build this bonfire.”—*The bonfire translates into whatever you are trying to make in your life right now: I’m trying to make \$1 million. I’m trying to get a new job. Anything that seems wildly challenging is like you are trying to build a bonfire in a place where it has never been done before. Right? Now here’s the part I especially want you to remember*—So we say, “We want to build this bonfire, and we figure you are the only person on the planet who can pull this off.”

Now, in order to say no, he has to admit that he is powerless.

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He was not about to admit that he was powerless.

So he said, “You are going to need to put fire extinguishers here, pull a fire hose here, station people here to make sure there are no cars in the parking lot, because cars have gas in them and that is a big problem for us. If you are willing to do this, this and this, then, yeah, it will be okay.”

If you want to get rich, if you want to make \$1 million, if you want a new job, there are going to be some things you are going to have to do, some hurdles you are going to have to jump through. But there is always a way to make it happen if you are willing to ask a better question.

We are the only people who have ever lit a fire within 500 meters of the Tokyo Dome.

Avoid Personal Debt

When you are burdened with debt, what you are doing is placing yourself in bondage to someone else. You are giving away your freedom.

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Why put yourself in bondage?

The only times when you might want to consider personal debt as a possible option are:

1. Acquisition of education. Education is that which makes you rich. So if you need to borrow money to get an education, you may want to consider it. The thing you really want to consider first is how to work and make money while you are getting an education, so that you pay for your education directly.
2. Acquisition of transportation to get you to your next money-making opportunity. If you need a vehicle to commute to your work, you now have a job lined up and you need the vehicle to get back and forth, then taking on some debt might be appropriate.
3. Acquisition of a place for your family to reside. Look at where the family resides as a potential investment.

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Buy only the amount of transportation that you need or require at that stage of your life. Be very careful with that. And with your education, there are so many ways of having your education paid for you that you can avoid a majority of your debt. I put myself through college, my wife and I worked, and we had zero debt. You can do it if you put your mind to it.

The goal here is to be debt free. This will allow you to be stress free, so you can be set free.

Again, the principle is that when you are earning money, you want to save 10 percent so you have a nest egg. The hardest dollar to save is going to be the first one. If you can only save one cent out of that dollar, great; start there.

The principle is to get started and then **stay debt free so you are stress free and then set free.**

You know to stay free of debt; you know to find a job where you can learn. You are moving forward along the path of being poor to being rich. Now there are two

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things you need to know about success. This is the first thing: If what you are doing is not working, you need to let go and move on.

To Succeed Faster, Fail Faster

You need to ask yourself, **“Will what I am doing now move me in the direction of where I am going?”** If the answer is no, you need to be willing to let go and move on and get on a path that will take you where you want to go.

To succeed you need to fail faster. Every “failure” is actually a learning experience. In order to succeed, we need wisdom, and wisdom is the result of experience, and experience is the result of failure. That is from my good friend Tony Robbins; it is a brilliant thought.

Don't become discouraged by the things that you do that do not work; just realize that those are learning experiences, steps along the path to your ultimate success.

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When I started my first business at 25, all I had was \$140 in my pocket. I needed this \$140 to survive the rest of the month, pay any bills that I had, none of which were about to be paid, and to start my own business. The first concept I had was not very good, and it was not that well received in the market; we never made any money. We ran it for three years, we stayed up late nights, and my electricity was turned off time and time again. My phones were turned off more times than I can count. There was even a court order to have the water in my apartment turned off. Now where we lived, you had to be in really bad shape before they would turn off your water. That means we've never seen a payment and we don't anticipate we are going to get one. The experience of running that company, even though that company did not succeed, provided the impetus for running the next one, which is where I made my first million.

Don't be afraid of failure. Be willing to try something; see if it works. If it doesn't, you move on from there.

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The greatest thing my mother ever taught me, and I want you to make this your incantation whenever you are struggling, is “Life goes on.”

We had problems in our home: My father went through a bankruptcy. We had to leave our house because we were being chased by the mafia; they threatened to kill the children, which was me, and we had to flee in the middle of the night. The next day we were living in a completely different place, sharing rooms. We grew up in extremely difficult financial circumstances; and whenever these bad things would happen, my mom would just say to me, “Life goes on. We can learn from this, we’ll grow, we’ll develop, and eventually we will end up where we want to be.”

I think it is that faith that sustained me through the entire journey.

Associate with People Who Are Moving Forward

Look for other people who are moving forward and associate with them. Especially look for people who are

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moving forward in the financial dimension of their lives, whatever that means in the community where you live.

You can hook on to them and you can ride along.

Just a week or so ago, I was diving along a beautiful coral reef, and there were these giant mantas, about 4½ meters across, if you can imagine that. These were huge, huge animals. Now whenever there is a huge animal in your community or your company or your school, they create many, many opportunities. For every giant manta, and there were seven where we were diving, there would be three, four, or five fish that would swim along under them, collecting food from the bottom of the manta. Think about that.

If you are not a big fish yet, find a big fish; whatever they eat, they spill, and you catch the little bites here and the little bites there. It works very, very well.

You can go to a millionaire and ask them this question: “Is there any business that you would like to do that you don’t have the time to do and that you

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could coach me on? I'll give you 95 percent of the profit, because if I see how to make a million once, it will open my eyes and I can make millions and millions." Most millionaires will help you do that.

We all have more projects floating around in our minds than we could ever carry out by ourselves.

Equity

Think about this: Get equity in all of its different forms. Equity is what? It is the value that is created, the excess that you own.

Let's make it simpler. Equity is ownership. So when you are trying to move up the ladder from being poor to being rich, you want to get ownership and hold on as tightly as you can.

It can be ownership of a business.

A company.

Real estate.

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Land.

A farm.

Your home.

A commercial building.

Stocks, investments.

Intellectual property.

You want to get an ownership position in whatever it is you are building and creating.

You have to get it mentally first. Write down how much you would like to own. If you'd like to own \$1 million or \$100 million, write it down right now.

When you actually own the real estate, it ends up being a stack of papers with numbers inside a portfolio. I have real estate holdings around the world, and it all

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boils down to a piece of paper and a number. All the different stock companies end up being a number, right? As for your portfolios, your intellectual properties, decide you are going to create intellectual property; your subconscious will figure out how to do it.

The simplest book ever, which one of my students Cindy Cache wrote is a book called *What Men Know about Women*—you open it up and it is blank. Cindy sells it for \$10 as a gag gift in bridal stores; it brings in \$4 million a year.

It is a great equity to have.

Remember that when you are the owner, no one can ever fire you.

I just got a book by Felix Dennis: *How to Be Rich*. The biggest chapter for him, and he told me the chapter before I read it, is “Ownership, Ownership, Ownership.” Felix Dennis owns computer magazines in London and in New York. He had three of his employees come in when he was young and growing

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and say, “We are going to collapse you. You are going to give us some stock in this business, or we are not going to be at work tomorrow.”

We are going to be your worst competitor.

He said, “Good. You are not going to be at work tomorrow.”

The 2 percent equity they wanted was later worth \$80 million per percent.

Think equity. Get equity and get ownership.

Be Grateful for Everything

This is one way in which you can be rich, because once you are grateful for something, it creates the wealth of the heart.

You just must be grateful for everything. And give thanks to people.

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There is nothing greater in this world than a grateful heart. Be grateful for everything.

Remember, nobody owes you.

If you go to people to ask them for advice, they don't owe you the advice. It is a gift that they can give to you. If they are gracious enough to give you that gift, express your gratitude. Say, "Thank you for giving me that advice." If they decline to give it to you, say, "Thank you for listening to my request."

The more you do this, the more likely it is that everything you want will flow into your life naturally and without effort, because the universe loves to give where gratitude is given.

You can start poor and grow rich.

We did, and we have seen countless others do so.

We know you will too!

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With best wishes,

James Skinner, Roice Krueger, Mark Victor Hansen

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