

# WEALTH

## THE MOST UNSELFISH PROCESS

*How to Get It All by  
Giving It All Away!*



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# Wealth, the Most Unselfish Process

**How to Get It All by Giving It All Away!**

Mark Victor Hansen, James Skinner, and Roice Krueger

**“Wealth, the Most Unselfish Process” is about giving your way to billions. It is about the true nature of wealth as known by only a very few.**

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### The Authors

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**JAMES SKINNER** is the founder of two global financial groups that manage billions of dollars of assets. He is also recognized as one of the world's foremost business thinkers and appears regularly on Japanese television.

**ROICE KRUEGER** co-founded Franklin Covey, the world's largest training company, and has supervised consulting projects for 80 percent of the Fortune 500.

**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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## **Wealth, the Most Unselfish Process**

### **What Billionaires Know**

Would you like to learn how to become a billionaire?

On a recent trip to China, I spent much of my time preparing for several lectures I was to give over the course of ten days.

One night around ten my clients said to me, “Mark, tomorrow we want you to talk about billionaire traits.” I thought, “Billionaire traits? How am I going to do a three-hour lecture on billionaire traits?”

Motivated by this question, I was up at four the next morning writing down my thoughts.

These thoughts turned into the best three-hour lecture on billionaire traits in the history of the world!

### **What Would You Do with \$1 Billion?**

You are not the first person who has asked how to become a billionaire.

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We now have 2,000 billionaires on the planet, although only something like 500 of them will admit it.

If you were a billionaire, what would you do with all that money?

These are some of the answers I have heard:

“I’d be comfortable and secure with all my basic needs met, so I could focus on peace in religion and in cultures across the world. All the while I’d have beautiful houses across the world to stay in.”

“I want to be a philanthropist. I want to give away my money.”

“I want to teach others how to be billionaires, contribute to society, help eliminate poverty, and save the environment.”

“I would like to provide housing for the poor.”

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This is what I have discovered when talking to people about what they would do with a billion dollars; I have never heard anyone say anything selfish.

The thoughts of those who want to have this level of wealth are all noble, empowering and uplifting.

I too believe that a billion dollars is such a large amount of money that you could not use it all for yourself.

## Assets and Liabilities

The thing you need to understand about becoming truly wealthy is that to be a millionaire or billionaire or any kind of “aire” means that you have, at any given time, a certain level of assets.

Robert Kiyosaki, author of *Rich Dad, Poor Dad*, defines *asset* as “something that creates an income stream.”

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A liability on the other hand is what we like to call an alligator. An alligator is something that eats up your cash flow.

For example, if you have an office building, is that an asset or a liability?

My father was in the real estate business. On one occasion he sold a building to someone, and after the closing the man said he could not pay my father a commission.

My father replied, “What do you mean? I just sold you a building.” The man said that he had no money because he had spent it all on the building itself. However, to make up for the loss, he stated, “What I can do is give you a building.”

In the end my father agreed, which ruined his finances for 20 years because all the money that was generated went to maintaining this terrible building that never had any tenants.

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This is a true story. It was the bane of our life until we finally managed to get rid of it a few years ago.

Again, that is what we call an alligator. The alligator thrives on eating your cash flow.

**Assets give you cash flow. Liabilities are alligators that eat your cash flow.**

So, the question I have is this: What makes something an asset, and what makes it a liability?

A building for some people could be a great asset. Certain buildings are overflowing with cash day after day while the owners sit in the Bahamas and sail their yachts. Another person gets a building and it just eats cash all day long. So what is the fundamental difference?

Let's look at another scenario we can all relate to.

How many of you have automobiles? Do you view your automobile as an asset or a liability? Most see it as a liability. That's interesting. That is one of the reasons I

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never bought a car until the age of 35, after I had already become a millionaire. Today, I don't own a car; I use a bicycle instead.

But could your car be an asset? Think of the same car you have now, same manufacturer and model, same package of options. It's not the car that puts it in one category or another. So what is the difference?

It is all in how you use it.

What is the key distinction in its use that will turn a liability into an asset? Is it cash flow? No. Cash flow is the *result* of the distinction we want to teach you here. Saving money so you can buy more cars that become liabilities doesn't help either.

So what do you have to do with a car to turn it into an asset?

It has to be put to use for the benefit of other people!

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Any asset that you hold for yourself alone immediately becomes a liability—I will tell you now that you won't find this definition in any other book.

**Anything that you hold for yourself alone  
becomes a liability!**

This is why we share our knowledge. Knowledge can also be categorized as a liability if it just sits there and uses up your brain space until you share it with someone else.

Many people believe that the path to becoming wealthy is a selfish process. How many of you have heard comments like that or even have had the thought yourself?

It's simply not true.

## Wealth Building Is Unselfish

The process of becoming wealthy is the least-selfish process.

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Whenever you hold something for yourself, it immediately becomes a liability and starts sucking your cash out.

When you start opening it up for other people to use, it becomes an asset.

You need to start thinking about ways to make everything you are, have, or own available to other people.

Now, if you want this asset to become an even bigger asset, you have to share it with more people in more impactful ways.

For example, if you're a taxi driver, is your car an asset or a liability? It is an asset, because it is generating cash all day long.

Why is this the case?

Because you make it available to anybody and everybody who wants a ride.

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If you have artwork, are those pieces assets or liabilities? It all depends on whether or not you let other people see them. If you have artwork in a little room in your basement that nobody knows about, then you're poor. If you have a touring gallery, then you're rich.

Now, is this a spiritual concept or isn't it?

In the Christian belief, when the Master was washing the feet of His disciples, He said, "The greatest among you is the servant of all."

If you are a servant of all, then you must realize you are an asset. You are using your talents, abilities, assets, and income streams for other people.

What about your house? Is your house an asset or a liability? A liability? You, and only you, have the power to change that.

If you open up your house to other people, it immediately becomes an asset. I find it interesting that

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one of the things that helped build my relationship with Mark was him coming over to my house to view my art collections. Open your doors and let people see your wonderful artwork and stay in your beautiful home.

At the time I wrote this book, the Japanese licensees who will translate the content of these books into the Japanese language were staying at my house. So at that moment my house was an asset because it was building my future income.

My wife and I decided to build a cabin up in the mountains where our children and grandchildren could come. It has also been used for many different types of gatherings.

Think about that for a minute. If you invite a Board of Directors up to your cabin, is money going out to pay for your boardrooms and meeting? No. It is generating cash.

My daughter recently invited a church group to visit our cabin. We ended up having 17 young women come

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stay with us. During that week the cabin was an asset, not a liability. And it was fun and enjoyable to have them in our home.

Our builder and his friends came over and enjoyed our home as well. It's an asset to me because he will build another home for me; and, if all goes well, it will cost less than the first one.

### Cash Flow

What you need to understand is that you don't always need to know how the cash flow is generated.

What you do is immediately and unselfishly open up your assets for the use and benefit of the most people possible, and then the opportunities and the cash flow streams will come to you naturally.

It's a mindset.

Wealth is a mindset.

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Once you have the state of mind that says everything that I have I can give away at any time and I am giving it away all the time, it will naturally create a vacuum effect.

There were debates for hundreds of years whether or not a vacuum could actually exist in nature at all, and the rule is that whenever anything empties out, it immediately fills up again.

So the more that you try to give away, the more space you create for things to flow into.

Nature, or the universe for that matter, wants the benefit of these things to go to the most people. It creates these effects where they are going to benefit the most people.

To validate this principle, look at the wealthiest people in human history. Where did the wealth flow to?

It flowed to Rockefeller, who did what with all his wealth before he died? He gave it away.

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It flowed to Carnegie, who also did what with all his wealth? He gave it away.

It is flowing to Bill Gates, who is doing what with all his wealth? Giving it away.

It is flowing to Warren Buffet, who is doing what with all his wealth? Giving it away.

Notice the pattern here. May I also point out that

Warren Buffet decided to be not just a giver but also what we call an effective giver. And, as an effective giver, where did he look? He looked around for the right person who gets results from his money, and he said, “Look at my friend, Bill Gates. I play bridge with him but I don’t invest in his technology because I don’t understand it, but I will give him all my \$38 billion under two provisos. Number one: He and Melinda Gates have to orchestrate the use of that money themselves. Number two: They have to use it in the year I give it.”

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When someone gives you \$38 billion to spend in one year, isn't that a lot to figure out how to contribute? How good is Bill Gates doing about effective giving?

Well, here is Bill Gates with 250 people compared to the UN's 19,000 people with exactly the same budget. Which one is getting the better result? Easy. Bill Gates is.

## Our Minds Are Assets

Recently we took a group of people from my Inner Circle to Greece and Turkey, along with one of the smartest anthropological archaeologists on the planet, Dr. Jean Houston.

Along with her many scholarly and philosophical pursuits, Jean works with the United Nations Development Program to train leaders in developing countries. One of her primary focuses today is Social Artistry, "the art of enhancing human capacities in the light of social complexity," which is accomplished by "all of us together co-creating the human and social

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changes needed to make a better world.”

([www.jeanhouston.org/socialartistry\\_whatitis.cfm](http://www.jeanhouston.org/socialartistry_whatitis.cfm))

There are very few of us who are using our minds in such a way, as assets.

In our own case, the three of us—Mark, James, and Roice—are deploying a billion books.

Show me anyone else who is even attempting to do the same thing. Somebody might attempt it; and if so, we are most likely going to bump into them. If and when we do, it will be really fast because the world is relatively small.

The Universe wants us to create software for the planet; so that's what our goal is.

Are we creating an asset with you, or creating a liability? An asset. Is the asset growing? If it grows in your mind, does that make you richer or poorer? It makes you richer.

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### Share and Your Wealth Grows

The thing that you need to understand, the operating principle, is that you need to share everything that you have so it grows.

When you give it away, it multiplies.

It doesn't just grow into one large asset; it multiplies.

When you give your assets away, do you want to give them away slowly or quickly? The more quickly you give, the better. You need to start focusing on the acceleration of your value of giving. This is because the value of giving is the only thing that creates wealth in the world.

Some people think that wealth is a zero-sum game.

A zero-sum game means that if I give something away, you now have that something and I am left with nothing. Then, if you give it to another person, he now has something and we are both left with nothing. Some people think that the economy works that way.

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However, when we talk about increasing our wealth, we call that *making money* (in the English language anyway).

We go to work to *make* money. Isn't that an interesting phrase: to *make* money?

“Make” means to create where there wasn't any before.

We are *making* money.

Let me explain to you how that works.

If I go to you and say that I have \$1 million in my bank account, how much wealth do I have? I have \$1 million, right? I put it on my personal balance sheet. Assets: \$1 million cash; Liabilities: \$0 cash.

I go to my good friend who is a carpenter and say, “Please make a house for me.” Currently, his balance

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sheet says: \$0 assets and \$0 liabilities. He then agrees to build the house for me.

Why does he go to work? He works to *make* money. He wants to *give* me the house that he built, and in return I will *give* him \$1 million.

Now on the balance sheets I have Assets: \$1 million house. My friend the carpenter has Assets: \$1 million cash. What happened to the amount of wealth in the world? It doubled.

This is critical.

Not only does he make money for his work, but he has to pay the general contractor, painter, carpenter, bricklayer, and so on. Guess what happens?

All those people take the divided dollars and they go shopping. In order for them to shop, someone else has to go to work to *make money*.

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The amount of wealth in the world spirals upward the faster we give it away. It is called circulating. If you spend your earnings on liabilities, the money is gone, but if you circulate it, the money multiplies.

### Everyone Has Something to Offer

I had a science teacher in the fourth grade who really hammered us with one idea: “There is no away to throw it.”

No matter where you throw something, it is always there. Money in the economy (with certain exceptions of things the government does with it) never disappears.

All of you have something to offer.

It doesn't matter what your skill may be. It could be shoe shining. Actually, a shoe shiner isn't that bad an occupation because there are a limited number of people doing it. You could make good money. One of my cousins has 20 shoe shiners working for her at the airport. She generally makes \$370,000 net, which is more than some CEOs. She is also nice to her customers. If

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someone comes in frowning, she flips their attitude right over. She was at a seminar and said, “What is the happiest vacation you’ve ever had, Roy?” The man’s attitude immediately changed from grumpy and mad to happy with just one question.

This is important to understand: Everyone has something to offer.

The question you need to ask yourself that will accelerate the “pull” process of making money and becoming a billionaire is “How easy is it for them to get what I have?”

Most people are holding on too tight.

“It’s my TV, and I am not going to let you watch it.” How boring is that? Don’t you want everyone to come over to your house for home theater parties?

“It’s my car, and you can’t ride in it.” You want everybody in your car when you aren’t using it.

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I have a friend whose name is Johnny, a really interesting character. He decided he wanted to buy a Rolls-Royce. The only problem with buying a Rolls-Royce is it becomes a liability. You have to pay for maintenance, and so forth. He also realized that he was traveling a lot. His solution was to hire a chauffeur; and whenever he's not in Tokyo, he leaves the car to other people. They rent his Rolls-Royce and his chauffeur. By buying a Rolls-Royce he created more jobs. Now everyone else who can't afford to have a Rolls-Royce full-time but who would enjoy riding in it sometimes can use one.

You see how beautiful this whole process is when you get into this mindset.

So, is he rich or poor? He's rich because of his mindset: "I don't need to have it just for me."

This concept is the same thing that we are doing with a jet. We are going to buy the jet for our use when needed; but when we aren't using the jet, we are going to rent it out. We still have priority to use the jet,

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however; then if anybody else wants to rent it out, they can. It will be taken care of, and it will be a profit center.

Does anybody know the German word for hotel? It is *gasthaus*; a house that allows guests. That is where the whole idea of hotels came from. Somebody had a house with extra rooms and said, “I’ll accept guests.” Your house ceases to be a liability and becomes an asset when used in the same way.

The mindset is to *share everything that you have and everything close to you*.

Sharing means having more.

Let me give you a quick summary: You cannot give wealth away because it always comes back to you. So my advice is to start giving!

## Give Your Way to Billions

Remember to give your way to billions.

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You asked the question “How do I become a billionaire?” We just shared the answer with you. It is all based on assets and liabilities. Give yourself. Don’t squander it on yourself. When you’re squandering it, you’re making less in the world. Give it away!

One of the books I wrote while we were in the Maldives is called *You Can Give Away a Billion Dollars*. Paul J. Meyer and I wrote a book called *Chicken Soup for the Golden Soul*. I was sitting with Paul at lunch when he showed me his personal diary. One of the goals he had written down was to give away a billion of his own dollars during his lifetime. I too wrote that down, and then I wrote the book on how to accomplish this goal. In order to give away \$1 billion you have to create \$1 billion. Or, you have to make \$10 billion, and pay your tithe of \$1 billion. You can also reverse tithe by creating \$1 billion 100 million and then tithing back the \$1 billion and keeping the \$100 million.

It doesn’t matter as long it’s all about giving. Think BIG and give BIG. When we share unselfishly, it comes back full circle.

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With best wishes,

Mark Victor Hansen, James Skinner, Roice Krueger

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