

THE
RICH DAD POOR DAD
LETTER

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THE RECESSION-PROOF
PORTFOLIO

Five Assets That Never
Go Out of Style



PARADIGM
PRESS



THE **RICH DAD** POOR DAD LETTER

The Recession-Proof Portfolio: 5 Assets that Never Go Out of Style

First, a lesson on protection...

I am generally known for teaching people how to invest and how to make money. But there's another aspect that's just as important but almost always ignored. How to keep the money you've made.

I've tried to bring this into the limelight since the beginning. Chapter four of *Rich Dad Poor Dad* talks about this. And every time I speak on stage, I talk about this — **but it never seems to connect with my audience and readers.**

However, I'm confident that it will connect with you. People who read newsletters tend to be more educated and tend to have more money than readers of books. For that reason, I'm going to share with you how you can keep your money, because there is no point in making money if you aren't going to keep it.

I am also — for the first time ever — going to explain my strategy called "The 5 G's," in detail.

In *Rich Dad Poor Dad*, I discuss two ways to keep your money. They are:

- Pay less in taxes... legally
- Create corporations and legal entities, and have those entities own everything

I'll go over those in more detail, but one thing I want to talk about is how to keep hold of money even when the world crashes and burns.

What makes the lessons in *Rich Dad Poor Dad* great is they not only teach you how to keep the money you've worked so hard for, but also that by keeping your money, you have more capital to make more investments. When you learn how to make your money work for you through owning businesses and investments, AND you learn how to keep more of the money, then you get wealth that accumulates even faster.

I'll cover those lessons first, but then I'm going to teach you a very different strategy for keeping your wealth.

The 5 G's are not an investment strategy, they're a survival strategy. It's important to understand the difference.

The strategies in *Rich Dad Poor Dad* help you keep your money and help you make more money. The 5 G's are strategies to plan for now and have ready when the apocalypse happens.

Using History to Understand the Future

When I studied the history of taxes, I gained an interesting perspective. The passage of taxes was only possible because the masses believed in the Robin Hood theory of economics: take from the rich and give to everyone else. The problem was that the government's appetite for money was so great that taxes soon needed to be levied on the middle class, and from there it kept trickling down.

However, the rich saw an opportunity. They don't play by the same set of rules as everyone else.

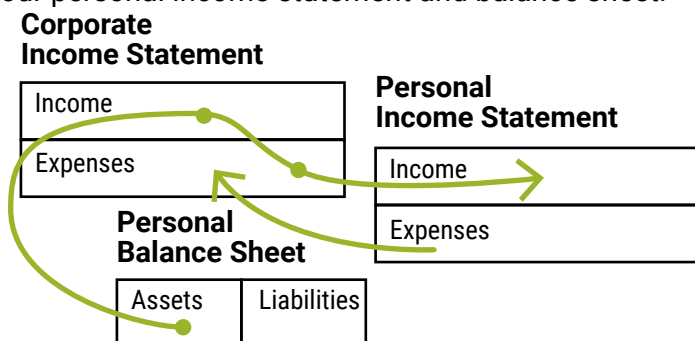
They knew the one word you need to keep all the money you make...

"Corporations"

The rich knew about corporations, which became popular in the days of sailing ships. The rich created the corporation as a vehicle

to limit their risk to the assets of each voyage. The rich put their money into a corporation to finance the voyage. The corporation would then hire a crew to sail to the New World to look for treasure. If the ship was lost, the crew lost their lives, but the loss to the rich would be limited only to the money they invested for that particular voyage.

The diagram below shows how the corporate structure sits outside your personal income statement and balance sheet.



It's the knowledge of the legal corporate structure that really gives the rich a vast advantage over the poor and the middle class.

I write this so you realize why the philosophy of the capitalist made more financial sense to me. In my studies, it seemed that the socialists ultimately penalized themselves due to their lack of financial education. No matter what the "take-from-the-rich" crowd came up with, the rich always found a loophole to outsmart them. That's how taxes were eventually levied on the middle class. The rich outsmarted the intellectuals because they understood the power of money.

True capitalists used their financial knowledge to simply find an escape. They headed back to the protection of a corporation. But what many people who have never formed a corporation don't know is that a corporation is not really a *thing*. A corporation is merely a file folder with some legal documents in it, sitting in some attorney's office and registered with a state government agency. It's not a big building or a factory or a group of people.

A corporation is merely a legal document that creates a legal body without a soul. Using it, the wealth of the rich was once

again protected. It was popular because the income-tax rate of a corporation is less than the individual income-tax rates. In addition, certain expenses could be paid by a corporation with pre-tax dollars.

The Tax Code of the United States also allows other ways to reduce taxes. Most of these vehicles are available to anyone, but it's the rich who find them because they are minding their own business. For example, "1031" is jargon for Section 1031 of the Internal Revenue Code. The clause allows a seller to delay paying taxes on a piece of real estate sold for a capital gain when exchanged for a more expensive piece of real estate. Real estate is one investment vehicle that has a great tax advantage. As long as you keep trading up in value, you will not be taxed on the gains until you liquidate. People who don't take advantage of these legal tax savings are missing a great opportunity to build their asset columns.

A corporation wrapped around the technical skills of accounting, investing, and markets can contribute to explosive growth. A person who understands the tax advantages and protections provided by a corporation can get rich so much faster than someone who is an employee or a small-business sole proprietor. It's like the difference between walking and flying — profound when it comes to long-term wealth.

A corporation can do many things that an employee cannot, like pay expenses before paying taxes. The tax benefits constitute another exciting area of expertise. Employees earn and get taxed, and they try to live on what is left. A corporation earns, spends everything it can, and is taxed on anything that is left. It's one of the biggest legal tax loopholes that the rich use. They're easy to set up and they're not expensive if you own investments that are producing good cashflow. For example, by owning your own corporation, your vacations can be board meetings in Hawaii. Car payments, insurance, repairs, and health-club memberships are company expenses. Most restaurant meals are partial expenses, and on and on. But it's done legally with pre-tax dollars.

The Truth About Taxes

Taxes are not fair. Those with financial education can earn more

and pay less, even zero taxes, on millions in earnings. Financial knowledge on taxes is an unfair advantage.

So, what do you have to do to earn more money and pay less in taxes?

First understand these simple tax basics. Don't try to make them fair. Just understand these three simple rules:

1. The harder *you work for money*, the more you pay in taxes.
2. The harder *your money works for you*, the less you pay in taxes.
3. The harder *other people's money works for you*, you pay even less in taxes.

You may even pay nothing, zero, zip, nada in taxes. Obviously, this takes the highest levels of financial education. This is a level of education my rich dad inspired me to attain. And it takes a team of smart people working with you to achieve it.

Many people think taxes are punitive, and for most people they are—simply because most people work for money.

Taxes are also incentives, government-stimulus programs, to encourage people to do what the government wants done. If you do what the government wants, you can earn a lot of money and pay less or even zero in taxes.

The problem is that most people are trained, just as Pavlov trained his dogs, to do what they're told without thinking, namely to *go to school and get a job*. Hence, most people spend their lives working for money and paying more and more taxes.

Simply put, taxes are not fair. For those with the highest financial education, the more they make, the less they pay in taxes, legally, but only if they do what the government wants them to do.

For most people, taxes make them poorer. Again, they are trained

to *send their money to the government*. For a few, taxes make them rich, some very rich. They know how to have *the government send money to them*.

Again, it's about *cash flow*, the most important words in the world of money.

Business Owners with Corporations

1. Earn
2. Spend
3. Pay Taxes

Employees Who Work for Corporations

1. Earn
2. Pay Taxes
3. Spend

Protection From Lawsuits

For centuries, the wealthy have used legal entities such as corporations. You could say it all started when the English Crown started granting charters in the 1500s. Only those with money were able to invest with minimal risk, and because of it, the economy thrived.

But over time, government officials acknowledged that limited-liability entities deserved equal protection and treatment when compared to corporations. They also noticed that as they expanded rights of entities, the tax revenues they received increased, which I'm sure helped influence their decisions.

Today, we have states that actually implement risk-protection laws. But they come with a fee, of course.

It's no surprise that the fees collected generate huge sums of money for each one of its treasuries. But ironically, while there are good

entity choices to choose from, the government has created some bad ones and conveniently does not tell you which ones to use or avoid. And of course, there is no warning, no teaching, so it's up to you to do the research and make the right decision.

These bad entities include sole proprietorships and general partnerships.

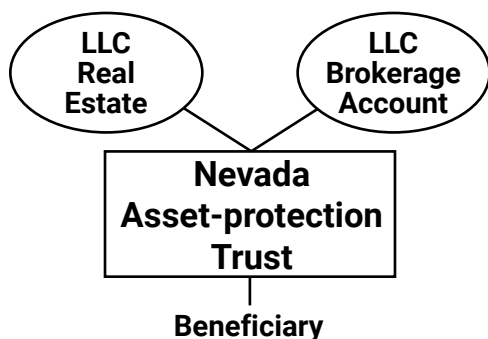
There is no protection from claims, which basically means no risk management.

You can enter into one of these entities and lose all of your wealth.

The rich learned this early on and avoid these like the plague. Don't let anyone tell you that these are "safe" and efficient options if you're looking to start a business. In fact, ditch them and run. Find someone who actually knows the risks and rewards of all entities so they can be prepared to protect you and your assets. My asset protection advisor is attorney Garrett Sutton. He knows the ins and outs of the law to keep my money safe.

A great example of a solid asset-protection trust is the state of Nevada. If you have assets that have been in a trust for over two years, they can't be touched. Creditors can't legally come after them, even with a court order or axes and pitchforks.

Below is an example of this:



As you can see, the trust creates a huge barrier that protects you from creditors. And it's legal.

People seem to think that setting up an entity like this is shady. But just like I said earlier, the government encourages asset protection. Like you've learned, the rich have made sure that they keep their wealth.

Even in a controversial society, when everybody wants a piece of the action, you can protect what's yours. That's why the rich hide much of their wealth using vehicles such as corporations and trusts to protect their assets from creditors. When someone sues a wealthy individual, they are often met with layers of legal protection and often find that the wealthy person actually owns nothing. They control everything, but own nothing. The poor and middle class try to own everything and lose it to the government or to fellow citizens who like to sue the rich. They learned it from the Robin Hood story: Take from the rich, and give it to the poor.

There are many ways to protect your wealth: a house alarm, insurance, a gun, or a dog. I have my own strategy to protect what's mine. Up next, we'll talk about the options that are available to you.

Asset Protection Summary

The best way to minimize risk is not by avoiding risk. The best way to reduce risk is by taking control. And that starts with your financial education. The more you know, the greater control you have over your life and finances.

Risk is real. Accidents, mistakes, and crimes happen every day. One of the reasons the rich get richer is that they take control of their financial education, rather than avoiding risk and believing in job security, saving money, safe investments, fair share, mutual funds, diversified portfolios, and being debt-free—oxymorons that actually increase risk.

Risk is increasing, and it's tied to uncertainty. With terrorism, economic uncertainty, the rise of China, and the decline of the West, risk will increase because uncertainty is increasing.

True financial education gives you more control over risk.

In Conclusion of Tax and Asset Protection

Financial IQ is actually the synergy of many skills and talents. If you aspire to great wealth, it's the skills you learn that will greatly amplify your financial intelligence.

As part of your overall financial strategy, I recommend that you learn even more in-depth the protections that legal entities can provide for businesses and assets.

But for now, I want to introduce you to 5 assets that I use to protect my wealth and well-being.

Investing in the 5 G's: Gold, Grub, Gas, Ground & Guns

My wife, Kim, said it best: "When people get scared, emotion goes up and intelligence goes down. Right now, people are scared to death. They don't know what to do so they count on the police and they count on the government to take care of them. But it's not going to happen that way. The police and the government are not going to be there when you need them."

That's why I invest in the 5 G's: Gold, Grub, Gas, Ground and Guns. And just to be clear, this isn't a traditional investment. I don't purposely buy these things and expect a return. This type of investment is for my own well-being. Because whether the government collapses or not, I want to be prepared. I know not to rely on any government agency to take care of me, because they don't take care of me now.

It's one of the main reasons we have instilled similar philosophies at Rich Dad. We like to teach two things:

- 1. Be Prepared** — Who are you depending on to take care of you? So many people were depending on the government and police during the Boston Marathon bombing, but that's not the way to go.

You've got to be prepared and learn to depend upon yourself.

- 2. Ask Questions** — Is what's being told out there true? Are you paying attention to the facts? You've got to question what you're being told and make up your own mind.

People have too much confidence in the government. But when shit hits the fan, the government isn't going to be able to handle the amount of people who need help. That's why I decided to take my future into my own hands by investing in the 5 G's.

Before I continue, understand that the 5G's are NOT your typical sort of investments. They are insurance. They are the bullet proof vest of apocalyptic disaster. I am not going to tell you to invest in the 5 G's to build your wealth. You invest in the 5 G's to protect your wealth, especially your true wealth, your loved ones.

So, let me be clear, the 5 G's are useful when World War III hits and destroys much of the civilization, when the apocalypse or some other disease kills most of mankind, or an asteroid hits, or the entire world economy crumbles, or fresh water disappears or oil runs out, or aliens invade and a few hundred other things.

The 5 G's are not for today. They're in case of a different tomorrow.

Let's go through each one.

Gold

Back before World War I, gold was money. The foundation for economics was built around having sound money, balanced budgets and balanced trade. And governments did that through gold.

Capitalism worked the way it did because gold (or more accurately a gold-based monetary system) would not allow it to work any other way. The gold standard forced governments to operate in such a way that kept them more accountable for their budgets and monetary transactions.



When governments stopped backing money with gold, everything changed. The transition from a gold based monetary system to a fiat (or paper) monetary system occurred in stages beginning in World War I. All the European nations went off the gold standard.

In 1971, when President Nixon announced the US would no longer back the dollar with gold, it destroyed the Bretton Woods international monetary system, and paper currency became nothing but an empty promise.

What I've learned from history is that paper money isn't always valuable. After WWI, Germany signed the Treaty of Versailles of 1919. The treaty ordered Germany to pay \$33 billion in reparations. With looming debt, Germany plunged into hyperinflation. I remember seeing pictures of Papier marks in trash cans, littered on the streets, or being used to fuel fires.

That's why I like to invest in commodities like gold. Gold is finite, the government can't create more when they feel like it. There is an intrinsic value that can't be faked, and I love that.

I trust in gold, but owning physical gold has some pros and cons. The pros come from its value. If you compare gold to the US dollar, gold is one of the best "buy and hold" investments ever.

But the problems with gold are twofold. One is security and two is the government. Since you need to keep your physical gold near you, it becomes in danger of theft. This danger is why one of the 5 G's is guns. I'll discuss that later.

The second problem is that governments don't like their citizens to own gold. It sits in a safe and doesn't flow through the monetary

system, so it never generates taxes for the government. At numerous times in numerous countries, holding gold has been declared illegal. In 1933 the US government demanded that all citizens turn their gold into the government and anyone caught owning it was subject to 10 years in federal prison. That's a big problem.

But from a monetary investment, gold is one of the greatest hedges against a falling dollar or the bursting of an economic bubble. Once a bubble pops investors rush to place their money into gold — where it's safest. When that happens the price of gold soars and those holding gold will see a huge ROI.

While all precious metals can be used for trading in an apocalyptic scenario, gold is the best. I say this because in every culture around the world, gold has been used as money. There is something in our DNA that values gold. And while we won't be able to use gold much as a metal in the apocalyptic world, it does have great value as a bartering tool.

Gold will be the foundation that will allow society to rebuild: a unified bartering chip accepted by all.

Although I talk a lot about gold, silver is also extremely valuable. Silver gets forgotten because we always think of it as a “second place” material. But as a consumable commodity, silver is just as valuable as gold. It's used to manufacture things like computers, cell phones, televisions, medicine, and more. Not to mention that it can be used to barter for items easier than gold.

Let me ask you this: what if the nation is thrown into a crisis and you need to buy a loaf of bread for you and your family? Or you need some simple medical supplies? Would you want to use a gold coin? It wouldn't be smart.

Using a silver coin might be more realistic and easier to barter with when trying to get smaller items.



Let's say that eventually things go back to normal. Are you going to regret having silver and gold? Probably not. Why? Because they are an investment that holds its value over time.

There are some stipulations to this, however. Remember:

1. It must be physical gold or silver, not ETFs.
2. The gold or silver must be kept near you, close enough to get to when a crisis hits.
3. The gold or silver must be in small pieces. There are gold minters that create gold "cards". These are credit card sized gold plates that are divided into breakable squares, much like a Hersey's bar of chocolate. These are easily breakable into small pieces which makes bartering and buying and selling in gold easier.

Grub

Let me ask you, how long can you go without eating? Without drinking? When you realize the supermarkets have less than three days' supply of food and water, are you going to rush there? What about everyone else out there trying to do the exact same thing? If catastrophe strikes, depending on mass food and clean water availability won't work.

So, are you prepared?

You have to look at what is happening in the world around you.

I like to discuss being prepared because you never know when something is going to happen. During Y2K, which was the year 2000, Kim and I stockpiled a huge amount of food. Not because I wanted it to happen, I just didn't want to think about it. Once Y2K was finished, I got all the food we had stockpiled and I gave it to the food bank. I didn't have to worry about Y2K anymore, and there were people who needed it more than I did. People might have thought it was stupid, but I wanted to free my mind to think, not to worry.

See, I've learned that when people panic like they did with Y2K, things fall apart. Communication breaks down and people start to realize how unprepared they are. This makes it harder to get out of sticky situations.

If you don't have any sort of storable food on hand, and the the perishable food is gone in three days, what does that leave you with? If you don't have any long-term storable food, then you're depending on FEMA and other government agencies to come to your rescue. But we know from Hurricane Sandy that government support doesn't always happen. Katrina is another great example. I read a note from a police officer who was helping assist with Katrina efforts that said that the CIAT money wasn't doing anyone any good.

When you see things like the Boston Marathon Massacre and how Boston was put on lockdown, it's just one more reminder that this kind of stuff can happen, and it can happen any time and any place.

Another reason to stockpile food revolves around increasing prices. Natural disasters like severe droughts cause corn and soy prices to go up. This then affects meat prices, which causes a domino effect on other food groups.

Also, as oil prices go up, so does food because food is transported with trucks, ships, planes, trains and other modes of transportation that all require fuel to get to us.

To quote a friend of mine, "The best plan for the long-term is to have something today for what could happen tomorrow. If you plan today for something a week from now, you've got it. A week later, it's too late."

To me, emergency food is one of the smartest things you can get. You can keep powdered foods for 10, 20, 30 years, and when you add some water, it's still good to eat in case of disaster. But also, as food prices keep going up, it's not a bad investment to have. Like I said, I'd rather have my mind free of worry.

Now food cannot be thought of by itself. Just like Gold required

another 'G' — Guns — food requires Gas, or fuel to cook it.

Gas (and Renewable Energy Sources)

Let's say the electrical grid goes down, or there's no gasoline. What kind of fuel do you have?

The best solution is investing in several methods of fuel. Gasoline and diesel are the obvious go-to's, so I want to share some non-traditional sources of fuel that many people don't consider.

Obviously solar power is a great choice, though expensive. The great thing is that it's far less dangerous than gasoline. Solar's strength is that it can be used to recharge batteries. This makes it so it can power almost anything, and safely.

I've seen some "preppers" build windmills too. Whatever fuel you choose, make sure it's safe, and when possible, renewable.

Another great source of fuel is wood. I know it seems obvious, but in order to use wood you need a foolproof way of starting fire. There are kits you can buy that contain flint stones, or sparkers, as a way to create fire. This "G" is very important because without it, you won't be able to cook food, stay warm and survive nature's harsh realities.

Like I mentioned earlier, it's recommended that you store other forms of fuel for generators and other equipment you might need in a dire situation. So, using alternate means for food or warmth will help conserve those other fuel sources for much bigger means.

Ground

You better have some real estate where you can hide from all those thundering herds out there.

When looking for real estate as a safe-haven, there are some things to keep in mind.

1. Does it have one road in or out (that's a good thing), is there capability to grow your own food if necessary, does it have its own water supply, and can it generate you cash flow when you're not using it?
2. You want a property with only one road in or out for security reasons. One road is far easier to defend and keep prowlers out. The rest of your property needs to have natural barriers to keep the unwanted out.
3. Land to grow food or raise animals is ideal. We discussed grub earlier, but when storing food there's no way of telling how long an apocalypse or government shutdown could last. When possible, look for land with enough space to grow or raise your own food.
4. Water is a given. Does your property have a well? Or a stream? This makes for an ideal property because, again, you do not know how long you need to be hiding out. One of the investments I look for now, in real estate, includes water rights.

This is the one 'G' that does not have to take your money away from you before an apocalypse hits. With Airbnb, Zillow and other such services, you can buy a cabin now, rent it out and actually make money while the world is still spinning properly on its axis.

Doing your own research and finding the right kind of expert when looking for this property is important. Some real estate agents are trained to find properties with these qualities. And there is always the self-reliance of your own research. Just make sure the property you go with has all of those boxes checked.

Make a list of features that you will absolutely need to live off grid. Are you going to want to raise live stock? Have an orchard? Have access to your own water well? Who will your neighbors be? How far is the access to a main road?

You want to think of everything possible, but make your biggest points non-negotiable.

It might sound like overkill but knowing about growing zones, land capabilities (hunting, fishing, gardening), water sources, sun exposure, etc. are all things to keep in mind when looking for this sort of property. The same goes for weather history, local population, location in relevance to nuclear plants or airports, fault lines and flood plains. Elevation for security, underground capabilities, fireproof when building, etc.

I'd go as far as researching zoning laws. Planning commissions can provide you with current and future development plans.

There is a lot to think about, but it's important.

In all real estate, whether you're preparing for a dark future or creating cash flow, it's really about "value investing." What's the true value of the property? That value includes both cash flow and potential capital gains — and a number of other factors we'll examine. There is a difference when a sophisticated investor looks at a property compared with a regular investor doing so. A sophisticated investor buys a property based on its overall value, for the life of the investment. A regular investor buys hopes that one day, the value will increase.

Just keep in mind the 100-10-3-1 rule. For every single property you end up buying, you should expect to:

1. **Look at 100**
2. **Make offers on 10**
3. **Have 3 accepted**
4. **Buy 1**

Revisit your educational videos ["Everything You Need to Become a Real Estate Investor"](#) and ["6 Steps to Becoming a Real Estate Investor"](#) before making your purchases.

Guns

I don't care who you are, you've got to have a gun.

Being a former marine, I'm not new to this. I know the government wants to take away our guns, but as Thomas Jefferson said, "You've got to protect yourself." Our Founding Fathers knew that even back in the 1700s. The reason you need a gun is to protect yourself from our own government. Though to context has changed, the reality remains.

The main argument against guns is that they are violent. There are a lot of violent crimes done with guns every day. I'm not denying that. These crimes play on our hearts, and I really feel terrible for all the victims and their families.

But it's not the gun who's at fault. A gun is an object. The only way it can operate is if someone uses it. Then who's to blame? The wackos. They're not sane people. All these gun control guys think that by taking guns away, they are protecting you, the sane people, as well as the wackos. But, as sad as it is to say, there are other ways for people to hurt you. Back in the day, rocks were a weapon. Knives are weapons. You can make a bomb with nothing more than a Google search and a trip to the local hardware store. There are plenty of options for someone with enough inclination to wreak havoc.

There's a saying, "When seconds count, the police are three or four hours away."

What I'm trying to say here is this: terrorism is a part of our world now. Get used to it. And be ready to act against it. If you think the police or the Homeland Security or the President is going to protect you, you're naïve.

If you're going to buy guns, and I'll always say this, you've got to obey the gun laws of your state. It is extremely important. If you are not sure what the laws are in your state, here are some resources:

- <https://www.theguardian.com/world/interactive/2013/jan/15/gun-laws-united-states>
- <https://www.nraila.org/gun-laws/state-gun-laws/>

A friend of mine owns a gun store. He gave me some insight into the gun business — the demand for firearms and ammunition is exceeding the supply. After the Newtown Massacre, assault rifles were purchased like crazy out of fear that they would be banned or forced to stop manufacturing them. He said to me, “Lately we’ve been seeing a lot more people buying home defense shotguns and handguns more, because they’re worried about society in general.”

Ammunition shortages are also a real fear for many gun owners. My friend said that “When people come in we’ve been limiting purchasers to about 100 rounds of ammunition, or even we’ll put some ammunition behind the counter so if they purchase, say a 9mm handgun, we’ll have a box of ammo to sell them. So many people came in, were buying thousands and thousands of rounds of ammunition that the entire supply chain in America has dried up.”

When I hear stuff like that, it scares me. But more than that, it makes me want to keep buying as much ammunition as I can.

I’ve also invested in a bullet shell loader, shells and gunpowder. I’ve done this because If I ever run out of bullets, I can make my own. It’s also a good skill to have when it comes to bartering. If people bring me their shells I can reload them, a service that makes me valuable in the future community.

Again, the importance of investing in these five assets is thinking ahead.

“The Sky is Falling! The Sky is Falling!”

We all know the story of Chicken Little who ran around warning the barnyard of impending doom. We all know people who are that way.

There’s a Chicken Little inside each of us.

We all get a little chicken when fear and doubt cloud our thoughts.

“Cynics never win,” said rich dad, “Unchecked doubt and fear creates a cynic.”

“Cynics criticize, and winners analyze” was another of his favorite sayings. Rich dad explained that criticism blinded while analysis opened eyes. Analysis allowed winners to see that critics were blind, and to see opportunities that everyone else missed. And finding what people miss is key to any success.

Rich Dad has since died. And the world has changed and opened our eyes. We face hurricanes, terrorism, the threat of war and so much more. The “cynic” in each of us still needs to be put in check. The Chicken little voice needs to be silenced.

I don't do this by ignoring the world around me and burying my head in the sand. I silence the cynic and the chicken by taking action. I create a plan and prepare. I manage risk, not just with my investments but with my loved ones and their well-being.

My plan to manage the risk of a future collapse all comes down to the 5 G's.

Play it smart,

A handwritten signature in black ink, appearing to read 'Robert T. Kiyosaki', written in a cursive, flowing style.

Robert T. Kiyosaki
Editor, *The Rich Dad Poor Dad Letter*