



KNOWING Your LIMITS


By Anthony Humpage CEO, Tigrent Inc./Rich Dad Education

Each of us desires to escape the Rat Race—at least those of us who have not yet escaped this dreaded race. Our dreams of what we could do once we accomplish this feat vary, but it is not uncommon to dream of doing nothing. More specifically, we dream of waking up in the morning and having the option to do nothing. How nice it would be to have this option each and every morning for the rest of our lives.

Before we have the option of doing nothing, we must keep our nose to the grindstone. Few can travel down this path successfully without education, perseverance, and a lot of hard work. Hard work may cause some to cringe but not those who are seeking to escape the Rat Race. Hard work is a small upfront cost to pay for the great reward that awaits if one is successful in this quest. In fact, some are so passionately driven to succeed at this goal that at times they actually work too hard.

Can one work too hard? Based just on simple productivity, the answer can be yes. One might put in a 14-hour workday with no diminishing returns

and a 14-hour workday the next day similarly with no decline in production. However, at some point in the future a person might find the amount and quality of their work suffering if they are simply constantly performing the same tasks again and again. For example, the Forex market is open 24 hours a day during the week. A trader might be so driven that they trade for large periods of time day after day. However, concentration and analytical ability might be affected at some point if an individual is not mentally fresh. This scenario could lead to a trader making a mistake that results in losing large amounts of profits that they previously made because of mental fatigue.

Do you know if you have hit your own mental wall? At what point do the proverbial (and sometimes literal) words start to blur together? Each individual is different and it is important for each of us to know ourselves well enough to judge when our productivity starts to be counterproductive. There is nothing wrong with hard work as it is often what mitigates luck and chance. Just be smart about it and always look to maximize your productivity, not just work yourself to death. 

Stories from the 2014 Rich Dad Education

HALL OF FAME

Induction Ceremony

As the desert sun set over the Vegas strip on a Saturday evening in October, hundreds of people gathered in Riviera's ballroom to celebrate the 2014 Rich Dad Education Hall of Fame Induction Ceremony.

Induction into the Hall of Fame is Rich Dad Education's highest honor. Every year students gather to take part in this inspiring ceremony.

The evening opened with a special video welcome message from Robert Kiyosaki congratulating this year's inductees. Then, each inductee's story was presented before they came forward to receive their award.

The first inductee was **CRYSTAL HAN**. Alone, watching TV on New Year's Eve, Crystal was flipping through the channels and stumbled upon a Robert Kiyosaki show on a local PBS station. Though she didn't know it then, her life was about to change forever.



Crystal's financial situation was in shambles. She recently had quit her high-paying job due to family problems. With no savings, she lived off her credit cards. Things got so bad she began collecting trash

as a way to make money.

Inspired by Robert's message, she started reading all his books and eventually enrolled in elite training classes.

Crystal has never looked back! Today she owns 312 rental units that total \$42M and her properties generate \$4417 a month in passive income. She was able to pay off all her bad debts, including \$150,000 in credit card bills. Plus, she is getting ready to invest in another 144 units worth an estimated \$11.6M.

The next inductees were

JASON AND KRYSTAL

LITTLE. They both grew up in working class families in Florida and were taught the path to financial success was to go to college, get a good job, work hard and save for retirement.



Frustrated with their financial situation, they began to look for ways to generate additional income. They tried their hand at real estate and bought a rental property only to lose it to foreclosure due to the market crash and their lack of knowledge.

Then tragedy struck.

Stories from the 2014 Rich Dad Education Hall of Fame

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Jason was involved in a serious car accident and lost his arm. Incredibly, it was during this extremely dark time in their life that Jason and Krystal were introduced to the Rich Dad message and their lives were changed forever.

They took a Wholesale class in March of 2012 and were able to immediately put \$30,000 back in their pockets from one deal alone. Since that first deal, Jason and Krystal have done 8 other deals, taking their net worth from negative \$185,000 to positive \$181,000. In November of 2013, Jason was able to quit his day job and now invests in real estate full-time.

The next inductee was **ILONA BROWN**.

She started her journey of financial education at an early age, having read Rich Dad Poor Dad when she was 18. She became both a real estate agent and investor and later got married, had two children and stopped working so she could stay home.



Then the unthinkable happened. Her husband was diagnosed with pancreatic cancer. At the time, their oldest son was 2 and their newborn was 8 weeks old. Her husband passed away in June of 2012. Ilona vowed to herself that she would do whatever it took to succeed.

Though she had a background in real estate, Ilona knew she needed help. She enrolled in elite training. With the help of Mark Ray she was able to expand her business and hasn't looked back since. In the span of two years she has purchased an 8-unit, 7 duplexes and 2 houses.

Because of Rich Dad Education, she was able to keep her promise to herself and her children and is now experiencing amazing success and financial independence.

The next inductee was **RUBEN PEREZ**. He was stuck in the rat race, working from 7am to 5:30 pm six days a week. He desperately wanted a way out, but didn't know where to turn. A friend recommended Rich Dad Education, so he read Rich Dad Poor Dad and attended a 3-day training.

Rueben wanted desperately to enroll in Elite training, but didn't have the money. Undeterred, he called his boss, explained his plan and asked if he could borrow the money. His boss gave it to him saying, "The only reason I'm willing to do this is because I've never seen you fail at anything you set your mind to."

There was NO turning back. Ruben went to a Wholesaling class in May 2011. He did his first deal in June and has now done over 35 deals. His real estate business has freed him up so much that he is able to pursue additional opportunities including a successful advertising business in Phoenix. Thanks to Rich Dad Education, Ruben's life is now full of exciting possibilities.

The next inductee was **STEFAN AARNIO**. He was making only \$10,000 a year as a guitar teacher. He read Rich Dad Poor Dad and took its message to heart. Determined to transform his life financially, he found an investor to lend him the money to pay for his training. He enrolled in Rich Dad Education and there was no turning back.

Stefan only had \$1,200 when he started investing. Today, he is a full-time real estate investor, having completed 58 transactions worth \$4.2 million since December 2012.

To help him manage the level of deals he is currently doing, Stefan has assembled a large power team. Stefan's philosophy is simple: find great deals, build a fantastic team, pay everybody well, and create partnerships for life.

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The next inductees were John and Janelle Swiercinsky. John was able to quit his job in 2004, but he didn't have a plan for his financial future. Then, in 2008, he attended a Rich Dad workshop and immediately knew real estate investing was the answer.

Over the next two years, John and Janelle attended courses and built a strong foundation of financial education. Then everything "clicked" for them during a mobile home course at a Rich Dad Forum in 2010. Within three months, they purchased a mobile home and then started their first rehab project which netted them \$35,400 in profit.

In 2012, they formed iCandy Homes with their partner, Kirby Atwell. To date, they have completed over 44 projects and currently own \$4.4 million in properties and have sold over \$5.4 million since 2011 alone.

The turning point for John and Janelle came when they realized no one was stopping them from moving forward except themselves. They have experienced tremendous growth and success. And, it all started with Rich Dad Education.

Our final inductee was Steve Huang. Saddled with over \$93,000 in student loans, he was living paycheck to paycheck with no end in sight. He had dabbled in the stock market, but was never successful.

He decided to attend a Stock Success workshop and for the first time had his eyes completely opened to the possibilities. He signed up for elite training in January of 2010 and has since made over 5,587 trades.

Steve lost money during his first two years of trading. But, he was determined to become successful and see a return on his Rich Dad training investment.

Fast forward to today. Thanks to his success in stocks, Steve has paid off all his student loans and credit card debt and has established a \$60,000 emergency fund. His family net worth now stands at \$400,000 and they are beginning to travel and enjoy life.

Steve credits his success to hard work, tenacity and the help of his mentor Tim Justice. Trading has completely changed his life and opened up incredible opportunities for his family's future.

Please join us in congratulating the 2014 inductees into the Rich Dad Education Hall of Fame! We hope their stories of determination and success in the face of adversity inspire you. You're only poor if you give up. It's time to stop dreaming and start doing! 🚀





ELITE CORNER

Join Us at a Cash Flow Field Training


November 15 – 16

January 9 - 10

February 7 - 8

*There will be no CFFT in December due to the holidays.
Make Plans Now to Attend!

Time to Schedule a Mentor Visit

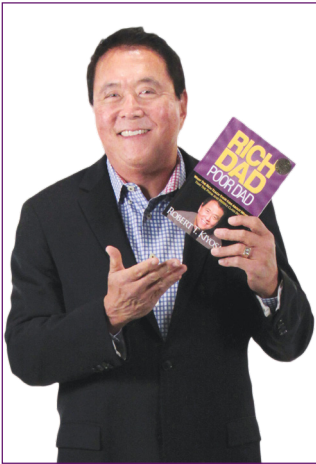
Schedules are already filled up for 2014! If you are ready to take your investing to the next level, make sure to reserve your spot with a mentor for 2015! Contact Tony in the mentor department at **800-570-2050 ext. 6276** with any questions, to schedule, and for more information. 

Tony Serrano
Elite Mentor Coordinator

**A BETTER WAY
TO LEARN** 



GREATNEWS!



Huffington Post recently reported that Robert ranked as the #1 most influential person in personal finance and wealth. He was chosen from thousands of candidates, beating out such notable experts as Dave Ramsey and Suze Orman.

The ranking was determined using a proprietary formula that considered things like engagement, social footprint, and popularity. The article went on to note the impact people like Robert are having, saying “their blogs, tweets, comments and broadcasts are helping Americans improve their personal financial health.”

We congratulate Robert on this amazing accomplishment! Our message of financial education is making a difference.

Refer a Friend and

GET \$100!

As one of our valued students, we’re excited to tell you about our Refer-A-Friend program that rewards you for sharing the message of financial education. Receive \$100 for every friend you refer who attends a 3-day Basic Training. Plus, your friend will get \$50 off our lowest price!

IT'S AS EASY AS 1-2-3:

- 1** Refer a friend, associate or family member to the Rich Dad Education 3-Day Basic Training coming to your area.
- 2** You will receive \$100 when your friend attends the training.
- 3** Your friend will receive \$50 off the lowest price on our 3-Day Basic Training!

Simply call **866-578-0144** to take advantage of this great offer!

The \$100.00 will be delivered after the person referred attends the 3-Day Basic Training. Please allow 4-6 weeks to receive the \$100.00. **This referral offer will not be honored if given to a student in attendance at any of our live events.** This is a limited time offer and may end without prior notification. This offer is void where prohibited.

It's Time

TO GET SMARTER WITH YOUR MONEY!



Capital City

ESCAPE FROM SUPERCORP

Candy Crush is the biggest app to hit the mobile world yet. It's highly addictive, has bright colors and is lots of fun. It's also a TOTAL WASTE OF TIME! What if you could take that time, still have fun, but, instead of killing your brain cells, you used your time to get smarter with your money?

You are looking for fun. You're looking for action. You're looking for something to entertain, but you're also looking for ways to be smarter about money. We've just created Capital City. It's fun, gorgeous and makes you smarter about money!

Stop wasting your brain and your time. Start playing a highly addictive game that actually turns your time into success!

INTRODUCING

INSIDERS

RICH  DAD.

Get inside The Rich Dad Company office and view videos on what Robert Kiyosaki and our top leaders are saying when it comes to investing and starting your own business. Find out what these insiders know. Finally, it's not who you know, but what you know.

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