

The Rules Have Changed

There is no longer such a thing as a safe and secure job.

[BY ROBERT T. KIYOSAKI]



We live in troubled times. The last few years have brought us a steady parade of fear and panic in the headlines, boardrooms and kitchen tables across America. Globalization, outsourcing, downsizing, foreclosures, subprime mortgages and credit default swaps, Ponzi schemes, Wall Street fiascos, recession—it's just one piece of bad news after another.

The rampant decline in gainful employment is a ravaging epidemic to which few are

healthcare industry, until recently considered a job-safe zone, is trimming away significant chunks of its workforce.

Most of the U.S. population has been living for years on the knife-edge precipice between solvency and ruin, relying on the next paycheck or two to meet each month's expenses, typically with only a very thin cushion of cash savings—or more often, no cushion at all. That paycheck is called "trading your time for money," and during a recession, it is the least reliable source of income there is. Why? Because when the number of employed people starts dropping, there is less disposable income in circulation to pay for your time.

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The number of people living officially below the poverty line is rising rapidly. The number of people who are working beyond the age of 65 is increasing. —Robert Kiyosaki
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immune. From executives and middle managers to administration employees and blue-collar workers, from bankers to retail clerks, all are at risk. Even the

I Told You So

Not to be an I-told-you-so, but... *I told you so.*

I've been saying this for years: There is no longer such a thing as a safe and secure job. Corporate America is a 20th-century dinosaur, trembling on the edge of extinction, and the only way for you to have a genuinely secure future is for you to take control of that future.

Here's what I wrote in 2001, in a book titled *The Business School for People Who Like Helping People*:

In my opinion, the United States and many Western nations have a financial disaster coming, caused by our educational system's failure to adequately provide a realistic financial education program for students.

And in an interview I did in March 2005, I said this:

The No. 1 strength of a paper asset is its liquidity—and that is also its No. 1 weakness. We all know there's going to be another market crash and we're going to be wiped out again. Why would you do that?

So what just happened? There was another market crash and many people got wiped out again. Why? Because our habits and mindset caught up with us.

In 1971, the American economy went off the gold standard. This happened without the approval of Congress, by the way, but the important thing is that it happened. Why is that significant? Because it cleared the way for us to start printing more and more money, as much as we liked, without it being tied to any actual, hard, real value.

This shift away from reality opened the gates for the biggest economic boom in history. Over the next three and a half decades, the American middle class exploded. As the dollar devalued and the on-the-books value of real estate and other assets inflated, ordinary people became millionaires.

Americans everywhere have finally stopped rolling over and hitting the snooze button. Great! Now you're awake to what's going on, and it isn't pretty. So let's take a deeper look

and see what it really means—and what you can do about it.

Don't Be Fooled Again

When employment and real estate values turn around and credit loosens up again, as they inevitably will, don't be lulled into that same-old sense of false security that got you and the rest of the world into this mess in the first place.

During the Great Depression, there were people who made fortunes. And during the greatest boom times, like the real estate surge of the '80s, there were millions and millions of people who neglected to take charge of their future, and ended up struggling or broke. Most of them, in fact, are still struggling or broke today. The economy is not the issue. The issue is you.

If you want a solid future, you need to create it. You can take charge of your future only when you take control of your *income source*. You need your own business.

The Business of the 21st Century

One reason I have such strong respect for network marketing is that it is a genuine equal-opportunity business. Network marketing casts a very wide net. When you look closely at the more than 60 million people worldwide who are engaged in the business, you'll find people of every color and creed, every age group, and every level of background, experience and skill.

This also makes it the business of the future. In the 21st century, we are realizing as never before that wealth is not a zero-sum game. It's not a question of some of us prospering by holding others down. The future of genuine wealth lies in pioneering ways of doing business that elevate the financial well-being of humanity.

Those are my personal business values, and network marketing shares those values. And championing those values not only feels good—it's also good business.





Why Network Marketing?

by Donald Trump

Marketing is a powerful tool, and network marketing can increase that power, provided you're self-motivated. In a simple visual, see a product and remove the advertising agency from it. It's up to you to share your business.

That's a big job, but it can be done if you're passionate enough to get going on your own, and to keep the momentum and motivation going at a high level. It requires an entrepreneurial spirit, and that means focus and perseverance.

Another important aspect of network marketing is that it's inherently social. Getting coffee, having dinner with friends and meeting new people are all part of building your business. It's forming relationships and opportunities to share your network marketing company's products and services.

Just like in advertising, there's no point in having a fantastic advertising campaign if the product is unequally fantastic. Also, keep in mind that if you become a distributor, you'll be legally responsible for the claims you make about the product, the company and the available opportunities.

As with any undertaking, know everything you can about what you are doing before you begin. Network marketing has proven itself to be a viable and rewarding source of income, and the challenges could be just right for you. There have been some remarkable examples of success, and those successes have been earned through diligence, enthusiasm and the right product combined with timing. As with so many issues, there are tangibles and the intangibles involved, but success is not a total mystery, and that applies to network marketing, as well.

My advice about network marketing is do your research, and put everything you've got into your product. Genuine enthusiasm is hard to beat, and the odds will be with you.

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Life can beat the audaciousness of creativity out of you!

Democratic Wealth-Building

One of the principal reasons I have put so much energy into supporting and promoting the network marketing industry is simply this: Its systems are fairer than previous systems of acquiring wealth.

A network marketing system is set up to make it possible for anyone to share in the wealth. This is a very democratic way of wealth creation. The system is open to anyone who has drive, determination and perseverance. The system does not really care what college you went to or whether you went to one at all. It does not care how much money you are making today, what race or sex you are, how good-looking you are, who your parents are, or how popular you are. Most network marketing companies care primarily about how much you are willing to learn, to change and to grow, and whether you have the guts to stick it out through thick and thin while you learn to be a business owner.

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Network marketing is more than just a good idea; in many ways, it is the business model of the future. Why? Because the world is finally starting to awaken to the reality that the Industrial Age is over.

In the years ahead, I expect to see an explosion in the prevalence, penetration, visibility and maturation of leading network marketing companies.

Like Thomas Edison with the light bulb, young Henry Ford did not invent the automobile, but he did something radical that forever changed the invention's destiny, along with the destiny of millions of people. At the turn of the century, the automobile was seen as a curiosity, a rich person's toy. And indeed, they were so inordinately expensive that only the rich could afford to own one. Ford's radical idea was to make the automobile available to everyone.

By slashing production costs and adapting the assembly line to mass-produce standardized inexpensive cars, Ford became the largest automobile producer in the world. Not only did he make his car affordable, he also paid the highest wages in the industry and even offered profit-sharing plans, redistributing

the wealth that, until now, has been reserved only for the chosen few or the lucky.

The business is not without its detractors. And it has had its share of hucksters and flim-flam artists, unethical people trying to make a quick buck. But by its very nature and design, network marketing is a strikingly fair,

it is the perfect business for people who like helping other people.

You can become rich by being cheap and greedy. You can also become rich by being abundant and generous. The method you choose will be the method that most closely matches the core values deep inside of you.



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over \$30 million annually to his workers—and \$30 million was worth a lot more in the early 1900s than it is today!

Ford's mission statement was to "Democratize the automobile," and in the course of fulfilling that mission, he made himself a very rich man. Network marketing is a revolutionary form of business: It is possible for anyone and everyone to share in

democratic, socially responsible system of generating wealth. Despite what its detractors will tell you, network marketing is not a very good business for greedy people. In fact, the only way you can become rich in network marketing is by helping others become rich in the process. To me, this is as revolutionary as Thomas Edison and Henry Ford were in their day. By design,

It is time that people all over the world had an equal opportunity to enjoy a rich and abundant life, rather than spend their lives working hard only to make the rich richer.

It's time you had that opportunity. Welcome to the 21st century. **SM**

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