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INTERVIEW SERIES

**A Frank Talk About Money:
What Financial Expert
Robert Kiyosaki
And His Buddhist Nun Sister Taught
Each Other About Life**

Dear Student,

I'm Michael Senoff, founder and CEO of HardToFindSeminars.com.

For the last five years, I've interviewed the world's best business and marketing minds.

And along the way, I've created a successful home-based publishing business all from my two-car garage.

When my first child was born, he was very sick, and it was then that I knew I had to have a business that I could operate from home.

Now, my challenge is to build the world's largest free resource for online, downloadable audio business interviews.

I knew that I needed a site that contained strategies, solutions, and inside information to help you operate more efficiently

I've learned a lot in the last five years, and today I'm going to show you the skills that you need to survive.

It is my mission, to assist those that are very busy with their careers

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Now, let's get going.

Michael Senoff

Michael Senoff

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A Frank Talk About Money: What Financial Expert Robert Kiyosaki And His Buddhist Nun Sister Taught Each Other About Life

Not so long ago, people were taught to find good jobs and work hard so that someday they might enjoy a nice pension. But according to Robert Kiyosaki, author of Rich Dad, Poor Dad, that's a dinosaur, "industrial-aged" idea. And many people who are currently looking to others for money – whether it's the government, their pension plans, or even God – are getting a cruel wake-up call in today's economy.

Tenzin, Robert's sister, is one of those people. As a Buddhist nun, she was only concerned with the simple life until she got cancer and heart disease. Faced with medical bills that her insurance wouldn't cover, she turned to her brother for help. They ended up learning valuable life lessons from each other that not only combined purpose with practicality but also kindness with prosperity. And in this audio, you'll hear all about them.

You'll Also Hear...

- What Robert thinks of America's current economic condition, where he thinks we went wrong – and what he thinks we can do to fix it
- Why it's dangerous to have a "polarized," right-or-wrong mentality and how to develop a broader viewpoint
- How Tenzin and Robert ended up on completely different life paths, how they found their purpose, and exactly what they learned from each other
- All about the man Robert considers his mentor, Bucky Fuller, and what he learned that changed his life
- Sound advice for those of us struggling in today's economy – and the crucial thing Robert says we need to learn

According to Robert and his sister, we are living in historical times, but it's important not to let yourself get paralyzed or depressed by your circumstances. Instead, look for the opportunities and awakenings. And in this audio, you'll learn how to do that.

Kris: Hi this is Kris Costello and I've teamed up with Michael Senoff to bring you the world's best wellness related interviews.

Thanks so much Robert and Tenzin for joining us today. Now Robert I'm interested in what you have to say about the current economic conditions in this country and what your take on that is.

Robert: Well I think it's a tragedy that we've mismanaged our economy so horribly it is my favorite subject and the problem is in my opinion the relationship between the Federal Reserve and the US Treasury and their ability to create money out of thin air. And that's going to bring down this great country because they put us so greatly into debt it's basically highway robbery and I think it's a tragedy. The moment they turned the US dollar from, in 1971 when Nixon took us off the gold standard, it was the end of America as we know 1971 caused the biggest economic boom, but now it's going to be the biggest economic bust ever.

So I think it's absolutely a tragedy. I think it's a tragedy our schools don't teach kids about money. I think it's a tragedy that it has to come to an emergency before we evolve. Autoworkers in Detroit, you know, they just can't keep asking for more money and for more benefits but neither can the government workers keep asking for more money and more benefits without producing more because capitalism is about producing a better product at a better price so as individuals we have to keep producing better products at better price also or we're obsolete.

So I just think that's one of the biggest tragedies of our time right now. This government going to last few years, last 50 years is going to wipe out many, many people, terrible. That's when I made my change with Dr. Fuller back in 1985 as I'm going to start teaching what my rich dad taught me about money. You know sometimes your own family won't listen to you and I'm glad my sister started to listen to me about money and the importance of it because being raised in a Christian family and it was the love of money was the root of all evil and yada, yada, yada. So I kind of had to be a closet capitalist in my house learn how to make money in spite of what my parents thought. It was extremely challenging because my mom and dad were in the Peace Corp and I go in the Marine Corp but they were also socialist and my rich dad was a capitalist.

So that's why I put in the front of the book you have to have two points of view and see both points of view. I can see being kind to people but I don't think giving them money falls a problem I think it

makes the problem worse and it prolongs the ultimate inevitable end anyway.

Kris: I wanted to ask you back to the economy too, do you see a way out of this? You know I hear things like we're trillions of dollars in debt, do you see any ray of hope?

Robert: I don't see it as good or bad, you see, because with this bad economy I'm making more money than ever before because I've trained my mind to do that. Going back again to the quote you know, you have to have two points of views so I have two different strategies. In a bad economy I am playing the markets one way in good economy I play another way. So I'm always making money but that's what I was trained to do so I don't really see it as bad. Unfortunately it's going to wipe people who are not prepared out. I hate to say this but we might be cruising for another depression and that's frightening I think that is a tragedy. And we can't just print money to get out of this problem it doesn't solve the problem.

Throughout history every government has printed money the money has eventually gone to its ultimate value which is zero. Remember the confederate dollar went to zero, the continental went to zero, and that's what happens when you have a bank that's allowed to print as much money as it wants to. Hope is for the hopeless. I'd like to take the action and get smart and I don't trust my politicians. They're not bad people. I believe in taking care of myself and teaching other people who want to learn but I don't believe in just printing money and giving money. I'm willing to teach those who are willing to learn.

Kris: In the front of your book there's a remarkable quote by F. Scott Fitzgerald. The test of first rate intelligence is the ability to hold two opposed ideas in the mind at the same time and still retain the ability to function. So Robert I wanted to ask you a little bit about what that quote means to you.

Robert: I thought it was a great quote because so many operate in a world of right and wrong and so they become polarized like, you know, you're a conservative or you're a liberal and if you're one or the other you can't be both and I just think that this idea of right and wrong is kind of a damaging idea. One of my teachers Buck Minister Fuller says "We were given a right foot and a left foot, then a right foot and a wrong foot." And so the point is that there's always two points of view out there and we need to increase our ability to shall we say "Allow another point of view then we'll have a better a chance for peace."

Kris: Tenzin what is your interpretation of that quote?

Tenzin: I think that it's a quote really helping us to expand and broaden our view and our attitudes at life because we live in a global community now and we can't really remain isolated. You know even in some of the smaller towns there are people from other countries living with us now. And I believe that when we hold a very narrow view about our attitudes of politics or culture or religion then we cut out the opportunity to really engage with other points of views.

Kris: Growing up how did this affect you? Were you exposed to different points of views in your growing up? You talk a lot in your book about your childhood in Hawaii.

Tenzin: Absolutely. You know my mother particularly became involved as the staff nurse for one of the Peace Corp Training Centers in Hawaii, one of the largest in the United States, and so we were working with people from all over Asia learning about their food, their culture, their language and both my parents really encouraged us to engage with people with other cultures and, you know, even around food she said, you know, one way that you can just create harmony with others is to enjoy their food.

Kris: Now the other quote that I just found to be a wonderful quote in the beginning of your book is from his holiness the Dalai Lama and it is *"My religion is simple, my religion is kindness."* Tenzin, can you talk to us a little bit about that?

Tenzin: Working as a hospice Chaplain I'm finding that I pull in and work with people from so many different cultures and faiths and essentially what people respond to is kindness. Although we were both raised as Christians and I became a Buddhist Nun there's the meeting of the heart rather than anything else. And so we work on that level in hospice and just paying attention to what are the person's needs and that and dealing with other aspects of our business we really respond to kindness. And I think that transcends religion, it transcends, different points of view.

Kris: Now Robert what do you say about that?

Robert: I would say it's one of the toughest lessons I personally had to learn kindness. I grew up playing football and hunting, went to military school and then entered the Marine Corp and kindness is not a valued trait. So as I grow older I'm finding that it's something I definitely need to put focus on, you know, thought and practice and

kindness actually comes from the heart so it really starts from inside of me. It's been quite a magical journey for me to learn to be kinder in my dealing with other people and I would say that's one of the biggest benefits for me personally in writing this book with my sister was learning to be a little kinder a little bit more patient person because my whole upbringing, you know, like I say from playing football all the way through the Marine Corp was not about kindness it was almost the exact opposite.

Kris: That really comes through that each of you has really developed very differently. Now how do you explain that coming from the same family? How did you turn out with such different views of the world?

Tenzin: I think that a big reason why we struck out in different ways is the attitude of our parents to just try what we wanted and they did not impose upon us very strict regiments of how they wanted us to be and so we took full advantage of that and really struck out on our own.

Robert: I don't know why I am internally a violent person I don't mean I'm physically violent but I don't do the normal nerve endings most people do, which was very good for me as a pilot in Vietnam because when most people are afraid I'm actually quite excited about that. Even today, you know, I go big game hunting and all this and the more dangerous something is the happier I am, and possibly that's what makes me an entrepreneur because I thrive on the adrenaline of excitement and danger and I just cannot stand boredom on the other side of it.

So I really had to in writing this book make a tremendous change of heart, especially as I get older, because I couldn't just keep up my normal ways. I just grew up that way I don't know why because my parents were not that way. Why am I a person who loves guns? I have no idea. Why do I like to go hunting? I don't know it doesn't make sense to me. Why does somebody love golf? That doesn't make sense to me either. We have different interest and different likes and dislikes.

Kris: One thing you talk about in the book Robert is Buck Minister Fuller was one of your extremely important mentors in your life. Can you kind of tell our listeners a little bit about that whole experience?

Robert: Well Bucky Fuller is considered one of the most accomplished Americans in history. He has more patents after his name and Harvard considers him one of the greatest graduates and the

American Institute of Architects consider him the greatest architect, but they called him the world's friendly genius and John Denver was inspired by him being he him called The Grandfather of the Future.

When I met Bucky I was totally into capitalism and making money and all this and one day I was up in Kirkwood, California right above Lake Tahoe and he asked me what my life's purpose was, it was probably 100 people there, and he asked me "What's your purpose young man?" And I said "To get rich." And in front of these 100 people he scolded me publicly and he said "Get rich, get rich, what a waste of a good mind. Why don't you do something with your life?" But I think what he was trying to say to me was what my parents were trying to say to me was what I think war was teaching me and it was to maybe make a change in direction of my life.

So that was back in 1981 and my life took a whole completely different path after that. You know instead of being just a capitalist with factories in Taiwan and Korea and Hawaii I suddenly had to ask myself what's my purpose in life? Am I just here to make money? And after he scolded me then I was in turmoil because I did find that emptiness that a lot of people talk about is it just the money? Is this all there is just a bigger house and nicer cars? And that's what he gave to me. And so finally back in 1984 after three years of studying him I said I'm going to find out what my life's purpose is.

And that's what "*Rich Brother Rich Sister*" is about because in 1985 my Kim and I took a leap of faith and instead of just making money for me I wanted to find out what I was supposed to do with my life. And that's when I ran back into my sister Tenzin and in 1985 she became an ordained nun by his holiness the Dalai Lama. So I become a teacher, something I swore I'd never become and I see her as a nun. And if you had seen us back in high there's no way you would have ever said I would ever become an author or a teacher because I was a horrible student and there was no way my sister was going to be a nun. So that's a lot of what this book is about is, you know, the leap of faith to find out what your purpose in life is and I'm actually a lot happier because I work as a teacher now more than just a capitalist making money for myself.

Making money has always been pretty easy for me but today I don't need any more money but I still work because, you know, money is important but my work is more important than the money now and that's a very big difference and I just work because I enjoy my work.

Tenzin: Well I can tell my side on how the book came about for me too. I had been living a very simple life studying as a Monastic, praying meditating, really plumbing the depths of our inner riches and I was ignoring the basic needs of my physical life and really thinking that if I live my life well then everything would be fine. So I just was broadsided when I was diagnosed with cancer and later with heart disease, particularly with heart disease because my insurance didn't want to cover most of my bills so my out-of-pocket expenses were huge. And this is one reason why Robert and I began looking at this condition because it doesn't affect just myself but really looking at the baby boomers who are aging and we're getting older, life getting on and our health bills are only going to increase.

So even though I was living this wonderful life now I got hit with mortality issues and big bills and realized that living in LA was not Heaven and I had some basic needs to take care of, plus the insurance companies were knocking on my door, so this was a big wakeup call for me.

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Kris: How was it having a brother that you knew was so wealthy?

Tenzin: You know I'd been attending Robert's seminars over the years and I find that Robert is more of a mentor to me as I go through my life because one of Robert's talents is that he's able to distill some of these concepts about finance into more simple terms and for Robert to teach me how to keep just peeling it down to its very elementary monopoly kind of issues so that I can grasp what he's talking about because I was really ignoring the financial aspect of my life.

So reaching out to Robert he was helping me stretch my understanding because I was one of these people who's really waiting, you know, like for my sinner or living a good life as a monastic that they would take care of me or these people who expect that the government's going to pay their retirement later on. So when I became a nun I didn't sign up for a pension plan as a Monastic and somehow I was just ignoring this side of taking care of the financial needs. So I'm learning a lot from Robert and in this way we came up with this idea for the book so that it could balance this polarized view. Now if you don't pay attention to one side of the balance sheet it's going to go out of balance.

You know I'd always been struggling as a single parent and it was really Robert who came up with the idea why don't we write this book because it'll be an interesting way for myself to make some passive income but to share our story and to perhaps and hopefully help others with their own dilemma.

Kris: And so that's how "*Rich Brother Rich Sister*" came to be?

Robert: What was happening was I was writing checks and I bought her a home and all this but it goes against my total belief. I don't believe in giving people money, you know, from Sunday school *if you teach a man to fish you feed them for life but if you give them a fish you feed them for a day*. So to sit here and just write checks I said "Look I'd be willing to share with you what I know" because my sister has a very valuable gift to give and a powerful message being a western Buddhist." So I said "I will teach you what I know but you've got to play the rules of my game capital." And that is how e came up with this because I said I'm not going to sit here and just keep writing checks, you know, I'm not God or I'm not the government; it was against everything I believed. I teach people to fish and that's what I'm doing with my sister.

Tenzin: And I'm learning that praying and mediating isn't going to pay my bills. It has been a very interesting lesson and one that I am turning my life around now to share with others. It's a big leap again to, you know, show that I have this flaw with my head in the sand about this, but it really is about balancing out our lives.

Kris: Have you learned a lot about the medical system in this country through your experience?

Tenzin: I'm learning more. What happened with the cancer is, that happened in 1998, was that friends took care of me and because friends took care of me I remained ignorant about finances I thought I'd always be taken care of. But when the heart disease hit, that was two years ago, I did have some insurance, really bad insurance, and my out-of-pocket expenses just for that were \$22,000 last year. That's a big wakeup call when you look at how you're going to pay this, you know, it's not something that's small change for someone like me.

And so I've been realizing that there's so many people, not only in my own community, but people in general who think that the government is going to take care of them or finding jobs that are just going to give them a good pension. And what's happening with

our economy today is that it may not be able to follow through and take care of a padded life for the rest of your life.

Robert: I don't need the insurance I have insurance but what I spend my money I spend my money on is health. You know there's an old Irish Proverb that goes "*If I knew where I was going to die I wouldn't go there*" and I suspect I'm going to die in a hospital because every time I go pass one I drive really quickly. So I spend a lot of money on health, gyms. I go to an acupuncturist, anybody else who is almost the alternative to medicine because I think by the time you need medicine it's too late that's my belief. So I have the money to pay for the best, should I say natural healthcare or preventative healthcare. I am carrying vitamins around like I say I go see my acupuncturist and I go to hyperbaric chambers. And all those things cost money but I'd rather protect my health than let the doctors take care of me.

The purpose of this book is to kind of answer that question is what am I here on earth to do? Am I living the life I was born to lead and what's my purpose in life? The same question that Bucky Fuller asked me back in 1981 "What's your purpose on earth?" And I think that's a very important question because it puts meaning into life other than just, you know, eating, drinking and sucking air down, is what can we give back to the planet? And that was the question that Fuller asked me back in '81 and it took me a long time to figure it out and I said "You know I know how to make money, that's what I know, not too many people know that that well."

So I just started to give what I was given and that's when my life turned around. And the same as my sister to take the leap of faith in 1985 and to go from what I call "An ordinary private citizen" to all of a sudden this nun with a shaved head and robes and all this that is a leap of faith. So the book is about really seeking your purpose in life and I think that once you find that that's the spirit coming out, like I would not be well known if I had just used my gift to make money for me but the moment I started to teach others, you know, you teach people to fish, I think that's why my book "*Rich Dad Poor Dad*" became an international bestseller and things like this because I was simply giving my gift.

And my sister is simply sharing her gift which is her knowledge of the Buddhist philosophy. That's why we get together is to give more and that's what I think life's about and I think there's just too much greed in the world today I think that's why we have problems. We got together with this book here so I can support my sister giving her gift also. She works in a hospice and she worked with

dying 101 but I said your gift has to be given to the world and the more you leverage your gift then the universe, you know, give and you shall receive.

Tenzin: Yes and Robert's taught me a lot about if I only speak in this small level then it's true I can only help one person individually and in expanding my gift I can share so much more of all that I've been learning. And this way too it's really about balancing our lives and looking at personal balance sheets in our life. I'm having to expand my thinking and this is what we need to get is expand our thinking and see how in this difficult economy what we put into our mind and our thoughts can raise us or depress us. Because the mind is so powerful, you know, we have to check our thinking and we have to really look at balancing this out because if we don't pay attention to one side it's going to knock us over.

Kris: And how did you come to find your gifts Tenzin?

Tenzin: Well I just kept checking and looking at what I wanted in life and what I wanted to study and I became very excited with the Buddhist teachings and now that I've been a Monastic for almost 24 years and been called upon to teach more and more I can't just hide in that, you know, I can't hide in not teaching. So it's been a real stretch and putting myself out there learning a lot working as the Chaplain of the Air Force Academy when I was in Colorado it was very odd to be a Buddhist Monk Defense Contractor.

Now it's very congruent for me working in hospice because I'm learning at the same time as deepening my own practice but writing the book has stretched me beyond just helping a few individuals into understanding the financial world and where I was imbalanced to get my head out of the sand and to infuse more meaning into my life.

Kris: And what do you hope that people get from "*Rich Brother Rich Sister*"?

Tenzin: I hope that they too can look at taking stock of their life now. No thing because we've become very passive and reticent in our lives and to see that they are challenging themselves today and always, you know, looking to see because even though I became a nun and it's been – I took my leap of faith some time ago, it's something that you need to keep checking in on because I can still be lacking intensity or life. Being a couch potato in my own life and just accepting it as it is. So, you know, it's really challenging myself to look at meaning continually.

I've learned so much from the Dalai Lama even from a distance. I've worked somewhat closely with him in the past but even his view of his own studies, you know, he is so willing to test things and try them on work with scientist, work with cutting edge physicians who are learning about new technology and questioning his own belief systems and I love that sense of inquisitiveness and willingness to change. And as he does that then he gets more confirmation on what does work for him and he's will to throw out other things now regarding women because Buddhism and Buddhist fanaticism can be very patriarchal in its way too and he says "Women need to take every opportunity they can don't let others hold them back, you know, this is your opportunity."

So I feel as a Western Monastic, particularly, I don't have to be riveted down by old traditional morals and truly the Dalai Lama has expressed that in his own life too. The way he transforms difficulty into things of awakenings now he says that losing his country, living in exile has made him a true person rather than sitting on a throne somewhere in a dusty palace really changed his life when he got thrown out into the world.

Kris: So the difficulty was a gift.

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Tenzin: Yeah transforming difficulties and putting them into practice on how do you take it to your advantage.

Kris: Lots of people out there now that are struggling with their health, they're struggling with their financial challenges, what can you offer them?

Tenzin: One thing that Dalai Lama says, which I think is really beautiful, is that in order to develop compassion for others you have to have compassion for yourself, you must start there. And I think that's really beautiful example because sometimes, you know, we forget about ourselves or sometimes we only think about ourselves and forget about others and we just become too selfish. So he says "Compassion for others must start with compassion for oneself."

Kris: Now Tenzin it sounds like you're whole idea about has evolved quite a bit through writing "*Rich Brother Rich Sister*".

Tenzin: Yes it has and I realize that I have surrounded myself with people with my same belief systems and that's what we tend to do is we tend to surround ourselves with people of like mind. And I felt that I was doing fine, you know, but when I interviewed or just asked some of the Monastic surrounding, now not just Buddhist but also Catholic and other Monastic or other enunciates, they feel that somehow they'll be taken care of and I think, especially with the economy changing the way it is that even churches and temples are going to be challenged in this economic time because the gift to these places are coming from the kindness of others and if they to our challenge, you know, I think that non-profits and Monastic orders are also going to be challenged.

So, you know, it's like with people wanting the government or pension plans or God to give us money we've really got to change our view. And so it's a wakeup call but it's also a slow process because I've been habituated to think a certain way. So it's really wonderful to change who I hang out with. It's our government too, you know, a lot of people that are just waiting for Social Security to kick in but baby boomers are hitting at what 10,000 a day of Social Security age and there're not that many people putting in towards their retirement. I think we all need to look at self-sufficiency a lot more and that's a huge change of view.

You know I see for myself that I have been steeped in it for a long, long time and to begin to help myself I have to start looking differently. So going back to work at age 60 was one thing, getting a better healthcare plan was another, writing this book was a huge stretch from my familiar safe secure world into something of being with the public and sharing my story hoping that, you know, it'll help others wakeup as well.

Kris: And how wonderful that you did write it I mean it is a very inspiring book, you know, I think people will take a lot from it. Which brings me to another question for you Robert, which personally I'm still working on this one I came across the word affirmalization, can you kind of explain that?

Robert: Affirmalization means the ability to do everything with nothing or leverage or doing more with less. And what Dr. Fuller said was nature was affirmilizing constantly always doing more and more with less and less. And that's why it goes against the labor union idea of doing less and less for more and more money. So as a businessman I'm constantly affirmilizing, you know, figuring out how I can do more and more for less and less. So for example, I setup a franchise system where people could come and learn financial

education for free and then my task is how can I learn to make money from that by first giving away first.

So I'm always constantly looking at how I can do more and more for less and less. You look at Apple Computers they give you a better and better computer for less and less price. You look at what the Indians are doing now with cars from India. Tom Motors is producing cars for \$2500 dollars. And, you know, that's more than the healthcare cost inside of a GM car. So the reason GM is in trouble is the Indians affirmilized but the US didn't. So those are some of the big reason that word affirmilization or doing more with less is such a crucial, crucial principle to learn, especially if you're going to be in business with this rapidly changing world today. Like you look at the world of books that I'm in right now people just download books they don't go to a bookstore. Amazon is wiping out Borders and Barnes & Noble those are all examples of affirmilization doing more with less and a better price. And the companies that are firing their employees the reason is because they didn't affirmilize they're not demanding that the company produce more for less.

So in my company we've paid bonuses this year we've give them time off. The reason is as the owner of the company I'm always focusing on how my company can do more for less and one of the principles of the world. I think you'll understand it when you look at, you know, when the iPhone came out it was x dollars immediately the price went down performance goes up. You know 200 years ago we had to walk or ride a horse now we climb on a plane and fly, now we can go on the web. I mean I did a seminar in South Africa a month ago but I did it from Phoenix I didn't have to get on a plane and fly for three days to Johannesburg I just stood in my little office in Phoenix and they beamed me up 30 feet inside this room and there was, I think 2000 people or something. So I made as much money but it costs me a lot less wear and tear.

So the people who are getting ahead are people who are getting afirmilizing, you know, financially. And the people that are dying are people who still expect to get paid more to do less, that's the big disconnect right now. It's evolution. Right now it's the technological world plus God or spirituality is evolving. I think America has become a little bit too corrupt, government's a little too corrupt, too greedy, many corporations are too greedy, labor unions are too greedy and that affects charities and religious organizations. I just think its greed and remember that's why in 1985 I had to figure out how to give before I received. The more I focus on giving for less and less the more and more I make.

Kris: And have you found that to be true also Tenzin?

Tenzin: I am finding that out and as I work with this boot camp I work with others I am finding more ease and ways of working with this myself.

Robert: Like, you know, we were talking about this my father was a university professor and his thing was tenure. And every time I hear a university professor say tenure I hear the word dinosaur because you're supposed to not be getting tenure you're supposed to be figuring out how you can teach more students at a better price and more effectively, that's your job. But all these guys who want, you know, want to join the police department so I can get 20 years and then I can retire those are industrial aged ideas. Information age ideas use to be well how can I serve more people at a better price?

And that's what I'm saying, you know, is the economy bad? Well it goes back to Fitzgerald's thing again is different points of view. To me this is a great economy. If you wanted to buy a house now is the time, even in Santa Barbara. Everything's coming down in price which is wonderful I don't know why people are crying.

Tenzin: Yes and this is where the spirituality kicks in too where we have to gain clarity in our own mind because we are living through a very difficult historical time and to watch that we don't get paralyzed or depressed by it and see what we can do to find other avenues of working with what's happening.

Robert: I don't think it's a difficult time I just think it's a changing time. You change with it it's the most exciting thing you can do so it's all perception. There is more opportunity now at easier and better prices than ever before. Like I have businesses in probably 50 countries throughout the world and it's never been easier to do business throughout the world, never. I don't know what people are complaining about. But if you can't see it you can't see it because you've been trained to think of I'm going to work for the university system and stay there until I get tenure. That was my dad, whereas, my rich dad was exactly the opposite thinker. So I had two dads, two points of view and I chose to listen to my rich dad.

Tenzin: What Robert keeps teaching us is to change our point of view and raise our sites and look at opportunity.

Robert: You're looking at this year, you know, the stock market is down 40% from last year this is the stock market having a sale offering

40% off. I don't understand why people are complaining I am buying more than ever now and I say "Ah this is good the stock market's on sale, real estate is on sale", but people see it as bad. I think it was appropriate she asked me that opening question about what quote I chose for this book was the ability to see two opposing points of view and operate sanely between them.

Kris: So what's next with "*Rich Brother Rich Sister*", do you have another project in the works or what do you see in the future?

Robert: I think my sister should write what she really knows about which is karma she should have a book on that. She should have a book on Novena, pass lives and, you know, things that she's really studied. And I think her advantage is she's a Western Asian woman who is studying in Ancient Buddhist or Asian religion so she's a very good translator for the west. I'm writing a book called "*Rich Health*" and it's east and west medicine coming out because my cardiologist he started off as an acupuncturist and now he's a heart transplant surgeon for Mayo and without him I don't know if I could have survived.

I went through open heart surgery because I was born with a heart defect and because of him I came through the operation in flying colors, but I think if I'd gone through a traditional cardiologist I might not have made it. But my cardiologist who started off, like I said, as an acupuncturist and Iridologist, you know, for the eyes and all of this and he comes from a completely different point of view on medicine. So that's one of my most exciting projects is "*Rich Health*".

Kris: What else can you tell us about "*Rich Brother Rich Sister*"?

Robert: I did it personally because my sister has taught me a lot about being kinder. That was her saying this holiness this religion is kindness and I think we could all use a little bit more of that.

Tenzin: For myself, you know, it's about being tougher and speaking up more and jumping into the game more. So that's been another lesson for me and it's been a pleasure to speak with you.

Kris: Well it was just a delight to talk with you both and just wonderful to see inspiration and education you both brought to people that desperately need it in this world. Thank you so much.

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