



How Come That Idiot's Rich and I'm Not?

By Robert Shemin

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Have you ever wondered why some people attract wealth while others stay financially trapped? The key is learning wealth-friendly, upside-down thinking.

In this *New York Times*, *Wall Street Journal*, and *USA Today* bestseller, Robert Shemin, one-time "idiot" and currently a multimillionaire, illustrates in a witty way how going against the grain is, in fact, the surest way to gain. Learn how to:

- set only one powerful success goal—and make it a big one
- play while your money goes to work
- stop building someone else's business and start building your own
- live and think like a millionaire while you're becoming one
- use the power and smarts of other Rich Idiots to help you join the Rich Idiot Club

Spend just a few pages with Robert and his Rich Idiot friends and you'll be convinced that "if they could do it, I can do it."

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Editorial Review

Review

“A breath of fresh air...Robert Shemin brings to this book a powerful personal story that commands attention. He was the class cut-up, the guy who never fit in exactly, an undiagnosed dyslexic who out of survival instinct simply decided to make up his own rules — and, sure enough, riches followed. Shemin’s key insight is that cultural indoctrination robs most of us of the courage to blaze new paths — in fact, breeds a ‘play it safe’ follow-the-leader mentality that can be a financial death sentence. This book is loaded with perspective-altering tips on how to make money outside the rat-race paradigm and leverage the power of relationships in ways no one ever talks about. If you take to heart the lessons in this book, you will find the abundance you’re searching for.”

—Anthony Robbins, New York Times bestselling author of *Awaken the Giant Within*, *Unlimited Power* and *Giant Steps*

“This book shows the average person not only how to get rich, but create, connect and contribute greatly. Open the door to a better future now by absorbing what Shemin has to say.”

—Mark Victor Hansen, co-creator, #1 *New York Times* best selling series *Chicken Soup for the Soul®* ; co-author, *Cracking The Millionaire Code* and *The One-Minute Millionaire*

“If you’ve spent your life doing ‘all the right things’ but still feel like you’re running in place financially, do yourself a favor and buy this book.”

—T. Harv Eker, author of #1 *New York Times* Bestseller, *Secrets of the Millionaire Mind*

“Filled with common sense . . . shows that a late-blooming entrepreneur can strike it rich with sound business principles and a flair for taking risks.”

—David Bach, #1 *New York Times* bestselling author of *The Automatic Millionaire* and *Start Late, Finish Rich*

From the Hardcover edition.

About the Author

ROBERT SHEMIN has worked with high-net-worth individuals for Goldman Sachs, helped create four companies, and has been involved in more than one thousand real-estate transactions.

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Chapter 1

Secret No. 1

Turn Everything You Ever Thought

About Getting Rich Upside Down

He dares to be a fool and that is the first step in the direction of wisdom.

--James Gibbons Huneker

The Rich Idiot Test

I'm going to give you a sneak peek of my famous Rich Idiot Test. Go ahead. Start.

1.How do you put a giraffe into a refrigerator?

2.How do you put an elephant into the refrigerator?

3.The Lion King is hosting an animal conference. All of the animals attend the animal conference, except one. Which animal is not there?

4.You have to cross a river. The river is used by dangerous crocodiles. You do not have a boat. How do you manage it?

Want to know how well you did? How close you are to becoming a Rich Idiot? Read on.

The Scenarios

It's happened to all of us. You're stuck in the one lane that's not moving when some guy whizzes past in a brand-new Cadillac or Porsche. He flashes a Rolex. Suddenly you recognize him: He's the idiot who flunked out of your school. You studied hard and got straight A's, and now you're sitting in an eight-year-old car wearing a knockoff watch. In that moment you ask, "If I'm so smart, why is that idiot rich and I'm not?"

Or how about this: You pick up a copy of the local paper and see a photo of a guy shaking hands with the governor. Seems he turned his "nothing" business into a holding company. Now he has interests in every major city in the state and about five thousand people working for him. That's when you realize he used to be that kid who always got the change wrong when he came to collect the newspaper money. You never got the money wrong. Yet now the only person who ever shakes your hand is the greeter at Wal-Mart. You ask, "If I'm so dependable, why is that idiot rich and I'm not?"

Or this: You've finally purchased your first home. You and your wife can just about make the payments if you both work full-time and give up all thoughts of a family. One day your friends drag you to a business-opportunity meeting with three hundred other wannabe-rich hopefuls. That's when you realize the guy standing on the stage tossing hundred-dollar bills into the crowd is the son of your mom's neighbor in Queens who was always borrowing money off everyone to buy candy because he never had a dime. You've never ever borrowed anything--not even a penny--not once. You always paid your own way. And now you're living paycheck to paycheck and all you've got in your pocket is \$87.62 and your lucky coin. You can't help but ask, "If I was always so careful about money, why is that idiot rich and I'm not?"

How about this one: You're standing in the checkout line at the supermarket and skimming the covers of the magazines, thinking you'd like to buy a couple, only cash is tight right now. There on the cover of People--you suddenly see it--a small inset photo that looks really familiar. You grab the magazine and flip to the page. Sure enough, there's a long story about this woman who just donated a zillion dollars to an organization that helps women build businesses. You read on. Turns out she became a fashion designer, launched a hugely successful Internet clothing empire, and adopted three orphans from poverty-stricken countries. More than that, she accomplished all this by the age of thirty! You just passed the forty-one-year mark. Worst of all, you realize that the woman with the great People magazine life was that weird kid you used to babysit for a few dollars. She was the one who wore purple tights with ragged holes in the knees topped off with a mustard yellow T-shirt and a blue, pink, and orange striped pajama top. You always

matched perfectly. Every outfit you wore was impeccably coordinated. You can't help but ask, "If I was always so correct, how come that idiot's got this terrific creative life, and I'm standing at the checkout counter worrying about the price of a couple of magazines?"

Here's one more: You've just been promoted to V.P. of something worthwhile. It only cost you ten years of eighty-hour weeks and one marriage, but you made it. You're rewarded with a trip to the annual industry conference. Then your world turns upside down. You recognize the keynote speaker--he's the guy who flunked out halfway through your senior year. Worse, you recognize the woman sitting beside him. She dropped out because she got pregnant. The only ones you don't recognize are the three handsome children sitting beside them on the stage. Now the whole family is getting a standing ovation because they just endowed a chair, built a hospital, funded two labs, and bought milk for an entire country. And the two parents who everyone said wouldn't last six months have got this great family and this great life. You, on the other hand, went to an Ivy League school on a full scholarship and spent the last ten years taking course after course so you could climb up the corporate ladder. Your wife divorced you four years ago and you see your kids every other weekend for a few hours. You ask, "If I work so hard and I'm so smart, why is the universe doling out these lavish gifts to people who broke all the rules? How come those idiots have it all and my family and I don't?"

What Are You Doing Wrong?

You know the question: How come THAT idiot's rich and I'm not? Or put another way: Why is that idiot living your dream life and you're not--despite all your smarts and hard work? Why is that idiot able to build a business while you're slogging your life away in some anonymous cubicle, working for a corporation you're beginning to feel doesn't really care about you? Why has that idiot been able to turn his or her talents and dreams into a life of wealth while your talents and dreams are packed away in the back of your closet, along with those golf clubs you never have time to use and that scuba gear that's getting brittle because you never even take a weekend off, much less indulge yourself and your family in a tropical-island vacation? Why is that idiot able to send his kids to the best schools while you're worried about paying for a state school? Why is that idiot able to give his family financial security while you're always just making ends meet? And why is that idiot able to make a real difference in people's lives--change the world even--while you're plodding along, just another increasingly unsatisfied, hardworking, and dependable wealth-seeking wannabe?

The answer is so simple it's scary.

What made that guy or that girl back then an idiot are the same qualities that are making them rich today. And what got you the good grades and the pats on the back and all the gold stars is what's keeping you from getting rich.

Duh! And you thought it was all about hard work, sticking to the rules, and never coloring outside the lines--hello?

So what can you do about it?

This book can change all that. It can make real wealth happen for you--the kind that enables you to do whatever you want without worrying about money, take care of your loved ones, and have plenty left over to make the world a better place for others. But first you have to ask yourself a really tough question: Deep down inside, do I really want to be rich?

To be more specific, are you willing to do--or, rather, undo--all the things that have kept you from acquiring

your first fortune? Are you willing not to learn, but to unlearn, the thinking and working habits of a lifetime?

If you're ready to turn your world upside down, then you're ready to get rich with Robert.

Why follow my lead?

Because I myself started as one of those "idiots" who, by a process of trial and error, was lucky enough to discover the seven secrets I'm about to share with you, and to follow them to wealth.

My Rich Idiot Beginnings

I grew up in Nashville, Tennessee, and attended Hillwood High. I didn't get straight A's, become valedictorian, or rake in scholarships to top colleges. The reality is, I graduated practically at the very bottom of my class--probably 424 out of 425. My attendance record was so poor (I skipped about thirty-seven straight days in my senior year) that the Board of Education called to revoke my diploma, but it was too late. My own parents had already taken it away from me, saying I didn't deserve it.

As it turns out, my schooling wasn't a total loss. I was unaware at the time that while I was flunking those middle and high school tests I was actually honing what would become my set of "Rich Idiot skills."

You see, at age fifteen I took a job as a busboy in a local restaurant. The other busboys were happy to be called busboy. Not me. The first thing I did was change my job title to Table Maintenance Engineer. Hey, don't knock it. It got laughs--and also more respect and bigger tips.

Soon I had moved up the ladder to waiter or, as I called myself, Table Service Specialist. Now I was bringing in over \$800 a week--more than my teachers were averaging at the time.

What I didn't know then was that the characteristics I displayed would bring me immense success later in life. For example:

I wanted control over my income.

I showed pride in my work, and gave myself titles that reflected that pride.

I valued real cash money that I could see and touch over the invisible money that showed up on a pay stub.

I learned how to deal well with people--from the temperamental cook to the dissatisfied customer.

These became some of the future building blocks of my own fortune.

How about you? Have you ever gritted your teeth at the title you wore and wished it were more important? Have you ever felt that satisfying wad of cash in your wallet and the surge of confidence it gives? Have you ever succeeded in reaching a goal? Remember how good it was to feel pride and satisfaction in your accomplishments? Rich Idiots feel that way all the time, and you can too.

My Own Shrink Story

I was such an idiot in school that the administration decided I should see a psychiatrist. The problem was my grades. I never did much of the assigned reading. I didn't do all my homework. I always spoke up in class

and didn't follow rules very well. They thought I was an idiot. To validate this view, they sent me to the school shrink.

What they didn't realize was that I was just bored with the assigned books; in fact, I was an avid "secret reader." So in preparation for my first experience with the school psychologist, I borrowed psychology books from my cousin who was in college at the time. My goal was to fool the expert. I wanted him to think I was an idiot--crazy as a loon. When he pulled out the Rorschach inkblot test, I was ready for him. I'd read that crazy people identify every inkblot as a bat, so I pointed out a lot of bats. The diagnosis came back as predicted: "Robert is an idiot--he's crazy."

How did that bring me closer to my success? I gained self-confidence from knowing I could read, as long as the subject matter excited and moved me. I read books about science, mathematics, astronomy, and history. I explored the world of ideas by devouring books on philosophy and exploration. But my favorite books were biographies. I loved tracing the life path of amazing people.

My Hidden Disabilities Helped Me

Become a Rich Idiot

After that, things in school went from bad to worse. I remember the day my typing teacher called me an idiot. I'd failed a typing test for the fiftieth time, and she actually threw a book at me, declaring I would never amount to anything. I simply couldn't type. I didn't know why I made more mistakes than anyone else in the class. I just couldn't get the letters right--couldn't even remember where they were on the keyboard.

Many years later I learned that I have a rare form of dyslexia in which spatial abilities are impaired. That meant I couldn't use a keyboard even if I practiced for years. The same disability ensured that I couldn't master math. Today, I can't even find my own investment properties on a map!

But even with this disability I went on to own a real-estate empire of over four hundred properties and to write ten best-selling books. I didn't realize until later the gift this typing teacher had given me. By calling me an idiot she forced me to find other pathways to achieve what I desired. If I couldn't write, I would talk. And talking--public speaking--made me a fortune. When my speeches were transcribed and turned into books, I made another fortune.

Remember!

Rich Idiots never think or say "I can't." They ask, "How can I?" Take the word can't out of your vocabulary.

The Day I Tested the System

Yes, I kept getting idiot grades in school. But deep down I believed I wasn't as big an idiot as all my teachers made me out to be. I'd concluded that the system was at fault. So one day I tested my theory. The class assignment was "Write a poem." I painstakingly copied out a poem from a collection that had won the 1950 Pulitzer Prize and handed it in. Surely, I thought, any poem that had won the coveted Pulitzer would get an A from my English teacher. Wrong. It came back to me with a D. When I challenged the grading system,

claiming it was unfair and prejudicial, I got suspended for being--you guessed it--an idiot!

At the time, I didn't realize that I'd just received my first lesson in labels and how hard they are to peel off. My teacher stuck the label of "idiot" on me, and it wouldn't peel off no matter what I did. Other teachers read that label and believed it was accurate. Except deep down I knew otherwise. I held on to self-belief as I made first one, then another, and then a third fortune.

Let me apologize and ask forgiveness for any heartache I might have caused my parents or my teachers. Rich Idiots always take responsibility for their actions.

But I realized this: The power of self-belief always trumps the power of what others believe about you.

From the Hardcover edition.

Users Review

From reader reviews:

Lori Leavitt:

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