

PREFACE

WHO AM I? AND WHY ARE YOU READING THIS BOOK?

Who doesn't want to be rich . . . or at least more financially secure than they are now? As Gertrude Stein once famously said, "I've been rich and I've been poor. It's better to be rich."

And so have I. From dead broke to worse. And then from okay to affluent to more-than-enough.

I've done many jobs in my working life. My first job, drying rear windows in a car wash, paid me \$1.75 an hour. Nowadays I can't be tempted to work for less than 500 times that amount. In this book you'll learn what I learned along the way: that it's not hard to become as wealthy as you want to be . . . as long as you are willing to follow six simple steps.

I've been a busboy, bartender, housepainter, carpenter, bouncer, aluminum siding salesman, soda fountain jockey, teacher, copywriter, and tinsmith.

I've also owned and run many businesses, including a pool installation service, a nutritional supplement company, a venture capital firm, at least a dozen publishing houses, a discount jewelry outlet, a dozen direct-marketing enterprises, two public relations practices, a career counseling service, at least a half dozen real estate development

ventures, a fine art dealership, and a rare coin brokerage, just to name a few.

I have been a partner in two businesses that grew beyond \$130 million and a dozen that surpassed the \$10 million mark and have more recently mentored friends and colleagues in the successful start-ups of \$6 or \$8 million companies.

I've owned and run public and private companies, local and international, retail and wholesale, profit and not-for-profit.

I've done all that and other jobs I'm sure I can't remember (or don't want to think about).

What I haven't done is run a large (i.e., Fortune 1000) corporation. I don't think I've even worked for one. My expertise is in starting and developing small businesses, and I've had a good deal of success with start-up real estate ventures and investing in small business and real estate.

I'm not a stockbroker, insurance salesperson, or financial planner. I've never had any formal training in finance. Everything I know has come from the experience of my working life. That means you won't find much here that is conventional financial planning.

I'd like to think that what I lack in formal education I've made up for in a depth and range of business experience that spells practical, proven advice. So when you consider my credentials, take into account the sheer scope of my experience. Be assured that the advice I give you in this book comes from that experience. Also keep in mind my Rolodex—the contacts I've made and the people I've known. I am lucky to have worked with some true moneymaking and business-building geniuses. I've listened to them and observed their actions. I'll pass on everything I've learned from them to you.

And, finally, I must admit to a love of teaching. Before I began my business career, I taught a graduate course at Catholic University in Washington, D.C., and then was an assistant professor of English language and literature at the University of Chad. This teaching impulse has never left me. It erupts in product presentations, coaching sessions with protégés, and speeches, and I'm sure it's evident in the pages that follow. If I get a little preachy, please forgive me.

I'm also an avid student. Every experience I've had in my career has taught me something. And everything I've learned about making a good income and converting it into lasting wealth is detailed in this book.