

Introduction

Let's be honest. We all want to be well off, wealthy, rich, abundant. And we're fascinated by others who already are. How did they do it? How can we do it, too?

The simple truth is that wealthy people tend to understand and do things the rest of us don't. From mindsets to actual actions, they follow behavioral rules when it comes to their wealth, and these rules are what separate them from everybody else. This book codifies what those behaviors are so that you, too, can choose to be more wealthy. The basis of the Rules (as with the other Rules books) is that these are all things I have observed wealthy people do. This is, if you like, sympathetic magic. If we do like them, we'll become like them. This actually does work.

Quite simply, this book reveals

- What people do to make money
- How they carry on making money
- How they hang onto it once they've got it
- How they spend it
- How they invest it
- How they enjoy it
- How they make use of it altruistically

In all probability, you'd want to do as little as possible to get to be wealthy, rich, and abundant. A staggering \$80 billion is gambled in the U.S.¹ each year. Gambling levels of \$80 billion means there are a lot of people looking for an easy way to make some

¹ American Gaming Association: Fact Sheets. http://www.americangaming.org/Industry/factsheets/statistics_detail.cfv?id=7.

money. Gambling \$80 billion also means a lot of them are going to be disappointed. Not all of them, mind you. Casinos work on percentages—just like any business. Roulette, for instance, if the game is run properly, runs on about 28 percent. That means if \$100 crosses the table, the house expects to pocket \$28 of that. It returns \$72 to the players—not necessarily the same ones who staked it. Some will lose. Some will win. And some will break even. But the house will always, always win—in the long term. That’s a fact.

Now, if so many people are gambling so much, it implies to me—and I did notice this a lot when I worked in a casino—that they

- Have too much spare cash and need to get rid of some of it²
- Firmly believe in their own “luckiness”
- Like to lose so they can have a reason to feel wretched
- Are desperate for easy money

This book is not for people who are after any or all of the above. No, not even the easy money bit (sorry). However, it should make a significant improvement to your overall prosperity.

This book provides a set of principles, strategies, and things to understand and to do that won’t make you get rich quick, but they will increase the odds of your making money and growing your wealth while remaining a decent person. In effect, you can become the house and always win. So, what do you have to do?

Well, there are a number of things you can do. No individual rule guarantees success. But each narrows the odds. They all increase your chances of making money. It’s not as easy as a quick win on the blackjack table, but it is more assured and long term, and it doesn’t make you an addict or have you chasing a losing streak.

² Some of them are there to launder money—put spare cash across the tables and then not play but get it back in the form of a winner’s check, so they don’t have to pay tax on it. Very naughty. Trouble is the house invariably takes its 28 percent off them as well no matter how hard they try to get out without playing much.

No need for violins here, but I was poor as a kid. I went without. I knew others had more, had lots. I also knew, really, really knew, that I would work my way out of that poor upbringing. But it took a lot of false starts, a whole lot of nearly made-its, before I got it right. And I only got it right when I took the time and trouble to observe what the really rich do. That knowledge, based on those observations, I now happily pass on to you.

I'm going to assume you want to

- Get richer
- Do it legally
- Do something useful with it once you've got it
- Put something back
- Keep some of this stuff under your hat

and that you are prepared to put in a bit of work.

To help you achieve this, I have divided this book into five sections:

- Thinking wealthy
- Getting wealthy
- Getting even wealthier
- Staying wealthy
- Sharing your wealth

We start with thinking wealthy because that's the foundation on which all things wealth-related rest. We all have money beliefs. Most of us believe that even if money doesn't make us happy (but secretly, of course, we believe it will), it will at least allow us to be miserable in some comfort. We almost all believe that money lets us buy better stuff, and by buying better stuff, we will be happier. It's not for me to discourage you in any of those beliefs, merely to give you means of finding out for yourself whether or not this is true.

Time to start. Shall we begin? Whatever happens, here's to your greater prosperity.

Richard Templar