

Speaker 1: This is the Rich Dad Radio Show, the good news and bad news about money. Here's Robert Kiyosaki.

Robert Kiyosaki: Today, we have a very important show, like I think all of our important shows are, and this is especially for those of you who [inaudible 00:00:15] by saying, "Oh, I wish I could make more money," or, "How come I'm poor?" or, "How come I don't get any breaks?" or, "How come I'm not happy?" or, "How come my wife hates me" or "my husband hates me?" or, "Why is life not working?"

The Rich Dad Radio Show is primarily about money, but money is often a symptom of something else. If you don't have money, it's a symptom. There's something going on with you. Today's program is a very important program because it's ... I'm not very religious. I flunked out of Sunday School also, but I did learn to give and you shall receive. One of the main reasons people are not richer, either spiritually, happy, health, whatever it is, it's because you're not giving enough.

For instance, if you want to be healthier, you've got to exercise. God knows, we all know this world is filled with greedy, greedy, greedy, greedy, greedy people. You and I probably know some person, maybe it's you. The point here is this. Some of you have had people steal from you. In my business, the Rich Dad Company, we've had a lot of people steal from the inside, and that's just part of life. They're also called God's creatures, thieves, criminals, prostitutes, saints, all that stuff. It's all part of life, and part of life is learning how to deal with people who steal.

We're not talking about people who steal. We're going to talk about you giving more, being more generous. That is the theme of this show. We have some very, very special guests, and our first guest today is Frank Hopkins, Jr. He is a pastor, an entrepreneur, and a speaker. When he speaks of God, the man comes from the cloth. I'm honored to meet him. I met him at the New Orleans Investment Conference.

One of the hard parts about my life right now is that I'm always surrounded by people. When I was walking through the New Orleans Investment Conference, doing my best to look at other people pitching their deals and their new investments and the projects and all this stuff, I can't even look at the show because everybody wants to talk to me, get my autograph. I appreciate it, but I'm also there as a student to learn what these other entrepreneurs are pitching. I have to walk with bodyguards and kind of go through the show. It's the price I pay. I'm not complaining, but it is part of the price.

Then also, I came across this guy Frank, and the bodyguard sort of pushed Frank out of the way, but somehow there was something special about him. I didn't know what, so I said, "No. No, let me stop. Let me talk to Frank." That's when I met Frank, and he started talking to me about being a pastor and how one of his

projects now is going into prisons to educate the inmates in there about taking a look at a different type of life. Most prisoners are entrepreneurs also. They're just on the other side of the law. Anyway, Frank is educating prisoners to be entrepreneurs on the legal side, and if I can help him on that, count me in. He and I talked and that's why Frank is part of this program.

The second guest is a dear friend mine, Darren Weeks. He's an entrepreneur. He's a real estate investor. He's the author of the book *The Art of Raising Capital*. Darren has taught more people the CASHFLOW Game than any other person I know, and he's going to be talking about what happens when he gives. He teaches because he loves teaching. He wants to, let's say, help his fellow human beings, and the more he gives, the more he receives.

If all you people who are listening right now are saying, "Well, you know, my life sucks. I'm not healthy, I'm not happy, I'm not making enough money," this is your program, because as the good Lord says, you have to give if you want to receive. Or it's like the guy standing in front of the fireplace with wood in his hand, yelling at the fireplace, "When you give me heat, I'll give you wood." That's not the way it works. You got to put the wood in first, and then the fireplace gives you heat. Most people go through life hanging onto the wood, not putting it in the fireplace and wondering why they're starving and freezing and all this stuff.

Frank, would you mind giving us a little bit about your background and how did you become a man of the cloth, becoming a pastor.

Frank HopkinsJr: Sure. Gosh, my parents used to take us to church when we were little kids. I grew up in Miami. My father used to let me skip school to go to work with him, and so I got to be coached on terms of the entrepreneurial world and small business life.

Robert Kiyosaki: What kind of work did your father do?

Frank HopkinsJr: He did several, all ... He had a sporting good business, construction, sold data to supermarkets. He did all kind of things, so anything to make a buck.

Robert Kiyosaki: Yeah.

Frank HopkinsJr: I got to see right up close and personal what it meant to run a business and do the whole business thing. I grew up in the church when we were, we didn't skip the work. Then, we worked together, did several things together over time. I started going to church later in life, Robert and Darren. I was in my 40s when I got serious about my faith. I was running a business at that point. I had several hundred employees, and-

Robert Kiyosaki: What kind of business?

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Frank Hopkins Jr:

... started going to ... We serviced supermarket chains and sold inventory and competitive pricing on their competitors in their market areas. Then, we were hired to check pricing on audits, make sure everybody was compliant in the supermarket. We were very labor-intensive, had a lot of people running around up and down the East Coast.

In between that work, I would show up on Sundays and do my duty to be at church with my wife and my kids. Then, 2005 I really got serious about my faith. I had a spiritual experience with Christ and changed my life and my priorities, and so became a volunteer pastor at a church in Miami. They made all kind of mistakes. It was a very entrepreneurial type of church, trying to reach people and minister to them and help.

Because the church was very focused on serving people, I really for the first time in my life, I really understood or began to understand what it meant to think of people other than myself, who had been blessed and so many positive things had happened in my life. To be generous and to give, to your earlier comments, I couldn't agree with more. That began my life as a pastor. Then I was responsible for the operations of the church and got to go to places like Iraq and different places to help pastors on strategy and figure things out, or tried to.

Then, when I finished my time there, and during that time, we started a prison ministry and I started going into prisons and just had a heart for trying to help these guys have a better life when they get out.

Robert Kiyosaki:

Where was the prison?

Frank Hopkins Jr:

In Miami.

Robert Kiyosaki:

Miami, okay.

Frank Hopkins Jr:

Yeah. We were actually in, I don't know, I think five or six of them, but there was one that I was focused on. It was one, what they call reentry route where these guys are going to be out in the next year to two years. We were all trying to equip them to not come back, if you will. Working in that, really enjoyed helping them. They were very responsive, and we would teach them theology and then we would teach them how to start a business and business plans and different things.

Actually how I got introduced to you was I was listening to your podcast at my kitchen counter in Miami, and I grew up with this idea that debt is bad and house paid off is the right way to be. Then when I heard you say something like, "Your house is not an asset," my wife and I were there. We both looked at each other like it was heresy, and like, "What did he just say?" She said, "He said your house is not an asset." We played it back and played it back and started listening to your podcast and started educating ourself on a different way of thinking.

We became in 2000, in late '16 and in '17, real estate investors. I have gone a very different path because of your teaching, so I entered teaching, and the prison I serve in Orlando has given us freedom to teach your content and to have the CASHFLOW Game so that when these guys get out, they can pursue a different life [crosstalk 00:09:56].

Robert Kiyosaki:

Amen, amen, amen, brother. Like I said, I'm not really religious, but I say amen to you and thank you for your teaching.

Rich Dad Radio Show, we're talking about the importance of giving if you want to receive more. One of the reasons people are not rich, either health, wealth, or happiness, is because they're greedy. They're not being generous. Before we go to a break, I'll ask Darren to introduce himself, because Darren is definitely a giver. He's one of the most generous guys I know, but we don't give people money. We give people financial education so they can create money and not have to steal from other people.

Darren, explain to the people how you came to start teaching CASHFLOW, and what's it done for your life?

Darren Weeks:

Well, it definitely changed my life, and it's because I wanted to be rich when I was a kid, like most kids do, and I followed the poor dad path and mentality of going to school to try to get a good job, and the challenge was I could barely get through university. I failed out of classes a number of times, almost got kicked out. Even after I got my bachelor of commerce degree back in the early '90s, I couldn't get a job because the economy was so poor.

Fast forward 10 years, I finally read the book Rich Dad Poor Dad in 2001, and it was just like an epiphany went off in my head, and I said, "This is amazing." Personally, I wanted to make sure I could share that information in that book with some of my friends, and then I found out there was a CASHFLOW Game. I started to play the game, and I thought, "You know what? This is unbelievable information," and I thought, "I'm going to start a business. I'm going to just post CASHFLOW Games and I'll charge, \$30.00, \$40.00, \$50.00 to get people to come to the event and I'll teach them what I know."

Robert, it was unbelievable because only eight, or actually four people showed up the first time I played CASHFLOW and then eight or 10 the next couple of times. I went to one of your seminars in 2002, and that's where it hit me. You basically said to the crowd, and I was just one of the participants, you said, "The more you give, the more you shall receive." That's when a light bulb went off in my head, and I started to then say, "I'm going to do all my events for free. Anybody who wants to play the game, I don't want any money to be the reason why they can't come into the room." A week later, I had so many people in the seminar. I had over 200 people play the CASHFLOW Game. They were actually sitting on the floors because it was free.

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That's just a quick summary of when I learned that lesson, don't charge necessarily for everything. Do things for the right reasons, do things for free. That's when my business exploded, and since then, I have played that CASHFLOW Game easily with 100,000 people, spoke to hundreds of thousands of people all over the world, and financially, my life is a lot different now than it was when I first read Rich Dad Poor Dad in 2001. Again, primarily because I have learned the lesson, the more I gave, the more I received.

Robert Kiyosaki:

That's what the Rich Dad Radio Show is about today. It's about being rich, but not just financially. It's about being healthy, wealthy, and happy doing what you love to do. If you don't have enough, it might be because you're being a little greedy there. Might be time to get a little bit more generous and give.

We come back, we're going to be speaking more to Darren Weeks, entrepreneur, real estate investor, author of The Art of Raising Capital, and Frank Hopkins, Jr., entrepreneur, pastor, and speaker. We'll be talking to them more about how if you give what you want, you get what you want back. For example, you want a punch in the mouth, the fastest way to get one is throw a punch. If you want money, teach other people to be rich.

Speaker 1:

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Now, back to Robert Kiyosaki.

Robert Kiyosaki:

My life began back in the '60s when I went ... I went to school in New York, and this friend of mine asked me to go help Boy Scouts. I thought, "Why would I help Boy Scouts?" In New York City I went to a projects out in Brooklyn and we were going to take kids camping. I go, "Why am I doing this?" My friend, who was from Florida, Bob Cook, he says, "No, we got to do it." He was a good Christian, and I'm not.

Anyway, I took these kids camping. I remember there was this mother, she's probably younger than me, but she already had three kids. I looked at her, and she was trapped in these tenements. I had never been around that kind of poverty in my whole life. I went, "Holy mackerel." Said, "What the hell is going on here?" and I'm going to one of the richest schools in the world. It was the U.S. Merchant Marine Academy, and here's this woman younger than me already with three kids.

I kind of made a promise. I said, "If I can find a way to help you, I will," but giving her money was not going to help. I knew that. There was kind of a vow, and a vow is a promise you make to your gut, your spirit. I said, "Well, some day, I'll find a way to help you, but giving you money is not going to help you." I knew that. Give a man a fish, you feed him for a day. That's what we're doing today. We have to teach people to fish.

Our program today is for those of you who would like to find what it is you're supposed to be doing with your life. What did God send you here to do? Is it to cure cancer? Is it to cure this or help this or do something? I find, I personally ... This is my opinion, which is pretty selfish on my part, but most people are just greedy, "I don't have the time or have the money." I get it. I have the same constraints everybody else does, time and money and how do I get ahead and all that. It's all about me a lot of the time, but I have to remind myself of a vow. How can I support you?

What people are looking for today is called social entrepreneurship or people who are for real, so our program today ... Well, as you know, you can listen to the Rich Dad Radio Program anytime, anywhere on iTunes or Android. All our programs are archived at richdadradio.com, and we archive them simply because if it's worth listening to once, it's worth listening to a second time, a third time, because that's how we learn, by repetition. Also, if you have friends, family, or business people who want to be more generous with their life, find more happiness, wealth, health, and happiness, then this is your program. You can go to richdadradio.com. All of our programs are archived there.

Our guests today are our great friend Darren Weeks, entrepreneur, real estate investor, author of *The Art of Raising Capital*, and his website is fasttracktocashflow.com, fasttracktocashflow.com. I just met Frank Hopkins very briefly at the New Orleans Investment Conference. Great investment conference for those of you who want to understand resource entrepreneurship, which is [inaudible 00:17:27] food. Now, there's technologies, this basic resource-based entrepreneurship. Frank is an entrepreneur, pastor, and speaker. We're talking about being generous.

There comes a time in life where you come to serve your fellow human beings. You're not here to just make money for yourself. In my opinion, there's just too much greed in this world today. There is absolutely too much greed. People are trying to rip everybody else off, and for those who know the Rich Dad story, I've had my share of people ripping us off and stealing, and so that's why you got to be very careful. It's a very important show because you want more health, wealth, and happiness, you have to give. You fall in love with somebody else, it's not the easiest thing to do because we've all been screwed, shall we say, by people we trusted.

With that said, I'm going to ask Darren Weeks, what's it been like ... You and I are in a few weeks, a few days, actually, going to Mexico and we're now going to teach how many people the CASHFLOW Game in Mexico City?

Darren Weeks: Well, there's going to be close to 3,000 people, and we're going to have a world record CASHFLOW event with also a streaming event in Peru, so it's going to be a very large event playing CASHFLOW, which is what I've done for 16 years now of my life.

Robert Kiyosaki: Why do you do it?

Darren Weeks: That's a good question. I think the biggest reason is just the people that you meet. [inaudible 00:18:55] the world. When I first started it was right across Canada. I love doing events because I don't force anybody to go into the room. Everybody that I meet in my life is positive. I don't hang out with any negative people, and you meet a really bunch of real fascinating entrepreneurs as well. That's the main reasons I do it.

Robert Kiyosaki: There's also a magic. People say, "Well, how do you meet President Trump?" Now I know he's not that popular in Mexico, but he is still president of the United States. I met President Trump because he and I teach. He's one of the few guys that supports network marketing, because it's how people teach, how they learn about commerce and entrepreneurship. It was a mission. The mission of the Rich Dad Company is to elevate the financial wellbeing of humanity. That's my mission. It's every day. I have more than enough money, but my mission's not done yet.

I meet Donald Trump, and then just at the present time, a guy named Alex Rodriguez called. He's pretty famous in baseball. He wants to teach also. I talked to him about how he can reach Hispanic people, Latinos and Latinas, as well as all the fans in Japan who are baseball nuts. We all can give in our way. It's the magic of being true to your mission or to your spirit. That would never have happened if I was just trying to screw people and make a few bucks selling real estate. That's really, to me, very base. Yet, I am surrounded by greedy, greedy, greedy, greedy people. It makes me really, really nauseous. But that's life.

We have Frank Hopkins, Jr., entrepreneur, pastor, and speaker, and I met him, again, in the New Orleans Investment Conference, and he's now teaching other entrepreneurs, except they're entrepreneurs on the other side of the law. That's why they're in jail. I don't have much respect for people who do nothing and get paid, and we know there's a lot of those guys around there. As I always say, there's two kinds of bank robbers, those who rob from the outside and those who work for the banking system on the inside, like JP Morgan and Goldman Sachs and those guys. They're just ripping everybody off, and God bless them. They all got their position in life.

I want to support Frank. We sent him two CASHFLOW Games and cash flow and Rich Dad Poor Dad books because he's going to be working with people who are entrepreneurs who, hopefully, have seen the light, but now they have a hard row ahead of them because as criminals with a record, it's really hard to get a job, really, really hard. That's why we're supporting Frank. Frank, how in the world and what do you get from teaching offenders who are hopefully going to make it into the real world and not go back to jail? What are you doing?

Frank HopkinsJr: Well, what I get from it is the joy of giving to someone else. My father used to say, "The definition of a good day is when you help somebody who can't help you back." Didn't understand that when I was younger, but as I got older, I saw the joy in just being able to help people for the reason of helping them.

Robert Kiyosaki: Yeah. You had a great father, great father.

Frank HopkinsJr: Well, thank you. Yeah, he died about 10 years ago and was my hero. Still is. But [crosstalk 00:22:26].

Robert Kiyosaki: And 10 years ago, that's when you found religion, right? Or the Lord.

Frank HopkinsJr: Yeah, it was just a little bit before that in 2005 and then he passed a couple of years later. He taught me some things about ... One of the things that happens to us, Robert, is as pastors, many times when a family member is about to pass away, the family will call us to pray with the individual and just be there with them. I've done that on numerous occasions, and any time that you talk to a man who's about to die, he never says, "I wish I had made more money or taken advantage of more people." He always says, "I wish I had loved more. I wish I had given more. I wish I had invested in other people." [crosstalk 00:23:15] judgmental thinking.

Robert Kiyosaki: I spent a couple of nights in jail for drunk driving.

Frank HopkinsJr: Okay. So [crosstalk 00:23:24] when you don't-

Robert Kiyosaki: And they saved my life by locking me up, so it was a good thing. You know what I mean.

Frank HopkinsJr: Yeah. [crosstalk 00:23:30].

Robert Kiyosaki: I had to go see the judge the next day and kind of sober up.

Frank HopkinsJr: Well-

Robert Kiyosaki: It's not fun.

Frank Hopkins Jr: Yes. What happens is when you go in to help these guys, they come up in difficult situations. Many times mother or father [inaudible 00:23:50] there, drugs involved, et cetera. What we have to do is try to help them reprogram what they've learned all these years, and so when you go in, you have to delete your judgment because if a person that you're working with has told you, "I committed horrible crimes against another human being," it's not my job to be there and judge them. Somebody else is already taking care of that. I agree with you. There's not enough of that going on today, in my opinion. Everything I can do, even in a small place, in Orlando, Florida, I'm going to do it.

Robert Kiyosaki: Well, congratulations, Frank. That's why I wanted Darren on this Rich Dad Radio program with you, because it is about your life's mission, what is your life's purpose. Too many people say this, "Well, why doesn't the government do something about it?" Well, the government's so screwed up they can't do anything anyway. Why would you expect the government to do it?

One of the reasons we created the CASHFLOW Board Game back in 1996, Kim and I ... By the way, she's not here because she is on a webinar with a bunch of women out of Estonia, Sweden, and Finland. She's doing her job to support financial education, and the mission was to elevate the financial wellbeing of humanity, is because that's the way she gives.

One of the most important things I'm going to leave you with there before we come back for the last part of our program, is what did God send you here to do? Is it just to work for the government? Get a paycheck, collect a pension? I meet people like that and, to me, that's fine. That's their choice, but that's not my choice. Every time people ask me, "Why don't you retire?" I say, "I could have retired. I did retire a long time ago, but I have a mission to complete." As that poem goes, "The woods are lovely, dark, and deep, but I have promises to keep and miles to go before I sleep. And miles to go before I sleep."

We'll be right back.

Speaker 1: You're listening to the Rich Dad Radio Show with Robert Kiyosaki.

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your five free reports and your powerful and affordable audio chapters. That's richdadadvisors.com for great information that can help you right now.

Speaker 1: This is the Rich Dad Radio Show, the good news and bad news about money. Here's Robert Kiyosaki.

Robert Kiyosaki: I'm not religious. I really don't have any charge on what religion you follow or not follow, but the question is, what did God send you here to do? What's in your heart? For mine, it seems my whole life was to find out why our schools don't teach us anything about money. By the way, what is money? I never understood that. Any time I went to school, the teacher wouldn't teach me it, so I kind of thought I was wasting my time in school because I wasn't learning what I wanted to learn. Every time I asked a teacher about money, I was [inaudible 00:27:43] why. My teacher says, "Well, your job is to get a job." I said, "But I don't want a job."

That's when I met my rich dad, who taught me about money, whereas my poor dad was the academic. Now my poor dad was a very generous man. He and my mom took two years off their lives to work for President Kennedy's Peace Corps. For two years our family was broke because mom and dad went to work for the Peace Corps, but they were the happiest days of our kids' lives. I was still in high school, and mom and dad were in the Peace Corps sending students over to Southeast Asia, Malaysia, Singapore, Indonesia.

I would go to the Peace Corps Center and that's where I found out about giving versus getting a job. That's what my poor dad taught me was the importance of giving and a sense of mission and purpose. My rich dad taught me the same thing. He says, "You don't just make money for yourself. You have to enrich other people." His biggest job was making sure his employees had money. That's a very important job, too, and that's what entrepreneurs do.

The problem with most schoolteachers is they only make money for themselves. I listen to their words. I was talking to this one young lady. She is in her PhD program. She says, "Well, I've got to get a grant." I said, "What's a grant?" What a grant is, is where somebody gives you money, so most schoolteachers, these PhDs, they get these grants. Now but the reason that's not entrepreneurship is ... What Darren Weeks will tell you is this. He says that if somebody gives you money, you got to give it back. You have to make more money with money, and these schoolteachers work for grants. Oh, give me money so I can study. That's pretty greedy from my point of view.

Now every teacher wants to shoot me right now, "Well, you don't know how hard it is." Yes, I do know how hard it is, but when you raise a million dollars, that means you got to make \$10 million with it. That's entrepreneurship. Not this, well, I got a hundred thousand-dollar grant, and I'm not going to give it

back. Some of the worst people I've met are these guys going for their PhDs on grants because they're little greedy little sons-of-you-know-whats.

With that, once again, it's Robert Kiyosaki, the Rich Dad Radio Show, the good news and bad news about money. You can listen to the Rich Dad Radio program anytime, anywhere on iTunes or Android. All of our programs are archived at richdadradio.com. We archive them so that you can listen to us again, because anything worth listening to once is worth listening to twice, because you'll pick up even more.

More important, you can share this radio program with friends, family, and business associates because, ladies and gentlemen, the government can't take care of us anymore. We need more entrepreneurs out there who are social capitalists, social entrepreneurs. You can't be a social capitalist if you have no idea what a financial statement is. The average guy doesn't know what a financial statement is, and that's why we created the CASHFLOW Game. It's the only game that teaches accounting.

The reason I'm happy that Frank Hopkins, Jr., entrepreneur, pastor, speaker, is most of his inmates he's talking to are entrepreneurs, but they never had any financial education, so what do we expect? Now, they're supposed to go back into society and get a job. Are you nuts? Are you nuts? Are you nuts? That's what's wrong with our school system. Another friend is Darren Weeks. He's been teaching Rich Dad and the CASHFLOW Game for all these years.

Anyway, Frank, what we have for you is that in the book *Why the Rich Are Getting Richer* that just came out, we have Rich Dad TV. Those are real entrepreneurs. The trouble with academics is they're fake teachers. My accounting teacher was never an accountant. When I was in my MBA program, I knew more about accounting than my accounting teacher, but the guy was a teacher. He had one of those grants to get his PhD, I guess. See, most teachers haven't done the real thing. They don't know what real life is about. They're good people. They mean well, but they don't know what real life is about, and the people that Frank are teaching, they know real life from the dark side.

We have Rich Dad TV. It's inside *Why the Rich Are Getting Richer*. I encourage Frank to play the video, have it as a little instruction in the back of the book. Have his students, the inmates, discuss it, play the CASHFLOW Game, because we learn by doing. We learn less by listening. The more they do, because these guys in jail, they're active. They've done something at least, more than most schoolteachers. Anyway, they're doing something, and that's how they learn best. It's Rich Dad TV. It's the back of *Why the Rich Are Getting Richer*. It just came out. Get it at your local bookstore. You'll learn from real entrepreneurs, not fake entrepreneur teachers.

Darren, one more thing. What advice would you give to Frank about teaching the CASHFLOW Game?

Darren Weeks:

Well, I think the biggest thing is to obviously get the inmates or anybody that you're talking to to actually play the game, because people learn by playing, and it's going to be a lot more fun, for instance, than going back to the days of school. These inmates or other people probably have this horror in their mind, thinking I don't want to be taught by somebody, just sit at a desk and get lectured.

When I see people play the game, they have fun. They interact with each other, and the light bulbs and the aha moments that go on are really amazing because they're actually playing the game, and it's simulating the reality. You're going to actually play the game and educate yourself so you don't make mistakes or as many mistakes in the real world. Playing is crucial to their education.

Robert Kiyosaki:

When you play the game, also you have 10 lessons in why the rich are getting richer, the Rich Dad TV. You learn it from 10 real entrepreneurs. One of my favorite guys in there is Rod Smith. He was the captain of the Denver Broncos, and so, Frank, he's talking about making mistakes and the way human beings learn is by making mistakes.

Frank Hopkins Jr:

For sure.

Robert Kiyosaki:

Every one of your customers, or your students, has made mistakes.

Frank Hopkins Jr:

Absolutely.

Robert Kiyosaki:

One of the best things they can learn is what they learn from making their mistakes. See, if they don't admit ... Like Clinton, he didn't have sex with Monica. He never learned a thing, damn thing. When you learn from your mistakes, it's like this aha moment. The lights go on, it's ah, that's what happened. But as long as they're covering up, pretending [inaudible 00:34:11] I didn't do anything wrong, they don't get anywhere.

If there's one thing I can encourage you do is show those 10 videos from Rich Dad TV, Why the Rich Are Getting Richer, and have them discuss what they're learning from real entrepreneurs, not fake teachers. Any comments, Frank?

Frank Hopkins Jr:

No. Thank you for that, Robert and Darren. Yeah, I'm just making notes on all of this, because you're right. My best learning has been from all the times I fell on my face and got up and said, "Okay, I got to do it different next time." These guys, I'm praying that these guys will take the same approach, and I can't thank you enough, Robert, for helping to make this happen. This is a big deal. People get to have a different future.

There's one guy in his 60s, and he's totally ... Robert, check this out. He said to me, "Frank, my life is over." I'm like, "No. Your life's not over. You're still breathing. The Lord is not done with you. There's something you can do going forward. The past is the past." With these materials that you've so kindly donated to us, we'll be able to teach these guys a different way in their future. I'm very excited about it.

Robert Kiyosaki:

Yeah. No, we're very excited about you and what you're doing, because we always wait for people like you to raise your hand and say, "I'm here to serve." Being a former Marine, one of the things that really drives me nuts when people come up and say, "Oh, thank you for serving." I say, "Well, what are you doing, idiot? Don't thank me. What are you doing?" Makes me nuts.

Anything you want to say there, Darren, about what it's been like for you, because The Art of Raising Capital and all that? Has God been good to you, but have you been good for God also? Right?

Darren Weeks:

I definitely think God's been good to me, and I just try to lead the way. I like what Frank said earlier, and my approach always was I don't have any expectations of return when people come and play the CASHFLOW Game. Some people are going to take advantage of it. Others won't. Those that want to take advantage of it, I've seen hundreds of them change their lives in a positive way, become entrepreneurs. Then they can help more people, because then they start to realize the lessons, the more you give, the more you shall receive. It's almost like a ripple effect, and I really believe this can change the world if we all have this attitude.

Robert Kiyosaki:

It's going to be a fantastic ride, like I said. Mona Gambetta, who does ... She's a backup person for my books and all this. She helped Darren write his book and all the advisors write their books. She's on her way to meet with Alex Rodriguez, or A-Rod, and he wants to give back also. We're all in this process right now of giving back and not expecting the government to do it for us.

Frank, give us some other ideas of what you plan to do with your ministry inside the prison, and what do you find when you talk to these inmates about to reenter the world?

Frank Hopkins Jr:

I'm certainly new within the last couple of years to the whole correctional world, but able ... At some prisons, they give you a \$50.00 card of some sort, and they tell you, "Hey, good luck." Everyone doesn't necessarily get to go through these programs. I guess there's a certain type of crime or whatever, however all that works out.

The idea that I've gone through all this nonsense and it doesn't seem to me like prison necessarily gets somebody in the right state of mind. They end up trying to defend themselves so much of the time, but they leave with really ... So many

of them leave with nothing, and then it's just almost an invitation to come back. I do appreciate all those ... I don't know how many states do this, where they help this transitional period where we're trying to help guys get on the right path. Man, I'm going to do all I can and, as Darren said, it's up to the guys. I tell them, "You know, nobody's going to change your life for you. The Lord will, but you got to take steps as well, so it's here for you if you want it. If you don't want to do anything with it, I can't force you, so that's obviously your choice."

I'm very, very excited, Robert, just on the opportunity to change one's life. The cool thing about this life is yesterday is yesterday, and today can be different if I make different choices today. That's really what we're trying to instill in these men is that, man, I can make different choices today, and tomorrow can be different as a result. I just pray that that's through this resource and your teaching, which I think is huge, because so many others live that confined life of thinking I've got to work for someone else and I'm trapped by somebody else's decisions for my life. Man, this is a whole new idea of freedom for so many.

Robert Kiyosaki: When you're talking to these young guys, young or old, or these people coming out of incarceration period, let them know they're going to meet a lot of smart ... They're going to meet a lot of crooks on the outside. If they can understand that, is that they're just guys who got caught. They're going to run into more crooks on the outside. I deal with those guys every single day. Every single day I deal with guys who should be in jail. Darren, is it the same for you?

Darren Weeks: Yeah, definitely. Just because you play the CASHFLOW Game doesn't mean you're an angel. People that come play the CASHFLOW Games at large events, there's always 5% are just sharks looking for somebody to prey on and try to steal their money. That's what education'll br for is help start to pick out those people. They're everywhere.

Robert Kiyosaki: Didn't the Canadian government come after you also? They come after me.

Darren Weeks: Yeah, they did. We started raising a lot of money years ago, hundreds of millions of dollars and you have to follow every single rule to the letter of the law, otherwise they're going to ask you a lot of questions and make life difficult. Basically, without breaking any rules, they still shut my business down because they made it so difficult to do business. You've always got to be on the lookout and do things correctly.

Robert Kiyosaki: Yeah, so, Frank, when you're talking to these guys, just let them know there's a lot more crooks on the outside who are like ... What's that old thing? Wolves in sheep's clothing and stuff like that.

Frank Hopkins Jr: Right. I will, for sure.

Robert Kiyosaki: Yeah, just let them know that the smarter they get, it's not that people won't take a bite out of them, but when somebody bites you, there's an appropriate response, which I've had to learn the hard way, being a former Marine, because I'd rather punch somebody in the mouth or do other things or wish evil things upon them.

Frank Hopkins Jr: Right.

Robert Kiyosaki: In the real world, you have to learn to deal with crooks who are wearing suits and ties.

Frank Hopkins Jr: That's really good [crosstalk 00:40:48].

Robert Kiyosaki: If you can understand that, it's not what they do to you. It's how you respond to them.

Anyway, I want to thank Darren and Frank for your contribution to this program, and when we come back, we're going to Ask Robert, but for now, remember this. You want to be healthier, wealthier, and happier, give and you shall receive. Or as I learned in Sunday School, you teach a person to fish, you feed them for life. You give a man a fish, they go back to jail.

Speaker 1: You're listening to the Rich Dad Radio Show with Robert Kiyosaki.

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Your financial education continues. Now, back to Robert Kiyosaki and the Rich Dad Radio Show.

Robert Kiyosaki:

What is it that you want to do with your life? Are you just going to go to school to get another job and make some money? As I said, the sense of mission was part of both my rich dad and my poor dad. My rich dad's mission was to make sure his employees had a steady job, because those people need jobs. That's why he worked and he studied so hard and it's what he taught [inaudible 00:43:39] me.

My mom and dad on the poor dad side, they worked for President Kennedy's Peace Corps, and so the idea of mission and giving was part of my culture. Then I went to the U.S. Marine Corps. It was the same thing. We're there to serve people. The first word they taught me at the U.S. Merchant Marine Academy is the word mission. What's your mission in life?

The mission of the Rich Dad Company is to elevate the financial wellbeing of humanity. Unfortunately, a lot of people don't have that mission. They come and they play the CASHFLOW Game or they work for my company and all this, but they came to steal money. As I said to Frank Hopkins, please remind some of the inmates he's going to be talking to, when they enter the real world, there's probably more crooks out in the real world than in prison. They're called ... A lot of them are ... They're here to help you.

I found that in teaching the CASHFLOW Game, which Kim and I came out with in 1996, there were guys working for my company actually took the game out and they were aberrating the game by taking all the stock cards out of the game and only having real estate deals so they could sell them real estate. They'd play the game and say, "Oh, by the way, we have real estate to sell you." Well, that guy got canned. We had to fire him, which got me in trouble because we fired him and all this, but the guy was just there to steal money. He wasn't there to teach.

To Frank Hopkins, when you listen to this program and you're talking to your students in the prison cell, just remind them, you got to be very smart and that's why we have the Rich Dad Advisors. We have very, very smart guys there. Real entrepreneurs are the people I trust. The 10 lessons from Why the Rich Are Getting Richer on Rich Dad TV, these are people I trust. That's one of the most important things a person can find in life are people you can trust, because I'll tell you something right now. I don't trust too many people running the show right now. Not that they're bad people. They're just so incompetent they can't do anything. You better start learning and trusting yourself and hanging out with people you can trust.

You can submit your questions to the Ask Robert at richdadradio.com. Melissa, what's the first question?

Melissa: Robert, our first question today comes from Emil in New York City, favorite book Rich Dad Poor Dad, says, "Robert, what do you say to people who say money is the root of all evil? My friends and family don't understand my drive to create a successful life for myself."

Robert Kiyosaki: Well, I hear that a lot too, because I grew up amongst a bunch of schoolteachers. I hate to say that, but most schoolteachers are poor people. They may be good people, but spiritually poor because they need a paycheck. Whenever you need a paycheck, you're poor, or you need the pension, or like when I talk to schoolteachers, they always talk about this word called tenure and grants. They're so desperate for money. I go, "Well, you're going after money, too. You just don't have the skill set."

Unfortunately, one of the reasons we created the Rich Dad Company 20 years ago is because so many people in the world of academia ... Like I said, they're good people. Most of my schoolteachers were good people, save for a few, but they're poor. They know nothing about money, and that's part of the academic system. A lot of times it's passed down through religion, "A love of money is the root of all evil." I was told that. But they always said, "Put the money in the offering plate." I thought that was funny as a kid.

But then you go to school. My poor dad always, "I'm not interested in money." I said, "So, Dad, why are you taking your paycheck? That's taxpayer money." "Well, you got to get paid." All I do is we step back, listen to both sides because there's always three sides to a coin, heads, tails, and the edge of the coin. There's always going to be rich people and there's always going to be poor people. There's crooks who are rich and crooks who are poor. There's people who are good who are rich and people who are bad who are poor. It doesn't make a difference.

What does make a difference is, do you want to be rich and how you're going to make your money. Most of my friends grow marijuana, the guys I grew up with. They call them tropical agriculture guys, but they're criminals. Now I have nothing against marijuana. I don't like the stuff, but they broke the law and they're still breaking the law because it wasn't legal. I just didn't want to live that way. I have nothing against marijuana. I just don't want to break the law.

Everything I do, we have our advisors like Tom Wheelwright for taxes and Garrett Sutton for the law, and the reason we have so many laws around us and all this, I don't want to break the law to make my money. Also, I don't want to break any moral or spiritual laws or ethical laws. That's the big difference here. It's not money that's the problem. It's how you make your money and what you do for your money. As I said to Frank Hopkins, Jr., entrepreneur, pastor, and speaker, let his guys know that they're going to run into a lot of crooks in the real world.

Next question, Melissa.

Melissa: Our next question comes from Trevor in Dallas, Texas, favorite book Rich Dad Poor Dad, "I've been working a side business and I'm working toward leaving my corporate job. What advice do you have or additional skills do you suggest I have before I take the leap?"

Robert Kiyosaki: Well, that's a good question because when I ... It's really simple. The more dangerous your job, the more you got to prepare. For example, I went to flight school and I learned how to fly. Now when I got ready to go to Vietnam, I had to find better teachers because the job got more dangerous, and so I started seeking better teachers. Well, a good thing about the Marine Corps is they provide those teachers to you. I remember I went from Pensacola, Florida, where I got my wings, and then I went to advanced flight school in Camp Pendleton, California, and there I met real pilots.

These guys had just come back from Vietnam. The first thing they tell you is whatever they taught you in flight school, forget it. Some of these guys have ... Not that it makes any difference to you guys, but two of them had DFCs, Distinguished Flying Crosses. That's just below the Medal of Honor and Silver Stars. These guys were real studs. They put their lives on the line. They flew. They didn't care if they lived or died, whereas when I listened to a teacher at Pensacola, they were usually trying to get past the test of getting your wings to fly. It's the difference between a pilot and a combat pilot.

The more dangerous the mission, the more you've got to find better teachers and prepare more. It's easy to be an employee in most cases. You just go to work, get your paycheck, get your pension and go home. But you're going to be an entrepreneur, it's a whole different level of skill, mindset, and guts and, hopefully, ethical and moral basis. That's what it takes. You never stop learning, going to be an entrepreneur. You can stop learning if you're an employee.

Next question, Melissa.

Melissa: Our next question comes from Juliana in Des Moines, Iowa, favorite book Rich Dad Guide to Investing. She says, "Robert, I want to thank you and Kim for both sharing your story. I, too, had a business collapse and was left owing investors several hundred thousand dollars. I knew from a karmic standpoint I needed to pay off these debts, and I have done so. My question is I now want to move forward with another business on my own, but I'm way too cautious now. Any advice to overcome my fear?"

Robert Kiyosaki: First of all, congratulations for, number one, losing the business; number two, paying the money back, because most guys run, so congratulations. I'll just give you an exercise my rich dad gave me. He said, "Sit down and write little stories of the mistake." You write down the 10 biggest mistakes you made in that

process. Then, from each one of those mistakes will come a lesson. See, the most important thing is not the mistake. It's the lesson.

I remember when I handed Stanley, my accountant, my CPA, which is why I told you you got to be very careful of your CPAs. That's why I like Tom Wheelwright. I gave him a check for \$100,000. That was when Stanley ran off with the money. I sat there and I wrote, "Well, I'm blaming Stanley." I just kept writing. I said what was the lesson? What was the lesson? The lesson was I didn't know much about Stanley, and I didn't trust myself. I learned that. It's the same lesson. Like I said earlier, you have to find better teachers, better people. Most CPAs are not very good, so that's why you have Tom Wheelwright, who is our Rich Dad advisor on accounting. Also, I had to get smarter so I knew a smart CPA from a bad CPA.

Those 10 lessons, it took a while. It took about three weeks. I kept going over each mistake, each mistake, each mistake. What did I learn? Because inside every mistake there's a priceless lesson. The problem with people who don't make mistakes, they don't learn anything. I got [inaudible 00:53:16]. Darren Weeks is an entrepreneur, real estate investor, Art of Raising Capital. I raised a lot of money myself, but you're going to raise money for other people, you got to be a very, very, very good businessman, because otherwise, you'll lose the money.

I want to thank Frank Hopkins, Jr., entrepreneur, pastor, and speaker. I'd like to ask him to talk to his students, inmates, let them know we all make mistakes. The question is, what did we learn from the mistakes?

With that, I want to thank all of you for listening to the Rich Dad Radio program. You can submit your questions to Ask Robert at richdadradio.com. I thank you all for listening. Thank you, Darren Weeks and Frank Hopkins, Jr. Thank you both.