

# **THE ORDINARY MAN'S WAY TO WEALTH**

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## **Founder of THE WIN THE GAME OF MONEY INSTITUTE**

We can all understand how talented people can use their extraordinary skills and talents to provide a product or service that people will pay lots of money for. Professional athletes, movie and television stars and other entertainers, corporate presidents or company owners possess talents that we might not be blessed with. Even with talents, a person must also be lucky or in the right place at the right time. How does the average person, the teacher, nurse, fireman, sales person, or government employee become financially successful?

I think we have all discovered that we were not taught financial success in school. We can also unequivocally state that if we just do what the masses are doing, we can count on financial failure. Working hard will not guarantee financial success. You must also work smart. Also doing only those things you want to do will not work. You must do those things that have to be done whether you want to do them or not.

I often ask people if one of their financial goals is to be FINANCIALLY INDEPENDENT! Almost everyone I ask answers "yes." I then ask them to define "financial independence." Take a minute and define it yourself.

### **DEFINITION OF FINANCIAL INDEPENDENCE:**

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I found out that it is really hard to reach a goal if you haven't even defined what you want to accomplish. Look at the last page of this booklet now for a common definition of financial independence plus a few other definitions:

If there is a powerful secret out there that when applied to our life, will allow us to feel comfortable that financial success is attainable.

I think there is and I am going to share it with you!

## THE SECRET

**Example:** I have a friend named Art who is a multi-billionaire. Art trusts me so much that when I introduce you to him, you will be able to borrow as much money as you would like at 8% interest. You just give him a figure and he will give you a cashier's check. You will have to make monthly payments of interest only starting 30 days from the date of the loan.

How much would you like to borrow from Art? \$ \_\_\_\_\_

I also have a friend named Bill who is the most honest and trustworthy man in America, a man who always pays his debts. Bill is looking to borrow as much money as he can at 12% interest. I will introduce you to Bill and you can loan him as much money as you want.

How much money would you like to now borrow from Art to loan to Bill?  
\$ \_\_\_\_\_

Hopefully you responded with a very large number. Why? Because you are making 4% on every dollar you borrow. If you borrowed \$100, you would make \$4 each year. If you borrowed \$1,000,000 you would make \$40,000.

So what is your yield on this transaction? Most people respond 4% but that is incorrect!

Actually your yield is infinite. How much of your money do you have invested?

**ZERO!**

This is a very powerful concept that very few people understand and know how to take advantage of.

**DO YOU REALLY KNOW HOW MONEY IS MADE IN THE UNITED STATES?**



Other than the U. S. government, the three largest entities are banks, insurance companies, and corporations. How do they make money?

**Banks:** Banks borrow money from people. People put their money in savings accounts, buy T-bills, and have money in checking accounts. Banks also borrow lots of money from the government. Banks then turn around and lend money out to people for cars, homes, credit cards, etc. You will notice that the rate banks pay to people for bringing in their money is quite a bit less than the rate they charge people to borrow the money. They keep the difference between these two rates – **just like Art and Bill.**

**Insurance companies:** Insurance companies sell policies to people and receive premiums. They put some of the money aside to pay claims and take the rest and invest in real estate and the stock market to receive a higher rate of return on their money that they have to pay out.

**Corporations:** Corporations borrow money from people by selling stock. They take this money, buy land, build buildings, hire employees, buy equipment and material, manufacture a product or service, sell it for a profit, maybe give some of the profit to the stockholders in the form of dividends and keep the rest.

Do you see the concept? All these entities borrow money from people at a certain rate, make a higher rate, and keep the difference. They take advantage of the most powerful concept in the world: using OTHER PEOPLE'S MONEY (OPM).

**THE CHALLENGE:** You need to discover how to use this same concept for your personal financial success.

**THE ANSWER:** Purchase income producing residential income property! Rental property has been shown over and over again as the best way to use other people's money to build wealth!

**WHAT TO DO NEXT!** You need to gather information. Here is a plan that will help you. **Contact us:**

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## DEFINITIONS

**FINANCIAL INDEPENDENCE:** Earning enough money independent of your time to live the lifestyle you want to live and have the freedom to work or not work.

Ex: You win \$1,000,000 in the lottery and invest it at 10%. You will receive \$100,000 each year whether or not you work. For some people this would make them financially independent. For others they would want more.

The key phrase is **money independent of your time**. We call this type of income **passive income** or **residual income**. How much money are you going to make this year that is not dependent on your trading time for dollars?

\$\_\_\_\_\_.

How much next year \$\_\_\_\_\_.

If you keep doing what you're doing now, will you ever become financially independent?

**DEFINITION OF INSANITY:** Doing the same thing over and over and expecting different results.

**NET WORTH** – your assets minus your liabilities. What you own minus what you owe.

**WEALTH** – when your assets minus your liabilities is a large number.

**MONEY** – the measurement of the quality or quantity of service or product that you provide society. It is usually based on supply and demand.

**Now go back to page 1 and continue with the booklet.**

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