

**Marshall Reddick Real Estate Network  
Real Estate Education**

# **Book Catalogue**



**Knowledge Is Power!**

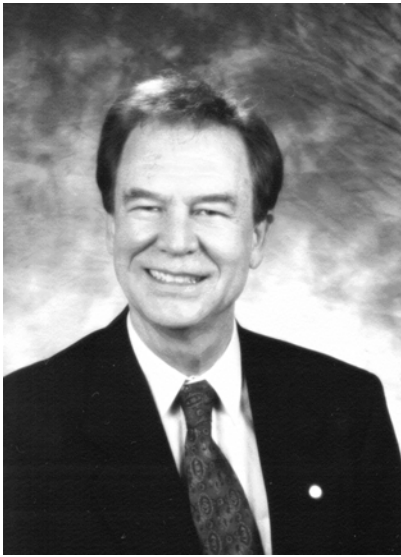
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7/12/2004



# About Marshall E. Reddick



When Dr. Marshall Reddick becomes interested in a subject, he immerses himself in it and wants to learn everything there is to know. When he began investing in real estate in 1975, he read every book, took every seminar and listened to every tape. He found out firsthand what works, and what doesn't.

These books are the result of his learning and personal experience buying and holding onto over 200 homes and condominiums across the country. Each covers a different aspect of real estate investment. Thanks to Marshall's commitment, you can take advantage of the work and effort he's already put in, using it as a foundation upon which to build your own success.

## **Marshall E. Reddick, Ph.D**

Former Professor of Business and Economics/ Director of the Entrepreneurship Program  
Director of Real Estate Continuing Education, California State University, Los Angeles

Marshall E. Reddick was a professor of Business and Economics and director of Real Estate Continuing Education and head of the Entrepreneurship Program at California State University, Los Angeles. Several years ago, he took early retirement in order to devote all his time to the real estate network he founded. Today, the Network helps over 400 people a month to purchase property.

Dr. Reddick now conducts 100 real estate seminars a year through most of the universities and community colleges in the Southern California area, and his mentees conduct 100 more. These have an average attendance of 50 to 100 students every Saturday and Sunday. He has also established nine investors' clubs. For 22 years, he headed the Real Estate Continuing Education program at California State University, Los Angeles. Marshall has been a licensed real estate broker since 1978 and has earned an excellent reputation throughout Southern California.

Dr. Reddick is also one of the top speakers in the country. He possesses the coveted CSP (Certified Speaking Professional) designation, which is awarded to only 200 speakers out of 3,500 worldwide members.

## **Among His Real Estate Career Accomplishments:**

- Taught courses for the National Homebuilders Association
- Taught courses approved by the California Department of Real Estate for Continuing Education for Brokers
- Conducted research for the California Department of Real Estate
- Holds real estate broker's licenses in four states
- Has been conducting real estate seminars since 1978
- Mentored thousands of Californians to make excellent real estate investments in California and throughout the country
- Sponsors and speaks at his real estate clubs at 11 different locations every month

Marshall spends about two hours a day evaluating all available economic data to select the best areas in which to invest in the U.S. The remainder of the weekdays he helps investors decide which areas are best for them. Marshall prides himself on the fact that he makes himself available Monday through Friday to mentor his clients and answer their questions about real estate investment.

***The quickest, easiest and most-certain way to  
succeed is to copy successful people!***

### **MARSHALL REDDICK REAL ESTATE NETWORK**

**Peter's Landing, Huntington Harbour  
16400 Pacific Coast Highway, Suite 204  
Huntington Beach, CA 92649  
Phone (562) 340-4300; Fax (562) 340-4320  
[www.marshallreddickseminars.com](http://www.marshallreddickseminars.com)**

# Learn Everything There Is to Know about Real Estate Investing!

*It cost me \$500 to \$3,000 to learn  
each one of these concepts!*

<b>BOOKS BY DR. MARSHALL E. REDDICK</b>		<b>REDUCED PRICE</b>
Purch. \$20 Mill.	<i>How I Purchased \$20 Million in Real Estate Starting with only \$4,000—Part Time (New 2004 edition)</i>	<b>\$25</b>
010 801	<i>Taking the Mystery out of Buying Your First Home or Investment Property</i>	<b>\$25</b>
010 604	<i>How to Purchase REO, Bank and Savings &amp; Loan-owned Properties</i>	<b>\$25</b>
020 304	<i>How to Purchase Real Estate for Low Down or No Down— with Creative Purchasing and Financing</i>	<b>\$25</b>
919 504	<i>Profiting with Fixer-Uppers—with or without the Work</i>	<b>\$25</b>
020 104	<i>How to Find and Buy Foreclosures in California</i>	<b>\$25</b>
<b>NEW!</b>	<i>Retire Early, Retire Young, Retire Quickly through Part Time Real Estate Investing—Starting with Very Little Cash</i>	<b>\$25</b>
<b>NEW!</b>	<i>Fabulous Locations to Invest, Live, Work, Play and Buy a Second Home</i>	<b>\$25</b>

010 404	<i>How to Make a Fortune in Apartments</i>	\$25
010 704	<i>How to Reduce Your Taxes to Zero</i>	\$25
<b>THE WEALTH-BUILDING REAL ESTATE SERIES</b>		
010 204	<i>How to Purchase Government Foreclosures for No Money Down</i>	\$25
020 804	<i>Peak Performance—How to Become a High Achiever</i>	\$25
020 504	<i>How Ordinary People Accumulate Extraordinary Wealth through the Secrets of Real Estate</i>	\$25
010 904	<i>How to Become a Millionaire in Four to Five Years Starting with \$50,000 to \$70,000 Cash</i>	\$25
Biz EZ	<i>Marketing Your Own Business Made E-Z, (with William Cohen)</i>	\$15
<b>THE ENTREPRENEURSHIP SERIES</b>		
020 604	<i>Part I, How to Successfully Start a Business, (with E. Joseph Cossman)</i>	\$25
020 704	<i>Part II, Once You've Started a Business, How to Make it Successful, (with E. Joseph Cossman)</i>	\$25
<b>HEALTH AND FITNESS</b>		
Live 4ever Young	<i>Live Forever Young</i>	\$25

<b>E-BOOKS</b>		
Ebook 12 Secrets	<b><i>The 12 Secrets to Building Wealth through Real Estate</i></b>	<b>\$29.99 online</b>
Ebook 10 Strateg.	<b><i>Ten Easy Strategies for Making \$1 Million in Real Estate</i></b>	<b>\$29.99 online</b>
Ebook New Reality	<b><i>The New Reality of Successful Real Estate Investing</i></b>	<b>\$29.99 online</b>
<b>OTHER TITLES</b>		
100	<b><i>Think and Grow Rich</i>, by Napoleon Hill</b>	<b>\$8</b>
101	<b><i>The Purpose-Driven Life: What on Earth Am I Here For?</i>, by Rick Warren</b>	<b>\$14.99</b>
102	<b><i>The Millionaire Next Door</i>, by Thomas Stanley and William Danko</b>	<b>\$15.99</b>
103	<b><i>Rich Dad, Poor Dad: What the Rich Teach Their Kids about Money—and the Poor and Middle Class Do Not!</i>, by Robert Kiyosaki</b>	<b>\$15</b>
104	<b><i>The Buy-and-Hold Real Estate Strategy—How to Secure Profits in any Real Estate Market</i>, by Dr. David Schumacher</b>	<b>\$20 (book) \$28 (tapes)</b>

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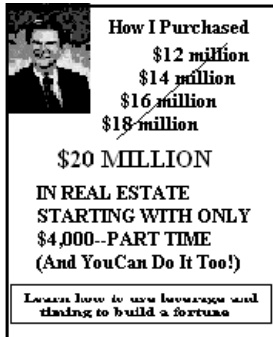


# ***How I Purchased \$20 Million in Real Estate Starting with only \$4,000—Part Time***

**By Marshall E. Reddick, Ph.D**

© 2004

(New edition for 2004)



Dr. Reddick started in 1975 with just \$4,000 that he used to buy his first investment property—a townhome on California’s beautiful Lake Arrowhead. He leveraged this property to purchase one more a year....then two....then 10....and now 25 to 40 a year.

He presently owns more than 200 investment properties and has a net worth of over \$20 million—all from that original investment of just \$4,000.

Best of all, you can do it, too! In fact, knowing what he knows today, Marshall believes he could have achieved this success much more quickly—purchasing \$20 million in real estate in just six years and retiring in another five years.

You will learn:

- How to use leverage to go from one property to hundreds
- How to choose the best areas in which to buy throughout the U.S.
- The best times to purchase (the essential secrets of timing)
- How cash-out refies let you purchase more properties
- All about 1031 Exchanges, which let you sell your property in order to buy more without tax consequences
- How one property can easily make you a millionaire—and many properties will make you a *multi*-millionaire
- How to turn one property that you buy with only \$4,000 into a real estate portfolio worth millions
- The 20 different strategies Dr. Reddick used to purchase his 220 properties—techniques that still work today!

**Price: \$25**

# ***Taking the Mystery out of Buying Your First Home or Investment Property***

**By Marshall E. Reddick, Ph.D**  
© 2004



This introduction to real estate investment is the most complete book on the subject ever written. It contains everything you need to know to purchase your first property without fear or confusion, including a comprehensive glossary of real estate terms.

After you read *Taking the Mystery out of Buying Your First Home or Investment Property*, Marshall promises you will know more about real estate investment than most realtors!

You will learn:

- All about making offers
- How to choose an effective, reliable realtor who will work for *you*
- How to manage and understand your escrow
- What title insurance is for
- How to pick out the ideal single-family house, townhome or condominium
- Why houses, townhomes and condos are better investments than apartment buildings
- How to turn negative cash flow into positive cash flow
- How timing works in your favor—and how to recognize when the timing is right
- How to select the best areas for investment

***This book will guide you through the entire purchase process from start to finish.***

**Price: \$25**

# ***How to Purchase Government Foreclosures for No Money Down***

***By Marshall E. Reddick, Ph.D***  
**© 2004**

(Part of the Wealth-Building Real Estate Series)



HUD (FHA), VA, Fannie Mae, Ginnie Mae and Freddie Mac are all government agencies that insure mortgage loans, often to first-time home buyers who put very little cash down. For this reason, these agencies usually have a large inventory of foreclosed homes.

This book shows you how to find, bid on and purchase foreclosed homes from the government, often at a fraction of their value. It includes a list of real estate agents who specialize in foreclosures.

You will learn:

- How to find government foreclosures
- All about the inspection process
- How to make your bid, and what to do once it's accepted
- How much cash you'll need (most loans require from zero to five percent down)
- What to look for—and what to avoid
- How to set real estate goals
- How to select the best locations
- How to lower your taxes dramatically
- Real estate strategies that will make you rich

**Price: \$25**

# ***How to Purchase REO-, Bank- and Savings & Loan-owned Properties***

***By Marshall E. Reddick, Ph.D***

**© 2004**

***How would you like to buy for zero down, no closing costs and no fix-up costs?***



In 1980, Marshall Reddick spent \$500 to take his first REO course. He then went on to purchase 30 “real estate owned” properties that have made him a fortune. These were in top areas such as on the beach in Waikiki, Hawaii and the Oregon coast, and on a ski run at Snow Summit in Big Bear, California. Not too long ago, a small lender sold Marshall 20 condos on seven acres with a beautiful lake and 12 boat docks for far below their market value. This book tells how he did it, and reveals vital strategies for

purchasing in today’s REO market.

You will learn:

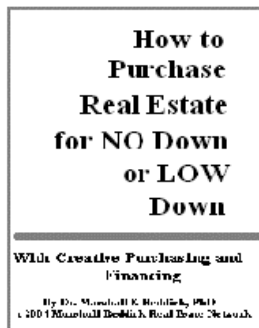
- How Marshall purchased 20 lakefront condos in Oregon for no down
- How to find REOs
- What to look for
- How to negotiate the best price
- What terms to ask for (Remember, the seller is the lender, too.)
- How to buy with no money down
- How to get the bank or S&L to pay your closing costs
- How to get lenders to work with you
- How to purchase “as-is” and save big
- How to get the lender/bank to fix the properties up for you
- How to purchase ranches, motels, land, oceanfront condos, ski chalets and golf course properties

**Price: \$25**

# ***How to Purchase Real Estate for Low Down or No Down—with Creative Purchasing and Financing***

**By Marshall E. Reddick, Ph.D**  
© 2004

(New edition for 2004)



Low- and no-money-down techniques allowed Dr. Reddick to purchase and hold 220 properties. In fact, starting with only \$4,000, he went on to achieve a net wealth of over \$20 million. This book gives you the tools you need to achieve the same success with little or no cash outlay on your part.

You will learn:

- Over 40 no-down techniques
- How Marshall bought nearly all his properties for zero down
- Faster and easier ways to buy properties
- How to buy more properties
- How to get the seller to pay your closing costs
- All about creative financing, including how to get an owner-occupied loan with no down payment and no PMI
- Where to get investor loans for very little down—or zero down—and no PMI
- How to get the seller to carry back the loan
- How buying with no money down means less risk
- Why buying this way gives you 100-200% back on your investment
- Legal purchasing strategies that allow those with poor credit or no credit to buy with little or no down
- How to purchase brand-new homes for no money down and no reoccurring closing costs

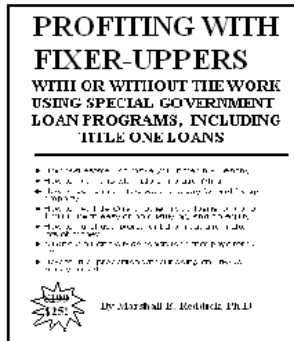
**Price: \$25**

# ***Profiting with Fixer-Uppers—with or without the Work***

**By Marshall E. Reddick, Ph.D**

**© 2004**

**(New edition for 2004)**



Marshall has built two homes from scratch, and every year remodels three of his properties himself. In every case, he has added exceptional value to his land, rentals or residence. Often, simple fixes such as paint, new floor coverings, landscaping and light fixtures can add thousands of dollars in value to a property, as well as make it easier to sell or rent. This book is directed at both do-it-yourselfers and those who want to hire handypersons or contractors to do the work.

You will learn:

- The best sources for finding fix-up properties
- How to get the lowest possible purchase price
- The details of how Marshall remodeled his properties in Maui, Waikiki, Utah, Colorado and the Oregon coast.
- All about government loans that cover both the mortgage and fix-up costs
- The right way to remodel your properties
- Where to find low-cost, quality materials
- Ways to totally remodel a home for \$7,000 to \$10,000
- How to spruce up a home for less than \$200
- Why remodeling fixer-uppers is so rewarding—both financially and emotionally
- How you can stay in condos Marshall has remodeled in Big Bear right at Snow Summit Ski Resort; Neskowin Resort on the Oregon coast; townhomes on a lake in Lincoln City, OR; on the lake in Coeur d' Alene, ID; or beachfront Waikiki, Maui or Kihei, HI for only \$69 a night.

**Price: \$25**

# ***How to Find and Buy Foreclosures in California***

***By Marshall E. Reddick, Ph.D***

**© 2004**



The California real estate market has been booming, but it's still possible to find and buy foreclosures if you know where to look and what to look for. These techniques will work even if you have poor or marginal credit—there are ways to buy where the property stays in the name of the seller. And it's all perfectly legal!

Marshall learned how to buy foreclosed homes from Beverly Jackson, who has purchased 200 foreclosure homes in upscale Orange County, California. Marshall then went on to buy more than 10 foreclosed homes and condominiums in California using these techniques.

You will learn:

- How to find foreclosures, even in hyper-appreciating areas
- The easiest way to find and purchase foreclosed homes
- Ways to buy without qualifying
- Methods for buying with a friend or a relative as a partner if your credit is poor
- How to buy “subject to” the existing loan
- How to take over a loan
- How to find foreclosures in your own neighborhood
- How to negotiate a great deal
- Why these techniques actually help the individual in foreclosure
- Six California laws you absolutely need to know and follow

**Price: \$25**

# How to Make a Fortune in Apartments

By Marshall E. Reddick, Ph.D

© 2004



If you've decided that owning a multiple-unit building is for you, this book will be your expert guide. It covers the advantages and disadvantages, what to expect and common pitfall to avoid.

You will learn:

- Why apartments give you the best cash flow
- How buying a duplex, triplex or fourplex and moving into one of the units allows you to live nearly rent-free
- Why almost no one is building apartment buildings these days
- Which kind of multi-unit property qualifies for the best financing—allowing you to purchase for as little as five percent down
- How to get the seller to pay your closing costs
- The tax benefits of plexes
- The best places to buy multi-units—many of them in California
- How to evaluate and purchase larger buildings
- How to leverage yourself from single-family investments to apartment buildings for better cash flow

***This book is the only resource of its kind!***

**Price: \$25**

# ***Marketing Your Own Business Made E-Z***

***By Marshall E. Reddick, Ph.D and William A. Cohen, Ph.D***

**© 2001, Made E-Z Products**



This book summarizes the Entrepreneurship classes Dr. Reddick taught at California State University, Los Angeles, where he was founder and head of the school's groundbreaking Entrepreneurship Program from 1975 to 2000.

It gives you all the tools you need to make your small business a success, from marketing research and test marketing on a budget to developing powerful product distribution.

You will learn:

- How to start a business
- How to market your product or business
- How to beat out the competition
- How to survey your customers
- How to price your product or service
- How to sell your product or service
- How to sell internationally
- How to develop a marketing plan

***Dr. Reddick has helped thousands of his students start successful businesses.***

**Price: \$15**

## THE ENTREPRENEURSHIP SERIES

**PART I    *How to Successfully Start a Business***

**PART II   *Once You've Started a Business, How to  
Make it Successful—Marketing Your  
Business***

***By Marshall E. Reddick and E. Joseph Cossman***  
© 2004



It's well known that 99 percent of businesses fail in the first year. Often, it's because their owners started the wrong kind of business or didn't know what they were doing. How can you ensure that you will be in the successful one percent?

Dr. Reddick founded the state's second accredited Entrepreneurship Program at California State University, Los Angeles, and spearheaded it for 25 years until his retirement in 2000. He was also head of the Marketing Department at CSULA for seven years. At one time, he did business turnarounds for the Small Business Administration, and he remains one of the top marketing consultants in the country.

Dr. Reddick has not only guided thousands of people in starting and maintaining their own successful businesses, but after retiring from Cal State he founded his own multi-million-dollar real estate network and seminar firm.

Marshall developed the Entrepreneurship Series in conjunction with the late E. Joseph Cossman, who was the most successful entrepreneur in America according to the *Wall Street Journal*. Joe, who was a regular speaker at Dr. Reddick's classes, allowed Marshall to use and add to his material, which originally sold for \$500 through the first infomercial in the U.S. Although E. Joseph Cossman passed on in 2002, his expertise lives on in the Entrepreneurship Series, which combine the knowledge and expertise of both of these noted entrepreneurs and educators.

## **PART I *How to Successfully Start a Business***

- How to create a business plan—the secret to a successful startup
- How to choose the right business for *you*
- How to evaluate an existing business or start a new one
- How to protect your interests
- Where to find zero-down financing for your business
- How to pick a successful product or service
- How to select the best business location

## **PART II *Once You've Started a Business, How to Make It Successful—Marketing Your Business***

- No-cost ways to successfully market your business
- How to price your products or service
- Ways to get free publicity
- How to develop the best-possible customer base for your business

***The Entrepreneurship Series is designed to get you started and guide you all along the way.***



**Price: \$25 per book, or \$49 for both**

# ***How Ordinary People Accumulate Extraordinary Wealth through the Secrets of Real Estate***

**By Marshall E. Reddick, Ph.D**  
© 2004



This book is for anyone who has ever wondered how wealthy people got that way. It was inspired by a recent study that looked at new millionaires across the country. It turns out that most of them did it through real estate.

It may surprise you to learn that most millionaires come from average backgrounds. So why doesn't everyone in the middle class become a millionaire? The answer is revealed in *How Extraordinary People Accumulate Extraordinary Wealth through the Secrets of Real Estate*. You will learn how to become one of the successful few instead of the vast majority of the middle class that remains poor and living from paycheck to paycheck.

You will learn:

- Why the average middle class family struggles financially, no matter how hard they work
- Why most people will have to drastically lower their standard of living after retirement—and how to avoid that predicament
- How to formulate a practical plan for becoming wealthy
- The reason 97 percent of wealthy people invest in real estate
- The savings and investment secrets of millionaires
- Common characteristics of those who become wealthy
- Attitudes that will make you rich.....and attitudes that will keep you poor

***If you're not wealthy yet, this book will show you why—and tell you what to do about it.***

**Price: \$25**

# ***Peak Performance—How to Become a High Achiever***

***By Marshall E. Reddick, Ph.D***  
© 2004

(Part of the Wealth-Building Real Estate Series)



This incredible compilation distills the work of the top motivational experts in the U.S. Dr. Reddick has read all the books, listened to every tape and attended all the seminars, then added his real-life experiences as a highly successful real estate investor, educator and business-owner. He will show you how to become wealthy, no matter where you are in life right now.

Tap into the most-successful motivation principles ever developed, from experts such as Napoleon Hill, Tony Robbins, Zig Ziglar and Norman Vincent Peale, and find out how Dr. Reddick used them to achieve his phenomenal success. Also learn Marshall's incredibly effective Principles for Success. The book includes a 50-page section on goal-setting techniques.

***This book combines the wisdom of every top motivator in the U.S.!***

You will learn:

- The ways people put limits on their own income, success and happiness—and how to overcome these self-imposed barriers
- Why most people fail—and how not to become one of them
- How your thoughts control your experience
- Characteristics of peak performers
- How to maximize your strengths and compensate for your weaknesses
- How to set powerful goals for success

**Price: \$25**

# ***How to Become a Millionaire in Four to Five Years Starting with \$50,000 to \$70,000 Cash***

***By Marshall E. Reddick, Ph.D***

**© 2004**



In a hurry to become wealthy? If you have \$50,000 to \$70,000 to invest in real estate, this book will show you how to achieve millionaire status in just a few short years. In fact, Marshall used these very techniques just last year to make an additional \$1 million.

The secrets to getting on the Fast Track to wealth involve paying yourself first, leverage, creative financing, location and timing. In addition, it's essential to develop a "millionaire attitude" that will let you break your self-

imposed barriers to wealth.

You will learn:

- Attitudes and behaviors that will make you rich
- False assumptions that will keep you poor
- The Law of Abundance (the key to wealth)
- The secret of diversification
- How to use the Law or Repetition to your advantage, just as millionaires do
- How focus can speed up the process
- Why everyone knows about "location, location, location," but very few know how to find the best places to buy
- Why "timing, timing, timing" is just as important as location
- The winning characteristics of millionaires
- How to set real estate goals that will speed up your progress

***Everyone who reads this book and/or takes my seminar says they wish they'd met me sooner. Isn't time to get started on your goals?***

**Price: \$25**

## **E-BOOKS**

**NEW!** Now you can read brand new books by Dr. Marshall E. Reddick online. To order, go to [www.marshallreddickseminars.com](http://www.marshallreddickseminars.com) and click on the link button that says “Order Marshall’s Books Online.”

### ***The 12 Secrets of Building Wealth through Real Estate***

***By Marshall E. Reddick, Ph.D***

**© 2004**

Learn the secrets of what to buy, where to buy it and how to finance and manage your property. This e-book helps you get started, build your real estate portfolio and avoid costly mistakes.

### ***Ten Easy Strategies for Making \$1 Million in Real Estate***

***By Marshall E. Reddick, Ph.D***

**© 2004**

Even if you’re starting with practically no money, time or knowledge, you can become a millionaire through real estate investing. Learn how one property can make you a millionaire, or use the William Nickerson method to turn one property into 16. Believe it or not, the government will actually give you money to buy your next property—find out how!

### ***The New Reality of Successful Real Estate Investing—How to Avoid Dangerous Misconceptions***

***By Marshall E. Reddick, Ph.D***

**© 2004**

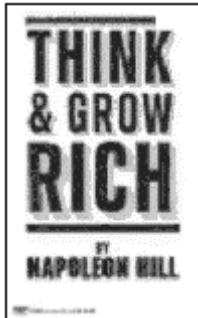
Learn what the late-night infomercials and expensive seminars don’t tell you. The wisdom in this book will help you get started just like Marshall did. He debunks outdated concepts like “Don’t fall in love with a property” and presents today’s new realities such as, “Falling in love with a property motivates you to buy smarter, take better care of it and hold onto it.” Read this book *before* you buy your first investment property.

**E-books are \$29.99 each, available through our website at [www.marshallreddickseminars.com](http://www.marshallreddickseminars.com).**

# ***Think and Grow Rich***

**By Napoleon Hill**

**© 1987, Ballantine Books**



This classic book, recently re-released in 2001, has changed a lot of lives. It came about as the result of cub reporter Napoleon Hill's auspicious 1908 meeting with Andrew Carnegie, then the richest man in America. Carnegie encouraged the struggling young man to interview 500 wealthy Americans, including industrialists, heads of state and even presidents. Napoleon Hill persuaded them to reveal their philosophies and principles for success, which he went on to publish in this book, which has sold over 7 million copies since it was first released in 1937. In addition, using what he learned, Hill went on to work for Carnegie and become a wealthy man in his own right.

When he was 20, Marshall Reddick found himself flunking out of college and even contemplating suicide. On the advice of a friend, he went to a seminar presented by Zig Ziglar. When he met with Ziglar after the presentation, the noted lecturer suggested that Marshall read *Think and Grow Rich*. He did so, then read it again and again. He was so inspired by the book's message that he decided to adopt its principles, and subsequently went on to become both wealthy and emotionally fulfilled.

You will learn:

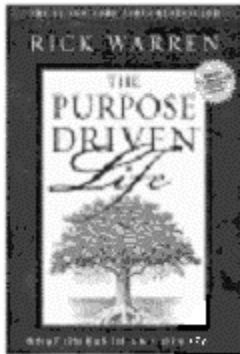
- Principles of success from the world's most-successful people
- How "thoughts are things"
- The importance of faith (Napoleon Hill was very spiritual.)
- How, through autosuggestion, you can reprogram yourself for success
- How the "power of the master mind" helps you surround yourself with successful people and will make *you* successful
- How to develop your sixth sense and tune into your subconscious mind
- Why persistence is one of the most important qualities you can have

**Price: \$8**

# ***The Purpose-Drive Life: What on Earth Am I Here For?***

***By Rick Warren***

**© 2002, Zondervan**



This book was given to Marshall by one of the Network's investors. He and Lola read and it and were inspired by its message. Author Rick Warren is pastor of the Saddleback Church in Orange County, CA, which draws a weekly attendance of more than 15,000 worshipers. His Christian-based philosophy holds that five God-ordained purposes—worship, community, discipleship, ministry and evangelism—are the key to fulfillment.

This best-seller (with over 12 million copies sold) is for those who want to improve their connection with God.

You will learn:

- What purpose God has in mind for you
- How to make sense of your life
- What existence is all about
- Why there is more to life than the few relatively short years you spend here on Earth
- How to make your everyday life more meaningful
- Why God's purpose for you is more important than cultural values
- How to prepare for eternity

**Price: \$20**

# ***The Millionaire Next Door***

***By Thomas J. Stanley, Ph.D and William D. Danko. Ph.D***

**© 1998, Pocket Books**



After conducting a survey of Americans with a net worth of \$1 million or more, doctors Stanley and Danko discovered a number of startling facts about the wealthy people in this country. They found that most millionaires come from a middle class background and accumulated their wealth through careful spending habits and wise investments (almost all invest in real estate)—*not* a high income.

So, if most millionaires come from the middle class, why don't most middle class individuals become millionaires? This book reveals the winning secrets that divide the "haves" from the "have-nots."

For example:

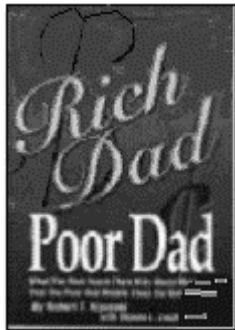
- Millionaires tend to live very frugally.
- Millionaires choose their occupation wisely.
- Millionaires set goals and put off immediate gratification in favor of long-term stability.
- Most purchased their first home right out of college and never sold it.
- Almost all millionaires purchase at least two rental properties and hold onto them.
- At an average age of 45, they were worth \$1 million—by age 51 they were worth \$1.7 million.

***This book is a must-have for anyone who aspires to be a millionaire. Give copies to your friends, relatives and children!***

**\$15**

# ***Rich Dad, Poor Dad: What the Rich Teach Their Kids about Money—that the Poor and Middle Class Do Not!***

***By Robert T. Kiyosaki and Sharon Lechter***  
**© 2000, Warner Books**



Author and lecturer Robert Kiyosaki, co-authoring with CPA and financial consultant Sharon Lechter, explores the under-taught concept of “financial literacy.” The title refers to Kiyosaki’s own father, who was a highly educated professional, but lived his life struggling from paycheck to paycheck. Meanwhile, Kiyosaki’s mentor, an eight-grade dropout, used his entrepreneurial skills to become a multi-millionaire. The authors talk about “good debt” and “bad debt,” and examine the attitudes and practices that propel people from average backgrounds into the ranks of the wealthy.

Many people attend Dr. Reddick’s seminars after they have read this book and come to the conclusion that merely getting a college degree, finding a high-paying job and working hard all their lives will never get them ahead financially.

Kiyosaki explains why income-generating assets such as real estate are always better than a paycheck. This terrific book shows why you *must* invest in real estate—there simply *is* no other reliable way to become wealthy.

***Interestingly, Robert Kiyosaki found that real estate was the only investment that he was successful at!***

**\$15**

# ***The Buy-and-Hold Real Estate Strategy—How to Secure Profits in Any Real Estate Market***

***By David T. Schumacher, Ph.D***

**© 1994, John Wiley & Sons**



Marshall's mentor, David Schumacher, is the most-successful residential real estate investor in California. He began purchasing property when he was 40 years old, after losing almost everything he owned in the commodities market.

Starting over with virtually no money, in the 1960s he began purchasing fourplexes in what was then the most-depressed oceanfront community in Southern California—Hermosa Beach, right on the Strand. Today, at age 84, Dr. Schumacher's properties are worth over \$40 million, are all paid off and generate an income of \$70,000 per month.

David Schumacher, like Dr. Reddick, is a proponent of holding onto your properties and not selling them. His motto is "Buy smart and never sell."

You will learn:

- The many reasons why selling is a big mistake
- How to figure out the best places to buy
- Why price is *not* the most important consideration
- How to get great terms from the seller
- How to refinance and arrange cash-deferred exchanges
- How to evaluate a property and the area it's in
- How to set realistic objectives
- How to assess trends and forecast your property's market value in 20 years

**Price: Book: \$20**

**Tapes: \$28**

