

THE THE MILLIMILLION

THE SURPRISING

SECRETS OF

AMERICA'S WEALTHY

**AT
NEXT
DOOR**

Thomas J. Stanley, Ph.D.

William D. Danko, Ph.D.

Sentimental Journey

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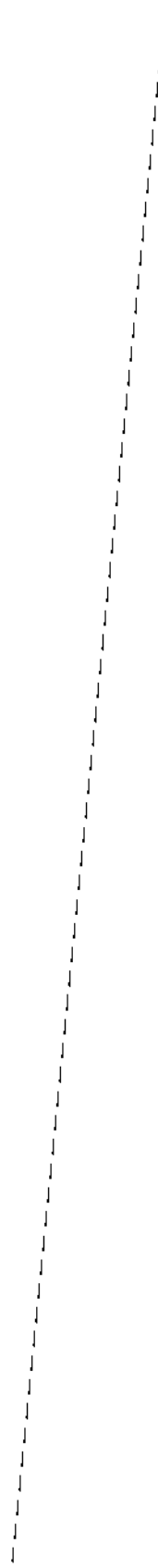
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*For Janet, Sarah, and Brad—a million Christmases,
a trillion Fourth of Julys*
—T. J. Stanley

*For my loving wife, Connie, and my dear children,
Christy, Todd, and David*
—w_e D. Danko

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All the names in the case studies contained in this book are pseudonyms.

INTRODUCTION

Twenty years ago we began studying how people become wealthy. Initially, we did it just as you might imagine, by surveying people in so-called upscale neighborhoods across the country. In time, we discovered something odd. Many people who live in expensive homes and drive luxury cars do not actually have much wealth. Then, we discovered something even odder: Many people who have a great deal of wealth do not even live in upscale neighborhoods.

That small insight changed our lives. It led one of us, Tom Stanley, out of an academic career, inspired him to write three books on marketing to the affluent in America, and made him an advisor to corporations that provide products and services to the affluent. In addition, he conducted research about the affluent for seven of the top ten financial service corporations in America. Between us, we have conducted hundreds of seminars on the topic of targeting the wealthy.

Why are so many people interested in what we have to say? Because we have discovered who the wealthy really are and who they are not. And, most important, we have determined how ordinary people can become wealthy.

What is so profound about these discoveries? Just this: Most people have it all wrong about wealth in America. Wealth is not the same as income. If you make a good income each year and spend it all, you are not getting wealthier. You are just living high. Wealth is what you accumulate, not what you spend.

How do you become wealthy? Here, too, most people have it wrong. It is seldom luck or inheritance or advanced degrees or even