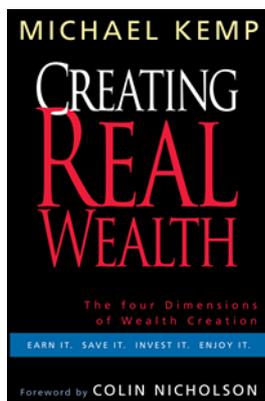


# Creating Real Wealth

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## *The four dimensions of wealth creation*

By Michael Kemp

Michael Kemp was kind enough to let me read a draft of his book *Creating Real Wealth*. As I read it, one thought that came into my mind was that this was a book that I wish I had written.

However, I doubt I could have written it anywhere near as well as Michael has done. The reason I was so struck with the book is that it covers material that I have myself taken as assumed knowledge. My own writing on investing has started where *Creating Real Wealth* leaves off. I was so impressed with this book that I agreed to write a foreword.

As someone who teaches investing, I am only too well aware of the low level of knowledge in the community about things connected to money. As someone who has always prepared their own tax returns, I continue to be amazed at the high proportion of taxpayers with very simple affairs who have to pay someone to do it for them. When it comes to investing their savings, the landscape is even bleaker. Huge numbers of people either just blindly follow whatever a financial adviser suggests without the faintest idea what is being suggested or try to do it themselves and blindly muddle through. One of the things Michael's book brings home to its readers is just how important investing is to our lives and our enjoyment of them in the fullest sense.

*Creating Real Wealth* starts right at the beginning, with what money is and what it means to our lives. Then it progresses to an understanding of where the money to make investments comes from. Along the way, the reader learns the importance of starting early as a way to shape a full and rewarding life through to our last days.

The greatest value from this book will be to young people who are towards the end of their education or are just starting out on their first employment. This is the generation that will have the maximum opportunity to construct a life that meets their objectives in the widest sense. The tools to do this are saving and investing, but before that, the youngsters must have an overall blueprint in which they should work. This is what Michael provides in his book.

However, if you are further advanced in your life, there is still a great deal to offer in *Creating Real Wealth*. Over and over again, I am told by people that they are too old to get the benefit of investing and through it of consciously framing a full life. With the exception of one or two who are in their nineties, most of them have a life expectancy of one or more decades. There is plenty of time to improve what they will have in the future, even if it is not the full result that may have come from reading a book like this in their early twenties.

If you buy this book and read it, I suspect that you may well want to buy more copies for your children and grandchildren. I believe the ideas in this book represent one of the most important gifts you could give them.