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

Robert: Hello, hello, hello. Robert Kiyosaki, The Rich Dad Radio Show, the good news and bad news about money. Today, we have a very special guest, somebody my friend George Gammon recommended, but he didn't have to recommend. I just found out that George and Lyn Alden work together. They co-op on things like this. So, it's outstanding. I've been following Lyn for, I don't know how long now, but man, is she smart. Man, it's just amazing.

Robert: So, George and I were laughing the other night because George doesn't do well in school and neither did I. I flunked out twice my sophomore year and my senior year, because I can't write. And it wasn't that I couldn't write. The teacher didn't like what I was writing. "How dare you criticize the teacher?" I said, "The teacher was an idiot." So, they just gave me an F for some reason.

Robert: But I went to my high school reunion in the dark ages and I took my wife, Kim. And I walked up to this woman named Sylvia. And I went up to Sylvia and I said, "Hey, Kim. This is Sylvia. This is the girl I sat through all the way through high school." And I said, "Without Sylvia, I would have flunked out completely." And Sylvia says, "You didn't sit next to me during school. He only sat next to me during test time." I said, "The other time, I jumped out the window, went surfing."

Robert: So, the reason I was laughing with George Gammon. I said, "If I was in school with Lyn Alden, I'd be sitting next to her at test time." Anyway, so that's why I've enjoyed, in The Rich Dad Company, we're really blessed because we have very smart women. The men are duds, but the women are really, really smart.

Robert: So, anyway, Lyn, with that said, welcome to the program and I'm glad George encouraged you to come on our program.

Lyn: Hey, thanks so much for having me. Yeah. I've enjoyed working with George over the past year as part of his membership program. And so, it's led to a lot of good conversations.

Robert: Yeah. I mean, well, you remind me of ... I'm writing a book again with Jim Rickards and you and Rickards have the same type of ... I call you guys fire hoses. I don't know how you guys can come out with so much information so fast. I'm kind of Joe Biden. I have to think for a while, a couple of years.

Robert: But, anyway, so Lyn, I understand you're an engineer, but how in the world did you get so smart on the macroeconomic system running the world? I mean, that's what blows me away. That's why I listen to you because you cannot deliver what you know in an hour. It's impossible, right?

Lyn: I guess two things. One is, if you're passionate about something, then you're more incentivized to dig into it. So, if you're only superficially interested in it, you're more willing to accept surface answers or not take the effort to go in. But, if something's kind of inherently exciting to you, you're more likely to go in it.

Lyn: So, for example, I'm terrible with music. Every time I try to learn an instrument, I can't get the momentum up and I'm slow, but when it comes to how the world of finance works, for whatever reason, that just clicks with me. So I go deep in the rabbit hole.

Lyn: And because I come from an engineering background rather than an economics background, I like to go down to first principles, down to the numbers themselves and then try to reconstruct what's happening rather than kind of taking existing models as kind of my core foundation.

Robert: So, what kind of engineering were you in?

Lyn: Electrical.

Robert: Holy mackerel! No wonder you're so ... No, I mean, electrical guys are the smartest of all the engineers. And no, I'm not kidding because ...

Robert: Anyway, I just said to complement you, but I think that's why I think you think in networks, if you know what I mean. See, when I listened to Lyn speaking, talking about macroeconomics, she sees it as this big network. And in fact, I think you think in quantum physics. In other words-

Lyn: I focus a lot on control systems. Yeah, so part of my background was building control systems. Yeah, and so the way the control systems work is, if you think of a thermometer, so every time it senses the temperature goes too high, it kicks in a reaction response and then it cools the air. And every time it goes too cool, it kicks in the opposite response and it heats it up.

Lyn: And that's how a lot of macroeconomic systems work. Whenever there is something happening, often policymakers end up putting themselves in the position of the thermometer. So they come in. If deflation's happening, they come in with an inflationary response and all these different kinds of feedback loops. And so the background and control systems kind of goes well with that.

Robert: So, if I could explain why it's Newtonian versus ... May not. It's quantum versus Newtonian. Newtonian, Newton's physics was action and reaction. And quantum physics was the bigger picture. What happened if you had this reaction and that reaction, what was the temperature? What happened outside of it? So that's why every time I listen to you, I'm thinking about this in quantum physics versus Newtonian physics, because I'm pretty Newtonian, like up, down, left, right. That's about it. And every time, I listen to you. I got the, "Well, this happened or this happened." I'm going, "Holy mackerel." I got to hang on like I'm going down a roller coaster and up a roller coaster. I got to hang on for dear life.

Robert: But, anyway, the question that Rich Dad audiences like me, pretty slow and stupid. No, not really, but we have to keep it simple, is what I'm trying to say. So, I noticed when you're speaking, the same as George, is something driving you guys. And there's that drive. I don't know how much longer this financial system can last.

Robert: And so, that's why if we could start from that point, let's start with the end and what you see. What is your crystal ball say? And then you can fill in, because I think there's something driving. There's something driving me, too, and I see the end coming.

Lyn: Yeah. So, my long-term outlook is to eventually see a higher rate of inflation with a degree of currency devaluation. So, basically the money supply would grow very substantially and the individual buying power of those currency units would go down pretty significantly compared to a variety of hard assets. And so that's kind of a long-term outlook.

Lyn: And so a lot of the work I do is the probability of getting there and kind of the path dependency, the different kind of decision points that can lead to get there faster or slower than other potential paths.

Robert: But you also, one of your programs, you talked about a book called The History of the World or something.

Lyn: Lessons of History. Yeah. It was Lessons of History. Yeah.

Robert: I ordered that book because you recommended. I haven't got it yet, but what I'm really trying to say to people, the reason once I understood in 1971, when Nixon took the dollar off the gold standard, at that time I was flying in Vietnam and I knew something was going to change. And that's where quantum comes in versus Newtonian. I'm wanting to know what the quantum would be. What would be the ripple effect or what the global effect be?

Robert: So, and the other reason, because I studied history, Lenin said years and years ago, before Stalin, "The best way to kill capitalism is to debauch the currency." So, in '71, when Nixon took the dollar off the gold standard, I went to military school. So, I studied military economics. And military economics was very concerned about guys like Lenin, Stalin, Hitler, Mussolini, Mao. And that's who we studied.

Robert: And then socialist economics was Keynesian, which is you can print as much money as you like. And then capitalist economics we were taught, was Mises' Austrian School, hard money, which is where Bitcoin and gold and silver kind of fit in.

Robert: So, when you look at the end, I think the end is coming. Historically, we had the Weimar Republic, which brought Hitler to power. Are you familiar with them? I'm sure you are.

Lyn: Yeah.

Robert: What happened? Tell the people what happened in the Weimar Republic, which brought Hitler to power. Wasn't it exactly what you said, the currency was gone, inflation went up?

Lyn: Yeah. Only back then, so after World War One, of course, Germany's production base was destroyed. And whenever you have a country with productive base kind of damaged, plus they had external war reparations, so they had debts that they couldn't print away. It wasn't denominated in their own currency.

Lyn: And so, they eventually experienced a hyperinflation as they basically printed money to finance deficits. And just because, after losing the war, after having all this very challenging political and financial situation, more and more kind of populism and extremism buildup, and then it took a really dark path.

Robert: But, I think, that's where hyperinflation set in. But the other word you said in there was reparations. And my concern is, I'm not trying to be a racist here, but when the Black Americans are trying to get reparations for slavery, that's what happened in 1918 with the Treaty of Versailles was they forced the German people to pay reparations to England and France, and that led to hyperinflation and then the rise of Hitler.

Robert: So, that's kind of, as an old guy and then went to military school, again, that's what we studied. So the reason I was excited about you coming on the program is you're a lot younger, but you also understand history. And that's kind of what happened in '71 when Nixon took the dollar off the gold standard. They could print as much as they liked. It's the same thing that happened after 1918 with the Treaty of Versailles. They couldn't pay their bills. So, the Weimar Republic just printed as much money as possible.

Robert: And that's where the funny story comes in. A woman goes to the supermarket with a wheelbarrow full of cash, Reichsmark. And she goes inside to pay for her pork chop. As she comes out and they stole her wheelbarrow and left the cash. So Lyn, that always sits in my head. So, when Sara booked this program with you, I wanted to get your picture of a pork chops and wheelbarrows. I mean, what's going to happen here?

Lyn: Yeah. So, my long-term base case for the United States is for a higher inflation, but not necessarily hyperinflation. And because whenever we see cases of hyperinflation, like Weimar, like some emerging markets, generally you need a combination of a couple of things. One is you needed a destruction of your productive base. And so that happened to the Weimar Republic. That happened in Zimbabwe. And that could be due to a lost war, or it can be due to a really bad internal social policies.

Robert: Is that what's happening in Venezuela today?

Lyn: Yes, exactly. That's another case of hyperinflation happening. And so you have that kind of severe drawdown in the productive base, so they can't make enough goods and services to satisfy their needs. So, regardless of how much money they print, the prices start going up rapidly.

Lyn: A second thing that helps contribute to hyperinflation is when they owe debt in a currency they can't print. So, a lot of emerging markets today, like Argentina, for example, they owe debt that's denominated in dollars, whereas developed countries like Japan, the United States, their debts are mostly denominated in their own currencies. And so, those hyperinflationary events tend to have those couple recipes.

Lyn: But, for example, you often refer to the 1971 period, and that was a case of rapid inflation for the United States. But it didn't reach the levels of hyperinflation, because we still had our productive base. We didn't have a collapse in our economy. We just had a really sharp devaluation of currency. And so, it was something that the currency wasn't completely obliterated. It was just severely damaged. And that's kind of the outcome is my base case, I think going forward over the next decade, is that you could see in developed countries pretty significant currency devaluation.

Robert: So, that's my question. So, what's your crystal ball say between 2020 and 2030? Okay. I make fun of Biden and I call his cabinet the Munsters. I've got to entertain myself because I flunked out of school. I was watching TV too much. And I say when Janet Yellen was head of the Fed, and at the time of this broadcast, we don't know if they've made it yet. And if Janet Yellen becomes head of the Treasury, that's the separation between the Fed and the government are gone. They're one now.

Robert: And so that's the reason I'm excited about having you come on the program is given your, or what I call quantum physics thinking. What's going to happen with the Munsters takes over?

Lyn: So, I think this process is probably going to take several years to play out. And so it's going to start, I think, in the next handful of years. And it's one of those things where at first, when you get some degree of they call it reflation. You start from a low period of inflation. You get to that kind of higher inflation. At first, it can feel good to a lot of people.

Lyn: And so, for example, that's what it felt like this year, when stimulus checks go out and when you have that kind of rebounds. And so, next year, if you get a decline in the dollar versus other currencies, if you get inflation that goes up to the official way they measure it, which that's a whole another discussion. But, if that goes up to two, 3% in the next maybe two years, that can feel good at first.

Lyn: And then what the problem is, at that point, they're very likely to overshoot because a lot of their deficits at this point are structural. So, even just taking out discretionary spending, if you just focus on entitlements and military and interest on the debt, that already is pretty much all incoming tax receipts.

Robert: So, Lyn, we crushed the economy. It's exactly as you said, what happened in Germany was it crushed production. And that's why when I asked Sara to invite you on this program, I want to know what your crystal ball says. We've done everything exactly as the Weimar Republic did with is pay reparations, the economy was crushed, production when out. Same thing happened in Zimbabwe, same thing in Venezuela.

Robert: So, I want to know what Lyn Alden's crystal ball says 2020 on. Wait, wait, wait. That's when we come back. I'm prompting you right now because anyway, that's why I was sat next to the smartest girl during test time. This is a test time right now. We'll be right back.

Robert: Welcome back. 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, Android, or YouTube, as long as they don't take us off again.

Robert: But anyway, you can listen to our programs. We record all of our programs and we archive them at richdadradio.com. We archive them because we don't make any recommendations. We're a pure education company.

Robert: So, one of the ways you learn best is by repetition. So, you can listen to this program again, then you learn twice as much, but also you've got friends, family, and business associates, listen to this program together and discuss it. And your information, your education, your mind will open up quantumly.

Robert: Our guest today is a very special person, is Lyn Alden. She is associate and partner with George Gammon, another big friend of The Rich Dad Company. And like I said, I went through high school sitting next to the smartest girl in class at test time and Lyn is definitely that smartest girl. I went to an all-male school, so I couldn't sit next to the smartest girl because there wasn't one. But, anyway, somehow I made it through.

Robert: And the reason military school is important is because we studied economics and there's three kinds of economics. There's military economics, socialist economics, and capitalist economics. And when I went in, so 1971, I had already graduated from school. I'm flying in Vietnam and Nixon took the dollar off the gold standard. And so, that's when it twigged me because I had different types of education, different economics from what they teach regular kids. So, our economics in school and business schools today in the US are socialist, Keynesian. You can print money. That's not what he said, but that's what they interpreted.

Robert: So, we have Lyn Alden, and she is, like I said, that she's an EE, electrical engineer, the smartest of all engineers. She thinks differently. And so when she looks at the current economic system and she studies history, I want to know, how is history going to repeat? That's my question. Are we just like Hitler, what brought Hitler to power 1933, or is what's going to happen in America Zimbabwe? And I was in Zimbabwe when it came down. And today we have Venezuela. And so here's the United States repeating, is history repeating right now? So, with that, Lyn, take it away.

Lyn: Yeah. So you talked a lot about destruction of productive capacity, like when you're talking about what happened here in the United States as well. And so, I think-

Robert: [crosstalk 00:17:18] on the economy.

Lyn: Exactly, and I think one of the key things to watch is the destruction in production of commodities. And so, if you look at a lot of commodity prices, exception of gold and silver that have done really well recently, a lot of them are roughly the same price they were 10 or 15 years ago. And that's because we had this period of commodity oversupply.

Lyn: So, for example, a lot of cheap money allowed us to apply new technologies, to get more oil and gas out of the ground. We had that period of kind of copper oversupply. And so, a lot of those things were in a period of oversupply and that feels really abundant. However, because prices, they haven't been rising in many cases for several years, that incentive to get new production has diminished.

Lyn: And so, for example, this year, we saw a very large reduction in capital expenditures for new oil and gas fields. We also, for several years have been seeing really weak copper development. And, of course, copper is a really important element for the whole new economy for electrical grids, infrastructure, all these important things, both in United States and the world.

Lyn: And so, because we've had this period of commodity oversupply, some of the inflationary policy has not been very apparent in everyday life. Some areas that had, we've had a lot of inflation, health care expenditures. We had a lot of inflation in tuition, childcare service services, but because commodities have remained relatively cheap, that hasn't really flowed out yet.

Lyn: Now, I think a key thing to watch is that going forward, some of the supply for these commodities is getting pretty tight. And when that goes up against very large deficits that are in large part being monetized, you can start to see a general rise in commodity prices. And it's hard to say that's going to be next year or three years from now, but as we go deeper into 2020s, I do think that's a really [inaudible 00:19:04] thing to consider. And that can promote a much more inflationary trend and problems getting the commodities we need.

Robert: So, copper just made this big move because it's starting to move right now because of the dollar index is going down.

Lyn: Yeah.

Robert: It's kind of interesting, the dollar index going down. What does that mean to you?

Lyn: So, what that means is that the dollar's weakening versus a basket of other major currencies, like the euro, the yen, and some of those other ones. And so, we've been in, the last several years, a period where the dollar's been relatively strong versus those other currencies. And I expect in the next several years to see the dollar likely to have another down leg, similar to how it had in the early 2000s and similar to how it had in the late 1980s.

Lyn: So, when it comes down from those strong peaks, that tends to be pretty bullish for commodities. And it also tends to be pretty good for some foreign equities as well. If you're a dollar-based investor, you can potentially counter that by having some foreign equity exposure, as well as commodity exposure,

Robert: But for the average person like me, the dollar going down, about purchasing power going down, and commodities like copper going up, is that inflationary?

Lyn: Yes. Yeah.

Robert: So, my question to you is how long can we keep, like you said it earlier. We have to crush production. That's what caused Germany in World War One to die. And that's what happened in Zimbabwe. They wiped out the white farmers. I was there. It was horrifying. They were murdering all the white farmers. And no, I was not in Venezuela, but I was in Columbia where George was, watching the exodus out of Venezuela.

Robert: And so, if they've crushed the economy with this COVID shutdown right now, I mean, how many little guys are going out of business? I mean, it's sad.

Robert: So, my question to you with your crystal ball, because I know something's driving you. How long can we keep printing money to solve our problems, which are structural?

Lyn: I think, as you get deeper and deeper into this decade, so call it five years or so, especially because you know, you have to figure out how much they're going to print, when are these commodities shortages going to become acute? But I think as we get roughly to the middle of this decade, I think that's where we start to run into some of these key shortages and things that have felt very abundant for the past five, 10, 15 years. I think we're going to find ourselves in that period again, where we didn't invest enough in some of the production of some of these things.

Lyn: And, as you point out, we had a really big destruction of small businesses this year. So, for example, something like a hundred thousand restaurants have gone out of business while larger corporations, because they have capital financing. In some cases, they have bailouts, they had the Fed buying their bonds. They've been able to stay in business to a better extent than some of these small businesses.

Lyn: And so, I think that a lot of these forces are going to kind of come to a head probably as we get roughly in the middle of this decade would be my best guess.

Robert: But, a lot of it was, you look at Neiman Marcus, they declared bankruptcy. You know what I mean? When Neiman goes bankrupt, there's something really sick inside America.

Robert: But the other question I have for you because you're more macro also. When you look at China, it appears to me we're at a kind of a currency war with them, a trade war with them because when we lost our production, because we shipped our production overseas to China. So, that's another reason we're in precarious position in 2020.

Robert: So, what do you see is going to happen in China with the Chinese yuan and all that? That's my concern. How desperate are they going to get, because they have to have jobs too, because if you don't have jobs, you have revolt. Do you know what I mean? They're a similar problem we are, America is.

Lyn: Yeah. One of the things they're focusing on because they're also, I think, really acutely aware of this potential commodity shortage. And so one thing they've done in the past several years, instead of reinvesting their dollar surpluses, their trade surpluses into buying US treasuries, like they used to do, they've been starting to reinvest those dollars into commodity projects around the world.

Lyn: So, they're financing oil field development in Russia, Eastern Europe, Latin America, all throughout kind of Eurasia in general. And so, they've called that the Belt and the Road Initiative. So, they built tons of infrastructure, but also commodity development. And so, that's so far been China's attempted answer.

Lyn: Now, we'll see how well that works, but they're clearly trying to make sure they have access to commodities. They're also working on ways to buy those commodities outside of the dollar-based system.

Lyn: So, for several decades, only dollars pretty much could buy commodities around the world. So, even if France buys oil from Saudi Arabia, they pay for it in dollars, even though it's neither of their currency. And so, China has been in this world where they've actually surpassed the United States in terms of becoming the biggest world's commodity importer.

Lyn: So, for most commodities, they import more than the US does, but they still pay dollars for most of those. And so, one of their projects over the past several years was diversifying the types of currencies that they can buy commodities in. So now they can pay Russia in euros, for example, in order to get some of their oil and gas. And they're also looking probably to get more and more of their own currency priced.

Lyn: And so, I expect, in the long term, their currency is probably going to hold up relative to the US dollar fairly well, but they also don't want it to let it get too strong against the dollar because they don't want to lose export competitiveness.

Lyn: You mentioned Jim Rickards. That's something that he's emphasized the idea of a currency war and that's something we've been in for a while. And I think that's going to persist, especially between actually the United States and the European Union, because they don't want their currency at too strong relative to the dollar either. And so, it's this kind of competitive devaluation. And the winner of that ends up being hard assets, the things that are inherently scarce, whether it's commodities, gold, silver, Bitcoin, things that can't be debased.

Robert: So, that brings up my next question, the euro. What do you see? Because I don't know if you think it's going to hold together, but they tried to be the United States, but they all hate each other. They hated each other every war. And how are they doing? How's the euro going to hold up?

Lyn: So, from, say, a three-year perspective, I think that the euro could strengthen relative to the dollar. The biggest long-term problem they have is that they have basically a monetary union between their countries, but not a fiscal union. So they don't have kind of a unified retirement system.

Lyn: So, if Italy racks up debt, we talked before about what happens when a country has obligations that they can't print. And so what all those countries did is they combined into the euro and neither of those individual countries can print the euro. So only the ECB of the shared basket that they've all put their kind of value into. And so, Italy has debt, for example, that Italy can't print. And so, you have that problem where a lot of those Southern countries have a lot of debt.

Lyn: And there's a really big question about how that's going to fall out. And I think that's one of the biggest tail risks. And so, whereas United States and Japan, for example, they have this more unified currency system within themselves. Europe has a big kind of a potential fracture point. And so, that's why their banks have been trading extremely low valuations because people are afraid of the solvency risk that some of those banks could have if the euro were to encounter a major problem.

Lyn: And there's going to be some decision points ahead, either they're going to have to break apart the union and let some of those countries go their own way, or they might go the opposite approach and unify their fiscal situation more and become more centralized. And it's hard to see how that's going to play out, but that's one of my biggest kind of tail risks. So, what's going to happen with some of those Southern European countries.

Robert: Correct. But then now that brings up England because of when they went to Brexit. What was your opinion of that?

Lyn: So they're really lucky and I think they had good foresight to not give up their own currency again. And so, they were part of the European Union, but they weren't part of the European monetary shared currency, the euro.

Lyn: And so for them that, we've already seen just from several years, how challenging that breakup is, even though they still have their own currency, at least. And that's already extraordinary difficult to unwind, whereas it'd be much harder for example, for Italy to break up because their currency is full. Imagine if you had to change your currency by leaving NATO or something. It'd be much harder to do.

Lyn: And so, I think that the Brexit situation, that's just a small taste of how hard it would be for some of these other countries to break up. And so, hopefully we'll get an answer on Brexit soon. I mean, they're still kind of in the middle of those negotiations. It seemed like they never end, but hopefully that'll be behind us. And then the big question is what's going to happen with Southern Europe.

Robert: And so my last question for you is about our friends in the Latin countries like Mexico and south, George Gammon's country. I mean the Mexican people and all that. They're fabulous, fabulous people. And the whole Latin America, I'm just so impressed with them. They're both rich countries. I mean, not both. The world is rich. Look at South Africa. Africa's a rich resource country, but the people are poor and that's causing this huge split.

Robert: So, what is your forecast for our friends in Mexico and Latin America and South America?

Lyn: So, if we get a weaker dollar and if we get a pretty strong commodity market, that could benefit Latin America pretty significantly, because one of the problems that Latin America has is that they're very commodity rich, but commodities have struggled over the past 10 to 15 years.

Lyn: And they also, many of them have high dollar-denominated debts. That's one of the kind of trouble areas along with Turkey and a few others. But, basically countries like Brazil, Chile, Mexico, they have a lot of dollar-denominated debts, especially relative to their foreign exchange reserves. And so whenever the dollar strengthens, that puts a lot of pressure on their local economies, because it's kind of like their debts are going up relative to their cash flows because their cash flows are denominated in their local currencies.

Lyn: And so, if the opposite happens, if you get a weaker dollar, we tend to see emerging market growth periods whenever the dollar weakens, because it's kind of like that their debt gets devalued. And so, if we see a weaker dollar, I'm pretty optimistic towards the majority of Latin American countries, but partial, it'll come down to how well they individually govern it, how dynamic their economies are allowed to flourish outside of bad policies.

Robert: A fantastic people. You brought up something I forgot to ask you on is Turkey. I mean, Turkey, they're having currency problems and all this, but they're also a huge military. What do you see happening there?

Lyn: So, Turkey, yeah. Their main issue is that they have a high dollar-denominated debt in their corporate sector. And so, their government actually is not very levered. It's specifically a lot of dollar-based debts built up in their corporate sector.

Lyn: And so, Turkey does have a lot of advantages. They're very well-positioned, but they've had specific issues with that. And also, they haven't built up high foreign exchange reserves, which means that they don't have a lot of dollars kind of stored away like acorns for the winter. So, they haven't built up this reserve. And that's why, during the strong dollar period, they're encountering this problem.

Lyn: Now, if the dollar weakens, that's kind of like taking the foot off the throat of Turkey and, if they have some good governance, they might be able to come out of that pretty strong. But, so they still have plenty of good. They have good demographics, they have good geopolitical positioning. They have a pretty competitive manufacturing base. And the biggest problem they have right now is that all of their dollar-denominated corporate debt, that they can't devalue it. They can't print it. And they're kind of subject to the whims of how the dollar holds up relative to other things.

Robert: I mean, we could go on forever, but that's also, I just bring it up. There's also a thing called a euro dollar. I mean, this thing is not just Joe Biden getting elected. There's more going on then we will ever know about. And that's why this is fantastic getting to know you, Lyn. And thank you.

Robert: I'd like to invite you back, because like I said, I always sat next to the smartest girl during class, at test time especially, because I knew nothing most of the time.

Robert: So anyway, thank you. And then you can go to Lyn's website. It's L-Y-N-A-L-D-E-N dot com. And I heard your website is just a treasure trove of information.

Lyn: Yeah. Plenty of good stuff there. And also, like I said, I also partner with George Gammon, so over at georgegammon.com as well.

Robert: Yes, he's fantastic. We're going to have dinner tonight with George. So anyway, Lyn, thank you very, very much. And thank you for your contribution to knowledge to the rest of the world. Thank you.

Lyn: Yeah. Thanks for having me.

Robert: Thank you. So, when we come back, we'll be on when the final wrap up of The Rich Dad Radio Show. Thank you again, Lyn.

Robert: Welcome back. Robert Kiyosaki, The Rich Dad Radio Show. You can listen to The Rich Dad Radio Program anytime, anywhere on iTunes, Android, or YouTube. And please leave us a comment whenever you listen. All of our programs are archived at richdadradio.com. We archive them for one reason. We're an education system program. We don't make recommendations. You buy anything, although we talk about what we buy and have your friends, family members, and business associates listen to this program and discuss. When you do that, that's real education. You'll learn 10 times more than just listen to this once. So before we complete the show, I want to ask Sara what did you think?

Sara: Wow, Lyn is a, like you said, treasure trove of information and so smart.

Robert: Fire hose, man.

Sara: Fire hose! I feel like I could listen to her all day, I mean, because she knows her stuff.

Sara: But the one thing you had asked her was about hyperinflation. Will we see hyperinflation? And she gave us those two key points like, "This is what to watch for." So, I think that's, for me, the biggest nugget that I took away from this as we move forward into the next couple years are those key signals of what's going to happen with our currency.

Robert: Yep. And the other thing that she said, which a lot of people don't know is this belt and one project by China. China realizes that they're going to beat America. America sends out military forces and I've been in Zimbabwe and I've seen the compounds the Chinese have built there, because when the economy crashed, the Chinese moved in and they're taking out the resources.

Robert: I was in Panama when I was watching Chinese negotiate to build a bigger Panama Canal to beat the US Panama Canal. And I was in Cameroon when I saw them trenching. They were trenching fiber optic cable all across Cameroon. They were also thinking about building a road across South America. And so, what China is doing is building infrastructure. And also, the other thing that is my goldmine in 1999 was in China and they needed gold, so they took it.

Robert: So, I don't know if Americans know what's going on. It has really nothing to do with Joe Biden or Trump and all. This, they can't protect you. So that's why The Rich Dad Radio Show, but also all these characters on YouTube and all that, they're far better than going to school. I mean, people like Lyn Alden and George Gammon and Anthony Pompliano. I mean, these guys are geniuses at what they do.

Robert: So, anyway, that's why I thank you for listening to The Rich Dad Radio Program because your college professor has his head up his butt or her butt, whatever it is. They don't know what's going on. They're hanging out in school. So, thank you for listening to The Rich Dad Radio Program.