

How To Be Rich, Nigga

# **HOW TO BE RICH, NIGGA**

**Make Money, Get Out The Ghetto, and  
Get Paid in Full – Fo Real, Fo Life**

Gerard Spinks, QB

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How To Be Rich, Nigga

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This book is dedicated to the late James Spinks and Thamon Spinks my brother and nephew who passed in the spring of 2004. James Spinks fought in Vietnam for the United States Army. The Army gave him \$594 in death benefits and he gave the Army his life to fight the South Vietcong for no apparent reason. After the war, he spent the majority of his life in and out of VA hospitals, dealing with feelings of insanity, instability, and shame from killing people that he didn't know – all in the name of freedom fighting.

This is also dedicated to my baby daughter, Creeana, the next generation of Spinks'. She will take this work on to her generation and continue the writings in some manner for people her age. This is for black people worldwide. We are in an economic war right now and black people are taking the brunt of this war. We need tools to help us overcome this economic war and move to a stronger place financially, spiritually, and economically. This will help you do so. Use this as a guide to help you make money and get yourself into a solid place financially.

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## How To Be Rich, Nigga

Gerard Spinks

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Foreword

This Rich Nigga story is for Niggas across America, London, Africa, and Japan and is an inspirational how to guide to help us niggas get out the 'hood mentally and make some cash. This is for a neglected part of our society in the United States that no one seems to really care about – Young Black Youth. Politicians act like they do because it's an election year but most people don't give a shit about niggas layin' in the cuts across America.

The most press that we get is usually seen on COPS or SportsCenter on ESPN. Most people have written niggas off. The United States Government has a Welfare To Work program yet there are no jobs. The U.S. builds more prisons than educational facilities and the inner cities are littered with poor educational facilities that no one wants their kid to go to.

If you don't believe me, check out the school districts in Richmond, California, Oakland, California, South Atlanta, Georgia, Detroit, Michigan, and the Southside of Chicago, Illinois. Do you really believe that kids want to go to school where the teachers just give them passing



grades to get rid of a nigga? Do you think a kid wants to go to school where the facility is leaking water through the pipes and on the hall floors but no one has a budget to fix this shit? Does a smart young lil' nigga growing up in Richmond, CA have a chance with an environment that is setup for self-destruction, jail, and corruption?

This book is written for my lil' sister-n-law who is smart as hell, grew up in Richmond, CA and is on a path to nowhere right now. I believe in her and know that one day this lil' nigga will make it. She needs guidance that her mother could never provide because moms was always high, in destructive relationships, and living with a pimp. This book is written for my nephew growing up on the Southside of Peoria, Illinois and did a ten year bid starting in Juve Hall. And finally, this book is for my late brother, James Lee Spinks, who fought in Vietnam and died with very little to pass on to my nephews and whose son, Thamon, followed him in death one week later.

No one gives a shit about us niggas and no one cares if we want to build wealth too. They don't think we can. I'm here to stand up for the silent peeps. The peeps that no one cares about and that gets no love. This is for the niggas in the 'hoods who know that they can come up if they

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just had the right tools to get out of the ghetto and make somethin' out of their lives. This is for you niggas. Keep it on you everyday like a bible. Read it, hold on to it and send it to yo niggas down the street and who are hangin' on the Ave.

Take this shit to school, pass it to your boy or your girl and have them read this shit. Take it to the mosque and take it to church. Trust me, no one will ever be as real to young black folks as this book will be. Give this book to your parent, to your mama, your daddy, and your granddaddy and grandmamma. They can read this shit too. And if they can't, read it to them.

Oh, and by the way, for those that don't know what a nigga is, see Webster's Dictionary and if you are offended by the term, why did I hear it last night while watching Hollywood Shuffle on regular network television in America. They have now let this word slip into the mainstream in America so for all you who have issues, take them up with the F.C.C. or some other regulatory governing body.

How To Be Rich, Nigga is a book about creating, achieving, and maintaining wealth in Black Communities. It is a story of inspiration and is a how to guide on achieving different types of

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wealth including financial, spiritual, educational, and generational wealth. It is loosely based on an original book titled “How to be a Rich Nigger” by Rufus Shaw and was written in the 1970’s.

**About the author:** Gerard Spinks was born and raised on the Southside of Peoria, Illinois. His mother along with his brother Jerome and sister Juanita raised him. Gerard Spinks eventually made it out of the ghetto in Peoria, Illinois and went on to college, played football, moved to Oakland, CA in 1989, and eventually made \$1 Million Dollars in income in the Silicon Valley. He came close to selling his company for \$15 Million during the dot com corporate explosion of 2000.

Gerard does not have an MBA, did not get raised in a middle income neighborhood, did not get raised with a father, did not make it in professional sports, and did not go to a top flight school. Gerard became a successful entrepreneur through God, a solid and consistent mother, determination, hard work, setbacks, persistence, and sure will power.

This book will be a guide for the next generation to use to come up with as they sit in their neighborhoods throughout ghettos across the

world trying to figure out how to get and keep getting paid. It uses stories to illustrate its point and will eventually become a documentary film. This piece of work has actually been in the planning stages since 1994. I was just afraid to write it, didn't know where to begin, then started a website called BlackMillionaire.com, changed it into a film, and have come full circle back to being a book.

The story is broken down into individual pieces designed to show each step in achieving wealth. It focuses on the one thing that regular school education doesn't teach us, and that is to gain actual wealth. My intention and hope is that this book will inspire at least 1000 people to create and generate personal wealth for themselves and get out the hood. I hope that at least ten people are able to remove the chains of poverty, low income, or the dependency on some corporations that are no where near loyal to them and that they are able to create their own path and their own money. With God, all things are possible.

**Affirmation:** Today, I accept the gift of abundance. Today, everything I am and everything I have is increased. I identify everything I do with success. I think affirmatively and in all my thoughts and words I accept and

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affirm abundance. Whatever I need – whenever I need it, wherever I need, for as long as I need it – will always be at hand. The action of the living Spirit prospers everything I do, increases every good I possess, and brings success to me and everyone that I meet.

The above affirmation is taken from my church in Oakland, California – The East Bay Church of Religious Science on 40<sup>th</sup> and MacArthur. It was written by The Reverend Dr. Eloise Oliver whom I love and cherish with all of my heart.



## ACKNOWLEDGMENTS

The author wishes to acknowledge and thank Mrs. Parlee Spinks who birthed me, raised me, and taught me how to be a man. Without her and God, I would be nowhere. I also need to acknowledge my baby daughter Creeana Spinks who inspires me on a daily basis to rise up, aim high and shoot straight. She encourages me to build wealth to take care of her and her kids.

I also want to acknowledge my brother Jerome Patrick Spinks, an aspiring actor in Los Angeles who kept me on the right path as a kid. I was also inspired to write this book by my interactions with several people including La Cresha Johnson, Tihsah Johnson, Mark Lovis, Alex Kilgo, Milton Johnson, Marzel Price, Thomas and Tracy Underwood of the former Phunky Phat Graphix in Oakland, CA, and living in Oakland, CA for most of the 1990's.

I've met a lot of good cats in the San Francisco Bay Area who inspired this writing that include Mohammed Bilal, Will "Power" Wiley, Scape One, Dupedog, J.T. the Bigga Figga, Master P, Too Short, Mike Wilson, Dwayne Wiggins, Adisa Banjoko, Jon-Paul Champion, Chris Barden, Sione Tangen, Antionette Guy, Nandi Sharpe,

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Danyel Smith, Carl Posey, Sway, Lauchlan McIntyre, Keba Konte, Leah Harmony, Mike Pechina, Jamie LaPena, Paris (aka Oscar Jackson), Q-Bert, AK Black, Rappin' 4Tay, Ant Banks, Sic Wid It Records and E-40, Minister Christopher X, the late Dr. Khalid Abdul Muhammad, Teachers of the Oakland Unified School District, and Master Kimball Sultan Ud-din.

I acknowledge all black people everywhere who are struggling with the rent, struggling to get a decent job, struggling to get decent healthcare, and struggling to get decent schooling for our kids.



## Chapter 1

### INTRODUCTION

This book is heavily inspired by Rufus Shaw who wrote the original “How To Be a Rich Nigger” in 1972. The book is now out of print as far as I can tell and I’ve been trying to contact Mr. Shaw to let him know that his work was not forgotten. From the year 2G-2G4, rap music has hit an all time high with artists selling and owning millions of records and pushing millions of dollars. It’s not every rapper though and I talk to young folks who think that they are somehow rich just because Cash Money Millionaires and their crew are rich.

Yeah, some niggas have made it but lots of niggas haven’t and do not even know where to begin. Niggas want money and want cash now. In 2004, at the time of this writing the U.S. economy is ridiculous. Niggas is broke. There are no jobs, no income, divorce is at an all time high and people are strung out. Not having income is a crime and disease that is punishable by eviction notices, divorce, people jumpin’ off bridges to end it all, and kids not knowin’ what to study in

college since India can do all the technical work for \$12 per hour.

Outsourcing is at an all time high and the average technical worker in the U.S. who gets a college degree doesn't know if they can even get a decent enough job and wages to pay the rent next month or next year. To be blunt, this is ridiculous. There has got to be a better way. We got a crazy President who is reaping millions of dollars from going to war with Iraq and yet pretends that our economy is looking good. I say bullshit.

College folks getting degrees can't find work. Seasoned workers who have been in the workforce can't find work. Cats is going over to Iraq to be contractors and coming back with they heads chopped off in a body bag. The only reason why the cat was in Iraq contracting is cuz' he couldn't find a job in Philly or wherever. This shit is crazy yo! Pure stupidity! Now tell me what am I supposed to do? Niggas need to come up. Niggas need to learn other skills to rise up in some other way. Can't everybody rap and earn multimillions just to throw the money away and pretend "money ain't a thang". Shit, money is a THANG, nigga!

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Money is power nigga. Money equals liberation. No money and a cat is assed outty. I know I ain't sayin' nothin' new to you young cats but check it.... You gots to do somethin' to earn some money, take care of yo' business, pay the rent, pay your car note, and start saving some cash to buy a house, raise a family, and keep the wealth cycle going forever. Niggas need to build generational wealth now to pass on. We don't need to keep helpin' car companies get rich off a nigga. These companies have money, yo. They rich already. The rim companies are rich now too off a nigga. The tire companies are rich off a nigga. Rollin' on 22's makes someone rich as hell. Buyin' Navigators makes someone rich as hell, yo.

How are you getting paid? Off some salary at the job? But, doesn't your job just cover the rent and shit? How do you afford the 22's, Lexus' and shit? A nigga need strategy. Street strategy. A nigga need to come up! Now! But, a nigga needs to keep they money for the long haul. Nigga need to be paid over and over again to build for the future. Nigga need to save money. Put that shit in an annuity and let that shit grow. A nigga need to diversify they shit. Need multiple streams of income the way this gangsta President George W. Bush be holdin' shit down.

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Some of y'all niggas forget that President George W. Bush and his brothers and father made money off the oil business in Texas back in the 1980's. And these same cats, made even more money off the Savings and Loan scandal with William Keating back in 1989. But, the sons took the fall for the father so that he could get elected. Niggas knew that if they cleared they fathers name, and he could get elected, that mothafuckas would have generational wealth for themselves and they kids' kids futures. Niggas know the game. We just need to play the game like these niggas know how. Yes, Bush's are niggas too.

Anyway, being broke is no joke and this book is a step-by-step guide on getting off broke. Getting ahead. Making it. Making and keeping loot for the long term. Holdin' it down.