

The Millionaire Next Door

The Millionaire Next Door the millionaire next door: Unlocking the Secrets of Ordinary People Who Build Extraordinary Wealth In today's fast-paced world, the image of wealth is often associated with luxury cars, mansions, and high-profile celebrity lifestyles. However, the reality is quite different for many of the wealthiest individuals—those who quietly accumulate substantial wealth without fanfare or ostentation. This phenomenon is famously explored in the book *The Millionaire Next Door*, authored by Thomas J. Stanley and William D. Danko, which delves into the characteristics, habits, and behaviors of America's affluent, revealing that many millionaires are, in fact, your neighbors, colleagues, or even family members. This article explores the core principles of the millionaire next door, shedding light on how ordinary people achieve extraordinary financial success through disciplined habits, prudent decision-making, and a mindset geared toward long-term wealth accumulation. Whether you're aiming to grow your wealth or simply understand the traits that set these individuals apart, this comprehensive guide will provide valuable insights rooted in research and real-world examples. Understanding the Concept of the Millionaire Next Door The phrase "millionaire next door" refers to everyday individuals who have amassed a net worth of at least one million dollars, yet lead modest lifestyles that often go unnoticed. Unlike celebrities or business moguls, these individuals tend to avoid conspicuous consumption, choosing instead to prioritize financial security and independence. Key Characteristics of the Typical Millionaire Next Door - Frugality: They live below their means, avoiding unnecessary expenses. - Financial Discipline: Regular saving and investing habits form the foundation of their wealth. - Self- Made Success: Most have achieved

wealth through their own efforts, such as entrepreneurship or diligent investing. - Focus on Value: They prioritize value over status, often purchasing used cars and modest homes. - Long-Term Perspective: They plan and invest with a future-oriented mindset. Common Traits and Habits of Millionaires Next Door Understanding the behaviors that contribute to wealth accumulation can help you adopt similar practices. The following traits are consistently observed among the wealthy individuals studied by Stanley and Danko. 2 1. Living Below Their Means One of the most defining features of the millionaire next door is their frugal lifestyle. They prioritize essentials over extravagance and avoid lifestyle inflation, which is the tendency to increase spending as income grows. Practical examples include: - Driving older, reliable cars instead of luxury models. - Owning modest homes rather than mansions. - Limiting discretionary spending on dining, entertainment, and luxury items. 2. Prioritizing Saving and Investing Consistent saving is central to wealth building. Many millionaires allocate a significant portion of their income to retirement accounts, stocks, bonds, or other investment vehicles, often automating their investments to maintain discipline. Key practices: - Saving at least 15-20% of their income. - Investing early and regularly to benefit from compounding. - Diversifying investments to mitigate risk. 3. Financial Planning and Goal Setting Successful millionaires set clear financial goals and develop detailed plans to achieve them. They track their net worth, review their progress periodically, and adjust their strategies as needed. Typical approaches: - Creating a comprehensive budget. - Setting specific milestones for wealth accumulation. - Working with financial advisors when necessary. 4. Entrepreneurship and Income Diversification Many millionaires are entrepreneurs or self-employed professionals who have built their wealth through business ventures. Others supplement their income through side businesses or investments. Examples include: - Owning small businesses. - Investing in rental properties. - Developing passive income streams. 5. Education and Lifelong Learning Continuous education about personal finance, investing, and

economic trends helps these individuals make informed decisions. They often read books, attend seminars, and stay updated with financial news. **Debunking Common Myths About Millionaires** While the image of the wealthy often includes opulence and extravagance, the millionaire next door challenges these stereotypes. Here are some misconceptions clarified:

- Myth: Millionaires are born into wealth.
- Fact: Most are self-made through disciplined saving and investing.
- Myth: Millionaires spend lavishly to display wealth.
- Fact: They prefer understated lifestyles and avoid conspicuous consumption.
- Myth: You need a high income to become a millionaire.
- Fact: Consistent saving and smart investing are more critical than high income alone.

Emulate the Millionaire Next Door If you're inspired to adopt the habits of the typical millionaire next door, consider the following strategies:

1. **Live Below Your Means** Create a budget that prioritizes savings and investments over discretionary spending. Aim to save at least 20% of your income, or more if possible.
2. **Automate Your Finances** Set up automatic transfers to savings and investment accounts so that disciplined investing becomes a habit.
3. **Invest Early and Often** Take advantage of compound interest by starting to invest as early as possible. Regular contributions can significantly grow over time.
4. **Focus on Value, Not Status** Make purchasing decisions based on value and necessity rather than brand names or social status.
5. **Continuously Educate Yourself** Learn about personal finance, investing, and economic principles through books, podcasts, and seminars.

The Impact of Lifestyle Choices on Wealth Accumulation The lifestyle choices of the millionaire next door directly influence their ability to accumulate wealth. For example, choosing to live modestly reduces expenses, allowing more money to be invested. Conversely, lifestyle inflation can erode savings and hamper wealth growth. Tips to maintain a wealth-building lifestyle:

- Avoid debt for non-essential purchases.
- Prioritize financial goals over immediate gratification.
- Surround yourself with financially disciplined individuals.

Conclusion: The Power of Financial Discipline and Mindset The story of the millionaire next door

underscores that building significant wealth doesn't require a high income or ostentatious spending. Instead, it hinges on consistent discipline, prudent decision-making, and a commitment to long-term financial goals. By adopting frugal habits, investing wisely, and maintaining a focused mindset, anyone can emulate the success stories of these ordinary yet extraordinary individuals. Remember, wealth is often a matter of habits, not circumstances. As the millionaire next door exemplifies, ordinary people can achieve extraordinary financial success by making smart choices today that pave the way for financial independence tomorrow. Start small, stay disciplined, and watch your wealth grow quietly but surely. --- Meta Description: Discover the secrets of the millionaire next door. Learn how ordinary people build extraordinary wealth through discipline, frugality, and smart investing. QuestionAnswer What is the main premise of 'The Millionaire Next Door'? The book reveals that many millionaires live modestly and prioritize financial discipline, often contradicting the stereotype of flashy wealth. How do 'The Millionaire Next Door' readers typically build wealth? They focus on frugal living, consistent saving, investing wisely, and avoiding debt rather than displaying ostentatious spending. What personality traits are commonly found among millionaires in the book? Traits include discipline, hard work, goal-oriented behavior, and a strong inclination towards financial independence. Does 'The Millionaire Next Door' suggest that high income guarantees wealth? No, the book emphasizes that wealth is more about saving and prudent financial management than just high earning income. What role does education play in the wealth accumulation described in the book? While education can contribute, the book highlights that disciplined financial habits are more crucial than formal education alone. Are the millionaires featured in the book primarily self-made or inherited wealth? Most are self-made, having built their wealth through hard work, frugality, and smart investing rather than inheritance. How can readers apply lessons from 'The Millionaire Next Door' to their own finances? Readers can adopt habits like living below their means, saving consistently,

investing wisely, and avoiding unnecessary debt. What impact has 'The Millionaire Next Door' had on personal finance literature? It has shifted focus toward disciplined spending and saving behaviors, inspiring many to pursue financial independence through modest living. **The Millionaire Next Door: A Deep Dive into Wealth Building and Lifestyle Choices** The phrase "the millionaire next door" has become synonymous with a particular perspective on wealth—one that challenges common stereotypes of luxury, extravagance, and The Millionaire Next Door 5 ostentatious displays of riches. Instead, it paints a picture of ordinary-looking individuals who have achieved extraordinary financial success through disciplined habits, frugal living, and strategic planning. This review explores the core concepts, key findings, and practical lessons from the groundbreaking book *The Millionaire Next Door* by Thomas J. Stanley and William D. Danko, offering insights into how ordinary people build and sustain wealth over time. --- **Understanding the Core Premise** What Does "The Millionaire Next Door" Really Mean? At its core, the phrase describes individuals who:

- Accumulate significant wealth, typically exceeding one million dollars in net worth.
- Lead modest lifestyles that conceal their financial success.
- Prioritize saving and investing over spending on status symbols.
- Exhibit disciplined financial behaviors that foster wealth accumulation over decades.

The authors emphasize that many millionaires are not flashy or ostentatious but are often characterized by their frugality, prudent investment strategies, and long-term financial planning. **Common Misconceptions About Wealth** The book challenges several myths:

- That wealth is primarily inherited.
- That high income equals high net worth.
- That affluent individuals display their wealth openly.
- That luxury and conspicuous consumption are signs of wealth.

Instead, Stanley and Danko reveal that many wealthy individuals are those who live below their means, avoid debt, and make deliberate financial choices. --- **Key Characteristics of the Millionaire Next Door** **Financial Behaviors and Habits** The authors identify several traits common to most self-made millionaires:

- **Living Below Their Means:** They tend to spend less

than they earn, prioritizing savings and investments. - Budgeting and Planning: They maintain disciplined budgets and set clear financial goals. - Prioritizing Financial Independence: Their primary goal is to achieve financial independence rather than display wealth. - Investing Wisely: They consistently invest in diversified portfolios, often favoring stocks, bonds, and real estate. - Avoiding Debt: They are cautious about taking on debt, especially consumer debt, and focus on leveraging assets rather than liabilities. - Continuous Self-Improvement: Many pursue ongoing education and skill development to enhance earning potential. The Millionaire Next Door 6 Demographic and Lifestyle Traits Research from the book indicates that: - Many millionaires are middle-aged or older, having built wealth over decades. - They often live in modest homes and drive reliable, unassuming vehicles. - Their professions vary widely—business owners, professionals, teachers, engineers—but they share disciplined financial habits. - They tend to be self-employed or in entrepreneurial ventures, which often provide higher earning opportunities.

Net Worth and Income Disparities A striking insight is that: - High income does not necessarily equate to high net worth. - Many high earners, such as doctors or lawyers, may spend excessively, reducing their net worth. - Conversely, some modest earners accumulate significant wealth through disciplined savings and frugality. This underscores the importance of wealth accumulation behaviors over raw income figures. --- **Financial Strategies of the Wealthy Living a Modest Lifestyle** One of the most consistent themes is the importance of lifestyle choices: - Housing: Many own modest homes, often purchased early and paid off quickly. - Transportation: They prefer dependable, used vehicles over luxury models. - Discretion: They avoid ostentatious displays of wealth, such as jewelry, luxury watches, or designer labels. **Effective Saving and Investing** Key strategies include: - Automatic Savings: Setting up automatic transfers to savings and investment accounts. - Diversified Portfolio: Investing in a mix of stocks, bonds, and real estate. - Avoiding Speculation: Focusing on long-term growth rather than short-term gains. -

Reinvesting Earnings: Using dividends and interest to compound growth. Financial Planning and Discipline The Millionaire Next Door 7 - Budgeting: Monitoring expenses meticulously. - Debt Management: Paying off credit card balances monthly, avoiding unnecessary loans. - Tax Planning: Utilizing tax advantages through retirement accounts and other vehicles. - Estate Planning: Ensuring wealth transfer aligns with personal wishes. --- Profiles of the Typical Millionaire Next Door Occupational Diversity Contrary to stereotypes, millionaires are found across professions: - Entrepreneurs and business owners. - Medical professionals, lawyers, and engineers. - Teachers, clergy, and civil servants. - Small business operators and real estate investors. Wealth Accumulation Timeline Most self-made millionaires: - Have accumulated their wealth over 20-30 years. - Prioritize early savings and consistent investment. - Reinvest earnings to benefit from compounding growth. Financial Independence and Retirement - Many prioritize achieving financial independence early. - They often retire early or work part-time to enjoy leisure without financial stress. - Focus on passive income streams to sustain their lifestyle. --- Lessons from The Millionaire Next Door 1. Wealth is More About Behavior Than Income High income is not enough; disciplined financial habits are what truly build wealth. 2. Frugality Is a Key Virtue Living modestly and avoiding unnecessary expenses allows more capital to be invested. 3. Prioritize Financial Goals The Millionaire Next Door 8 Clear goals—such as saving for retirement, children's education, or investment properties—drive disciplined actions. 4. Invest Early and Consistently Time in the market beats timing the market. Starting early and regularly contributes significantly to wealth accumulation. 5. Avoid Lifestyle Inflation As income increases, maintaining modest spending prevents lifestyle creep from eroding savings. 6. Focus on Net Worth, Not Just Income Tracking net worth provides a more accurate picture of financial health than income alone. 7. Education and Self-Improvement Matter Continuous learning enhances earning potential and investment acumen. --- Criticisms and Limitations of the Book While The Millionaire Next

Door offers valuable insights, it is important to recognize some limitations: - Sample Bias: The study focuses primarily on American middle-class individuals, which may limit applicability across different cultures or socioeconomic groups. - Changing Economic Conditions: The data was collected in the 1990s; economic shifts may influence current wealth-building strategies. - Overemphasis on Frugality: Some may interpret the book as promoting extreme frugality, which may not be necessary or desirable for everyone. - Not a Guarantee: Following these principles does not guarantee millionaire status, but significantly increases the likelihood. --- Practical Takeaways for Readers - Assess Your Lifestyle: Are your spending habits aligned with your financial goals? - Set Clear Financial Goals: Define what wealth means for The Millionaire Next Door 9 you and establish actionable steps. - Create a Budget and Stick to It: Discipline is key to saving and investing. - Invest for the Long Term: Focus on diversified, low-cost investments. - Avoid Debt: Especially consumer debt; pay it off aggressively. - Prioritize Wealth Building Over Status: Cultivate habits that lead to financial independence, not appearances. - Educate Yourself: Continuously improve your financial literacy. - Plan for the Future: Engage in estate planning and retirement savings early. --- Conclusion: The Path to Wealth is Simpler Than You Think The Millionaire Next Door underscores that wealth is largely a product of disciplined behaviors, prudent financial choices, and a long-term mindset. It dispels myths that only high earners become wealthy and emphasizes that anyone, regardless of income level, can build substantial net worth by living below their means, investing wisely, and maintaining consistent habits over time. The essence of the message is empowering: wealth is accessible to those willing to adopt a frugal, disciplined approach, and the next door to financial independence might be closer than you think—just a few prudent choices away. Whether you aspire to retire early, fund your children's education, or simply achieve peace of mind, embracing the principles outlined in this influential book can set you on a path toward lasting financial success. wealth accumulation,

frugality, financial independence, saving habits, lifestyle choices, personal finance, wealth building, millionaire mindset, financial planning, passive income

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why aren't I as wealthy as I should be many people ask this question of themselves all the time often they are hard working well educated middle to high income people why then are so few affluent for nearly two decades the answer has been found in the bestselling the millionaire next door the surprising secrets of america's wealthy reissued with a new foreword for the twenty first century by dr thomas j stanley according to the authors most people have it all wrong about how you become wealthy in america wealth in america is more often the result of hard work diligent savings and living below your means than it is about inheritance advance degrees and even intelligence the millionaire next door identifies seven common traits that show up again and again among those who have accumulated wealth you will learn for example that millionaires bargain shop for used cars pay a tiny fraction of their wealth in income tax raise children who are often unaware of their family wealth until they are adults and above all reject the big spending lifestyles most of us associate with rich people in fact you will learn that the flashy millionaires glamorized in the media represent only a tiny minority of america's rich most of the truly wealthy in this country don't live in beverly hills or on park avenue they live next door

over the past 40 years tom stanley and his daughter sarah stanley fallaw have been involved in research examining how self made economically successful americans became that way despite the publication of the millionaire next door the millionaire mind and others myths about wealth in america still abound government officials journalists and many americans still tend to confuse income with wealth a new generation of household financial managers are hearing from so called experts in personal financial management due to the proliferation of the cottage industry of

financial blogs podcasts and the like in many cases these outlets are simply experiences shared without science case studies without data based on broader populations therefore the authors decided to take another look at millionaires in the united states to examine what changes could be seen 20 years after the original publication of the millionaire next door in this book the authors highlight how specific decisions behaviors and characteristics align with the discipline of wealth building covering areas such as consumption budgeting careers investing and financial management in general they include results from quantitative studies of wealth as well as case studies of individuals who have been successful in building wealth they discuss general paths to building wealth on your own focusing specifically on careers and lifestyles associated with each path and what it takes to be successful in each

examines the ways wealthy businesswomen earn manage and generously share their money discussing the lifestyles beliefs and spending habits of successful american women

the millionaire next door the surprising secrets of america s wealthy is a 1996 book by thomas j stanley and william d danko this book is a compilation of research done by the two authors in the profiles of millionaires in this case they used the term millionaire to denote u s households with net worths exceeding one million dollars the authors compare the behavior of those they call uaws under accumulators of wealth and those who are paws prodigious accumulators of wealth their findings that millionaires are disproportionately clustered in middle class and blue collar neighborhoods and not in more affluent or white collar communities came as a surprise to the authors who anticipated the contrary stanley and danko s book explains why noting that high income white collar professions are more likely to devote their income to luxury goods or status items thus neglecting savings and investments

the summary of the millionaire next door the surprising secrets of america s wealthy presented here include a short review of the book at the start followed by quick overview of main points and a list of important take aways at the end of the summary the summary of the book the millionaire next door published in 1996 reveals through the use of personal interviews that the day to day lives of many millionaires are a far cry from the stereotypical images of luxury cars mansions and private jets however this book also debunks the myth that it is difficult to become a millionaire by demonstrating that not only is it possible for anyone to learn how to become rich but also how to maintain their wealth the millionaire next door summary includes the key points and important takeaways from the book the millionaire next door by thomas j stanley and william d danko disclaimer 1 this summary is meant to preview and not to substitute the original book 2 we recommend for in depth study purchase the excellent original book 3 in this summary key points are rewritten and recreated and no part text is directly taken or copied from original book 4 if original author publisher wants us to remove this summary please contact us at support mocktime com

the author answers questions most commonly asked of millionaires and gives examples of how you can make a million dollars in one generation

the must read summary of thomas j stanley and william d danko s book the millionaire next door the surprising secrets of america s wealth this complete summary of the ideas from thomas j stanley and william d danko s book the millionaire next door reveals the secret to joining the ranks of america s wealthy the authors explain that traditional methods for becoming rich have changed and nowadays all it takes is fiscal discipline sacrifice and hard work by reading their advice and applying the techniques there s nothing stopping you from becoming a millionaire added value of this summary save time understand key principles expand your business skills to

learn more read the millionaire next door and discover the real secret to increasing your net worth and becoming a millionaire

the millionaire next door remains one of the most influential personal finance books ever written uncovering the surprising truth about america s wealthy based on extensive research authors thomas j stanley and william d danko identified seven common traits that appear time and again among those who have built lasting wealth what they found challenges popular assumptions most millionaires do not live in beverly hills or on park avenue instead they are ordinary people living modestly in middle class neighborhoods the millionaires next door this revised edition of the millionaire next door the first since 1998 features a new foreword that brings its timeless lessons into the twenty first century readers will discover how discipline frugality and smart decision making matter far more than flashy lifestyles or high incomes when it comes to financial independence with its blend of data driven insights and practical wisdom the millionaire next door continues to inspire readers to rethink their relationship with money and to pursue true prosperity by living below their means investing wisely and focusing on long term goals

a behind the scenes look at the unglamorous lives of america s millionaires when you think of millionaires what do you imagine do you think of private islands multiple mansions and fancy cars would it surprise you if you knew that for many millionaires that mansion is mortgaged to the max would you be surprised to know that that ferrari was bought with a loan or that many millionaires are struggling to keep up appearances the millionaire next door 1996 offers a peep behind the scenes and demonstrates that being a millionaire isn t quite as easy or exciting as you might think do you want more free book summaries like this download our app for free at quickread com app and get access to hundreds of free book and audiobook summaries disclaimer this book summary is meant as a summary and an analysis and not a replacement for the original

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reveals that the accumulation of wealth in the united states is most often done through hard work diligent savings and living a frugal lifestyle

forget the flashy cars and extravagant lifestyles true wealth often hides in plain sight built by ordinary people just like you secret wealth habits unleash your inner millionaire dives deep into the surprising truths behind everyday millionaires revealing the practical strategies they use to build lasting prosperity this groundbreaking book shatters the myth of wealth reserved for the privileged few you ll discover that it s not about how much you earn but how wisely you manage it learn the counterintuitive habits of millionaires how they prioritize living below their means embrace delayed gratification and cultivate multiple income streams get actionable advice on budgeting investing and career strategies all tailored to fit your unique circumstances secret wealth habits is more than just a financial guide it s a transformative journey you ll gain the knowledge and confidence to reshape your mindset develop healthy financial habits and unleash your inner millionaire one practical step at a time stop chasing the glitz and glamour build real sustainable wealth that unlocks true freedom and empowers you to live the life you truly deserve embrace the journey unlock your potential and join the ranks of the millionaires next door order your copy of secret wealth habits today and start building your path to financial independence

please note this is a companion to the book and not the original book the millionaire next door by thomas j stanley and william d danko key takeaways analysis review the millionaire next door is a book about us millionaires including a discussion on how they got to be millionaires the key

finding that surprised the authors is that the majority of millionaires do not stand out they live in modest homes in average neighborhoods run blue collar businesses and do not spend money on flashy cars watches or jewelry in fact most of their neighbors have no idea they are millionaires this companion to the millionaire next door includes overview of the book important people key takeaways analysis of key takeaways and much more

this book was created to help people open their eyes and see what problems lay ahead for their future and what can be done about it it will go over the housing crises and why you will not be able to afford a house now or in the years to come if you make a certain income and what you need to do to change this situation it will also go over why the advice you have been given by your financial planner advisor or financial news program s many no longer be viable in today s economy this book will give you an insight into what new technologies mean for your career and what jobs may be eliminated or combined

backed by imaginative reporting and insights eisenberg urges people to assume control and responsibility for their standard of living and take greater aim on their long term aspirations not an investment guide this is a revealing look at common financial and emotional conflicts and how to control them

imagine the giant smile on your face when you ve broken free from the pressures of debtyou re out from under all those lousy billsyou re saving money like never beforeyou ve dramatically changed your financial life for the better the tools are in your hands to bring all of these changes into your life in money games experienced business professional randy petrick offers a collection of eighty five activities and lessons for people who are not wealthy but would like to be twenty eight years ago petrick s net worth was 1 500 today he s rapidly approaching multimillionaire

status by following the action steps outlined in money games petrick believes almost anyone can acquire significant assets and have fun doing it money games includes family games thinking games adventure games magical games even bedtime games all of them are simple and easy to play ducks sawdust sunglasses and trombones have never been more fun or more financially rewarding a fun and clever approach to financial planning money games is full of delightful and inventive ideas to help you escape from debt and despair

a complete summary of the millionaire next door the millionaire next door is a book about how to become rich written by thomas j stanley and william d danko in order to explain how to become rich the authors use logical explanations based on research according to a 20 year study of a group of 1 000 millionaires in the united states the authors came to some fascinating conclusions although many americans think that there are only a few ways to become rich stanley and danko prove something different not only is there a chance for every person to become wealthier than they currently are but it is also much easier and more practical than most people think in this summary we will try to cover as much of what the authors say in their book as possible after the summary we will analyze the book and have a short quiz with answers available in the quiz answers section which will be on the next page the last part is the conclusion of the book where we will review what we learned in the summary let s get started then join us in our adventure of discovery about whether it is possible for ordinary people to become wealthy and how they can do it here is a preview of what you will get in the millionaire next door you will get a summarized version of the book in the millionaire next door you will find the book analyzed to further strengthen your knowledge in the millionaire next door you will get some fun multiple choice quizzes along with answers to help you learn about the book get a copy and learn everything about the millionaire next door

the millionaire next door the surprising secrets of america s wealthy by thomas j stanley and william d danko book summary readtrepreneur disclaimer this is not the original book but an unofficial summary it is a common misconception among many people that the wealthy wear designer clothes drive expensive cars and enjoy the luxurious lifestyle this book the millionaire next door debunks that myth and shows us the true meaning of being a millionaire it s not your lifestyle that defines how rich you are but rather the wealth you accumulated note this summary is wholly written and published by readtrepreneur it is not affiliated with the original author in any way if you want to be rich stop acting like it thomas j stanley through this book thomas j stanley and william d danko shares with us the key habits of millionaires that allowed them to build the wealth that they did and also teaches us how to use our valuable resource of time energy and money efficiently those that are truly wealthy may not appear so all the time to be truly wealthy one must be different at their core in terms of attitude p s the millionaire next door will change the way you view the wealthy and deepen your understanding towards amassing wealth yourself the time for thinking is over time for action scroll up now and click on the buy now with 1 click button to grab your copy right away why choose us readtrepreneur highest quality summaries delivers amazing knowledge awesome refresher clear and concise disclaimer once again this book is meant for a great companionship of the original book or to simply get the gist of the original book

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