

# Making Money Out Of Property In South Africa Pdf

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*Fast-Forward Your Retirement through Property*

- Jason Lee 2011-05-27

If you are after something more than the mundane eight-to-five working day for the rest of

your working life, then Fast-Forward Your Retirement through Property is the book for you.

In this straightforward guide Jason Lee exposes the flaws in current retirement thinking and

shows you how property is the cornerstone of wealth creation. The book explores the property investment process in detail, describing • the types of deals that fast-forward your retirement; • how to find the right deals; • how to minimise risk; • how to finance deals using a combination of bank and private-investor finance; and • how to use teamwork to turn deals into reality. The book also examines current market conditions and the importance of timing, and reveals how a slow market can be the perfect platform from which to fast-forward your retirement through property. Anyone can play the property game. Regardless of your vocation, qualifications or financial status, property is the retirement plan that is available to all. This book demonstrates how you, too, can take charge of your future and achieve a secure retirement through property.

**Money Mastery** - Billy Epperhart 2019-02-19

You cannot serve both God and money (Matthew 6:24), but unfortunately, many people serve money without ever consciously choosing to do

so. By not learning how to manage your money, you become a servant to your finances. Even though you desire to boldly serve God, you end up serving money by default simply because of your financial situation in life. Money Mastery is here to help! Its loaded with spiritual principles and practical tools that will empower you to master your money. M.B.A. Billy Epperhart shares: Why God wants you wealthy The Triple X Factor of \$\$\$ mastery with practical steps, charts, and checklists Seven steps to financial freedom Using wealth to partner with God to help others and impact nations

*The Rotarian* - 1958-01

Established in 1911, The Rotarian is the official magazine of Rotary International and is circulated worldwide. Each issue contains feature articles, columns, and departments about, or of interest to, Rotarians. Seventeen Nobel Prize winners and 19 Pulitzer Prize winners - from Mahatma Ghandi to Kurt Vonnegut Jr. - have written for the magazine.

Making Money out of Property in South Africa - Jason Lee 2019-08-01

New, updated edition of this bestseller! More than 60 000 readers can attest to finding Making Money out of Property an indispensable guide to investing in the lucrative South African property market. This bestselling property book has been updated to include the most current tax requirements and the latest developments relating to the local property market. Author and property expert Jason Lee sets out every step of the property-investing process, including how to find the right deals, how to negotiate and finance a property, and whether to hold on to or sell a property for financial gain. This book focuses on some of the professionals' best-kept secrets, such as how to utilise agreements of sale, property investment structures, financing options and key economic factors influencing the property cycle. Most importantly, it explains how to make money in both rising and falling property markets. Making Money out of Property

*making-money-out-of-property-in-south-africa-pdf*

is a must-read for any first-time property purchaser or investor, as well as for experienced investors looking to polish their skills.

**The Learning Annex Presents Making Money in Real Estate** - Robert Shemin 2005-01-07

As homes continue to appreciate at favorable rates, more and more investors are viewing real estate as a safe investment alternative. How do you find expert, reliable information on breaking into—and profiting—from this booming market? Look no further. The Learning Annex Presents Making Money in Real Estate packs all the special tips from Robert Shemin's successful Learning Annex seminar into one easy-to-follow book, featuring advice on: finding the best investment opportunities, identifying qualified tenants, selecting insurance, improving cash flow, and what pitfalls to avoid. Full of sidebars and other special features, this indispensable guide re-creates the authentic seminar experience giving you the tools you need to

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become a successful real estate entrepreneur—all in a single reading!

**American Congo** - Nan Elizabeth WOODRUFF  
2009-06-30

This is the story of how rural black people struggled against the oppressive sharecropping system of the Arkansas and Mississippi Delta during the first half of the twentieth century. Delta planters, aided by local law enforcement, engaged in peonage, murder, theft, and disfranchisement. As individuals and through collective struggle, black men and women fought back, demanding a just return for their crops and laying claim to a democratic vision of citizenship. Nan Woodruff shows how the freedom fighters of the 1960s would draw on this half-century tradition of protest, thus expanding our standard notions of the civil rights movement and illuminating a neglected but significant slice of the American black experience.

**House of Commons Debates, Official Report**

- Canada. Parliament. House of Commons 1890

**Commerce and Finance** - 1915

*The Negro Motorist Green Book* - Victor H. Green

The idea of "The Green Book" is to give the Motorist and Tourist a Guide not only of the Hotels and Tourist Homes in all of the large cities, but other classifications that will be found useful wherever he may be. Also facts and information that the Negro Motorist can use and depend upon. There are thousands of places that the public doesn't know about and aren't listed. Perhaps you know of some? If so send in their names and addresses and the kind of business, so that we might pass it along to the rest of your fellow Motorists. You will find it handy on your travels, whether at home or in some other state, and is up to date. Each year we are compiling new lists as some of these places move, or go out of business and new business places are started

giving added employment to members of our race.

### Making Money Through Buy-to-let in South Africa - François Janse Van Rensburg 2017

Just by reading and applying the easy-to-follow processes in Making Money Through Buy-to-Let in South Africa, you will realise that ordinary people can become extraordinary. This book explains why buy-to-let property investment is the only sensible opportunity to earn an inflation-linked, passive income for the rest of your life. It gives ordinary South Africans the hope that they might enjoy a financially secure retirement by building a substantial property portfolio, either when they start at a very young age or by supplementing their lifetime savings or pension pay-out at a later stage. Making Money Through Buy-to-Let in South Africa addresses all the questions would-be property investors would ask, including how to: establish legal entities; determine which properties have the best return on investment; leverage other people\2019s

money and use very little of their own; obtain finance and register a bond; manage the transfer process; and select and manage the best tenants. Making Money Through Buy-to-Let in South Africa is written for the ordinary person, in everyday language, and guides you step by step through the entire process of property investment so that you, too, can become financially independent.

### **Making Money Through Buy-to-Let in South Africa** - François Janse van Rensburg

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[The Southern Reporter](#) - 1893

**Money Magic** - Laurence Kotlikoff 2022-01-04  
Increase your spending power, enhance your standard of living, and achieve financial

independence with this "must-read" guide to money management (Jane Bryant Quinn). Laurence Kotlikoff, one of our nation's premier personal finance experts and coauthor of the New York Times bestseller Get What's Yours: The Secrets to Maxing Out Your Social Security, harnesses the power of economics and advanced computation to deliver a host of spellbinding but simple money magic tricks that will transform your financial future. Each trick shares a basic ingredient for financial savvy based on economic common sense, not Wall Street snake oil. Money Magic offers a clear path to a richer, happier, and safer financial life. Whether you're making education, career, marriage, lifestyle, housing, investment, retirement, or Social Security decisions, Kotlikoff provides a clear framework for readers of all ages and income levels to learn tricks like: How to choose a career to maximize your lifetime earnings (hint: you may want to consider picking up a plunger instead of a stethoscope). How to buy a superior education

on the cheap and graduate debt-free. Why it's smarter to cash out your IRA to pay off your mortgage. Why delaying retirement for two years can reap dividends and how to lower your average lifetime tax bracket. Money Magic's most powerful act is transforming your financial thinking, explaining not just what to do, but why to do it. Get ready to discover the economics approach to financial planning—the fruit of a century's worth of research by thousands of cloistered economic wizards whose now-accessible collective findings turn conventional financial advice on its head. Kotlikoff uses his soft heart, hard nose, dry wit, and flashing wand to cast a powerful spell, leaving you eager to accomplish what you formerly dreaded: financial planning.

**You're Not Broke, You're Pre-Rich** - Mapalo Makhu 2019-10-01

If you are a millennial who is trying to figure out how money works, this book is for you. With simple, relatable and sometimes amusing stories

about how to manage money on a day-to-day basis, you will learn how to change your mindset about money, get out of debt and stay debt-free, invest your money and, ultimately, live your best life. You're Not Broke, You're Pre-Rich will help you, the young professional, to think differently about money, while covering pertinent topics like black tax, savings, budgeting, emergency funds and financial scams, as well as estate and retirement planning (and why you should care right now!). It is the best class you never attended ... in a book!

[Money from Nothing](#) - Deborah James

2014-11-19

Money from Nothing explores the dynamics surrounding South Africa's national project of financial inclusion—dubbed "banking the unbanked"—which aimed to extend credit to black South Africans as a critical aspect of broad-based economic enfranchisement.

Through rich and captivating accounts, Deborah James reveals the varied ways in which middle-

and working-class South Africans' access to credit is intimately bound up with identity, status-making, and aspirations of upward mobility. She draws out the deeply precarious nature of both the aspirations and the economic relations of debt which sustain her subjects, revealing the shadowy side of indebtedness and its potential to produce new forms of oppression and disenfranchisement in place of older ones. Money from Nothing uniquely captures the lived experience of indebtedness for those many millions who attempt to improve their positions (or merely sustain existing livelihoods) in emerging economies.

### **Getting Started in Real Estate Day Trading -**

Larry Goins 2009-02-03

Real estate day trading is using the Internet to buy and sell houses without leaving home. In many cases, the investor closes on a house and resells it the same day. Readers will learn the author's system for how to buy and sell 5-10 houses a month in today's market, using the

Internet, phone, fax, and email to analyze, research, and find the properties, buyers, and others needed for the transaction. Author Larry Goins has personally done deals in nine different states and has students in the US, Canada, Australia, New Zealand, Japan, China, Israel, the Philippines, and Denmark. Day trading can be used for wholesaling properties to other investors, retailing, lease options, short sales, foreclosure investing, etc. The basic steps are: Search online for potential properties to make offers on, using specific techniques for finding the right ones. Once an offer is accepted, usually within 1-2 weeks, put it on paper using clauses included in the book, and get the property inspected by a rehab contractor to get a free estimate of how much the repairs will cost. This is done by finding reputable contractors online and through referrals from realtors and through autoresponders. Order an appraisal. Sell it fast! Using the buyers list you have built on the internet through email marketing groups, social

networking sites, blogs, free classified sites, bank-owned property sites, and more, send an email with the details of the property and instructions on how they can get the property under contract. Usually within two hours several potential buyers will reply. Set up a closing to buy it and to sell it on the same day; closings are about 30 minutes apart. Buy it at 10:00 and sell it at 10:30, for example. There are many ways to fund and close on the property. The book will contain step-by-step, easy processes for assignments, options, flex options, simultaneous closings, using hard money, private money, cash partners, and credit partners, none of which will require an investor's own cash or credit. With praise from New York Times Bestselling Author Dr. Albert Lowery, Robert Shemin, Frank McKinney and foreword by Michael E. Gerber. Larry Goins (Lake Wylie, SC; [www.larrygoins.com](http://www.larrygoins.com)) is one of the real estate industry's most popular speakers. He buys and sells 5-15 houses a month all over the US, in

today's difficult market, from the comfort of his office. Larry speaks live an average of twice a week and holds two to three teleconferences a week. He is licensed as a mortgage lender, mortgage broker, real estate broker, and general contractor in North and South Carolina. Larry served as President (2003 & 2004) of the Metrolina Real Estate Investors Association in Charlotte, NC, a not-for-profit organization that has over 350 members (it is also the local chapter of the National Real Estate Investors Association). He has been investing in real estate for over 20 years.

*Soldier of Finance* - Jeff Rose 2013-09-03  
When has whining about the supposedly unavoidable circumstances that led to your great debt ever paid down your principle? Has complaining about how taxes and Social Security have kept you from building up any kind of decent savings account ever increased your quarterly statements? Then stop your whining and deflecting and get to work on that financial

freedom you've always dreamed of. Soldier of Finance is a no-nonsense, military-style training manual to overcoming financial obstacles and building lasting wealth. Author, army veteran, and Certified Financial Planner(TM) Jeff Rose modeled this financial survival guide on the Soldier's Handbook that is issued to all new US Army recruits. Inside the 14 modules that Rose used to systematize his essential elements of financial success, you will learn how to:

- Evaluate your position and commit to change
- Target and methodically eliminate debt
- Clean up your credit report
- Create tactical budgets
- Build emergency savings
- Invest for the short and long term
- Determine an affordable mortgage size

And more. Complete with tales from the trenches, useful quizzes, debriefings, and more, Soldier of Finance is the strategy manual and survival guide you need to win victory over your debt and bring order and prosperity to your life.

[The Millionaire Real Estate Investor](#) - Gary

Keller 2005-04-07

"This book is not just a bargain, it's a steal. It's filled with practical, workable advice for anyone wanting to build wealth."—Mike Summey, co-author of the bestselling *The Weekend Millionaire's Secrets to Investing in Real Estate*

Anyone who seeks financial wealth must first learn the fundamental truths and models that drive it. *The Millionaire Real Estate Investor* represents the collected wisdom and experience of over 100 millionaire investors from all walks of life who pursued financial wealth and achieved the life-changing freedom it delivers. This book--in straightforward, no nonsense, easy-to-read style--reveals their proven strategies. *The Millionaire Real Estate Investor* is your handbook to the tried and true financial wealth building vehicle that rewards patience and perseverance and is available to all--real estate. You'll learn: Myths about money and investing that hold people back and how to develop the mindset of a millionaire investor

How to develop sound criteria for identifying great real estate investment opportunities How to zero in on the key terms of any transaction and achieve the best possible deals How to develop the "dream team" that will help you build your millionaire investment business Proven models and strategies millionaire investors use to track their net worth, understand their finances, build their network, lead generate for properties and acquire them The Millionaire Real Estate Investor is about you and your money. It's about your financial potential. It's about discovering the millionaire investor in you.

Rural Credits - United States. Congress. Senate. Banking and Currency Committee 1922

Retire Rich Through Property - Jason Lee  
2015-03-01

Your indispensable guide to a stress-free retirement at an age of YOUR choice ... In this new edition of South Africa's bestselling

property book, Fast-forward Your Retirement through Property, Jason Lee provides up-to-date information on how to build a property portfolio that will allow you to take charge of your financial security for a stress-free retirement. Retire Rich through Property takes readers through every step of the property process, but goes further by focusing on: finding the right deals for retirement purposes; how to negotiate and finance a property with retirement requirements in mind; and whether to hold on to or sell a property for financial gain. With myriad insider tips from a property-investment expert, this book will allow the reader to push aside reliance on state- and employer-sponsored retirement benefits and work towards a secure retirement through property. This easily accessible guide is a must-read for first-time property purchasers and experienced investors alike who are looking to fast-forward their retirement or to retire comfortably at their chosen age.

## **The Pacific Reporter - 1887**

Popular Science - 1921-07

Popular Science gives our readers the information and tools to improve their technology and their world. The core belief that Popular Science and our readers share: The future is going to be better, and science and technology are the driving forces that will help make it better.

### **Chapters on the History of the Southern Pacific** - Stuart Daggett 2022-06-03

This work by Stuart Daggett presents with great detail and precision the business and political activities with respect to the history of the Southern Pacific Railroad lines. The study has been concluded after years of research and consultation from three collections of Bancroft Library of the University of California; the Hopkins' Railway Library of Stanford University; the State Library at Sacramento. The data present at the office of the Secretary of State of

California and of the State Railroad Commission was also used for the production of this work. Content includes: Inception of the Project Resources for Construction—State and Local Aid Federal Land Grants and Subsidies Progress of Construction—Construction Companies The Search for a Terminal Acquisition of the California Pacific Building of the Southern Pacific Organization of the Central Pacific-Southern Pacific System From 1870 To 1893 The Case of David D. Colton Financial Difficulties from 1870 To 1879 The Railroad Commission of 1880 To 1883 The Southern Pacific and Politics Water Competition The Rate System of the Central Pacific Local Rates in California The Transcontinental Tariff The Traffic Association of California The San Francisco and San Joaquin Valley Railway Operating Characteristics of the Southern Pacific Lines The Thurman Act Final Settlement of the Central Pacific Indebtedness to the Government The Southern Pacific Merger Cases Oil and Timber Land Litigation

Parliamentary Debates - New Zealand.  
Parliament 1904

*The Rotarian* - 1958-01

Established in 1911, The Rotarian is the official magazine of Rotary International and is circulated worldwide. Each issue contains feature articles, columns, and departments about, or of interest to, Rotarians. Seventeen Nobel Prize winners and 19 Pulitzer Prize winners – from Mahatma Gandhi to Kurt Vonnegut Jr. – have written for the magazine.

**Financial Freedom Through Property** -

Laurens Boel 2020-03-01

A step-by-step, practical guide on how to purchase your first investment property, written in easy-to-understand, conversational language that explains complex concepts simply. Most people believe that property is a great investment, but that in order to get into property you need money, contacts and experience. When you only see the barriers to entry, you tend to

give up before you even try. Property investment expert Laurens Boel believes that with the right knowledge anyone can make money in property, regardless of the resources available to them.

Financial Freedom Through Property is filled with practical tips, insider secrets and case studies. It explains the risks and rewards of property investing, how to make the right offer on property deals, raise capital, contract the right team, negotiate win-win scenarios, utilise innovative PropTech, find discounted properties and enjoy positive cash flows from day one. It also tells the story of how the author became one of the top property investors in South Africa – after being retrenched and going broke.

Financial Freedom Through Property is an inspirational book for those who want to create a better financial future for themselves. You don't need to be a property mogul to make money on the property market – all you need is the willingness and the time to learn how to do it.

**Make Money in Abandoned Properties** -

Chantal Howell Carey 2006-10-11

The Only Reliable, Comprehensive Guide to Investing in Abandoned Property Make Money in Abandoned Properties provides readers with new ideas and vital techniques for every aspect of abandoned property investment, from identifying the right properties to successfully negotiating with owners. There is enormous potential in abandoned properties, and Chantal and Bill Carey explain everything you need to know to get started: \* Why owners abandon properties \* Finding abandoned properties with profit potential \* Locating owners and qualified buyers \* Writing a foolproof offer for the property \* Counter-offers and negotiations \* Negotiating with owners in foreclosure \* Financing techniques for abandoned properties \* Rehabbing abandoned properties for instant equity \* Optioning abandoned properties \* Finding motivated partners for your deals \* Investment strategies that focus on abandoned property \* Dealing with owners in bankruptcy \*

*making-money-out-of-property-in-south-africa-pdf*

Closing deals and using escrow

**Rural Credits** - United States. Congress. Senate. Committee on Banking and Currency 1922

**100 Side Hustles** - Chris Guillebeau 2019-06-04

Best-selling author Chris Guillebeau presents a full-color ideabook featuring 100 stories of regular people launching successful side businesses that almost anyone can do. This unique guide features the startup stories of regular people launching side businesses that almost anyone can do: an urban tour guide, an artist inspired by maps, a travel site founder, an ice pop maker, a confetti photographer, a group of friends who sell hammocks to support local economies, and many more. In 100 Side Hustles, best-selling author of The \$100 Startup Chris Guillebeau presents a colorful "idea book" filled with inspiration for your next big idea. Distilled from Guillebeau's popular Side Hustle School podcast, these case studies feature teachers,

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artists, coders, and even entire families who've found ways to create new sources of income. With insights, takeaways, and photography that reveals the human element behind the hustles, this playbook covers every important step of launching a side hustle, from identifying underserved markets to crafting unique products and services that spring from your passions. Soon you'll find yourself joining the ranks of these innovative entrepreneurs--making money on the side while living your best life.

*Dark Towers* - David Enrich 2020-02-18  
#1 WALL STREET JOURNAL BESTSELLER \*  
NEW YORK TIMES BESTSELLER New York Times finance editor David Enrich's explosive exposé of the most scandalous bank in the world, revealing its shadowy ties to Donald Trump, Putin's Russia, and Nazi Germany "A jaw-dropping financial thriller" —Philadelphia Inquirer On a rainy Sunday in 2014, a senior executive at Deutsche Bank was found hanging in his London apartment. Bill Broeksmit had

helped build the 150-year-old financial institution into a global colossus, and his sudden death was a mystery, made more so by the bank's efforts to deter investigation. Broeksmit, it turned out, was a man who knew too much. In *Dark Towers*, award-winning journalist David Enrich reveals the truth about Deutsche Bank and its epic path of devastation. Tracing the bank's history back to its propping up of a default-prone American developer in the 1880s, helping the Nazis build Auschwitz, and wooing Eastern Bloc authoritarians, he shows how in the 1990s, via a succession of hard-charging executives, Deutsche made a fateful decision to pursue Wall Street riches, often at the expense of ethics and the law. Soon, the bank was manipulating markets, violating international sanctions to aid terrorist regimes, scamming investors, defrauding regulators, and laundering money for Russian oligarchs. Ever desperate for an American foothold, Deutsche also started doing business with a self-promoting real estate

magnate nearly every other bank in the world deemed too dangerous to touch: Donald Trump. Over the next twenty years, Deutsche executives loaned billions to Trump, the Kushner family, and an array of scandal-tarred clients, including convicted sex offender Jeffrey Epstein. Dark Towers is the never-before-told saga of how Deutsche Bank became the global face of financial recklessness and criminality—the corporate equivalent of a weapon of mass destruction. It is also the story of a man who was consumed by fear of what he'd seen at the bank—and his son's obsessive search for the secrets he kept.

### **Become Your Own Financial Advisor -**

Warren Ingram 2019-07-01

New, updated edition of this bestseller! How can you become financially secure with the resources at your disposal? What is the safest way to invest and accumulate money? And why is it never too late to start planning your financial well-being? In this new, updated

edition of the bestselling *Become Your Own Financial Advisor*, all of this, and much, much more, is explained. Money plays a vital role in nearly every aspect of our lives, and yet very few of us know how to save, where to invest and how to avoid money troubles. This highly accessible book is aimed at anyone who wants to improve their financial situation, from the financial novice who needs clear basic guidelines on how to deal with money, to those who are more financially savvy but want to supplement their knowledge. Covering a range of topics, including saving, investing, debt management and blunders to avoid, *Become Your Own Financial Advisor* provides people of all ages and levels of wealth with practical information on how to improve their finances. In the process, it shows that financial freedom is possible for everyone. This, the second edition of *Become Your Own Financial Advisor*, has been updated with new types of investments, fresh approaches to technology, the latest tax information and

further feedback on 'Julia', the savings rock star.  
What's your move - Nicolette Mashile  
2020-08-01

An intimate and deeply personal book, in *What's Your Move?* Nicolette talks openly about her experiences with money and the way she was brought up. She shares her beliefs about how our everyday behaviour influences how we manage our finances, and how, in spite of knowing better, we sometimes make the wrong financial decisions. *What's Your Move?* is a challenge: a challenge to you to make a move that will be financially rewarding. A promise to yourself that you are more than capable of managing your money.

Congressional Record - United States. Congress  
1930

The Congressional Record is the official record of the proceedings and debates of the United States Congress. It is published daily when Congress is in session. The Congressional Record began publication in 1873. Debates for

sessions prior to 1873 are recorded in *The Debates and Proceedings in the Congress of the United States (1789-1824)*, the *Register of Debates in Congress (1824-1837)*, and the *Congressional Globe (1833-1873)*

*The Financial Crisis Inquiry Report, Authorized Edition* - Financial Crisis Inquiry Commission  
2011-01-27

Examines the causes of the financial crisis that began in 2008 and reveals the weaknesses found in financial regulation, excessive borrowing, and breaches in accountability.

*Making Money Matter* - National Research Council  
1999-11-30

The United States annually spends over \$300 billion on public elementary and secondary education. As the nation enters the 21st century, it faces a major challenge: how best to tie this financial investment to the goal of high levels of achievement for all students. In addition, policymakers want assurance that education dollars are being raised and used in the most

efficient and effective possible ways. The book covers such topics as: Legal and legislative efforts to reduce spending and achievement gaps. The shift from "equity" to "adequacy" as a new standard for determining fairness in education spending. The debate and the evidence over the productivity of American schools. Strategies for using school finance in support of broader reforms aimed at raising student achievement. This book contains a comprehensive review of the theory and practice of financing public schools by federal, state, and local governments in the United States. It distills the best available knowledge about the fairness and productivity of expenditures on education and assesses options for changing the finance system.

**Ten Simple Steps to Property Wealth** - Jason Lee 2013

*Debates* - South Australia. Parliament. House of Assembly 1901

**Parliamentary Debates (Hansard)**. - New Zealand. Parliament. House of Representatives 1882

**Rich Dad, Poor Dad** - Robert T. Kiyosaki  
2016-04-27

Although we have been successful in our careers, they have not turned out quite as we expected. We both have changed positions several times-for all the right reasons-but there are no pension plans vesting on our behalf. Our retirement funds are growing only through our individual contributions. Michael and I have a wonderful marriage with three great children. As I write this, two are in college and one is just beginning high school. We have spent a fortune making sure our children have received the best education available. One day in 1996, one of my children came home disillusioned with school. He was bored and tired of studying. "Why should I put time into studying subjects I will never use in real life?" he protested. Without thinking, I

responded, "Because if you don't get good grades, you won't get into college." "Regardless of whether I go to college," he replied, "I'm going to be rich."

**Sale of Farm Loan Bonds** - United States.  
Congress. Senate. Banking and Currency  
Committee 1921