

# These Financial Times

HILLSBORO - Your money will never be worth more than it is today. Please repeat that 100 times! We (as debt managers) willingly give all of our money to the asset managers. They receive our money and we get a lot of depreciating stuff.

Why does nearly every dime we earn today end up in the hands of others? We willingly give the most valuable dollars we earn (devoid of short term inflation) to banks, companies, investment companies, corporations and taxes. They want and they get our first born dollars. Granted, we do not willingly give away our hard earned dollars to a hundred different taxes, but it happens. Think about it, the federal government and banks know money far better than any one else. Our Federal Government and the Federal Reserve (it's not Federal: it has no

reserves: and it is not a system) allow our banks to spawn inflation by loaning deposited dollars up to ten times. The money "pot of soup" quickly becomes diluted (inflated). The financial world has taught us to be debt managers and the banks are the absolute worst offenders of all.

Public schools and colleges have never taught their students (our children and grandchildren) anything about the management of money. It is not in their best interest to do so.

Please read on. Continuing articles will be in the Lakelander on a weekly basis.

For more information write JIFS Inc, Wealth & Wisdom Educators, P.O. Box 432, Hillsboro, TX 76645, or call 1-800-583-5865, and we will send you our monthly ELFS (Eliminating Losing Financial Strategies)

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Are you aware that most all of American colleges and universities live off of huge amounts of government money (our taxes) and mega endowments from the rich and powerful? Is it any wonder that colleges and universities do not teach their students even one class about how money really works? Even our public schools do not teach one single course on cash-flow or how money can work in our favor. Shame on you public schools and colleges for teaching nothing about the single most important part of our financial lives! Yes, you know what you are doing to your student body. You are willfully omitting the process of how money really works and leaving the teaching to Mom and Dad. This is a disgrace beyond comprehension. We all know that Dad tells Son and Daughter to always pay cash for everything or don't buy it. Dad and Mom learned from their Mom and Dad and they did not learn any more back in the seventies about the process of how money

really works from the college or university that they attended.

Colleges and universities know that there are only two forms of finance, cash or credit. Pay with cash and give up interest or pay with credit and pay interest. Guess who has the money? It surely isn't you or me. All of your money flows into the financial atmosphere where it is rained into the rivers of money that flow into the banks, corporations, and some individuals. This is an endless process that repeats itself over and over and keeps you a debt manager rather than an asset manager.

I will be teaching you next time how you can turn all of your liabilities into assets and become an asset manager instead of a debt manager.

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