

Tenant Tips

An occasional newsletter to help you financially.

Truly IMPORTANT - Prevent Late Fees & Stop-pay Charges & USPO Non-Delivery each causing late posted payments, all by paying bills on internet from your bank account since your bank as something independent from you can prove that they *sent* your creditor (like a credit card, car, mortgage or loan payment) your payment *before* a late charge should have been levied. (I suspect your bank also has proof of *when* your creditor *received* your payment, which your bank sent them. If you pay this way, your behemoth bank can argue with your behemoth credit card or creditor to save you the late and other charges. You can't cheaply prove *when* your creditor got your payment as certified mail does not prove what if anything was in your envelope. I believe this way of paying is becoming necessary due to these creditors being either intentionally or negligently slow in crediting your payments to your account so as to collect late charges and shoving us into using electronic payment so they get your money sooner so as to make billions lending to other banks over-night. They either collect late charges or push us to pay electronically, faster & cheaper for them. Free for us now, but probably costly in our future. Be sure to find a bank where it is free now!

Your "Date" of Payment Determines whether you have a late charge because there is a difference between when you tell your bank to pay/date your check & when you or your bank mails the payment & when your creditor receives your or your bank's check & when your creditor writes your payment in their books of account. So, **INSIST** on a paper saying **WHEN YOUR CREDITOR RECEIVES** your payment, not just when they get around to posting it on their books!

DON'T give your account access codes to any of your creditors as then they can tap your account without your permission and it will probably take weeks to get a refund.

!! URGENT! Obama Care starts costing **YOU** next Jan. perhaps \$200 per person per month! You **MUST** have it and **MUST** buy it through your state and you can't until October. Until you know what it will cost YOU - don't commit to any subscription like: TV, Telephone, car!

Don't you need some extra \$? Get serious by holding a Garage sell on internet with: Volusian, Manta, Bonanza, ebay, probably others to set up: photo & detailed descriptions + 24/7 telephone answering + credit card pay + web site + maybe shipping at reasonable cost. Decide whether to sell garage-sale-bought items, your creations, reselling or certain items, to whom. Amazon book, How to Sell Crafts Online <\$17.

"The Richest Man in Babylon" by George S. Clason (1926) continued from last "Tenant Tips" on ByronGrovesAttorney.com:
How to Attract Luck - He tells of a merchant who is a desperate sheep herder from whom at night he bargains a good price for his herd, but backs out of the deal since he couldn't see all the sheep [details] at night and promised to pay in the morning. When morning arrived, others willing to pay far more arrived and made the deal depriving the wealthy of opportunity. "[Lady Luck] thinks if a man desires to be lucky he will step quick." (52) "I must say more apt to change our mind when right than wrong." "I have watched generation following generation, marching forward along those avenues of trade, science and learning that lead to success in life. Opportunities came to all these men. Some grasped theirs and moved steadily to the gratification of their deepest desires, but the majority hesitated, faltered and fell behind." "Men of action are favored by the goddess of good luck."

5 Laws of Gold:

- "1. Gold cometh ...in increasing quantity to any man who will put by not less than one-tenth of his earning to create an estate for his future and that of his family."
- "2. Gold laboreth diligently ... for the owner who finds for it profitable employment."

"3. Gold clingeth to ... the owner who invests it under the advice of wise men..."

"4. Gold slippeth away from the man who invests it in businesses or purposes with which he is not familiar ..."

"5. Gold flees from the man who would force it to impossible earnings or who followeth ...tricksters and schemers ... romantic desires..." (63) "Wealth that stayeth ... comes gradually...from knowledge and persistent purpose." (67).

Some Clason Advice on How To Handle Wealth

"Gold bringeth unto its possessor responsibility and a changed position with his fellow men" like the sister and friends who now wanted to borrow it even for worthy causes (74).

DON'T LEND TO EMOTIONAL PERSONS: "...humans in the throes of great emotions are not safe risks for the gold lender (78)."

DON'T LEND TO COVER INDECRETIONS BUT FOR THE BORROWER TO PROFIT: Borrowers who "insist on repaying promptly ... [are those who] borrow for purposes that bring money back to them [such as the sheep herder who borrowed to buy angora sheep from afar to improve his wool]... But if they borrow because of their indiscretions, I warn thee to be cautious...(79)."

CAUTIOUSLY LEND TO YOUTH & INEXPERIENCED: "Youth often borrow unwisely... Youth, never having had experience, cannot realize that hopeless debt is like a deep pit into which one may descend quickly and where one may struggle vainly for many days. (80)" "Yet, what should the lender do in such a case?" "I would say, 'What knowledge have you of the ways of trade [for which trade his borrow wanted to become]? Do you know where you can buy at lowest cost? Do you know where you can sell at a fair price?' [If the answer to all is "no"] "then I would tell him that his purpose was not wise"(81).

LEND CAUTIOUSLY & TO MANY: "If thee wouldst lend it so that it may earn thee more gold, then lend with caution and in many places" (82).

DON'T BE GREEDY OR LEND TO IMPRACTICAL: [You] "As well waste thy treasure in extravagance as let others lose it for thee [by lending it to them]"(84). "Be not swayed by the fantastic plans of impractical men... Such plans are the creations of dreamers unskilled in the safe and dependable laws of trade" (84). "To hire [lend] it out with a promise of usurious returns is to invite loss" (85). "Seek to associate thyself with men and enterprises whose success is established..." (85).

TIME AND CHANCE HAPPENS TO EVERYONE: [Too ? confidently, the richest man in Babylon after its 100 year old walls again repulsed the Assyrian armies, advised that:] "Impregnable walls of insurance, savings accounts and dependable investments we can guard ourselves against unexpected tragedies" (90). HA!

DEVELOP DETERMINATION: After telling the tale of a young debtor who became enslaved in Syria and escaped back across the blistering desert fainting. "I staggered weakly to my feet. What mattered hunger? What mattered thirst? ... We found the trail to Babylon because the soul of a free Man looks at life as a series of problems to be solved and solves them, while the soul of a slave whines, 'What can I do who am but a slave" (101). On return, he visited each creditor and showed them how he would repay but some tried to pressure him to get an advantage, but he stuck to the same portion of what he earned which their debts were to the total debts. Seeking the wisdom of a wealthy man, who showed him how to figure to pay with 20% of his income plus gave him knowledge of an employer who could use what experience he had. As he progressed toward final payment, his creditors became impressed and congratulated him and even offered to lend him more (111) **Where there is determination there is a way. --WORK VALIDATES US & BRINGS FINANCIAL SUCCESS:** The last chapter praises work as the secret of financial success (135). -end.

HOW GET GREAT ADVICE? JDPowers.com = eg Firestone tires are almost as good as Michelin and Pirelli and far cheaper! Helmets, clothes, everything. Check it out.

BIG water-savings: food coloring into toilet water tank will show leak after 15 minutes IF toilet bowl has color. Twist lawn sprinklers so none waters sidewalks rather than lawn. Change lawn water-timer to water about 4-6 minutes about 3 times per week and notice rather lawn stays green. Deep watering grows deep roots. When electric black-outs occur, water-timers with dead batteries revert to manufacturers 15 minutes each day watering costing you! Solution - change the batteries.

Your forgotten asset - your public library with CDs to learn Spanish or draft better resumes or read Investment Daily rather than paying \$6/day! Hundreds of books on CD to use on way to work. Spend an hour -Make much!