

comes up to stop them. We're going to buy a home. I don't know yet how we'll raise the down payment, but we will."

Well, the next week they found a house they both liked, quite unpretentious but nice, for \$1,200 down. Now the obstacle was to find a way to raise \$1,200. J. M. knew he couldn't borrow it through the usual channels, for this would encumber his credit so that he couldn't get a mortgage for the sale price.

Where there's a will there's always a way. Suddenly, J. M. got a brainstorm: Why not contact the builder and work out a private loan arrangement for \$1,200? This J. M. did. At first, the builder was cold to the idea, but J. M. persisted. Finally, it was agreed. The builder would, in effect, advance J. M. the \$1,200, to be repaid at \$100 a month plus interest.

Now all J. M. had to do was to "find" \$100 a month. Mr. and Mrs. J. M. sharpened their pencils and figured out a way to cut expenditures \$25 a month. But that still left \$75, which J. M. would have to raise each month.

Then J. M. got another idea. The next morning he went in to see his boss. He explained to his employer what he was doing. His boss was glad to learn that J. M. was going to buy a new home.

Then J. M. said, "Look, Mr. T., to work this deal out, I've got to earn at least \$75 more each month. Now, I know," J. M. continued, "you'll give me a raise when you feel that I deserve it. What I want now is just a chance to earn more money. There are some things around here that could best be done on weekends. Will you make it possible for me to work then?"

The employer was impressed with J. M.'s sincerity and ambition. He proposed a way for J. M. to work ten extra hours