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[21566001]

THROUGHOUT THE 1980s , investors have been looking for creative alternatives to traditional modes of financial planning .

[21566002]

Capital has been democratized , and people want in .

[21566003]

Too often , however , small investors are left with the same stale solutions that appealed to previous generations of fiduciary strategists .

[21566004]

Now a startling new approach is available to building your financial portfolio without undue risk , without extensive planning and without hurting your life style one bit !

[21566005]

This is particularly good news for those who hate risk , who are incapable of doing extensive amounts of planning and who refuse to see their life styles hurt in any way .

[21566006]

You know who you are .

[21566007]

My revolutionary system is also useful for those who have tried customary forms of growing their currency cushion .

[21566008]

Like all Americans seeking chronic prosperity , I do find it necessary to plunge certain funds into conservative monetary tools , if only to assuage my father-in-law , who believes in such things .

[21566010]

Return on this fine portfolio has been modest when it has not been negative .

[21566011]

Figure 1 demonstrates the performance of those businesses I 've invested in during this prosperous decade (see accompanying illustration -- WSJ Oct. 20 , 1989) .

[21566013]

Likewise , mutual funds remained relatively flat until I made what was , for me , a serious investment .

[21566014]

By 1987 , these properties were in a tailspin , causing my broker at Pru-Bache to remark that she 'd " never seen anything like it . "
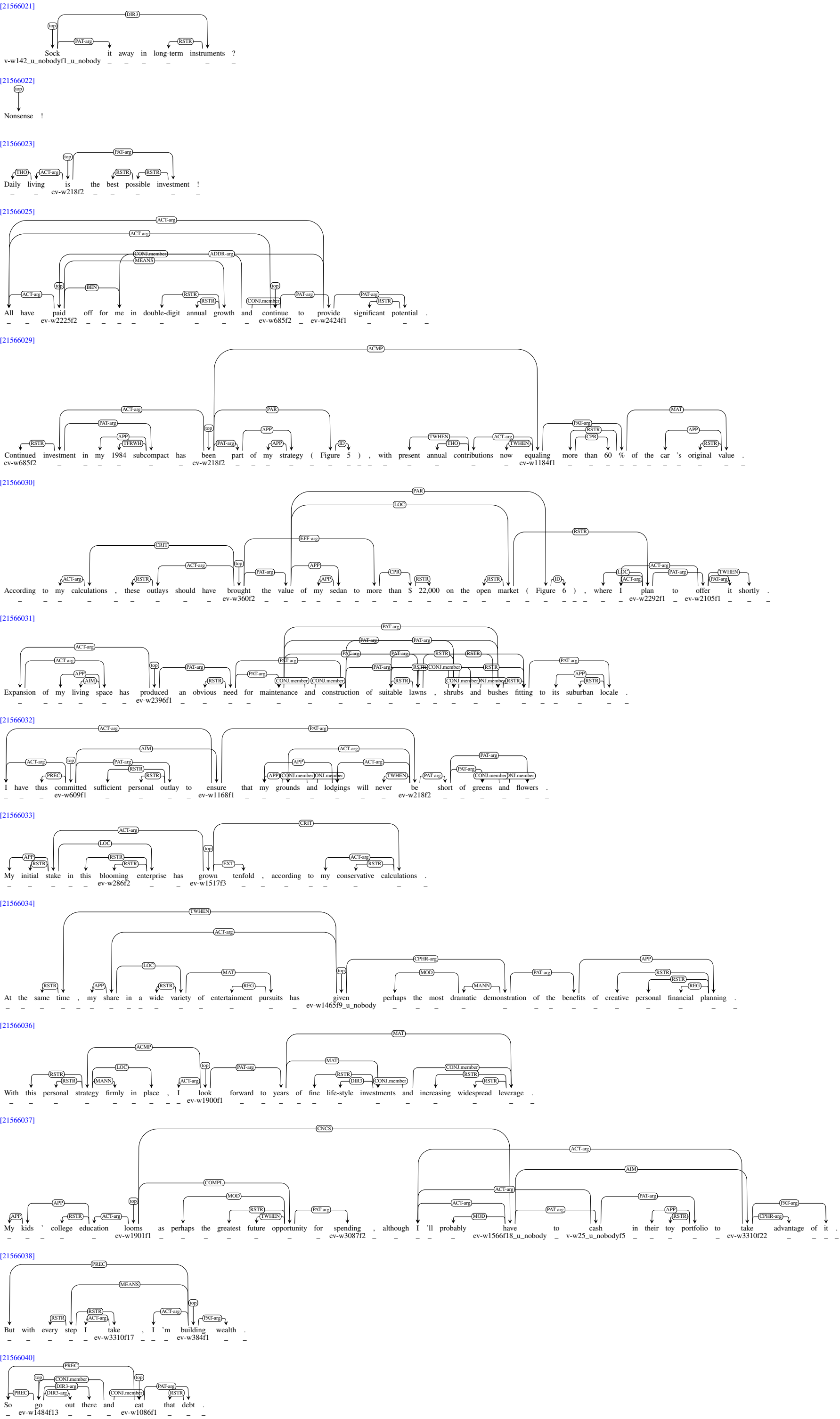
[21566015]

Concerned for her state of mind , I dropped them and the market instantly began its steady climb back to health .

[21566019]
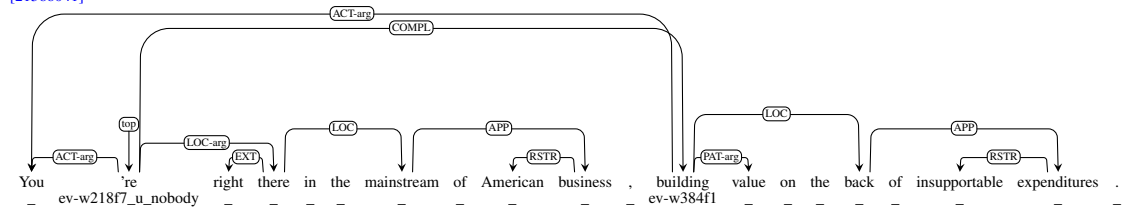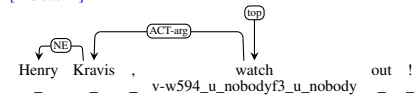
Bank it ?

[21566020]

Not really !

[21566021]

Sock it away in long-term instruments ?
v-w142_u_nobodyf1_u_nobody _ _ _ _ _ _

[21566022]

Nonsense !
_ _

[21566023]

Daily living is the best possible investment !
ev-w218f2 _ _ _ _ _ _

[21566025]

All have paid off for me in double-digit annual growth and continue to provide significant potential .
_ _ ev-w2225f2 _ _ _ _ _ _ _ ev-w685f2 _ _ ev-w2424f1 _ _ _

[21566029]

Continued investment in my 1984 subcompact has been part of my strategy (Figure 5) , with present annual contributions now equaling more than 60 % of the car 's original value .
ev-w685f2 _ _ _ _ _ _ ev-w218f2 _ _ _ _ _ _ _ _ _ _ _ _ _ ev-w1184f1 _ _ _ _ _ _ _ _ _ _ _

[21566030]

According to my calculations , these outlays should have brought the value of my sedan to more than $ 22,000 on the open market (Figure 6) , where I plan to offer it shortly .
_ _ _ _ _ _ _ _ ev-w360f2 _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ ev-w2292f1 _ _ ev-w2105f1 _ _ _

[21566031]

Expansion of my living space has produced an obvious need for maintenance and construction of suitable lawns , shrubs and bushes fitting to its suburban locale .
_ _ _ _ _ _ ev-w2396f1 _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

[21566032]

I have thus committed sufficient personal outlay to ensure that my grounds and lodgings will never be short of greens and flowers .
_ _ _ ev-w609f1 _ _ _ _ ev-w1168f1 _ _ _ _ _ _ _ ev-w218f2 _ _ _ _ _ _

[21566033]

My initial stake in this blooming enterprise has grown tenfold , according to my conservative calculations .
_ _ _ _ _ _ _ ev-w286f2 _ _ _ _ _ ev-w1517f3 _

[21566034]

At the same time , my share in a wide variety of entertainment pursuits has given perhaps the most dramatic demonstration of the benefits of creative personal financial planning .
_ _ _ _ _ _ _ _ _ _ _ _ ev-w1465f9_u_nobody _ _ _ _ _ _ _ _ _ _ _ _ _

[21566036]

With this personal strategy firmly in place , I look forward to years of fine life-style investments and increasing widespread leverage .
_ _ _ _ _ _ _ ev-w1900f1 _ _ _ _ _ _ _ _ _ _ _

[21566037]

My kids ' college education looms as perhaps the greatest future opportunity for spending , although I 'll probably have to cash in their toy portfolio to take advantage of it .
_ _ _ _ ev-w1901f1 _ _ _ _ _ _ ev-w3087f2 _ _ _ _ _ ev-w1566f18_u_nobody _ v-w25_u_nobodyf5 _ _ _ _ ev-w3310f22 _ _ _

[21566038]

But with every step I take , I 'm building wealth .
_ _ _ _ ev-w3310f17 _ _ ev-w384f1 _ _

[21566040]

So go out there and eat that debt .
_ ev-w1484f13 _ _ _ ev-w1086f1 _ _ _

You 're right there in the mainstream of American business building value on the back of insupportable expenditures .
ev-w218f7_u_nobody   ev-w384f1

Henry Kravis , watch out !
v-w594_u_nobodyf3_u_nobody

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ev-w218f2