

Get-Rich-Quick Schemes

In 1980, at the height of the Arab oil embargo, I was approached by a man who told me he had been given a "revelation" about how to solve America's oil problems. Intrigued by his apparent sincerity, I agreed to hear him. He and two other members of his group flew to Atlanta to present the most fantastic revelation of our time, *if it were true*.

It seems he'd been approached by an angel one evening while he was praying and the angel revealed to him where the hidden oil deposits in America were located. However, it was in an area where no oil had ever been discovered and where the geology didn't conform to any patterns established by the petroleum industry.

"What do you need from me?" I asked. He said, "We need \$3 million to drill a well in this spot. It will be the biggest oil find in the world and will make us independent of imported oil. If you will endorse this project, we will be able to raise the development funds."

I declined to participate, but these men were able to raise \$600,000 from individuals who had hopes of becoming rich overnight. Long story short, the hole was dry, all the funds were lost, and the promoters of the venture were prosecuted, convicted, and given prison sentences.

As you're reading this, you may be thinking, "I'd never fall for such a thing!" Maybe not, but there may be another get-rich-quick scheme that's more appealing to your interests. That's why I'd like to give you some principles for evaluating these offers.

- ◆ *Don't get involved with things you don't understand.* It would be difficult to talk a geologist into an investment like the one I just described. Why? He has acquired wisdom and judgment in the area of his expertise.
- ◆ *Don't risk money you cannot afford to lose.* The most common source of investment capital for get-rich-quick schemes is borrowed money.
- ◆ *Don't make a quick decision.* One of the prime elements of a get-rich-quick scheme is that promoters want a quick decision. The way this is done is to make a potential investor believe that so many people want in on the deal that they're doing you a favor by giving you the opportunity first.

Remember, investing requires patience, and the earlier you start in life, the better. Your chances of getting rich overnight are slim to none, and you could end up owing a lot, rather than making a lot, in the end.

Larry Burkett (1939-2003), a well-known author, teacher, and radio personality, was co-founder of Crown Financial Ministries, whose daily radio broadcasts are heard on more than 1,000 stations in the U.S. Larry's best-selling books include The Coming Economic Earthquake, What Ever Happened to the American Dream? and Victory Over Debt.

Improve Vacation Photos

Whether you're using a \$10 disposable camera or a \$2,000 digital single-lens-reflex camera, **these tips will help you improve your photos:**

- ◆ *Follow the National Geographic rule.* Photojournalism experts at San Francisco State University say 90 percent of their photographs are taken 15 minutes after sunrise and 15 minutes before sunset. The light is usually good for several hours in the morning and late afternoon.
- ◆ *Avoid too many cliché pictures of sunsets, buildings, and scenery.* You'll enjoy your vacation photos much more when there's a member of your party in the picture.
- ◆ *Get candid.* Take pictures of people doing something rather than posing for the camera.



Handling "Dirty Money" Safely

It's an established fact that virtually all paper money in circulation carries bacteria, including those that cause sore throats, urinary tract infections, and food poisoning. If you handle money in your work, wash your hands several times a day. Everyone should follow the example of the Chinese during the SARS epidemic: When you receive money, put it away and then wash your hands.

Preserving Your Keepsakes

Nearly everyone has boxes of old letters, newspaper clippings, photographs, maybe an old wedding dress, and old school-age drawings. According to the authors of *Saving Stuff: How to Care for and Preserve Your Collectibles, Heirlooms, and Prized Possessions*, **here are some tips:**

- Prioritize keepsakes and determine what to keep and what to toss.
- Know what can damage items. *Light* can fade everything from photos to textiles and paintings. Switch to lower-wattage light bulbs. *Temperature extremes* – too hot or too cold – make many items brittle. Museums keep their thermostats at 70 degrees. *Moisture* can dissolve, stain, or mold your treasures. Keep items in plastic tubs with a tight seal. *Bugs and critters* are notoriously dangerous to keepsakes. Maintain your home so mice can't get in and be sure your windows are screened. *Handling with bare hands* can damage delicate papers, fabrics, metals, and ceramics. Wear cotton gloves when handling antique books and papers.

