

Mitochondria Learns to Invest (#01)
by Klarise Yahya

"Mrs. Langerhorn came to America with nothing and learned how to become wealthy." "Over time," Mitochondria said, "She taught a few others. I think I was the youngest person she ever tutored. Mostly, she instructed a handful of middle aged adults who needed to independently provide for their retirement."

"She often said that she was willing to teach anyone, but that most people fell away because they didn't want to make the necessary choices. She was clear about that. She said that accumulating wealth wasn't about making sacrifices, it was about making choices."

"She was never really comfortable around people; consequently, her speech was a little formal and stilted. I've tried to duplicate her phrasing."

"I've also tried to stress what she emphasized, but while she could do it with a look or a tone of voice, I've had to resort to italics, underlining, and underlining-plus-italics."

"Italicized words were mildly accentuated. Underlined items were moderately highlighted. And those things that are both underlined and italicized were normally followed by a moment of silence as she looked into my soul to be sure the concept was thoroughly rooted."

"Mrs. Langerhorn used numbers to illustrate some of her points. It is very important to understand that the figures mentioned are regional and historical in nature. It would be highly unusual if you could use exactly the same numbers in your area and / or at the (future) time you'll be reading this. Just use the process to work out your own figures. The process is timeless, even if the exact numbers will almost certainly be different."

"She was older when she began to teach me, and we both expected I would be her last student. I took notes and made detailed entries in my diary, because I didn't know how long she would be with us. She passed away a couple of years ago, but I continued to follow her program and things have turned out better than I'd ever thought possible."

"What follows are the initial teachings of Mrs. Langerhorn, taken directly from my notes at the time."

One: Living Beneath Your Means (What She Said)

It is the first of the month and I know Mrs. Langerhorn will drop by this evening, as she always does, to collect the rent. I normally hate the new month because it means I have to write her another check. But I've been giving my life a lot of thought recently, and tonight I really wanted to talk to her.

You know how there's always someone in the group that just kind of lurks on the edges? Never really fitting in? Well, that's me. My friends all know what to wear and what to say and what to do, but it never turns out the same for me. I buy the clothes they do, but when I wear them they look different. My friends are comfortable around others, but I don't even know how to keep a conversation going. They all have boyfriends, but when a boy shows an interest in me I just freeze up. That's why I'll be alone again tonight, waiting for Mrs. Langerhorn.

The people in my group are just average people. We all live pretty much from paycheck to paycheck, just like we learned to do from watching our parents. Two months without an income and I'd be on the street. The sad thing is that I'm beginning to realize that my future will probably look exactly like my life right now. It makes me want to just cry in the shower.

Anyway, I can't talk to my friends about it. They are in the same position I am. I learned a long time ago that you never ask a fat woman how to diet.

Mrs. Langerhorn is the richest person I know. She owns the house I rent, and I don't believe she works. Truthfully, I don't really know much about her at all except that she's quite a bit older than my mother. But I don't want to spend the rest of my life being poor, and the only place I know where to start is with her.

Mrs. Langerhorn sat at the kitchen table as I poured hot water into her cup. I'd offered her several kinds of expensive herbal teas, but she wanted only that plain, everyday type available at discount stores. I saw her dunk her bag a number of times, darkening the water. Then she used a spoon to squeeze the bag over her cup and laid the damp tea bag in a saucer. She glanced up

and saw the look on my face. She explained, "This bag can be used again, child. It doesn't do to waste money".

"Mrs. Langerhorn", I said, "I have to talk to somebody. I'll be 26 years old my next birthday. I'm the oldest woman in my group. I know I'm not as pretty as the other girls. They are either married and have made new friends or they are going with a boy they hope to marry. I don't know if I will ever find someone who wants me and that I want in return."

"I'll probably have to provide for myself. But I want more than I've got now, just waiting for the month to roll around so I can cash my check and pay my bills. Then I wait for another month to come by so I can do the same thing all over again."

Mrs. Langerhorn was still listening even though I'd stopped talking. There was a long moment of silence while she sipped her tea. Then she softly asked, "Isn't that how most people live?"

"I know", I said. "But I don't want to spend my life like that. There's an old woman in my section who does the same work I do. Can you see me being sixty years old and still doing the same dreary work every day? I never want to be sixty years old!"

Mrs. Langerhorn reached for a cookie. "Neither did I", she said. Then she added dryly, "until a few years ago". She paused for a moment before asking, "What is it you wish from me?"

My heart was in my throat, but I took the leap. "Well, my family and all my friends and their families live the same way I do right now. But I want to become wealthy. You are the richest person I know", I said. "Couldn't you just give me a little guidance once in a while?"

She took a bite of her cookie and put the remainder down on her saucer, next to the soggy teabag. She left lipstick on the cookie. "You know you can't grow an oak without an acorn. So let me ask you a question, child. How much money do you have to invest?"

I must have looked pretty miserable, because she only waited a moment before intuiting the answer. "You don't have a dime, do you? You want someone to teach you how to become rich, and even if you find someone you can't act on the advice because you spend everything you make!"

She could see my eyes were starting to fill up. I looked down at my teacup. "I don't even know how to save money", I whimpered. "Everything you said is right, but I still hoped you could at least pretend I was your daughter and give me the same advice you would give her".

Everyone knew Mrs. Langerhorn married late in life and had no children. Her husband passed away some time ago, and now she was alone and, I hoped, a little lonely. I know what I said was a cheap shot, but it worked. (*Continued next month ...*)

Klarise Yahya is a Commercial Loan Broker. If you are thinking of refinancing or purchasing five units or more anywhere in the U.S.A., Klarise Yahya can help. Find out how much you can borrow! For a complimentary mortgage analysis, please call her at (818) 500-9966.