



# Au Naturel

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## Upcoming Events:

1. [Love Jones: A Musical](#) will be playing at the DPAC on October 18<sup>th</sup> and 19<sup>th</sup>.
2. [NUSOL Natural Hair and Beauty Expo 2017](#) is March 4, 2017 at the Raleigh Convention Center.

## The prelude to expression

Fall is in full swing, and my favorite month of the year has arrived. I always love this time of year: not too hot, not too cold. Just right...for me. I give thanks for another year, prayerfully of service. Life is good! I pray that yours is as well.☺ As I reflect on this issue of Au Naturel, I realize that many of the themes highlighted herein are crafted out of my own deep reference and fascination with the many facets of divine inspiration. Some of the stories and characters that have risen to the top of my A list this month are people passionate about liberating ideas, birthing new ways of being, breaking down old walls and building bridges of understanding. The financial article towards the end is shared out of my deep love and respect for my people and a desire to see us transcend the bonds of economic stagnation to rise to a higher place of personal and collective empowerment. This article spilled out of me with a swiftness and a fluidity, that after re-reading it, made me wonder when I wrote it. At times like this, I know that what I've expressed is right. As I worked on this issue, I found that at times I got lost in the characters, the moments, the experience of expression. I wanted to keep writing. But, I held fast, as I know that this issue is already 10 pages! ☺ I've written it over the course of two weeks, so the mood and tone of the articles will surely shift with the vibe of my writing at the moment of expression. So, if you likewise take several days to digest this issue, by all means, do. There is much information herein. The links are as important as my thoughts about them. But know that my heart has been free, open and receptive to give and receive love throughout. So, my intention, aim, inspiration, desire, prayer, hope, love is to free your mind and your heart in the same way. I could say so much more...so I have nothing else to say. I hope you enjoy this issue.

## Existential Anomalies and the Order of the (Hair) Day

I'm not sure how many of you were watching. But in droves, African-Americans have reclaimed their heritage and self-acceptance; many by donning natural and locked styles. With all of this new-found free-tress, it seems that [the preponderance of naturalistas in corporate America is starting to cause angst and concern among mainstream society](#). The article link references the story of a sister (Chastity Jones) who sued for discrimination based on her locked hair style only to have a Federal Appeals Court rule that refusal to hire someone based on hair style is not discrimination. My son who wears locks shared this article with me, and I could only sigh. As I get older, these stories get tired and played out for me. I don't get upset by them anymore though. I know things are not [hopeless](#) despite the challenges of the moment. But, they are wearisome. I know things are better than they were; because, my son works at a very diverse architecture firm in downtown Durham. They hired him with locks; so, his hairstyle will not likely keep him from his destiny. My message to my sons has always been that you have the power to change the landscape...and you have a responsibility to do so. So when he got a haircut for his high school graduation ceremony and [announced](#) that this would be his last haircut, I supported his decision. It has never occurred to him to cut his locks off for a job. So, I pray that in his own way, he's being an agent for change. But, this battleground is not new terrain.

**Articles of Interest:**

1. [I LOVE THIS GUY!!](#)
2. [Speaking of Using your Talents!...](#)
3. [Shame, shame, shame](#)
4. [Unique shades of beauty](#)

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**Some people repeat the history of others**, as Chastity Jones has. Because battles like this have already been fought and won in places like Texas and DC. But Chastity lives in Mobile, Alabama. My father's family was born in bred in that exact region of the country. So, I know what she's up against. I salute her willingness to challenge the status quo and seek greater ethnic balance in the workforce. But, the struggle continues. I pray she challenges the Appeals Court decision, as this is not a desirable precedent to let stand. Perhaps these recurring themes in our history serve primarily to deepen the impression of these [existential](#) anomalies on the collective human conscience so that we awaken to our power to change our reality, prayerfully for the better.

**Other people forge new ground in new places**, as [these sisters in South Africa have](#). The obstacles that these sisters are up against are even more formidable than those experienced in Alabama, I believe. I visited apartheid South Africa from December 1988-Jan. 1989. My mother forbade me to take the trip; but, I went anyway. (**Aside: I paid for my ticket with extra scholarship money before discussing the trip with her and wasn't about to throw the non-refundable ticket away. God carried me through though because I really was ill-prepared for an overseas trip that I planned completely on my own with little spending money and only the family of a friend (i.e. strangers) to reside with. My Dad found me, within 24 hours of my arrival. Ask me how he did that when I didn't even put an address on my immigration papers because I didn't know the address of my hosts. CRAZY!! In fact, many of the events surrounding that trip were rather extraordinary. But then, that's another story...☺**) Upon arrival, I was surprised to see most women wearing relaxed hairstyles. I felt that I had returned home to the motherland so, I was so proud to be sporting my two-strand twists. I styled them in creative styles that I felt expressed my liberation at arriving home to my culture and heritage. I was openly laughed at on the street. NO KIDDING!! I didn't care though. I had already been there, done that. I just didn't expect it from young women on the Continent. But, I quickly learned that in the same way that Paris is the center of fashion globally, African-Americans are the center of style and fashion for the global African diaspora. In the same way that I was an anomaly in the US (at that time), I was an anomaly in South Africa. But due to the strong influence of European culture on that society, I was not at all surprised. This reality was in no way a mirror of my experience in Jamaica in the late 90s however. There, I was truly home!

So whether one is embarked on a repetitive or a ground-breaking journey towards greater social justice and equity, perhaps the true lesson learned is to change only the reality within ourselves. For, it is the magnitude of our passion and commitment to the struggle within that will determine our impact on the world without. I bow to the hand that has locked my life story within the narrow pages of this place in time. I can only experience what is the destiny of my generation to realize. I accept my fate. It is a frustrating one at times. But, it is our collective truth, and I embrace it with liberation and thanksgiving; knowing that the record of human history is being written daily and will continue long after the controversial hair-story chapter has been deemed irrelevant and is forgotten. I have no answers...only questions.

As you ponder these ethnic anomalies of our collective hair existence, please enjoy this brief poem by Durham native, Pauli Murray. I have heard my husband speak of this woman's bravery and her genius for years. But, it's not until I learned [here](#) that she was the first African-American female Episcopal priest to be ordained that I looked here up. She was a social activist, a leader, a mentor, a warrior--a formidable woman of great depth, and a poet to boot. ☺ I believe I would have liked her very much.

**Prophecy** by Pauli Murray

I sing of a new American  
Separate from all others,  
Yet enlarged and diminished by all others.

### Comments about Ramanujan:

"Srinivasa Ramanujan was the strangest man in all of mathematics, probably in the entire history of science. He has been compared to a bursting supernova, illuminating the darkest, most profound corners of mathematics, before being tragically struck down by tuberculosis at the age of 33... Working in total isolation from the main currents of his field, he was able to re-derive 100 years' worth of Western mathematics on his own. The tragedy of his life is that much of his work was wasted rediscovering known mathematics."

Michio Kaku

"He seems to have functioned in a way unlike anybody else we know of." ... "He had such a feel for things that they just flowed out of his brain. Perhaps he didn't see them in any way that's translatable. It's like watching somebody at a feast you haven't been invited to."

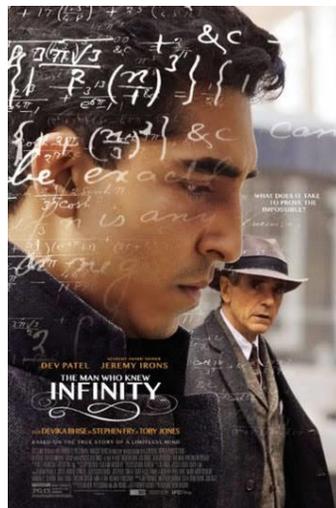
Jonathan Borwein

I am the child of kings and serfs, freemen and slaves,  
Having neither superiors nor inferiors,  
Progeny of all colors, all cultures, all systems, all beliefs.  
I have been enslaved, yet my spirit is unbound.  
I have been cast aside, but I sparkle in the darkness.  
I have been slain but live on in the river of history.  
I seek no conquest, no wealth, no power, no revenge:  
I seek only discovery  
Of the illimitable heights and depths of my own being.  
Cambridge, 1969

### Artistic Interlude: God's Face Shines thru Shades of Genius

There are some really good movies that have hit or will hit the movie theaters in 2016. I love movies!! When I was a child, my mother would let me watch R-rated movies, scary movies, you name it. That might explain why I don't watch scary movies any more. ☺ They just take my mind to places that I don't wish to go. So, I don't. But at that time, I was in no way hidden from the realities of life on Earth. I don't blame Mom though. There weren't so many rules about kids watching R-rated movies back then. Also, when my Dad was away and she wanted to see a movie, she didn't easily allow the presence of children to prevent her from doing so. Needless to say, I was a Clint Eastwood fan long before I should have known anything about him. I still love Westerns to this day, as well as action dramas. I'm honestly not a great fan of urban films though (*excluding "Love Jones" OF COURSE!! I have my tickets all set to see Love Jones the Musical at the DPAC mid-month. I can't wait! ☺ That will be followed by [Aries Spears](#) at the Goodnight's Comedy Club at month end. [He swears A LOT but is HILARIOUS!] It's my birthday month. Festivities begin EARLY!! ☺*) because I truly bristle at the non-stop parade of violent crime against men of color. I have only to watch the news to see these ideas played out "live and in living color." So, I rarely pay to see these films, though "Straight Outta Compton" was an exception for me.

Well, the next four movies all fall in the category of film-making genius. And interestingly enough, the storylines are grounded in the fundamental truth that is God is central to the everyday lives of common men and women. Isn't that as it should be. I've provided brief explanations of each. **Official trailers can be found by clicking on the photo icons of these films.** Those that have been released, I have seen. Those yet to be released are on my list. I pray that the genius that has gone into these works is greatly rewarded for being so bold as to remind the world that God moves in mysterious ways. At no time should we ever believe we have Him/Her figured out. History alone shows us the futility of this endeavor.



**The Man Who Knew Infinity** - I'm a fan of foreign films. I don't have any specific category of foreign film that I love. I just find them entertaining. They typically don't have the high adrenaline rush of some US films (*largely due to exorbitant budgets*), which I confess is a wonderful drug for me. Instead, foreign films are highly dependent on the storyline, the delivery and the raw truth of a soul's journey through life. If they don't cut the mustard, they never make it to the US market. Well, this recent release appears to have gone largely unnoticed though it's surely not because of the storyline. It is the story of **autodidact** math genius [Srinivasa Ramanujan](#).

(*Aside: I've coincidentally listed several autodidacts in this issue. So, I've*

*"The seeds from Ramanujan's garden have been blowing on the wind and have been sprouting all over the landscape."*

Freeman Dyson

highlighted their names in red font to recognize their hidden genius which may be lost in history). The film stars Dev Patel who some may remember from "Slumdog Millionaire" or more recently "Chhappie." It's the story of Ramanujan's journey from a life of mediocrity and frustration to one of triumph and achievement. Having always been a sickly child, Ramanujan wanted to publish his mathematical formulas so that he would not die with this information residing only within him. Through divine providence, he winds up at Cambridge University where he establishes new theorems and proofs which mathematicians had previously believed to be unsolvable. His mind was a natural calculator. As with many foreign films, there's no happy ending here because life is often bitter-sweet. But there were two particularly fascinating qualities of the movie that have made it dear to my heart: 1) In one line of the movie, Ramanujan--a strict Hindu, is talking with his mentor G.H. Hardy who is described as an atheist. When Hardy asks how he knows these great theories and postulates concepts that he never studied from others, he says (paraphrasing) 'God. She whispers these things in my ears.' He is more directly quoted as having said **"An equation for me has no meaning unless it expresses a thought of God."** He believed his mission was simply to ensure that the world knew what God told him. 2) The film ends by saying that Ramanujan's lost notebook was found a few years back (1976) and that his formulas are today being used to explain black holes!! Who would dare challenge that God indeed spoke to him, as he died in 1920 when scientists only postulated the existence of black holes but with no absolute certainty that they existed. Thankfully, the Tata Institute of Fundamental Research in Mumbai, India has published the page of his notebooks in his own hand-writing so that future generations can reference his work as the world grows to learn the full depth and breadth of what he was writing about. It's a winner!!!!!!

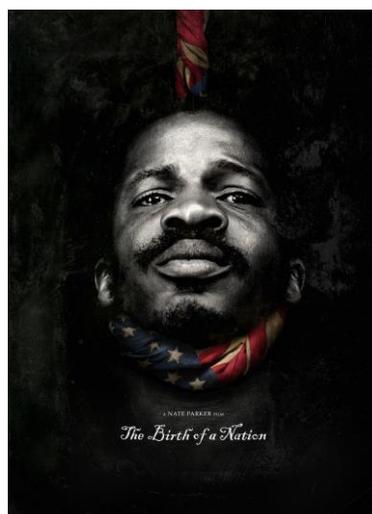


**The Queen of Katwe** - About 2 weeks ago, I had the pleasure to meet Troy Buder, executive producer of the Queen of Katwe, at a surprise birthday party for the board chair of Family Health Ministries. He is truly a humble, gracious and unassuming man. [This beautiful video interview](#) (Please click on his photo if you don't see the "play video" icon.) discusses how his life as a movie producer traversed from "zero to Disney" in 7 short years with God's hands leading the way throughout. I was inspired by the man. I was even more inspired by the movie. It's the story of a young woman from the slums of Uganda who, through faith in herself and encouragement from others, rises from her humble beginnings to become an international chess champion. The film stars Lupita Nyong'o of "Twelve Years a Slave" fame and David Oyelowo of "Selma."

I liked the movie because of its authenticity and innocence. The story is told simply and sweetly, as filmed on site in Uganda. The children in the film make the movie very entertaining. And Lupita and David provide very strong supporting roles to the lead actor Madina Nalwanga. It was such a beautiful movie that my husband said upon leaving the theater, "I would watch that movie again. Like right now!" I was surprised as he's never said that about any movie we've ever watched. But, I think the fact that it is a film with a fully African cast had a lot to do with the vibe and feel of the film. If you haven't seen it as yet, it's definitely a "must-see" movie with depth, warmth, passion and power. I'm truly thankful that God led Troy into this whole new direction for his life. I believe he will achieve great things for the "God-smuggling" film industry. God knows the need is strong. Please don't miss this one.



**Fences** - For this movie, it looks like Denzel took his swag straight out of my husband's playbook. He looks so much like him here. I once told my husband, "Denzel aint got nothing on you..(He rolled his eyes incredulously)...except money." But seeing Denzel in this role wearing my husband's characteristic gray 5 o'clock shadow goatee and ascot cap only reaffirmed that Lloyd's got him beat hands down. Of course, I'm pretty biased, and that's how it should be. But with that said, I'm glad to see that someone's tackling the very challenging relationship between Black men and their sons. It's a complex interplay. While there are many young men who grow up without a father completely and wish they had one, there are many that have a father that they can't relate to at all. We all have seen examples of this strained relationship within our own families. Men don't budge easily. As women, we learn this very early and often bend to accommodate their rigidity--although this is a sweeping generalization that doesn't hold true in all circumstances. But where there's tension between two men, they will often bump heads when there's disagreement. I guess God wanted it that way. Who knows why two rams will bash each other's brains in before budging just because they both have testosterone? It's pretty perplexing; but, oh so divine. And so, these movie producers have moved inside the veil of the Black family to challenge a subject that before now seems relatively uninvestigated. I'm looking forward to seeing their interpretation.



**The Birth of a Nation** - Surely the most controversial film of the year, "The Birth of a Nation" is slated for a Friday, October 7<sup>th</sup> release date. I intend to be there on opening week-end. It's the story of a rebellion led by a preacher named Nat Turner in 1831. I read *The Confessions of Nat Turner* while in college and was intrigued to say the least. Like Rev. Dr. King and Rev. Malcolm X, Nat Turner was inspired by the Word or Revelation of God (the Bible inspired King; the Qur'an-Malcolm X) to lead a resistance movement that impacted the course of American history. For surely, the lessons of Nat Turner's rebellion inspired Dr. King's call for peaceful resistance, as Turner's movement was not successful in liberating our people. All the same,

it is important to know the history of how we came to champion a message of non-violence, as new social movements emerge. We must be grounded in knowledge of the past so that we do not repeat old lessons. And like Malcolm X, we must remember that [the world is our natural ally](#), not our enemy. So, [we must marshal](#)

## **The Trial of John Brown**

*...this court acknowledges, as I suppose, the validity of the law of God. I see a book kissed here which I suppose to be the Bible, or at least the New Testament. That teaches me that all things whatsoever I would that men should do to me, I should do even so to them. It teaches me, further, to "remember them that are in bonds, as bound with them." I endeavored to act up to that instruction. I say, I am yet too young to understand that God is any respecter of persons. I believe that to have interfered as I have done as I have always freely admitted I have done in behalf of His despised poor, was not wrong, but right. Now, if it is deemed necessary that I should forfeit my life for the furtherance of the ends of justice, and mingle my blood further with the blood of my children and with the blood of millions in this slave country whose rights are disregarded by wicked, cruel, and unjust enactments, I submit; so let it be done!"*

John Brown 1859

[their assistance](#). [They are watching](#). How can we condemn China, Cuba or the Middle East for human rights abuses without first seeing the abuses here at home? It's called hypocrisy.

It is a disputed topic but many believe that slavery in the Americas would not have ended without the Haitian Revolution which is believed to have inspired Nat Turner's rebellion as well as that of [Sam Sharpe](#)--also a preacher, in Jamaica. That claim might be a stretch as there were surely many forces that moved American hearts away from the trade. If you ever get a chance, watch the PBS Special called [The Abolitionists](#). I was deeply inspired by the rich history and came away from the film completely in love with William Lloyd Garrison. The special outlines the very precise actions taken by him, [Frederick Douglass](#), Angelina Grimke, Harriet Beecher Stowe and the great John Brown--a businessman turned insurgent against slavery, but uncharacteristically of White hue. Whether the Haitian Revolution had the direct impact of encouraging other slaves to rise up or whether it served primarily to instill fear into the hearts of slave-owners, thus making the trade a less palatable endeavor to potential investors, the Haitian Revolution had an enormous impact on the future of slavery in the Americas and on American history in general. We must remember: The Haitians defeated [Napolean](#)--not General Podunk from Obscure-land. In fact, the Louisiana Purchase was made possible as a direct result of the Haitian Revolution. Because Napolean was so heavily defeated by the Haitians, he gave up hopes of establishing a French empire in the New World and thus sold Louisiana to the US. Not long afterwards in 1811, slaves in Louisiana launched the [largest slave insurgency in US history](#). As there were many refugees in Louisiana who had escaped there from Haiti, news of the slave revolution in Haiti had spread throughout that community and surely impacted this insurrection and others. We all know that [President Abraham Lincoln](#)'s call for the end of slavery and the subsequent launch of the Civil War was a battle over economics as much as slave liberation; but, we must also acknowledge that fear of uprising was as much a push factor away from the trade as was the moral and ethical pull factor heralded by the abolitionists. That's a lot more history than you likely wanted or needed. But, I conclude by saying: Please support this film as it is a part of our history. In so doing, you will encourage other film makers to tell the other stories, like that of Harriet Tubman, which have not yet graced the big screen but which deserve their place as much as any other.

Finally, I say: Please, please, please don't let the story of Nate Parker's past that are surfacing in perfect synchronization with the release of this extremely important, historical and controversial film prevent you from seeing the film. If you believe that we have a justice system that is uncharacteristically unjust towards Black men, then believe that a guilty Black man without name or status would likely not have been released so many years ago if he had in fact been guilty. Do not allow propaganda and manipulation to dampen your enthusiasm and deny this talented African-American man's film to be heard just as he dances on the cusp of super stardom. Do not deny the rich legacy that Nat Turner left behind by doing what many consider the unpardonable to be forgotten. Check out the powerful 60 minutes interview that aired on Sunday, October 2<sup>nd</sup>, if you get the chance. Brother was unapologetic about our history and the role of Nat Turner in it. At the end of the interview, my husband and I both smiled with elation and wanted to give him a great big hug after the interview for not bowing to the pressure that he is surely under. Instead, we'll give him our money. Movies of this nature are very difficult for me to watch, if I can confess the truth. But for this film, WE WILL BE PRESENT AND ACCOUNTED FOR WITHOUT FAIL.

## **Financial Factors: Investing Tips to Live By**

Well, I don't have a degree in finance or business, and I'm not a fan of accounting; but, I was practically born with an abacus in my hand. Even as a child, I always had money because I would save whatever people gave me. It's one of my gifts. I

surely got it from my Dad. When I married and moved to Jamaica, life was extremely challenging. So, we eventually came back to the US. When I got back Stateside, my mother said, "When I realized y'all were still paying rent after 4 years, I knew something was wrong with that place." She knows her child. Now that I've stepped into the business world, it's only made me bullish when I was traditionally a very bearish type of person. That coupled with a [crappy US economy](#) that seemed to start crumbling as soon as I returned from Jamaica has made me learn to gamble on myself rather than Wall Street. When I saw the [Madoffs, Worldcoms and Enrons](#) of the world, I became very bullish. Lloyd said, "You want to do some risky things. Starting a business in an unknown area is not easy." I said, "This is true. But at least if I lose the money, I'll know where it went. That's not the case with our 401k savings" [which went South in the 2000s].

Through it all, we've had wins and losses. Business is not for the faint of heart. But, business has given me a very different outlook on life and the world. As I read more and more articles on the increasing number of billionaires and the increased concentration of wealth in the top 1% of the world, I have deep concerns about the future prospects of a consumer-oriented African-American community. I'm so concerned that this time last year, I was determined to start a mortgage company. I bought books and researched like crazy. Why? Because banks have all of the money and if we are going to rise above economic stagnation as a people, we better have some more banks to back our ventures. Well, you need about \$20M in capital to start a bank. So, I decided to start with a mortgage company. But, I had one stipulation. I didn't want to sell my mortgages to cash out on profits quickly. Instead, I wanted to provide investment advice to homeowners that would save them thousands in the long run and give them a quicker track to ownership. Well, I quickly realized that mortgage companies cash out quickly because they're cash strapped. They don't really have all the money they're lending to investors. Likewise, they are buying from mortgage wholesalers so they need ready cash to meet their own debt obligations. As such, they need their balance sheets to always show more income and fewer holdings. Likewise, profits are made at the expense of the consumer. Since my primary motivator is to help the consumer "beat the system," that's pretty counter-productive, particularly as I would have A LOT of money riding on profitability and success. So, I shelved that idea for now. But, concern for our future still looms heavy on my mind. I can't shake it. After passing by the Latino Credit Union in downtown Durham the other day, it only deepened my concern for our future.

When I consider all of the skyscrapers parading across the landscape of America, it is my guess that African-American corporations own only a few, and my supposition is that they are mostly in Atlanta, GA, and perhaps in Texas. That is an enormous amount of real estate that remains largely untapped by the African-American community. Likewise, I have been aggressively studying the real estate markets in Raleigh-Durham, Richmond, VA, and Washington DC, to name a few--as I've grown up in this region of the country. **People, multi-family properties are being gobbled up by savvy investors left right center!** I'm not kidding! Washing DC will soon completely displace working class African-Americans who are not aggressive in "holding onto their family property." It may take a few generations but is very likely if we aren't more savvy investors. In DC, it doesn't matter which community the property is in. If a multi-family property is on the real estate website, within a very short period of time, the property is "contingent" which means an offer contract on the property is already in place. These properties will primarily be renovated, though a small amount may be demolished in favor of new construction. I've seen tracks of land in downtown Raleigh, where investors are sitting on the land waiting to buy-out the neighborhood. **That takes investment over generations, not within one lifetime.** I know this because my great grandmother and aunt used to own two adjacent parcels that are now vacant and sitting. We are very late to the corporate game and the further behind we become, the

more our children will suffer. So with that said, I would like to share a few tidbits of advice that I have gleaned from my studies of real estate. I've intentionally placed the mortgage company idea on the back-burner; but, there's no reason for me to hold onto the knowledge I've gleaned. I hope this information will be of assistance to you as you make investment decisions in the future.

1. ***Seek to own your home*** - Please understand me here. I am NOT telling everyone to become a homeowner. Homeownership doesn't make sense for some people based on their lifestyle, preferences or interests. If you travel a lot and need to be able to move quickly in, out or across country, home ownership likely will be burdensome to you. So, I'm not saying that. What I'm saying is that once you decide to buy a home, decide to own it OUTRIGHT. Many people buy a home with the hopes that they will be able to sell it in the future. Well, of course! You want your investment to hold its value. But, if you're always going to be in a buying mode, when do you stop. Retirement age comes around much quicker than most people ever imagined. And when it's resting at your doorstep, you don't want to be sitting on a mortgage that's still got 10-15 years to completion. Financial advisors and real estate agents will NEVER tell you this. But, our grandparents knew this well. In other words, seek to stop paying the bank so that funds previously earmarked for mortgage can be reallocated for more investments with real return.
2. ***Forego a bigger house for a shorter term on your mortgage*** - When we were buying our house, my real estate agent was pretty upset with me. (*Yes, she was African-American.*) She said, "You and your husband can afford more house! You should be looking in Cary or North Hills somewhere. I said, "I don't want to go over \$XX amount." And I didn't budge. How did I come up with my figure? Well, life in Jamaica taught me that life is very unpredictable. So, I figured if one salary can't pay for the house, then its more house than we need or can afford. I thank God that I had the foresight to act in this way. Otherwise, we may have been in dire straits on several occasions over the years. Likewise, we would not have been in a position to help our sons with college expenses in the way that we have. I know the glamour and allure of a bigger home; but, paying to heat and cool open space that is empty all day long while we are at work has never appealed to me. Neither has cleaning such a house. People often buy 3 bedroom starter homes only to expand when the kids come. Then when the kids leave, it's time to downsize. Why not stick with the original home and have the kids share? Ultimately, they're out of the house quicker than you would imagine and then you don't have a lot of extra space staring you in the face. Food for thought.
3. ***Downsize your mortgage payment period*** - When we bought our house, we got the classic 30-year mortgage like everyone else. Naturally, I didn't know how we would ever pay on something for 30 years but that was the bank's recommendation so I went with it. Then, I spoke to a friend with a finance degree who lives in Cary. She bought her house with a 15-year mortgage. So when I spoke with her, they had only about 5 years left on their mortgage. I quickly checked interest rates and went to the bank to refinance. It has been the single best investment decision we've made to date. It saved us A LOT of money!! Of course, moving to a shorter-term mortgage means paying higher mortgage payments. So naturally, you will want to have a house size that you can afford and that will be comfortable to your pocketbook. So take time to do your research.
4. ***Buy investment properties*** - Once you're done paying off your house mortgage, you now have income that you can put away for investment purposes. So by all means, don't start spending the money that you used for your mortgage on consumer items. Naturally, you can to some extent. But, why not invest it? Many investment advisers say that you should purchase investment property in

your 40s. So with your house paid off, you're well poised to do that with just your regular salary income. There are a whole lot of factors that go into choosing investment property, so I'm not going to provide any advice on that. My only advice is that you consider carefully and research extensively. From a finance perspective, the primary difference between buying a rental property and buying your first home is that banks require a 20% down payment for investment properties. So, you will need to have a cash reserve to even buy into this stage of investment. But in these transactions, PMI disappears. So, it's a win-win. If you've put your mortgage payments away in savings, you can likely save up a down payment in 2-3 years. If you choose to take-out a commercial loan, you don't even need to have 20% down! But, you will have A LOT of hurdles to jump through and your interest rate will be higher. In this instance, the property must demonstrate that it is self-sustaining before the bank will buy-in. Failure to demonstrate performance means the bank will not support the loan. It's definitely a riskier venture, so you may likely want to have the 20% on hand to lower the loan amount. And if you're going to do that, then maybe you want the lower interest rate residential loan. But please know that residential loans are restricted to single and multi-family units of up to 4 units. Anything higher than 4 units is by definition a commercial loan.

5. **Hold onto family legacy** - So often in our community, when parents and grandparents die, family members run to the auction block to sell the family property and make some cash as quickly as possible. Why not start a family trust with the property(ies)? Make needed repairs and rent the property. The rental income can be used to maintain the property and pay any management and legal fees. Usually, family property is owned outright and has no outstanding debt payments due to banks. So, the rental income can be used to create family scholarships for the younger people who are going to college. The funds might not be much initially, but it will surely be enough to pay for school books and stipends for expenses. Because the scholarships would be accessible to all children in the family, every branch of the family is being served.

These are just a few of the tips that I have about making investment decisions. Naturally, many people will show you how they got rich doing just the opposite. But, I'm not selling you a Ponzi scheme or a "get rich quick" idea. I'm giving you tried and tested strategies to safeguard financial wealth. The reason these strategies work is that they take years to implement. That helps you understand why they're effective. These strategies in my view are recession proof and real estate market collapse proof. So, do your homework and invest wisely. And when necessary, ignore your real estate agents and financial advisors. People whose incomes depend on you investing more with them are not always your best advocates. Happy hunting!

### **Poetically Speaking: Divine Love**

I had intended to share a piece that I drafted recently. But, my heart has not found satisfaction with it as yet. Some parts flowed out of me; others, I worked for. This jagged dance is my own internal sign that the time has not yet come. Perhaps it never will, leaving my melody in an unpolished state indefinitely...?...☺

When I read the works of Kahlil Gibran and Rabindranath Tagore, I believe that I can scarcely call myself poet. I feel that I always fall short in expressing the depth of meaning that I wish to convey, as if there were a better way to say a thing. When I visualize the struggle to express the depth of my meaning, I can only describe it most astutely as a desire to pull my heart out and reveal the love therein. I always miss the mark or fall short. Sometimes I cry in my frustration, and God smiles at my effort. And still I write...but not today. ☺

Read these passages and know why I am a sheer novice in recording the essence of life and love. The first is a poem from Kahlil Gibran's **The Madman** which provides

an external image of what God's divine love looks and feels like. Truly a more perfect poem than this, I have never read! **BRAVO!!!!!!!!!!!!** The second from Rabindranath Tagore's *Gitanjali* is a deep, inner perspective on God's beauty and grace. After reading them, read again knowing that the outer expression is in fact an inner one, and the innermost one is absolutely externally manifest. All is eternal.

**God** by *Kahlil Gibran*

In the ancient days, when the first quiver of speech came to my lips, I ascended the holy mountain and spoke unto God, saying, "Master, I am thy slave. Thy hidden will is my law and I shall obey thee for ever more."

But God made no answer, and like a mighty tempest passed away.

And after a thousand years I ascended the holy mountain and again spoke unto God, saying, "Creator, I am thy creation. Out of clay hast thou fashioned me and to thee I owe mine all."

And God made no answer, but like a thousand swift wings passed away.

And after a thousand years I climbed the holy mountain and spoke unto God again, saying, "Father, I am thy son. In pity and love thou hast given me birth, and through love and worship I shall inherit thy kingdom."

And God made no answer, and like the mist that veils the distant hills he passed away.

And after a thousand years I climbed the sacred mountain and again spoke unto God, saying, "My God, my aim and my fulfilment; I am thy yesterday and thou art my tomorrow. I am thy root in the earth and thou art my flower in the sky, and together we grow before the face of the sun."

Then God leaned over me, and in my ears whispered words of sweetness, and even as the sea that enfoldeth a brook that runneth down to her, he enfolded me.

And when I descended to the valleys and the plains God was there also.



**Innermost One** by *Rabindranath Tagore*

He it is, the innermost one,  
who awakens my being with his deep hidden touches.

He it is who puts his enchantment upon these eyes  
and joyfully plays on the chords of my heart  
in varied cadence of pleasure and pain.

He it is who weaves the web of this maya  
in evanescent hues of gold and silver, blue and green,  
and lets peep out through the folds his feet,  
at whose touch I forget myself.

Days come and ages pass,  
and it is ever he who moves my heart in many a name,  
in many a guise, in many a rapture of joy and of sorrow.



EMBRACE THE BEAUTY OF YOU.