## INTRODUCTION

It can be said with a certain amount of accuracy, people in their professions who have been seeking one or any or all absolutes, discover at some point in their personal life that a new direction must present itself, in order for their lifestyle to have a happy and peaceful context.

Almost everyone has reached this point in their personal life, but only afew decide that all, having been taught since the beginning of their education, does not have the reward or promises or the end of prefection for the profession chosen.

This leaves only one alternative to continue some sort activity that might give a reward or promise from a profession chosen. If one is part successful in this profession, taxation makes it impossible to get your reward or promises for the future. This alternative issues three direction, 1. Work in your competitive field and hope your heath will last till you retire; 2.Go into personal debt so plants will sell their product and keep supply and demand at an equal level; and 3. Work to pay for a home and keep upgrading by sell and buying a new one, so when you retire, it will be within the cost of living so you can live on your retirement pay.

Your\_chances of retiring in good health and a home paid for and a retirment pay(not Social Security), is one(1) out of one thousand(1,000)

This comes down too, about 90,000 retireese in the next 30 years, or 3,000 people out of 900,000 working people. The rest will get Social Security and if they don't have their home paid for, they will become among the homeless.

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