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EDITORIAL

So, like everyone else, you would like to be rich. But at what stage does a person really become rich? Once you become a millionaire? That word "millionaire" has a magic ring to it. But all depends of course what currency you are talking about. To own a million NZ Dollars or Swiss Francs would be great, but a million Italian Lira or Indonesian Rupees would not get you very far.

So, most of us would be quite happy with a million NZ Dollars. Surely no one would begrudge you a second million, which would make your life just that little bit more cushy and cosy. Your life would certainly be very easy, you would be able to afford all the little luxuries that everyone dreams about, but you would still have your feet on the ground, you would still be one of us.

But what about the super-rich, the billionaires? Whether they realise it or not, their super-wealth makes them lose all sense of reality. They might as well live on a different planet, because they lose all contact with the problems of ordinary life as lived by billions of people throughout the world.

For a start, can you imagine what it means to be a billionaire? Taking the low USA approach, a billion is a thousand millions or 1,000,000,000. (In the UK, a billion would be a million millions). If you placed your billion dollars in a savings account at a measly 6% interest, your yearly income from this interest alone would be 60 million dollars.

Can you imagine, earning over a million dollars a week without even touching your capital?

Compared to the average person's income, wealth of this magnitude becomes positively obscene. But the worst is that these super-rich can never get enough. Why stop at a billion, why not try to make a second billion? At that level of finance, the second billion will be much easier and faster to achieve than the first one anyway. So they go on, amassing more millions although they have no hope in the world of ever being able to spend all that money in their lifetime. If there is money to be had, they want it for themselves. It is human greed pushed to its highest degree. Money is always in short supply at the best of times and for the super-rich to grab for themselves a huge and totally disproportioned amount of the supply, leaving peanuts for the rest of us, is simply disgusting.

Would it be nice if some sort of law could be put into place which would say to the super-rich: "Hey, mate, you made enough money in your life so, for your own good, get out of the game, enjoy your life of luxury but move aside and let others have a go at making some money too".

Or how about a law that would force the super-rich to spend all their earnings. Imagine having to get rid of your income of 60 million dollars a year. Even for a billionaire who, after all, is used to handle millions, this would soon

turn into a nightmare. At the beginning, it might be great fun to spend an average of 1.2 million dollars a week on mansions, luxury yachts, jewellery and Rolls Royces, but if this sort of pressure was put onto you week after week and year after year, eventually you would run out of ideas on what to buy. This constant pressure of having to find new ways of spending your money would wear you down just as much as the pressure that most people must endure to earn enough money just to survive.

Imagine if you bought in one go 1000 pairs of shoes, most of which you would never wear anyway, at \$400.00 a pair, you would still only have spent a third of your weekly target of 1.2 million dollars. You would still have \$800,000 left to get rid of on something else. And if you do not spend these \$800,000 this week, they would be added to the 1.2 million you would have to spend the following week. This never ending nightmare would sooner or later put you off wanting not only to be a super-rich person, but from wanting to amass even larger wealth.

But wait a minute. Some of you more down to earth readers may say: if a person earns 60 million dollars a year, that person must be paying a big slice of that money in taxes (in some countries up to 80%). WRONG. At that level of earnings, you do not pay any income tax

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