

## Create Your Own Economy

A Publication of The Renschler Company

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### Wall Street Magic

When will this economic down-turn end? Haven't we all had enough? We are the wealthiest nation in history, we have the best technology in history, we are the most educated people in history, and our economy barely manages to limp along. What's going on? Let's look at how things have changed over the past few decades. Starting in the 1980's we began to link our arms together in a place called Wall Street. The fate of Wall Street became the fate of our nation and for many years this appeared to be a good thing. We could invest a portion of our income and see it grow, in many cases, by double-digits each year. Then, we went forward and formed a global economy in the 1990's. Suddenly, economic growth seemed to erupt all around us as the world opened-up to our products and services.

Now, Wall Street and the world economy seem to be our downfall. Money invested in Wall Street has gone nowhere in years and the world, it seems, keeps dragging our economy down with one nation after another announcing high unemployment and insurmountable bad debts, problems which pummel our 401K plans. Interesting enough, Wall Street seems to do well despite all of these crises. During the year of the worst losses from the Great Recession (2008), Wall Street awarded \$18.4-Billion dollars in bonuses to its employees. What does Wall Street know that we don't?

First let's look at how Wall Street makes investments. Wall Street does not produce any conventional good or service that can be sold on the street. When they need money, they count on us to provide it. Wall Street borrows money from our 401K plans and then invests that money for us. We, on the other hand, view investing as something that requires our cash since our 401K contributions come from cash we earned. The result is a totally-different view of investing.

When we invest in something that saves on our operating costs, say installing new light fixtures to save on energy, we think in terms of payback. That makes sense since we are geared to think in terms of investing with cash. Our first question becomes "How much do I need to spend and when do I get the money back?" That's a classic payback question. When Wall Street looks at the same investment, they simply ask "What is the rate of return?" Wall Street realizes that if the rate of return on any investment is greater than the borrowing rate of money, no payback period exists. In fact, by moving money (borrowing it) at a lower rate and investing that money at a higher rate of return, you actually make money from the very beginning. The investment pays off the loan and creates a second income, all without requiring you (the investor) to use any money of your own. That's creating your own economy!

Want to know more about how this technique can be used to build

wealth for you and your clients with no waiting period? Stay tuned for the next issue of Create Your Own Economy, or contact Eric Truelove at 608-332-8444 or [etruelove@att.blackberry.net](mailto:etruelove@att.blackberry.net).

We at The Renschler Company believe and have proven that the built environment can provide an immediate rate of return for their owners. We will continue to provide food for thought to create a better economy for all of us.

**Sincerely,**



A handwritten signature in black ink that reads "Bernie Lange". The signature is fluid and cursive.

Bernie Lange, President

