Soliloquy of the President [land usage] vol.36

My advise how to increase money.

Everybody has become "*poorer*" in Japan during the past 25 years. I never heard any more talk about ① good business ② lucrative story ③ *nouveau riche* upstart. 35 years ago, during the 1980s there were a lot of cases in everywhere about ①②③. Do you think it will be happen such a high economic development, economic growth in Japan? Absolutely, there is no more.

The population is now 127 million people. The population in 2050 will be, 35 million elderly, 50 million working age (between 15 to 64 years old) 15 million children, the total is "100 million people". In addition the average age in Vietnam is "29 years", in Japan "46 years". Japan is "*old man's country*" that's why there is no "*development growth*" anymore.

The social security benefits are 117 trillion Yen (nursing care 23 trillion, medical 38 trillion, pension 56 trillion) this year in fiscal 2015. And financial resource is the citizens insurance burden is only 65 trillion Yen. The remaining 52 trillion Yen is the country's burden, mostly the issued government bonds (national burden). The IMF announced that the Japanese government debt is 1,232 trillion Yen in 2015. The burden is 246% of the 500 trillion Yen GDP, will be repaid by our children not by us. To return such a huge debt by only 15 million children has no reason. On top of that is the regional debt of 200 trillion and the hidden special corporate debt of 300 trillion. The end is here soon for Japan.

But, we retake our mood and let's do our best. The meaning of "do our best" is ① to increase the money. "*Working hard*" means ② paying a lot of tax. ③ So reduce the debt of Japan even by a little, and create Japan where the children can live. Moneymaking cannot be of "*personal greed*". Execute it in the "*just cause*" and "*right way*" and in the "*right way*". Nevertheless it requires knowledge, ability and decision-making. "Moneymaking" has nothing to do with gambling and cunning people. I believe that this great ability can have only those people who study seriously, make wholeheartedly diligently efforts.

Well, how we do? Please recall. What was the "*deposit interest*" in Japan during the 1970s and 1980s. The interest rate in post office savings was <u>8%</u>. That was the reason that the Japanese got rich, the current interest rate is 0.02% and everybody became poor. The only 1 reason is this. 10 million Yen deposit will be 21.6 million Yen after 10 years in 8% interest rate, 46 million in 20 years. The gain is 2,000 Yen in one year by 0.02% interest rate. It takes 5,000 years to gain the double, 20 million Yen. So Japanese people became poor, while around the world, especially in rapidly developing Southeast Asia people became rich. Well, I have already started. 8%, 10%, 15%, 20%, 25%, 30% all running, unfortunately if I tell that to everybody in Japan then I'll <u>be arrested</u> because it is illegal to give them teaching such kind of information without the qualification. If you want to know it really then please come to my seminar. <u>Information sharing</u> is not illegal, I'll talk up to the limit.

Finally, professor Einstein's discovery is told to be the "*Compound interest*" of 20 century, Please look at to "*time deposits*" and "*regular savings*" in my "*compound interest table*". You can realize that the higher interest generate more "rich".