

# Expert tells how to strike it rich

By JACKIE KLEIN

"The gold rush is a lead balloon."  
"Money doesn't believe government anymore."  
"The only chance left to grab the brass ring is in the commodities future market."

The slight, conservatively dressed 40ish man spouting economic profundities from the dais to 500 eager would-be grabbers of the elusive brass ring, didn't look like a millionaire.

Yet Dr. Morton Schulman, physician, politician, stock market analyst and authority on warrants and gold trading, has written two books about how to strike it rich. "How to Make a Million," and "You Can Still Make a Million," have become national best sellers.

Schulman, a charismatic, non-pedantic, guy-next-door speaker, shared his formula for success with a rapid audience last week at a seminar sponsored by Siegel Trading Co. at the Shawnee Hotel in Southfield.

A MEMBER OF THE Provincial Parliament in Ontario, Schulman said what happens in politics affects what

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happens to the American dollar and inflation.

"Politicians get elected on promises," he admitted. "We're reaching the point where inflation is moving more quickly than ever. President Ford promises to give more money to the poor, put \$3 billion into housing, give a 10 percent tax incentive to all new industry and a five percent surtax on incomes over \$15,000."

"The package of controlling inflation by putting more money into circulation has no chance when politicians get elected. The speed of printing presses can increase the money supply arithmetically. But no politician can solve inflation."

The forcing down of interest rates by the government is popular, but it speeds up inflation, Schulman said. The massive outflow of U.S. currency

devaluated the American dollar while the Swiss franc goes up in value, he contended.

"This will continue to happen until inflation is up four percent and that should take about six weeks," he contended.

Schulman's advice is don't buy American dollars, government or corporate bonds or ordinary life insurance.

"The \$1,000 government bonds that pays 9.7 percent in interest will be worth \$30 less income tax," he contended. Life insurance is the worst investment. In 15 to 20 years, your \$10,000 policy will buy a good meal and it's guaranteed to lose buying power of from 15 to 25 percent in two years.

"Forget about the stock market. Companies can't protect themselves against inflation and their debt ratio is higher than their earnings. When profits drop, stocks, except oil, real estate and a few basic resources, are traps."

In 1932, said Schulman, under the Roosevelt administration, more paper money was printed and people were buying accordingly. In the late 1960s, people began to feel the effects of inflation and green paper was shipped overseas.

"In 1969, everyone across the world, except in the United States, realized there was a hell of a lot of green paper floating around with nothing behind it."

"In New York, for the first time, we saw hundreds of Japanese tourists with suitcases full of green paper buying art in the major galleries and the Russians were buying gold. Inflation began to gallop at a key point of 10 percent a year."

"Then, investment in things came to an end and the painful phase of inflation began to affect the average guy. He began to realize increased earnings couldn't buy all the things he needed or wanted."

"He stopped buying antique cars, art and old coins because he had no disposable income. We're just beginning to see a crack in the non-essential hard goods market and people are aware their prime investments are food and shelter."



DR. MORTON SCHULMAN

SCHULMAN SAID as cities expand, the price of farmland goes up and to enhance the investment, food can be grown on farms.

"There is a world-wide shortage of food, crops have failed in Russia, anchovies failed in Peru and the weather is bad in the United States."

"Nations are bidding against each other for food, 99 percent of the people are seeing their standard of living drop steadily and the only chance to hit it big is to take the money you can afford to lose and put it in commodity futures."

"You can lose \$5,000 in the first hour or walk away with a fortune. Don't put your rent money in commodities, but take a chance with your disposable funds and for a small deposit, you may make a killing in a year."

Schulman said if you have \$10,000 you can afford to lose, you should buy five different commodities such as grain, meat, cocoa, soybeans, corn, not sugar which fluctuates rapidly, and pyramid it to half your limit.

OTHER RULES for making money, he said, are to go against the crowd, ignore the front pages of the "Wall Street Journal" and disregard finance ministers' forecasts because "they lie."

"Computers are as good as flipping coins and charts are worse than astrology," he warned. "Use fundamentals, be prepared to take losses, don't sell if the price of the commodity goes up and be ready to lose 19 out of 20. But hang in there."

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**Parents ask schools for varied programs**

By BARBARA UNDERWOOD

BIRMINGHAM—Responses to "If I were in charge, some of the things I would do to improve the schools" have produced some surprising suggestions.

In the October issue of "Birmingham Briefs," the official publication of the Birmingham Board of Education, blanks were provided for recipients to recommend improvements in the schools.

Approximately 350 responses have been received. All suggestions will receive either a personal reply from Dr. Donald Peckenpaugh, superintendent, or comment in future issues of "Birmingham Briefs," which is mailed to all residents of the school district.

THE MOST FREQUENTLY mentioned suggestion was for richer and more varied programs (53), followed closely by "back to basics" requested by 45 respondents.

Smaller classes (42), stricter discipline (37) and "better teaching, not tenure, more accountability" all came up 32 times.

Falling about in the middle of the responses were the 25 residents who said "doing a good job."

Additional suggestions to date have been for: hot lunches (19), improved buildings and equipment (16), more open schools (15), more individualized instruction (12) and more physical education (12).

After-school programs were suggested by 11 persons and help for learning disabled and vocational education each were asked for by 10 persons.

Others suggested year-round school (9), more school-parent communication and participation (9) and help for the gifted (6).

Less frequently suggested changes include:

- No busing; safety busing
- Religion in school
- Shorter day for younger students
- Schedule adjustment for Jewish observances
- Merge Birmingham and Bloomfield Hills
- Four day week
- Close inefficient schools
- Teach patriotism.

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