



Wealth by Homeownership: by Rule of One Third

Jay Sing

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" The joy of active income earning phase of life is in its designed retirement. "; Author.

This book is about growth of wealth over time for an ordinary person who has worked his or her way up to a steady income to make a reasonable living and envisages retiring comfortably. This book is equally applicable for the middle aged who often runs into anxieties of growing older to take care of themselves and to guide the young to make better decisions about their financial life. The author urges the reader to play with numbers on an Excel spreadsheet, available at website www.WealthByHomeOwnership.com, to see the effect of the time value of money and inflation, and how to create wealth out of the bank indebtedness of a home loan. The author shows the reader to evolve a plan of getting wealthier through homeownership, create retirement income, and to pass on the created wealth. The author further suggests a perspective shift on the perception of individual and societal growth of wealth and delves into a model of prosperity by dispersal of the growing population in the realm of an ideal beneficent state. The author has created subtle illustrations and aphorisms to depict the essence of each chapter. This book is profound, thought provoking, and turns mathematical abstractions to educative entertainment.

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