

COLUMBUS, LOOKING FOR A DIRECT ROUTE TO ASIA,  
STUBBED HIS TOE IN AMERICA.  
—EMERSON

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# 16

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## *SERENDIPITY: FALLING INTO GOOD DEALS*

Serendipity.

The word was coined in 1754 by Sir Horace Walpole, who derived it from an ancient Persian fable about three princes who lived on the island of Serendip (more recently known as Ceylon and Sri Lanka). According to legend, every time the three princes went on a journey, they stumbled onto valuable things they weren't looking for. Thus, "serendipity" has come to mean finding unexpected treasures.

It's hard to persuade people to go stumbling in the dark in the hope of discovering something valuable. The "grab bag" theory of success doesn't sound too appealing when your life is on the line. It's especially tough when you've been groping in the dark for weeks with little to show for it.

That was the way Philip and Karen felt, especially after they heard that Steve and Mary had closed on the purchase of their first house. Philip felt truly happy for Mary, but he could not deny his own sense of loss. He had always wanted to be first.

He was getting tired of having to pump himself up after every failure, every disappointment. He wondered what his mother would have done. He let his thoughts wander.

There she was, big as life, laughing and carrying on with her children around the dinner table. Eight hungry kids. Philip was the youngest. Just her alone to bear all of the burdens. No husband. Working two jobs to keep the food on the table for the whole family. He could see now what a great woman she was. Only someone great could handle all that without cracking.

The pride swelled up in him about what she had accomplished. Maybe she never governed a nation or discovered a cure for cancer or wrote a great book, but who is to say that she wasn't great? Let the man come forward to deny that she wasn't as successful with what she had to work with as the greatest painter or composer or playwright who ever lived.

It was only now that he was beginning to realize it—now that he himself had a family and had to face the fear of life. Why had he not seen it earlier? All those years of his wild youth when he had never appreciated her. Caused her so much grief.

He could almost see her in his mind, standing over him, that look in her eyes that meant “I love you, son, but you’re about to be the death of me!” And she would launch into a tirade about her young son gone wayward.

“What you’re doing is wrong, son. Can’t keep stealing and selling stolen stuff. I never stole anything. I never sold anything I didn’t own. And if I can go out there and work two jobs for eight kids, I know that you can go out there and get one job.”

She was right. He knew it. They never had much, but none of those kids ever went without the important things. Philip didn’t get a car at sixteen or fancy clothes or a stereo. But wasn’t he better off now than all of those rich kids whose parents gave them everything and taught them nothing about life?

“Always keep a little money tucked away,” he remembered her telling him. “Always keep some food in the icebox, a roof over your head, and some heat in the house and you’ll be happy. Lots of folks don’t even have that.”

What wisdom! She taught him even more by the way she lived. All he knew about surviving and surmounting came by observing her. Wasn’t that more precious than money? He always knew she loved him. And what’s more important than that?

Even when cancer finally got her in 1981, she set the example.

The day she died, Philip went to her apartment to visit her. He tried not to be affected by what he saw. From a robust healthy weight of 165 pounds she had wasted down to 95. He could see her bones protruding. The powerful painkilling drugs often made her incoherent.

Philip stood beside her bed. He looked at her. Deep sadness came over him.

She spoke. Making sense, now. “What’re you looking at?” she asked in a weak voice.

He was surprised to hear her talk. “I’m looking at you, old girl,” he replied.

“I want to talk to you.”

“What do you want to talk about?”

“The same thing I always talk about,” she said. “And you better listen. It’s going to be hard when I’m gone, but you can make it.” Even at the end, she was thinking about others instead of herself. “Just promise me you’ll use your head.”

“I promise. Besides, you’re not going anywhere,” he said, trying to cheer her up.

“No, I’m tired,” she said. “I can’t do it anymore. I’m sorry, but I’m tired, baby.”

That was the last thing she said to anyone. About three hours later, she started breathing heavily, and Philip dialed 911. The ambulance came, and Philip went with her to the hospital. There was nothing he could do there but wait, and he returned from the hospital to find Karen and Marcus already asleep on the floor in the living room of the cramped apartment. He joined them and was asleep within minutes.

It wasn’t long before he awoke. Or was he awake?

“It was very strange,” he remembered, “because I was in a state like I was asleep, but I was really awake. I’ve never been like that before. I guess it was a dream, but it was so real. I saw my mom. I could see her so close, but I couldn’t touch her. She was all in white, and she

said to me, ‘I’m all right now. I’m fine. I’m doing good. And you’re going to be all right, too.’ And then she smiled.”

At that moment the phone rang and Philip awoke with a start. It was the hospital.

“Hello, Mr. Moore? Your mother just passed away.”

It was the memory of his mother that helped keep him going, and as the days droned on, Philip lost count of all the telephone calls. He joked about the calluses he was developing on his index finger and right ear. He seemed to have lost his touch. He heard that Nora was onto a hot lead, a foreclosure. He had nothing promising. He had been close enough to opportunity to smell it, to taste it even. But someone with more money always snatched it from his mouth.

I decided that he needed a shift in strategy. He already knew how to find bargains. He just needed to learn how to fund them. In a long phone conversation, he and I devised a letter to attract potential investment partners. The first line was a grabber.

## **EARN OVER 100 PERCENT ON YOUR MONEY TAX FREE!!!!**

Everyone knows that if something sounds too good to be true, it probably isn’t. And they are usually right. But when it comes to real estate investing, they are absolutely wrong. I am a real estate investor specializing in wholesale properties, and I’d like to show you how you can earn 100 percent on your money tax-free. Let me tell you about two properties I discovered in the last thirty days right here in St. Louis:

Property No. 1: In the paper I located a four-unit apartment building being sold to settle a divorce. The value was \$48,000. I offered \$23,500, all cash, in thirty days (I needed at least four weeks to arrange financing). Another investor bid \$18,500 cash immediately. Because he had cash, his offer was accepted over mine. The property sold for less than fifty cents on the dollar! What will this lucky investor do with the property? If I were him, I’d obtain a new first mortgage of \$25,000. This would return his original investment and leave him with an extra \$6,500 cash profit (which, by the way, is completely tax-deferred as long as he does not sell the property). Even with the new loan, the property will generate a handsome positive cash flow each month. Because of tax loopholes, this cash flow will be sheltered from taxes. And that’s not considering the \$20,000 equity he still has in the property. Think about it: he has his money back, \$6,500 cash in the bank, a positive cash flow and a \$20,000 equity. Why? Because he had cash! And if that’s not 100 percent on his money, I’ll eat my hat.

Property No. 2: I run a regular ad in the St. Louis newspapers that attracts motivated sellers. A few days ago a gentleman called wanting to sell a property worth \$30,000. The loan balance was only \$6,000. I asked him what he needed out of his property for a quick sale. He replied, \$4,000 cash. I couldn’t believe my ears. It had to be in the wrong neighborhood. I immediately drove out to inspect it. It was in a good neighborhood. I wrote an offer to give him \$4,000 in fifteen days. He wanted the cash immediately. I didn’t have it. A few days later I learned that he had sold the property to another buyer. Once again I had lost out.

I know it’s hard to believe these stories. Until I started looking for bargains on a full-time basis, I myself was skeptical. But now I know better.

So what does this have to do with you?

I think we need each other. It’s that simple.

If I have my guess, you are a professional too busy earning a living to get involved in finding investments like these. What you earn is heavily taxed. You need a way to create tax-sheltered wealth that involves little of your precious time.

That's where I come in.

I am a young investor with a lot of get-up-and-go. I have the time and the expertise to dig up the best real estate bargains. This is all I do. And believe me, it takes a lot of digging through gravel before you find a gold nugget. I have seven or eight sources of flexible sellers that I farm each day. I know how to recognize bargains. And I know how to profit from them quickly. I handle all of the details from start to finish—even to managing the property.

Is this on the level? Yes, it is.

How can you be protected? I want you to check with your attorney and accountant. I am not afraid of scrutiny because I am a totally honest, hard-working individual. Any property we buy together will be thoroughly evaluated. You maintain full control.

What will you be required to contribute to the partnership? You need quick access to at least ten thousand to twenty-five thousand dollars cash plus the ability to qualify for any mortgages. If you don't have this much at present, you may consider obtaining a line of credit at your bank or drawing from your pension and/or profit-sharing plan. I would suggest that your attorney handle all of the paperwork and release the funds with your approval.

What will I contribute? I will handle all of the legwork—everything from finding the bargain to managing it if necessary.

How will profits be split? Fifty-fifty. Of course, you will receive your initial investment back before I receive a cent.

Maybe you're asking yourself, "If this guy is so smart, why isn't he rich enough to come up with four thousand dollars without me?" That's simple. You always run out of money before you run out of good deals.

I can guarantee you this: Within the next few weeks I am going to find a partner or two to profit with me. If it's not you, it'll be some-one else. But I thought you'd like an opportunity to say yes.

If you are interested, call me today.

You'll kick yourself if you miss this.

Your friend,  
Philip Moore

Philip had a hundred letters prepared at a local print shop and began distributing them at the local hospital. Every doctor received a letter in his mailbox. Out of a hundred letters, how many calls did he need?

One.

How many do you think he got? One.

Philip picked up his ringing phone about three days after he distributed the letters. An authoritative-sounding man introduced himself. "Mr. Moore? My name is Dr. Williams."

"Yes, sir," Philip replied, his throat tightening.

"I'm curious. How many circulars did you send out—a couple of hundred?"

"No, not that many. I didn't have time to pass out more than seventy-five."

The doctor laughed heartily. "Well, I tell you, your proposition was very well written, very well written. I am interested in real estate. I do have some money that I could put into it. If you do have some very good deals, I'd be interested in talking with you about them."

Philip was stunned. “Okay, then, Mr. Williams,” he stammered, forgetting to address his caller properly, “I’d like to know if we could possibly set an appointment to just talk about exactly what I’m doing. I have a couple of properties in mind now that would be excellent for tax shelter and positive cash flow.”

“Positive cash flow, fine. As for tax shelter, I’m really not too interested at this stage because ... excuse me, I have another call.”

Philip waited anxiously for the doctor to come back on the line.

### HOW TO FIND THE RIGHT PARTNER

You are your wealth. If your wealth is your ideas and creativity, how do you find people to finance your great ideas? Obviously, the partners you choose must be motivated by a desire to make more money than they would in other traditional investments and must not be put off by your own lack of financial resources. You attract such partners in a variety of ways:

1. First, involve those closest to the transaction: the Realtor, the seller, the underlying mortgage holders, the bankers, attorneys and accountants as well as the renters. Those who know the property are obviously more likely to want to invest more money in it.
2. Talk to friends, relatives and business associates and explain your growing expertise in potential money-making opportunities. If they show an interest, you can walk them through the numbers of your latest property.
3. Visit all investors’ clubs in your area and pass out your card and/or flier. Tell all interested parties about the bargain properties you have located and what financial resources you are seeking in order to complete your transaction.
4. Advertise in the newspaper. Your ad could read: Earn (include percent figure) in prime (your city) real estate.

People reading the classifieds will see your ad and be attracted by its offering a higher rate of return than other traditional investments. Then, when the calls come, you explain your potential investment. In some states, it is necessary to check with your state department of business regulations, which has rules governing the use of advertising to attract partners.

Another approach might be to advertise a free educational investment seminar in which you extol the virtues of real estate investments. The attendees can be taught using actual examples of some of the properties you have bought or are considering buying. Interested partners could be given the opportunity to invest if they felt so inclined.

5. Word of mouth: As in all advertising, the best source of future business is a satisfied customer. That is why it is so important to treat all of your partners with fairness and professionalism. A satisfied partner will be happy to share with you the names of his friends who might also benefit from your money-making skills.

He was gone for about a minute. The phone grew slippery in Philip's moist palms. The doctor came back on the line. "Let's sit down and talk. How about two o'clock tomorrow?"

Philip sucked his breath in. Friday at two. He had a conflict. David Benjamin and the entire film crew were leaving the next afternoon and were planning a big send-off. Once again, the filming was going to get in the way of making money. "Oh, well," he thought to himself. "Better to not appear too anxious anyway."

"Sorry," Philip explained. "I have another appointment."

"Well, let's say two o'clock Monday, then. Can you come to my office?"

"OK, fine."

"I'll look forward to meeting you."

Philip hung up the phone carefully. As soon as he knew the connection was broken, he let out a whoop and jumped high enough to out-rebound Kareem Abdul-Jabbar.

He was on the scent of money.

All weekend long, he practiced his presentation to the doctor. "Yes, sir. I know what I'm doing. No, sir, I don't have any properties yet, but..."

It took forever for Monday afternoon to roll around. Philip borrowed his father-in-law's car and arrived at the doctor's office at precisely two o'clock. He approached the reception desk trying to act professional.

"Hello, my name is Philip Moore. I have a business meeting scheduled with Dr. Williams."

"I'm sorry. The doctor is out for the rest of the day. Are you sure it was for today?"

Philip went numb. "Yes, ma'am. Would you tell him I dropped by." He gave her his number, walked out and stood on the curb. The cars rushed by. He was oblivious to them. Up again, down again. Adrenaline, depression. What would he tell Karen?

Karen took it especially hard. It seemed to be a repeat of the pattern that she and Philip had become so accustomed to during the previous two years. Philip would follow a lead to find a job, and it would crumble into ashes in his hands. The only difference was, this was harder.

As it turned out, Dr. Williams and Philip never did get together. The doctor was more interested in larger transactions. But Philip tried not to let it bother him. He continued to keep putting his lines in the water in spite of the emotional roller coaster he seemed to be on. A few days later, while calling on newspaper classifieds, he got another nibble on a promising property. A woman answered his call and began to tell him about a property located outside St. Louis.

"It's a three-bedroom home on top of a hill overlooking the Mississippi," the woman began. "In fact, I'm sitting here in the dining room now and I can see the river."

"Are you willing to finance it?" Phil asked, getting right to the point.

"Yes. The price is twenty thousand dollars. We don't have any loan on it. We'll take nine thousand dollars down, and carry the rest at about two hundred a month. The interest would be ten percent. That's cheaper than a bank."

Philip was immediately interested. It sounded like an exceptional price. Some flexibility in terms. His heart raced as the woman continued.

“We’ve got 17.5 acres. The barn is big enough for more than six horses.”

He couldn’t believe it! A house and land for only twenty thousand! He tried to act calm.

“Do you have any livestock?”

“There are nine calves we’re going to throw in with the place. And there’s a little pond stocked with fish. You can even have the tractor.”

“Great,” Philip exclaimed, unable to hide his delight! “Sounds like my dream house. I’d like to know, do you have any offers at this time?”

“Oh, yes. We’ve had quite a few offers. At least quite a few people have come and looked at it. One young couple said they would like to have it if they could get the down payment. They’re supposed to let us know tomorrow.”

“You snooze, you lose,” Philip thought to himself as he asked the next question. “Why are you selling?”

“We want to move into town.”

“And how was the price determined?”

“Well, we didn’t have to go through a real estate agent. That’s why we priced it low.”

“Okay,” Philip stalled as he filled in the blanks of his Bargain-finder. “What are your plans if the property doesn’t sell?”

“We’ll just have to stay here if we don’t sell.”

He made a note that they obviously weren’t highly motivated to get out of the property. “How long has this been on the market?” he asked.

“Since Friday. I’ve had about seventy calls since we advertised it. And about twenty people have looked at it.”

“I’m going to talk to my wife and call you back, ma’am. Maybe we’ll ride out there and look at it.”

He got directions and hung up the phone, feeling more excited than he had in days. It seemed like a dream property. Only twenty thousand for a house, a barn with nine calves, a tractor and 17.5 acres. It had to be undervalued. And the terms were great. All he needed was the nine thousand dollars. There had to be a creative way to get that. Only briefly did he wonder why twenty people would look at the property without at least one written offer.

The next morning, he wasted no time in reaching me and quickly told me his story. The facts suggested at least three possible solutions, none of which would work unless the property was under-priced by at least 30 percent.

Alternative number one was to find a partner who would be willing to come up with the \$9,000 down payment to buy the property. Then Philip could arrange for a second mortgage using the partner’s credit. Assuming a \$30,000 value and an 80 percent loan-to-value ratio, they could qualify for a \$13,000 second mortgage (80 percent of \$30,000 = 24,000, less the seller carry-back financing of \$11,000 = \$13,000). The partner’s initial investment would be returned, leaving \$4,000 to split between them. Then the property could be sold, traded or kept for rental. Philip thought he, himself, might like to live there.

Alternative number two was much more creative and tricky. Perhaps Philip could talk to owners of adjacent property and arrange to sell them part or all of the seventeen acres. If the ground was worth a thousand dollars an acre, he might be able to raise almost all of the purchase price from land sales, and just split out enough land for the house and barn. The cost

of the house, if all worked out as planned, would then be only \$3,000. It was a long shot, but worth checking into.

Alternative number three was to involve the seller in the solution. Philip would propose that the seller place a new fourteen-thousand-dollar first mortgage on the property. The proceeds of this new loan would be split—nine thousand dollars to the seller and five thousand dollars for Philip. The balance of the seller's equity would be secured by a second mortgage against the property. Philip would assume the payments of both mortgages. It was a rather audacious alternative, but not out of the question.

The cleanest solution was to involve a partner. But I encouraged Philip to be careful about becoming emotionally involved with any property. He had to act like a don't-wanter himself—to be cool and detached—or he would blow his advantage in negotiating.

After we finished our phone conversation, Philip began to do his homework. He had found something that glittered, but he still wasn't sure if it was gold. He had to determine if it was under-valued. A few calls to Realtors in the area cast a negative gloom on his optimism. Farmers were falling on hard times, and farmland was selling cheap. He couldn't believe that such a complete package wouldn't be worth two or three times what the sellers were asking. But the Realtors disagreed with him. Just like Mary, he already had himself and his family moved into that little farm, enjoying the view of the mighty Mississippi. And now he had to move out again.

He called me to brainstorm. We decided to make an offer regardless. If the seller would be willing to share some cash with Philip, it wouldn't matter what the Realtors thought. But I could tell that Philip was feeling down. "Karen's been a little bit disappointed," he told me, "because her mother and her father said they were going to give us the money for a couple of pieces of property. But last night everything started crashing in. They told us they didn't have the money."

I hated to hear his discouragement. "I'm beginning to have my doubts about what I've got you into. That's a lot of pressure to put people under."

He disagreed. "I've been livin' under pressure since I was fourteen years old. So, believe me, this is no pressure. This is fun. I'm enjoying this. I just want to protect Karen from too much pressure. But we've lived through tougher times."

"What keeps you going?" I asked.

"I'm scared of being poor. I considered myself a failure practically all my life. Scared to fail. Then you came to town. So many people were betting against me—that I couldn't get a nice piece of property and fix it up. And you were betting your whole reputation that I could. I said to Karen, 'I can't fail at this. I can't be a loser.'"

Hearing Philip talk like this—having so much faith in me—filled me with unbearable guilt. What right did I have to tinker in their lives? Had I raised their hopes so high only to set them up for a crushing defeat? In many ways, they were worse off than when they had met me. How naive I had been! I had actually thought we could wrap it up in thirty days. Now we were approaching the sixtieth day. Sure, Mary and Steve had closed on a property, but there was no guarantee that it would pan out. And even if it did, what about the strain on their marriage? Could either of the two couples survive the pressure?

I was worried about Philip and Karen, too. And Nora. I began to doubt my own philosophy. Could it be that the American dream is not available to every American? Is America the land of opportunity for only a few? Is the American dream a cruel hoax, a pot of fool's gold, a pipe dream, a nightmare?

I could just see the headlines: **BOASTFUL INVESTOR PROVES THAT AMERICAN DREAM IS A NIGHTMARE!**

It was August 7. We were just beginning our third and final month of the Challenge. With only thirty days left to go, I scheduled a conference call with the group. Steve was first.

“Steve, how is your situation going? Have you found a buyer yet?”

“We have two people who are interested. One has made us a low-ball offer.”

“Like some of the offers you’ve been making,” I joked.

“More ridiculous. Actually, we’ve been contacted by a local builder who is very interested in buying the house from us. I don’t know if we’ll sell to him, but he is persistent. Right now, we’re just hanging on. Not going to do anything rash. We put a home improvement loan on it—so we’ve got eight hundred bucks just sitting cool. Our payment’s not due for another twelve days. So we’ve got twelve more days before we start to panic.”

I noticed how much different Steve’s attitude was compared to that expressed in our last conversation, two weeks earlier. The panic was gone from his voice. He was calm, relaxed, taking things in stride, in control of his emotions. His don’t-wanteritis had subsided.

“And even if we don’t get the kind of deal that we want,” Steve continued, “we’re just going to sit on this monster. I don’t know how you feel about that, but we’re just not going to give it away.”

I could sense that he was referring to the fact that this property just might not produce five thousand dollars cash in the next thirty days. He felt an obligation to me to reach the goal we all had set, and yet, at the same time, he could see that our artificial deadline was causing him to make an unwise investment decision. I was glad to hear him rationally weighing his alternatives.

“Well,” I said, “I want all three of you to understand that this is just an experiment. We’re all learning from it. We’re in totally new territory. Sixty days ago, we stood on the banks of the Mississippi looking westward into Indian territory dreaming of owning our own little patch of land by the river. But now that we’ve been out in the wilderness for sixty days, we have a different perspective.”

“My perspective has sure changed,” Steve said. “Our position now is that if we can hold this property for six months, fix it up, get a renter in it, get a higher appraisal, it’ll be easier to sell and get our five thousand dollars than if we sell now. It’s a little money-making machine the way it is.”

“Have you found a tenant yet?” I asked.

“We’ve got twenty thousand people who want it. We get so many calls, it’s unbelievable. So that’s been an eye-opener. And that’s eased the tension.”

“Mary,” I asked, “what have you learned from this?”

“I know that the possibilities are out there,” she said. “But it really does involve a lot of hard work. I’ve learned a great deal about how to deal—to negotiate. A fellow called to offer me exactly what I had in the house, and I told him we really couldn’t accept that. He upped

his offer to include paying the closing costs. I still wasn't interested. Kept my cool. I've learned a lot about taking the bull by the horns. Being more assertive. Before, I would have been intimidated."

"Are you getting it down to a system so you can reduce the work?"

"Yes. At first, I ran all over looking at properties. But then I sat back and analyzed my results and realized I should have just stayed home on the phone. I've learned how to cut a lot of corners."

I had warned them of this during our two-day seminar, but experience had taught her another lesson that couldn't be learned in a classroom. "Do you and Steve still have a goal of buying a property a month?" I asked.

"Yes."

"Does that look realistic now?"

"Yes. We wasted a lot of time spinning our wheels on this first deal, but as soon as we tie this one up, we're going to jump right into something else. I wish we could sell it tomorrow. So I'd have that money in the bank to reinvest. I don't even think about spending the money on clothes or things like that."

I noticed that Steve had seemed adamant about hanging onto the property while Mary was talking about selling it. They were still not on the same wavelength. But I knew that the Bonenbergers were well on their way. It was the other two I was worried about. I shifted my attention to Nora. Tom had informed me that Nora had made an offer on the Cuba property. "Has the bank accepted your offer yet?" I asked her.

"They wanted \$55,000 with ten percent down," she replied. "I offered them \$50,000 with five percent down. They countered with \$50,000 and \$4,000 down. Closing costs will be about \$400. If I accept their counteroffer, I have thirty days to come up with the money."

"And you have an appraisal from the bank manager at seventy thousand dollars?"

"Yes."

"That's great. I can't believe how well you're handling the lingo. Besides that, what do you know now that you didn't know sixty days ago?"

"I know that I'm sufficient through me to do the things I want to do. I know that the opportunities are there. The Cuba property is a symbol to me. Folks have been telling me I can't do it. But I am going to do it. To prove to myself and others that I can. My attitude is doubly better than it was when I started."

"Still haven't put one in the bag, though, have you? Is that discouraging?"

"Yes, it is. But it just makes me work that much harder. And I'm getting better at it."

"Have you received any calls on your ad for partners?"

"Two or three people called, thinking that I already owned property. I just told them that I didn't have any right now. But I got their names and addresses and will be contacting them about the Cuba house. I think I'll be just fine. I'll get a partner. I'm going to keep hanging in there."

"Now, how about you, Philip and Karen? How about your property over by the river? The farm? Have they accepted an offer?"

"Yes, they have," Philip answered, with obvious pride in his voice.

"How many days do you have before you have to bring in a partner?"

“I told them seven.”

“When does that time start?”

“It started Sunday. So I have to find a partner sometime this week. I believe I can do it. I also have another property I’d like to run by you.”

“Okay.”

“Karen’s father knows this woman who is a coworker of his, and she told him about a piece of property her grandparents left her. The title is free and clear. But she and her husband don’t know what to do with it. So we went and looked at it. There’s a lot of work that needs to be done. Water damage, etc. The home has been sitting dormant for two years.”

“Better check to see if the insurance will pay for the damage,” I suggested. “How much is it worth?”

“In the neighborhood of twenty-eight to thirty thousand.”

“How much do they want for it?”

“Five thousand.”

“That’s all?” I asked in disbelief.

“Yes. And they’re willing to wait six to eight months for that. They don’t need anything right now. Nothing.”

“Well, have you signed it up yet?”

“No. We went and looked at it again. I took a friend of mine who’s a contractor. He said it would take at least ten thousand to fix the house up. They haven’t turned the water off yet, and it’s puddled on the floor. He suggested I offer twenty-five hundred or three thousand cash.”

“Maybe you could offer to do the fixup if they’ll pay for it. And then you can split the profits.”

“They don’t want to put a dime more in it. They’ve been putting thousands of dollars in it. And now they just want out.”

Sounds like you’ve got a real don’t-wanter on your hands.”

“Yeah.”

“Well,” I said, “if you’re going to buy it under those kinds of terms, give yourself at least a year. And include a subordination clause that’ll give you the right to refinance the property without having to pay them off. Also, a substitution of collateral clause where they’ll agree to accept other collateral for their loan if you need it. That’ll give you a whole year to do something with the property. If I were you, I’d get over there and tie it up. It can’t hurt.”

“Okay.”

“All right. Good. Hang in there, all of you. And don’t forget to involve the Big Man upstairs. Have faith. Sorry for putting you through so much pain. I feel real guilty about it.”

“Have faith with us, Bob,” Philip said, “because God is not through with us yet.”

“I say the same thing,” said Nora.

“But when I selected you, I had no idea...”

Philip cut me off in midsentence. His voice took on a tone of authority—as if I were now the pupil and he the teacher. “You didn’t select me,” he said. “God did. I know that. So what are you worrying about?”

There was silence for a long second. The heavy weight that I had borne for so many weeks lifted. The worry melted. They had passed the test. I didn't care about the ninety-day challenge anymore. I only cared about them.

"I love you," I said impulsively. But I meant it. I loved them. For the first time, with my whole soul, I loved them.

"We love you," Nora said.

And there our conversation ended. After I hung up the phone I thought of Dr. Lee, my trusting adviser. "So this is what he has been trying to teach me," I mused. "Accept them," he had told me over and over again, "That's all they need. Acceptance is harder to give than advice, but infinitely more valuable." I would nod as if I understood. But I had no idea..."

"They are the agenda," Dr. Lee advised me again and again. "Go where they are. That's the only place you can reach them. Let them fill their own buckets. You just provide the well."

We had debated this issue for hours. I had argued that I had a task to perform. I needed to ride them until they performed it. Dr. Lee would counter that the people were more important than the task. I told him that wasn't practical. He had just smiled as if to say, "Bobby, Bobby. When will you learn?"

And now, I think I finally had learned—learned to love someone unconditionally, without concern for the outcome. All along I had pretended that I was worried about them—about their welfare. I moaned and groaned, long-faced, about the weight of responsibility I was carrying. But deep down, I was just worried about me—about what would happen if they failed to reach my trumped-up, artificial, silly deadline. It wasn't the weight of responsibility at all. I had borne the weight of selfishness. I didn't want to fail. I didn't want to look bad. I wanted to look good. What a hypocrite! I thought I had been afraid for them—afraid of what damage I might cause them. But doesn't love cast out all fear? For whom, then, had I feared? For me! No wonder I had been so miserable.

With that realization I felt light as a feather. The awareness that I could never really be responsible for them freed me to accept them. And love them.

"Love is so much lighter than selfishness," I thought. And it sure felt better than freedom or self-reliance. Maybe that would be my own next mountain. Curious how it came about. I had been looking for a way to prove the American Dream and had found instead a way to love.

How serendipitous!