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Noel Swain: Still the Best Country

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In the thirty-five years I've been doing what I do I have met some of the most fascinating people

with the most interesting life stories. Maybe the most interesting I've ever heard happened just a few weeks ago.

Joe (not his real name) came from North Carolina for a first-time meeting. He is a normal looking middle aged man. He'd heard my program on the radio and he was thinking about investing in something other than real estate for the first time. It was my job to explain, in an understandable way, how he could make a return in stocks and bonds. But before we started I asked him to tell me his story. What followed kept me riveted.

Joe was born into a hard world. He never knew his dad. His mother lived on the streets in New Jersey, so, in effect, he did too. His mother became unable to care for him so he went to live in an orphanage. He grew up without much schooling and didn't finish high school. Later he got his G.E.D. As a child he learned to work the system. He told me that when some nice people would come to the orphanage to take one of the children out for the day, they had a code that the child would ask for some extra candy before being taken back home. When they got there they would share that candy with the rest of the children.

Joe spent several years living on the streets up north, in LA and Miami. He made his home

under bridges and in homeless camps. He had friends who told him how much fun it was to do drugs, but when he'd see them passed out on the floor, lying in their own vomit, he said that didn't look like too much fun, so he stayed away from it. However, he did love to work. He had a paper route in the morning, would go to his construction job during the day and would deliver pizzas at night. Joe didn't mind because he "was making money."

As Joe grew up he became a voracious reader. If he was working for an electrician he'd read books about electricity so he would become more valuable to his employer. He said he learned how to do many things by watching You-Tube videos.

In the three-hours we spent together he told me many stories about going from being homeless and penniless in New Jersey to being in his own business and having a seven figure net worth today. What's more, he did it with honesty and integrity.

To me, America is a land of opportunity. If one is simply willing to put in the time and effort, he can be successful. He does not have to have a graduate degree. He can do it with a G.E.D. It all has to do with his willingness to think and work.

Investing is important. Your body will eventually retire you, so you should send some money on ahead for that time. But nothing takes the place of a great attitude. Joe proves that.