

How Mr John Became A Millionaire

3rd Place, Category II, Grades 4-6

Cordane Omari Richardson

Road Primary School

The Valley

Anguilla

Mr John was a friendly and hard working farmer in Anguilla who lived in a small wooden house and grew fruits and vegetables in his backyard. His crops were shared between family and close friends who were happy that they did not have to buy them.

One day, Mr John said to his wife and two children, "The price of books, clothing, and other things are getting higher and we have to find means of making more money to pay the bills." Everyone went silent for a moment. Mrs John then said, "What about selling fruits and vegetables? This would help."

Mr John agreed and the next day when he told his neighbours that he would be selling his crops, some stared at him in a surprised and puzzled manner. He told them that he did not have enough money to buy the things he needed for his family and that he must sell his crops. Some agreed with what he said and began buying his fruits and vegetables. They also encouraged friends, near and far to do the same. Others had nothing to say and seemed disappointed. However, Mr John and his family began planting a wider variety of fruits and vegetables.

They had to spend more time in their garden caring for these crops. On weekends, the job seemed harder, especially when the family spent longer hours in the field trying to work in the heat of the scorching sun. Sometimes, when his children complained about how much work they had to do, Mr John would tell them "Now that you are young, learn to work hard, live below your means and know how to save. You should learn how to make your money work for you and your family when you grow older. This is just what Daddy is trying to do."

After working hard for several months and trying to increase the number of crops grown, Mr John sold his fruits and vegetables for the first time. He was surprised that he had made four hundred and ninety six dollars at the end of that day. His family was very happy and was ready to work even harder to make more money. Mr John sold his crops to customers with smiles, and would often say, "I hope you like them." At the end of each day, he counted his cash in front of his wife and children. Some of the money was used to pay bills and to buy what was needed for the family. The remainder was put on the bank in a saving's account.

As months passed, the money in Mr John's saving's account increased and his children began asking for name brand shoes, designer clothes, jewelry, food from restaurants and electronic games. Mr John told his children that they should not be asking for everything that others have. He often reminded them that they should use their common sense and learn how to save for the future. Mr John told his children that he would prefer to buy them bicycles, books and good clothing on sale.

"Why bicycles, books and clothes on sale Dad?" asked Peter, the younger brother.

"You can ride a bicycle for fun and get the exercise you need to stay healthy. You can read for fun and learn at the same time, and buying clothes on sale allows you to save more," said Mr John.

"That may be true," said Samuel, the older brother "but we also need to feel comfortable among our friends."

"What do you mean by comfortable?" said Mrs John. "I do not want my friends to tease me and call me names," said Samuel

"You do not have to listen to your friends," said Mrs John.

"That is easy to say Mom, but it is hard to do. I would like to dress like my friends and have my own Game Boy instead of borrowing one," said Samuel

"We can dress like our friends, when Daddy makes more money Samuel," said Peter.

"By that time I would be grown up," said Samuel.

"Yes, but you still will be wearing clothes Samuel," said Peter

"Wearing what kind of clothes? Please do not upset me, Peter," said Samuel.

I am not upsetting you, Samuel," said Peter. "I am telling you what Mummy says to me. Daddy is working hard to make life easier for us later on "

"He is?" asked Samuel. "And why he does not allow me to wear a few name brand clothes and buy me a Game Boy now that he is making more money from selling crops?"

"Well," said Mr John " If I develop the right habits of spending less money than I make, putting my money to good use by buying the things that are necessary and things than can bring in more money, and learn to live a simple life, then my family would live a better life later on."

"How long do I have to wait to enjoy good life Daddy," said Samuel.

"As long as you are willing to wait," said Mr John.

There was silence in the room. Mrs John then told her sons that they must be kind and patient in life and good things would happen. She reminded them that life was harder months ago and now that Dad is making a bit more money and is willing to buy them each a bicycle, they should accept the offer. They both agreed.

As the months passed Mr John's saving's account increased. He purchased the bicycles for his sons as he had promised. At nights, he dreamt about money and his crops. He kept thinking about other ways in which his money could grow. He would often hear a quiet voice saying "Save, save, save," but was also caught up with guilty feelings of not fulfilling the wishes of his wife and children.

One day, Mr John decided to open a fixed deposit account. He said to himself " Out of sight, out of mind, this would allow me to save more money." The next day he went to the bank and opened a fixed deposit account with one thousand Eastern Caribbean dollars. He told his wife and children what he had done.

Peter said, "What would happen with that money dad?" Mr John said, "This money would grow without me adding any thing to it."

"Grow?"

What do you mean by that Dad? Peter said.

"It means, years from now I would have much more money than I put on the bank today, but I would not be adding to it, the bank would. That is called interest," said Mr John.

"I think, I kind of understand," said Peter.

Two years later, Samuel was about to enter high school. Realising that expenses would increase, Mr John decided that he should rent a small building next to a school and sell other things besides fruits and vegetables. After speaking with his family he agreed to sell popsicles, cup cakes and local drinks along with fruits and vegetables.

First he bought coolers and started selling popsicles, in disposal glasses. The popsicles were made from fruit juices that he grew in his garden. Later on, he bought blenders, a refrigerator, a stove and other equipment and expanded his business. The business was very successful and was soon noted for the

best tasting local guava, sour-sop, tamarind, and carrot drink and its carrot and black cake. It carried the name S&PJ (Samuel and Peter John) Restaurant. Many visitors who came to Anguilla, made a stop at this restaurant before leaving the shores.

Two years later, Mr John was able to build his own restaurant on a piece on land he purchased in The Valley. Three years later he built his home and two small apartments on the same piece of land. Mr John learnt how to invest his money and he was able to watch it grow. He made his money work for him. He also bought shares at a local bank. This was always his dream. He realised that the number one thing to gain wealth was starting his own business and letting it grow.

Years later, Mr Brown had many apartments for rent. He also built a large nursery, which sold plants not only for citizens but also to businesses, such as hotels. His oldest son Samuel, who had recently graduated from sixth -form, was given the responsibility to manage a store that sold agricultural equipment so that he would earn money to go off to college and study. Samuel and Peter now realised what their dad was trying to teach him from childhood. Mr John became a millionaire, not from wealth handed down by his parents, or from earning a large salary for many years, but from living a simple, humble lifestyle and applying common sense in spending his money with a drive to succeed later on in his life.

His advice to all is, "Check what you need to earn and how to earn it. Make sure that the amount of money coming in is more that you have to pay for bills. Increase your wealth and decrease your expenses. Invest some of your money wisely, when it grows. When you earn it, don't lose it. Buy property or open a business that can give you a return on the money you invest. Get rich slowly and remember to give to charity."