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**Investments.**

1) personal loans, 2) public savings banks, 3) life insurance companies, 4) real estate, 5) securities.

1) Investments in personal loans.

Advantages: a. You normally know the financial condition of the people to whom you lend.

b. In the event of non-payment of interest or capital, the court system is easily accessible to you for taking legal action.

Disadvantages: a. You cannot invest your money at any time. Sometimes you have to let your money sit idle because you cannot find anyone who wants to borrow money and has sufficient creditworthiness.

b. You cannot reclaim the money at any time because normally a somewhat long term (such as three months) is stipulated.

c. Interest payments are often late.

d. An individual’s ability to pay often changes very quickly. If you have a guarantor, it is normally very unpleasant to enforce the guarantee. If collateral, such as a field or a house, secures the debt, the debt is a mortgage debt, so this reason does not come into consideration.

e. A lot of animosity results from recalling a loan. Some people almost regard us as a personal enemy when we remind them of their debt.