



## The Easiest Way to Make \$1 Million

Move.

That's the easiest way to make \$1 million.

Pack up the U-Haul and haul it out of there!

In 2016, I moved from a low-tax state to a high-tax state. The move had nothing to do with finances. After all, who *wants* to pay more in taxes?

Instead, as an only child, I moved to help care for my father. He was a wonderful man, and it was an honor to be there for him when he needed me most. After he passed away, we stayed for several years.

The taxes themselves would be fine if they were worth the money. But that's not the case. While I was able to defer most of my income due to a pension plan I established, there's not much that can be done regarding property taxes. Except pay them.

I pay all the taxes I am legally obligated to pay. But, not a Dollar more!

Over time, living in a Socialist state wore on me. There was *a lot* of waste. As I note in my book *Unbounded Wealth*, consuming the news is hazardous to your health and your bank account.

One exception is that I *religiously* read the town newspaper delivered to my mailbox each week. I was highly tuned into what was going on locally and the politics of it all. The amount of money wasted was incredible. What's worse is that only about 25% of the residents voted in town elections.

If you figure 10% of the people vote for anything because they walk around through life in a coma, and 12% vote against everything (that's me), then the Town Board only needs to gaslight about 3% of the population to get what they want. And, they are *masters* in gaslighting.

Eventually, there was a breaking point.

As we all know, we live in a divided society. It's possibly the most divided our society has been since the Civil War.

It turns out that if you want to unite people from opposite ends of the political spectrum, you pass a massive property tax increase, make the math so complicated that no one can tell you how the numbers work, and fail to show a tangible benefit to society.

That's precisely what happened. Now, I put on my forensic accounting hat and realized a lot of the tax increase was permanently allocating temporary COVID-19 relief funds. Furthermore, the school infrastructure hadn't improved. School test scores weren't better. School administration was increasingly bloated. The town itself hadn't improved much.

Practically everyone pissed, moaned, and bitched about the increases. For me, the breaking point was when I predicted that they'd run out of money in less than a year. That prediction proved true when I walked down to the mailbox, opened the paper, and saw that the money had run out, and I had to brace for *another* massive tax increase.

I trudged up our long driveway and told my wife to pack her bags. Shortly thereafter, we put the house on the market, it went under contract in a few days for way more than I thought it was worth, and we planned our move (escape?).

We now live in just as lovely – if not nicer of an area, where our new home has a tax assessment higher than our last home, but the property taxes are 89% *less*.

It wasn't until the other day that I put pencil to paper to see how much those tax savings meant over time. It's staggering!

I'm almost 50. Over the next 25 years, if I invested the difference in property taxes at 7% (well below the historical returns of the stock market), the difference in my pocket is \$995,584!!! What's more is that where I live now, taxes go *down* over time. Where I left, taxes only go *up* over time.

What's more, if I add in the cost of carrying the home, the amounts are even more eye-popping. Our current home is half the size of our last home, but the costs of running it are about 70% less. Were I to plunk that money into investments over the next 25 years at 7%, I would end up with \$1,620,149!

Combined, that's \$2,615,733!!!

Now, will I do that?

No!

What's the point of having all that money at 75 years old?!

Instead, I will surely save *some* and invest it. But by not throwing money into the system that misuses it, our quality of life will improve, too. For example, my anniversary is

coming up. We are going away for a couple of days. I purchased my wife an all-day spa retreat. Massage, facial, body wrap treatment, lunch, and champagne. The whole nine yards. Because my discretionary income just exploded because I'm not paying property taxes through the nose and I don't need to fix the deck or put on a new roof, it's a no-brainer to treat her to a special day. Happy wife, happy life!

It turns out, I'm not the only one who's moving. Here's a recent headline from the *NY Post*:

**REAL ESTATE**

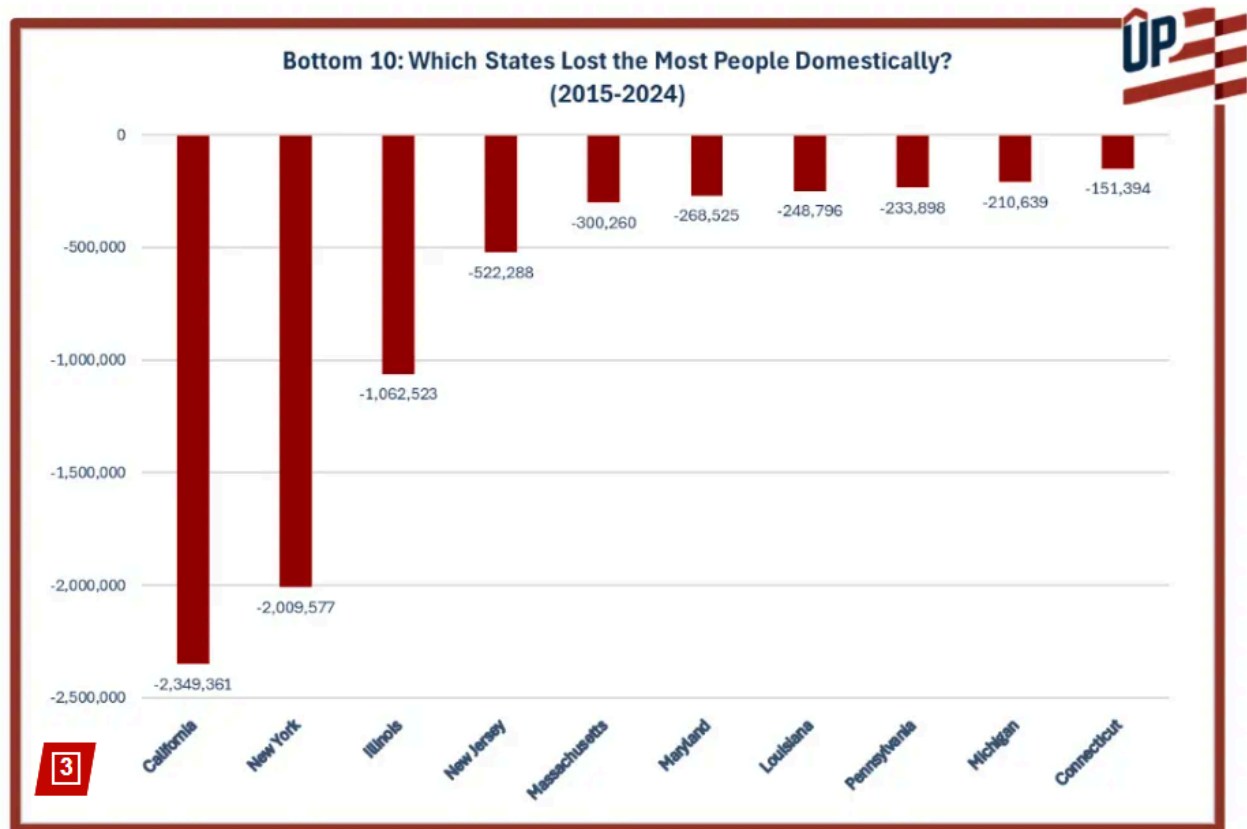
## Majority of American homeowners want to cash in — and move somewhere more affordable

By **Emily Davis**

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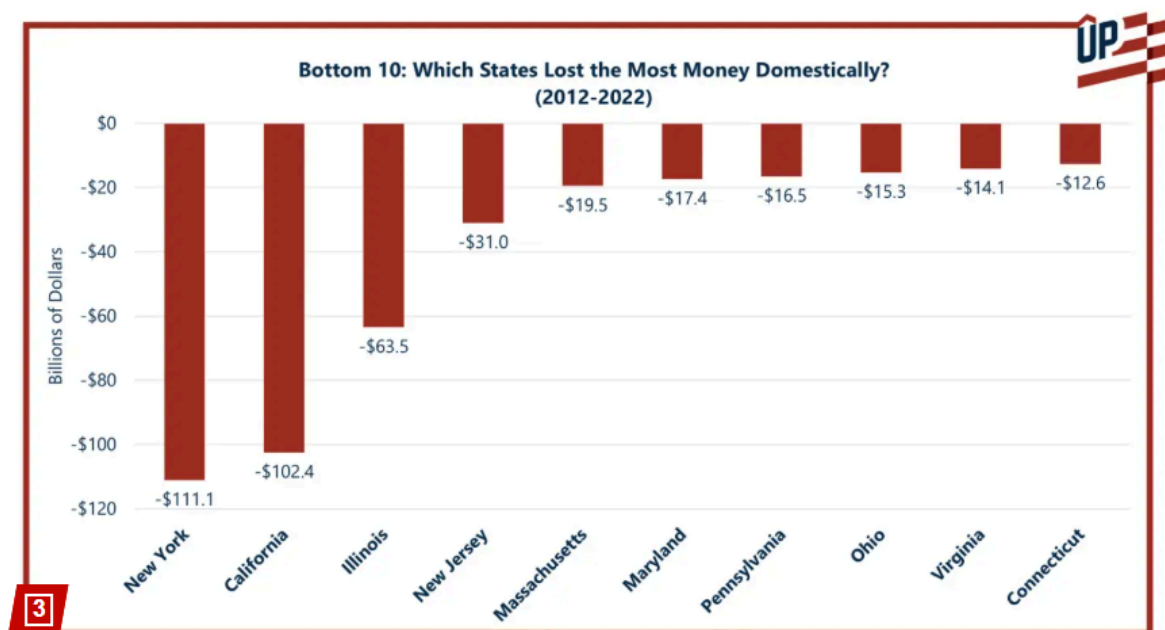
15 Comments

In many cases, people want to move, and they are *moving*.



The migration out of high-tax states such as California and New York is staggering. Of course, when people move, they take their money with them.

New York has seen \$111 billion leave town. California is not far behind at \$102 billion.



Unleash Prosperity

In my own experience, the irony is that the real estate market was a *seller's* market. Only three properties in the area were for sale. There's a massive housing shortage in the area, too. I can objectively say my home was the nicest. I did extensive research to price the house correctly, and it worked out beautifully.

As a side note, the Socialists (not Democrats... *Socialists*) lost big-time in the November election. It's still a Socialist state, but the Republicans picked up the most seats ever in the state's history. This will have the effect of stopping *many other horrible policies* that would have driven the state beyond the point of no return.

Now, you might be thinking none of this applies to you. You can't move for whatever reason. That's not my point. As I noted, everyone bitched about the tax increase. I'm the only one in my orbit that *took action*.

Take action in life.

Whatever it is. You don't like something? Please do something about it. I've observed an enormous amount of inertia in the human race. Just by taking action alone, you're going to come out ahead of the vast majority of other people, whether it's your finances, career, family life, health...you name it.

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