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Michael A. Lechter is a
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If you're interested in real estate investing, you may have noticed the lack of coverage it gets in mainstream financial media, while stocks, bonds, and mutual funds are

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ways to invest. According to
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Although we have been
successful in our careers,
they have not turned out
quite as we expected. We
both have changed positions
several times-for all the
right reasons-but there are
no pension plans vesting on

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our behalf. Our retirement funds are growing only through our individual contributions. Michael and I have a wonderful marriage with three great children. As I write this, two are in college and one is just

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beginning high school. We have spent a fortune making sure our children have received the best education available. One day in 1996, one of my children came home disillusioned with school. He was bored and tired of

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studying. "Why should I put
time into studying subjects
I will never use in real
life?" he protested. Without
thinking, I responded,
"Because if you don't get
good grades, you won't get
into college." "Regardless

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of whether I go to college,"
he replied, "I'm going to be
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