

Danny Dollar
Millionaire Extraordinaire®

The Lemonade Escapade
By Ty Allan Jackson



Let Me Introduce Myself

Danny Dollar, Millionaire

Extraordinaire. Yes, you read it right, MILLIONAIRE!!! Ok, I'm not a millionaire yet, but I'm gonna be!

Yep, this little knucklehead kid is gonna make it big. Not only will I become a

millionaire, I've got a plan to do it by the time I'm 21 years old. That's about 10 years from now. And I'll tell you how I'm gonna do it in one word: INVESTING! That's right, I said investing. Okay, you might be asking yourself, "What the heck is investing?" Well, I'll tell you. But first, a little bit about me.

I'm eleven years old, and I live in the Eastchester section of the Bronx, New York, along with my Mom, Dad, and older sister.

I'm your typical kid; I love music, I really love basketball, but the thing I love the most is, well, money. Now I know everyone loves money, but not like me. I'm a money maniac. I love money like other

kids love candy. I know everything there is to know about money. For example, did you know that the first forms of money were animals, like cows? Yep, cows! People would trade cattle and other animals for things that they wanted. That's called *bartering*.

Bartering is when you trade something you have for something you want. Imagine



going to the sneaker store and telling the guy behind the counter:

“Yo, I’ll give you three cows for these sneakers.”

“With tax it comes up to three cows and two chickens.”

Dang! That would be crazy!

In case you’re wondering how I earn the money that I love so much, well DUH, I have a job! Actually, I’ve got a few jobs. I walk Mrs. Gonzalez’s dogs before and after school. ***Cha-Ching!*** I go to the store for Mr. Milton every other day; he’s kinda old. ***Cha-Ching!*** I rake leaves in the fall, shovel snow in the winter, wash cars and mow lawns in the summer, ***Cha-Ching, Cha-Ching, Cha-Ching!*** You get the

picture. By the end of the week, I'm hauling in about one hundred dollars. That's serious paper for an 11-year-old kid.

Every Saturday I'm off to my favorite place in the world, THE BANK! Yep, the bank. The people there are crazy cool. As soon as I walk in, the security guard, Mr. Block, always says, "Dollar Dan, the Man with the plan." And I say, "Mr. Block, got the bank on lock." I really like that dude.

Then I go to the same teller, Mrs. Susan Anthony. She always greets me with a

"Good morning, Mr. Dollar." Mr. Dollar! Man, do I like the sound of that! I deposit all I've earned throughout the week, except for ten dollars that I keep for playing around with. After Mrs. Anthony

updates my bankbook, I give her a little wink, she winks back, and it's a wrap. I'm done. I'm almost floating on the way back home thinking about how much money I've saved. And what I'm saving for is awesome. It's big, it's huge, it's colossal! It's part of my goal to becoming a millionaire. Okay, okay, okay...I'll tell you.

You know how some kids want to be a big-time basketball player? Well not me, I want to be a big-time basketball team owner, just like my idol Rocky Austin. Mr. Austin started out flippin' burgers as a kid and now owns a billion dollar fast food chain called "Flippin' Burgers" and he owns the Texas Mustangs basketball team,

too. So, now you've got it. I want to own a basketball team. That's my dream! How am I gonna get enough money to own a basketball team? I told you earlier—**INVESTING!**

Here's the plan, so pay attention: investing means taking your money and buying something that will make you more money, like a stock or a bond. With stock, you pay money to a company and then you actually own a small part of that company, for example, the Yola-Cola Company. They make my favorite soft drink. Let's say I own stock in Yola-Cola. When they make a lot of money I get a piece, so the more stock that I own, the bigger the piece I get. If Yola-Cola doesn't make money, I

could lose some of the money I've invested. Sounds risky I know, but like my Dad always says, "No risk, no reward."

A bond is a little less risky than buying stock. With a bond, you let a business or the government borrow your money and they promise to give that money back with interest. Interest is money they give you for letting them borrow your money. Sometimes, I loan my big-head sister five bucks and I charge her two bucks to borrow my five bucks. When she pays me back, she has to give me seven bucks. I just made two bucks in interest for loaning her only five. Get it?! Sounds cool, right? (Although sometimes she tries to jerk me

out of my two bucks, so I hold her diary hostage. HAHA, it works every time).

So, I take most of the money that I earn and put it into the bank or invest it into stocks and bonds. The money I earn in interest or by investing, I reinvest into other things. That's called diversifying. Diversifying is when you invest your money into different things to try and make more money. ARE YOU GETTING ALL OF THIS?!

I know it's a lot to swallow; you should have seen me trying to explain all this to my parents. Their heads are still spinning. But when they're sitting in the skybox watching my team win a championship,

I'm sure they'll say to each other, "That Yola-Cola stock really paid off!"

Yep, one day I'm gonna be a millionaire. I'll be a successful Wall Street investor who owns a professional basketball team; who gives to charities and helps those less fortunate; who conquers the global financial industry. I'm gonna achieve all my goals and dreams. But being a future millionaire isn't easy. There's a lot of responsibility that goes with being "Dan, the Man." Responsibility and sacrifice. Until I become a millionaire, I've got poop to pick up.

Let me explain, just the other day, I was playing basketball with the guys when the alarm on my watch went off. It was four

o'clock and time for me to walk Mrs. Gonzalez's dogs. We were winning thirty to twenty; the game was intense. The guys begged me not to go, but I made a promise to Mrs. Gonzalez that I would be on time. It was her bingo night and she couldn't be late, so I couldn't be late. That meant leaving before the game was over. I had my friend Noogie take my place playing ball, which did not make the guys on my team happy. They called me a peanut head. Can you believe that?! But I would rather be called a peanut head than be called irresponsible. Because of Noogie, my team lost the game thirty to forty. After I left, they didn't score another point, and they called ME a peanut head?!

When I got to Mrs. G's house, those dogs were buggin' out! There are three of them, all Chihuahuas: Nina, Pinta, and Santa Maria.

Walking them was a nightmare. First, Nina picked a fight with a huge pit bull. She was barking like that dog owed her money. The funny thing was that the pit bull backed down. You had to see it to believe it. Then, Pinta had an accident on Pablo's new sneakers.

Pablo is the neighborhood bully. He was furious and vowed he would get me back. I told him that it wasn't my fault; a dog's gotta do what a dog's gotta do. As I walked away, I shouted, "Pee you later." HAHA! He didn't like that at all.



To make things worse, Santa Maria got loose and decided to chase pigeons. Then, the pigeons decided to use her as target practice. Guess who had to give Santa Maria a bath? Yep, peanut head! Did I mention having to pick up their poop? Oh well, it was worth it. Mrs. G. gave me ten bucks for walking her dogs plus a five

dollar tip for washing Santa Maria. ***Ch-ching!*** That's fifteen dollars for about one hour of work. Not bad, but that's nothing compared to the money I'll make with the lemonade stand that I've got planned.

Chapter 1

Pablo's Woes

“Yo Noogie, pass me the ball,” Danny yelled.

“Try and get it!” teased Noogie.

“Alright, that’s enough playing around. Let’s get a real game going. Come on, two on two. Me and Benjamin against Andrew and Noogie,” Danny screamed out.

“Why do I always get stuck with Noogie?” asked Andrew.

“Cause you both stink!” said Benjamin, as he made a perfect jump shot.

The ball sank into the hoop then rolled across the court, where it was picked up by Pablo. Pablo stepped onto the court followed by his boys, Washington and

Fingers. He ignored the other boys and passed the ball to Washington, who then passed it to Fingers.

“Hey, give us the ball back,” yelled Benjamin.

“If you want it, come and get it chumps!” Pablo yelled back. Noogie tried to grab the ball and accidentally stepped on Pablo’s new sneakers.

“YO, ARE YOU CRAZY?! I just paid a hundred dollars for these kicks!” Pablo screamed.

“You paid one hundred bucks for a pair of sneakers, you got played!” said Danny.

“You’re just mad because my sneakers are nicer than yours, and I didn’t



get played, my Moms bought them for me!” said Pablo. Danny thought to himself, *‘Didn’t Pablo’s mother just get laid off from work. How can she afford to buy those sneakers?’*

“Let’s get outta here and let the girls play their little basketball game,” Pablo said, as he threw the ball hard at Andrew.

“Man, that dude has a serious attitude problem,” said Andrew.

“Yeah, he’s got issues,” Danny responded.

Later at Pablo’s house, Pablo yelled, “Yo, Mom, what’s for dinner? I’m starving.”

“Grilled cheese,” his mom replied with a sigh.

“Are you kidding me, grilled cheese again? We’ve had grilled cheese three times this week. Can I at least have two?”

“No honey, grilled cheese is all we can afford, and we only have enough for two, one for you and one for me.” Pablo thinks to himself as he looks down at the scuff on

his new sneakers, *'Man, all my Mom can afford for us to eat are grilled cheese sandwiches. Maybe I shouldn't have begged her to buy me these sneakers.'*



Danny's DID YOU KNOW?

Did you know that we call money "bucks" because before there was paper money, Americans used to barter animals like deer and elks? Get it? BUCKS!