So what do you do with it?

Paul Ash explores the possibilities of being rich enough to show that you are above-average sunshine, far-flung destinations and rarely used uncultivated acreage. SA is very rich and private aviation is robust. Of course, if you're going to fly, you need to do it in style. So no cramped six-seater, piston-engine Cessna — even it is fast with an all-leather interior. Rather a nice, fast business jet.

Top of the pile is Bombardier's Global Express executive jet — yards for $35 million. So who buys something like this?

"Very rich people," says Cynthia Kruger, assistant to the sales director at Knysna. "Of course it's a status item but you also need people going into partnership to buy one. There is an old piece of wisdom, though, that says you should never own anything that eats while you sleep. With jets it's not the purchase price that hurts but the upkeep, which is mandated by law at specified intervals.

If planes and boats don't suit you on land, how about cars or bikes? No one can fail to notice your Lamborghini Gallardo Spyder, which, at R77 million, would be a rather nice property in one of Johannesburg's posher suburbs. Slightly down the scale but infinitely more usable on the country's winding roads is the Toyota Land Cruiser 100 V8 GX for just R800 000.

In bikes, the undisputed king, in price at least, is the Harley Davidson Evo Electra Classic at R1 800 000. For something snazzy, nipper and much sexier, you could have a Ducati 998 tourer — in red livery — for R1 800 000. Of course, for some who've made it it's not about the money but the challenge of getting there. So what happens if you've reached the top? How about an expensive yacht, for example?

Every year during Everest's short climbing season, dozens of self-made people attempt to scale it. Unfortunatly, some in your very exclusive club. Just 3 000 have stood on top of the world since 1953 and more than half of them are sherpas.

The success rate is just 20%, and a place on an expedition will set you back $100 000, including guides, Sherpas, food and a climbing permit. Then you will spend another $100 000 on gear.

It is really the ultimate challenge, though, in MD of adventure tour operator Adventure Dynamics, recalls a recent attempt by an American who spent $400 000, including the $300 000 for his base Camp. He didn't make it past Camp Three, less than half way. "You can't buy your summit," says Disney.

A spare R10m gets you in

CHRIS NEOHAN

IF YOU'VE got R10-million 20-square and are youngish and going places, private banking can help you generate further wealth.

Paul Hanly, head of Investec Private Banking in South Africa, says that although clients are evaluated for entry into private banking on a case-by-case basis, the ideal candidate would be "someone who is single, perhaps a company director, and with a high net worth". Hanly adds that if one looks at both groups — a businessman with his own company, looking for an institution that can help increase that wealth, and those sitting on a pile of assets — there are between 40 000 and 50 000 such individuals in South Africa.

For the private banker, this relationship is often a seven-days-a-week job.

BANANA BAY

THE LIVING

LIVING A LITTLE

A luxury apartment in a luxury apartment and describes what it's like to live it up for a while.

"PLEASE organise me some Heiniken," my significant other asks as I'm about to walk into the apartment that's a floor above the one I'm sleeping in.

"What are you spending the night in?" I ask. "Where do you get all this at?" A serious sigh. "I'm just a normal person, that's all."

The Ween apartment referred to as the "W" apartment is not part of a hotel, but one feels like one in this sense of privilege, service and luxury. At the same time, it offers the privacy and space of a large urban apartment.

Located in Benmore, Sandton, the weekly rate for a two-bedroom flat is R7 000, while the top-of-the-range three-bedroom is R22 000. Monthly rates also apply.

It's a well-organised establishment. Two days before the guests arrive, we send an e-mail asking what kind of food we'd prefer for dinner. Italian, North African, Moroccan, Malay or Oriental cuisine? The choice is Oriental Fusion — and the proposed menu arrives the following day.

The apartment's open-plan kitchen, with large, light tiles, leads into the dining area and lounge.

It takes a good 15 minutes to figure out how to open the bedside lights. Ordinary switches won't do when the "wannabe" factor is what it's all about. I discover later the furniture is custom-designed by Lorf design specialists.

The Heiniken's are dutifully delivered by a belt of food, while our personal chef for the evening, Michael Guene, is preparing dinner. Salad, beautifully presented, is followed by delicious lemon chicken and crouton with a secret-mash-and-spiciness mix, which Michael learned from his grandmother.

One of the most appealing aspects to me is the natural-style materials like a raw wooden table in the lounge and a red couch.

The only downside is that apartment's heating is warm throughout the night and we have no idea how to turn it off.

At 7:30pm, "Peter" arrives. He is my personal trainer for the week and immediately gets me to my new favourite workout — a spot of boxing.

Michael returns to make breakfast and we have scrambled eggs on toast — one of the "coolest" I've had — and a rev of smoothies.

After breakfast we sit around and read before heading for work just before 10am, finding it hard to believe the creature comforts.