...but leaves you the potential for big gains.

This new investment vehicle gives you an easy way to invest in all of the important commodities -oil, natural gas, wheat, corn, soybeans, aluminum, copper, zinc, nickel, sugar, cotton, coffee, cattle, gold, and silver - with a single investment.

You don't have to worry about when to buy or sell or how much to own. It's all handled by a group of pros who have been in the business for the past 15 years.

In the last four months, this new investment vehicle beat stocks (measured by the S&P 500 Index) by 175%. Over the next 12 months, Dr. Sjuggerud predicts this safe investment will beat stocks by 10 times or more.

Best of all, you can make this commodities investment through any regular broker, beginning with less than \$20. When you subscribe to True Wealth, you'll receive a free copy of Dr. Sjuggerud's recent Investment Research Report called, *The World's Best Commodities Play - How to Beat Traditional Stocks by 10 Times or More This Year with One Simple Investment*.

When you subscribe to True Wealth, you'll receive a free copy of Dr. Sjuggerud's complete research on these two companies and this industry. It's called **The Only 2**Stocks Worth Buying on the NYSE.

Both of these stocks have returned 320%+ profits since March of 2000... and could very well double your money over the next 6 months.

When you subscribe to Dr. Sjuggerud's True Wealth, you will receive:

 True Wealth Advisory Letter (12 issues delivered monthly). Dr. Sjuggerud has 23 investments in his portfolio right now. 22 of them are

## Why Am I Doing This?

By Dr. Steve Sjuggerud, PhD

People often ask me why I left the world of institutional investing to work as an independent analyst.

Did I do it for the money? Yes... and no.

One thing's for sure. I could certainly make more money if I went back to the world of professional money management. But to tell you the truth, even

making very good profits of 65%... 59%... 78%... 42%... just to name a few. The only investment in Dr. Sjuggerud's portfolio that has lost money is a real estate business called Equity Office Properties--down 7%. Still, this business pays an incredible 8% dividend.

- The Secret Currency--How The Wealthiest People in the World Make Money No Matter What's Happening With Stock, Bonds, or Real Estate. This investment has helped many of the world's wealthiest families--the Rothschilds, DuPonts, Morgans, Adams, Hunts, for example--build their dynasties. You can use this technique to make as much money as you want. A profit of 665% (which is what happened the last time the conditions for this investment were this good) is realistic.
- The World's Best Commodities Play -- How to **Beat Traditional Stocks by** 10 Times or More This **Year.**The full story on a new investment vehicle, created by the best money manager in the world. This investment allows you take advantage of the booming commodities market-without touching risky options or futures. In the past 4 months, this investment has beaten stocks by 175%... over the next 12 months, we expect it to beat stocks by 10 times or more.
- Plus, you'll get Dr.
   Sjuggerud's updates sent to

though I was pretty good at it, and made a very good living, I didn't enjoy that world very much.

What most people don't understand is that stockbrokers are essentially sales people. I learned that very quickly on the job. Contrary to what you might think, your broker's primary job is not to look out for you, but to make his firm as much as possible.

It's the same when you run a mutual fund or hedge fund. Sure, as an advisor you want to make money for the individuals who put money into your fund... but even more important is to make money for the guys who are backing you--the company you work for.

My point is, in the world of institutional investing, your #1 job is to make sure your firm makes money.

Now that I publish my own research and advisory service, called True Wealth, I have no one to look out for but the people who read my advice. I can recommend all kinds of you by e-mail every week.

How much does Dr. Sjuggerud's research cost?

I think it's the single best deal in the investment world.

Analysts who have the education and experience similar to Dr. Sjuggerud's charge \$10,000 a year or more.

That's a lot of money. But when you see how much Dr. Sjuggerud's research is worth, I think you'll agree that \$10,000 would not be too much to pay.

Another alternative would be for you to do this work on your own. Of course, to do it as well as Dr. Sjuggerud, you'd have to get degrees in Finance and Economics, an MBA, and a PhD.

You'd have to work for years in the financial industry: as a stock broker, mutual fund vice president, hedge fund manager, and chief analyst of several independent investment groups. You'd also have to spend 8-10 hours a day--every single day-traveling, researching, and investigating opportunities.

I don't know about you, but I'd much rather pay Dr. Sjuggerud to

investments--stocks, bonds, funds, and other alternatives. And I'm never afraid to tell you when to sell.

Now, I spend all of my time doing research. That's what I enjoy... and what I'm good at. I can travel around the world to look at opportunities first-hand. That's what my readers expect me to do--that's what they pay me for.

I don't have to sit in board meetings that waste everyone's time. I don't have to schmooze with company big wigs. And I don't have to worry about being a salesman.

If I help you make good money, you'll most likely keep reading my research. That's the way it should be. No hidden interests... or secret agendas.

I hope you'll give my recommendations and research a look.

do all of this work for me. And when you realize it costs only \$199 for a whole year, I think it makes the decision even easier.

If you decide to give Dr. Sjuggerud's work a look, there's one other thing I'd like to send you that I think you will appreciate...

#### Worst-case scenario:

#### 22.9% profits

Dr. Sjuggerud has found a unique investment that lets you invest in the stock market with literally no downside risks.

This is an amazing investment instrument that will, at worst, offer you a 22.9% return. It has the potential to give you as much as a 94.8% return.

In other words, even if the stock market completely collapses to half its present level... even if we enter another war... and even if the economy doesn't fully recover for another seven years, you can do no worse than make a profit of 22.9%.

# "There's no comparison..."

"The advice I'm receiving on True Wealth is the best I've ever received from any investment service. On a value for money basis, there's no comparison. I'd recommend this advisory to anyone concerned about their financial future.

Allan Swartz, Toronto,
 Canada

But... if the stock market does well, it's entirely possible for you to make profits of as much as 95%.

This opportunity is so amazing it's now getting regular attention in the mainstream press...

The Chicago Tribune recently reported, this investment, "provides a means to participate in the market with no downside risk."

The Los Angeles Times added that this investment "provides an option... for those who can't stomach a loss in their savings."

The Wall Street Journal reported on this investment soon after it was introduced, reporting that it "does two things at once: It contains a guarantee, in a falling stock market, of a minimum return as well as protection of an investor's principal.

### How to make money right now--no matter what happens in the stock market

Since Dr. Sjuggerud left the hedge fund he was managing two years ago to launch his own private investment advisory, he has found safe ways to make money, without taking big risks, and by avoiding the stock market almost entirely. For example... Yet it also allows investors to dip their toes in the stock market, by taking advantage of a rise in the Standard & Poor's 500-stock index."

This investment is perfect for your super-safe money you simply cannot afford to lose.

There are many brokers, investment firms, and insurance folks offering this investment. Some are worth pursuing. Many are not. Dr. Sjuggerud will show you exactly which of these investment vehicles offer the best deal and the best guarantee. You'll get this research, called **What to do With Your Super-Safe Money,** free, when you give Dr. Sjuggerud's True Wealth advisory a try.

Does Dr. Sjuggerud's research make sense for you?

I believe it's absolutely the smartest thing you can do in regard to your finances.

But you will have to decide for yourself--that's why you'll have **a full 6 months** to see if Dr. Sjuggerud's recommendations work as well as I've said they do.

ONE MORE THING: If you respond to this invitation by filling out the enclosed order form or by calling the toll-free number listed below, you can receive a full year of Dr. Sjuggerud's work, plus all of the research I've described here, for HALF OFF--just \$99.

This is the lowest price we've ever

\*58% gains on a government backed mortgage program. About a year ago, he identified a handful of companies that were making incredible gains, simply by investing in mortgage banks that come with a U.S. government guarantee. One of these companies, Annaly Corp. (NYSE symbol: NLY), has paid a nice 37% profit since we purchased it last March. But another mortgage bank has paid 58% profits since we bought it last July. These operations are both still paying incredible 13% dividends! That's about 5-times what you can get at any regular bank or credit union.

\*59% on America's malls. Dr. Sjuggerud found a business called Simon Property Group (NYSE symbol: SPG) that has paid us a 59% return to own mall space and collect rents. This is not an ordinary stock. 90% of the money the company makes must be paid back to investors just like you and me. We've found a few other companies with similar operations that are paying us nice returns too, including

offered.

That means for about \$8 a month, you can take advantage of the best investment opportunities in the world--researched by one of the most experienced and knowledgeable advisors in the world.

- You can make profits of 665% or more over the next 12 months--no matter what happens in the stock market-using the secret currency most Americans know nothing about.
- You can do 10 times better than stocks in the next 12 months, with The World's Best Commodities Play. This investment is simple, safe, and easy to make with a single phone call.
- You can take your super-safe money and put it in an investment that offers AT LEAST a 22.9% return. That's the worst-case scenario. You could possibly make as much as 95%.

Of course, you'll also be receiving Dr. Sjuggerud's monthly research letter, and his weekly e-mail updates.

I can't imagine where I'd be without Dr. Sjuggerud's help. I think you'll find his work as valuable and profitable as I have.

Order right away by clicking the "Subscribe Now" button below.

Sincerely,

the biggest officebuilding owner in the country.

\*63% gains on "boring" government **bonds.** Steve recently saw an unbelievable opportunity to make great money in a supersafe, "boring" government bond--in Iceland of all places. He flew to the country, met with local bankers and government officials, and returned to the States to explain to readers how to capitalize on this amazing opportunity... without ever leaving home. So far, we're up 63% in an investment that's about as safe as you can get.

\*Get paid to own gold... and much more. Dr. Sjuggerud also found a way to get paid to own gold. It's up 33% so far, and still has a long way to go. We found a way to profit on America's best companies-without touching their stocks--up 25% so far. We've found several places to stash lots of super-safe money. These positions have given us solid returns too, of 27%... 14%... and 36%... just to name a few.

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George Rayburn Executive Director

P.S. I forgot to mention one more valuable resource I'll send you at no charge. See the order form for complete details by clicking the "Subscribe Now" button below.

Right now, Dr.
Sjuggerud is in 23
positions. Only one of
these investments
(Equity Office
Properties) has lost
money (down 1%). The
other 22 are showing
great profits.

Dr. Sjuggerud's goal is to make you money in all market environments. And that's exactly what he's done for the past two years. There are a lot of great opportunities out there right now. I hope you take advantage of these situations along with us in the coming months.

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