

Stop Saving Money and Start Building Wealth

Simple 7-Step System Can Increase Your Net Worth 32% Every 5 Months – Automatically

- **How to Pay More Taxes and Get Rich!**

Hush-hush government program guarantees 15% to 50% APR - and anyone can do it!

- **The \$2 Million Myth**

Why millions of American “baby boomers” face poverty in retirement, and how you can retire with \$5 million or more.

- **Uncover America’s New Growth Industry**

Early investors pocketed 243% gains – and it’s not too late to join them!

**Discover 7 simple steps you can take now
to grow rich quickly.**

Get 15 Wealth-Building Reports Free!

Dear Reader,

If you're seeking real financial security... if you want the lifestyle and the peace of mind that comes with true personal wealth...

Then please, allow me to show you how you can turn \$10,000 into almost \$23,000 in just 15 months... grow \$100,000 into more than \$300,000 in less than six months... watch \$500,000 swell into more than \$871,000 within one year...

Let me show you how you can rapidly build a massive portfolio of income-producing assets valued at more than \$5 million – even if you have a negative net worth today.

In this report, I'll reveal 7 simple steps that can increase your net worth 32% every 5 months – with almost no work at all. I'll show you specific strategies you can begin using immediately to improve your investment returns, tap new income sources and protect your wealth as it grows.

In the next few pages, you'll discover the secrets to creating substantial wealth that grows steadily, year after year, no matter what happens with the stock market, interest rates, oil prices, politics or inflation.

You'll learn that making money has absolutely nothing to do with how hard you work. You'll find ways to reap triple-digit gains even when most investors are losing their shirts.

You'll realize it's never too late to build the level of wealth you need to live the life you deserve. Simply follow these 7 easy steps and you'll be well on your way.

If you're thinking step one will be “save more money,” think again. Saving money will

not help you build wealth. In fact, it could lead to financial ruin.

Why Saving Money Will Never Make You Rich

A penny saved is a penny earned, right? That's what Grandpa always said.

He never spent a cent unless he had to. He put 200,000 miles on a 1966 Buick Skylark. He slapped new soles on a pair of mud-brown wingtips half a dozen times.

He reused teabags.

Grandpa scrimped and saved for more than 80 years. But despite his amazing discipline – despite saving every penny he could – he never got rich.

He worried about money every day of his life. I saw what that did to him. I saw what it did to my grandmother and to their children.

I swore that I would live differently. So I didn't save money. Instead, I chose to build wealth.

Double Your Net Worth Before Your Next Birthday

Don't get me wrong. Saving money is fine. I enjoy a good deal as much as the next guy.

But let's face facts: Clipping coupons and counting pennies never made anybody rich.

If you need proof, just look at how rich people live. They eat at fine restaurants. They take exotic vacations. They send their kids to expensive private schools.

Rich people don't spend Sunday afternoon driving to three different stores to save 20 cents a pound on ground beef.

Rich people don't save money, they make money.

My name is J. Christoph Amberger. I've been helping individual investors like you grow wealthy for over 15 years.

Today, I want to share with you a simple 7-step system that will change how you think about money. This easy wealth-building plan is guaranteed to multiply your wealth much faster than you ever thought possible.

The system was developed by my colleague, Brian O'Connell.

A former bond trader, Brian O'Connell learned how to build wealth from some of Wall Street's most successful insiders.

He mastered the rules of the game and deciphered the mysteries of stocks, bonds, options and other investment strategies. He quickly realized that saving money is the poor man's retirement plan. The only way to live a long, comfortable and secure life is to build wealth. And he found out exactly what it takes to turn a small amount of money into a personal fortune.

Brian has shared his financial insights on television and in frequent articles published in the Wall Street Journal, Newsweek, USA Today and Bloomberg Wealth Advisor. He has written eight popular books, including *CNBC Creating Wealth*, *Investing in Separate Accounts* and *The 401 (k) Millionaire*.

Discover the Secrets to Building Wealth

**from Brian
O'Connell, author
of *CNBC
Creating Wealth***

**"Gaining the upper hand
and creating wealth... is
a lot easier than you
think."**

**from *CNBC
Creating Wealth***

Brian will reveal how you can build wealth quickly, steadily and surely. He will show you how to avoid common investment traps and how to leverage widely available information sources and easy-to-use investment tools to maximize your returns while minimizing taxes and reducing risk.

Brian will take the secrets he has learned from Wall Street, first as a trader and then as a best-selling investment book author, and help you follow 7 simple steps to achieve financial freedom and enjoy the independence, security and lifestyle you richly deserve.

With these remarkably easy strategies, you can change your financial future. You can eliminate debt, uncover new sources of income, and start growing the kind of wealth that delivers lifelong security and personal freedom.

Grow Wealthy Without Working

The first thing you have to realize about building wealth is that you'll never get wealthy by working.

The U.S. tax code has its sites set on the American worker. Uncle Sam swipes as much as 35% of your paycheck in federal income taxes. After state and local taxes, you end up taking home only about half of the money you worked so hard to earn.

What if - instead of living from paycheck to paycheck - you could be depositing income every month from as many as seven different sources? I'm talking about money that arrives like clockwork, whether you're sitting at a desk, playing a round of golf, or taking a nap.

The IRS calls it "unearned income." In other words, money you didn't have to work to receive. And, believe it or not, this easy money is actually taxed at a lower rate than

earned income.

Of course, rich people pay income taxes, too. They complain about it, but they pay. In fact, the top 5% of wage earners will pay more than 50% of the income taxes collected this year.

But here's the difference: Rich people pay a whole lot less on the income they don't earn.

You see, working isn't the only way to make money. It isn't even the best way. You will grow rich much faster by tapping unearned income sources, and you won't even break a sweat.

Follow these simple steps faithfully, and watch your net worth increase by at least 32% every five months.

Step one of my 7-step wealth-building program is creating what I call...Dynamic Wealth.

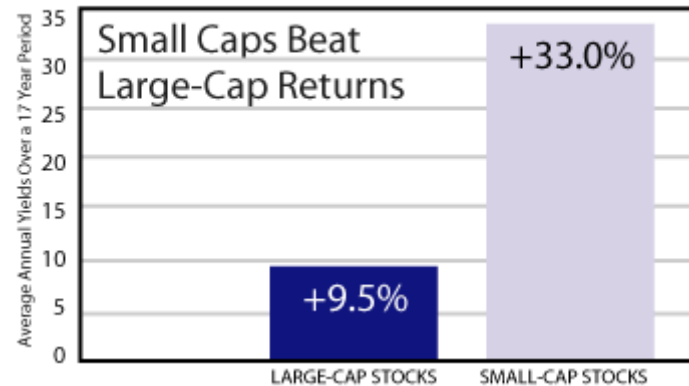
Dynamic Wealth is money you earn from stocks. But here's the important part: To build Dynamic Wealth, you can't invest in just any stocks. You have to choose the right stocks.

Dynamic Wealth grows when you invest in rising stars. Little-known stocks that are about to take off like a rocket and produce rapid-fire returns of 99%...167%...264%.... even 1,500%.

I'm talking about small cap stocks...innovators of new technologies, emerging leaders in high-growth industries, trailblazers of tomorrow. A few years back, they went by names like Microsoft, Cisco Systems, eBay.

If you had invested just \$2,000 in Microsoft back then, you would be holding \$608,667

today. \$2,000 worth of Dell shares would be worth \$893,157 now.



In fact, over 17 years, the largest stocks on the market only yielded about 9.5% a year. But smaller stocks did over three times better—going up an average of 33% a year.

That's the power of Dynamic Wealth - you don't need a lot of money to make a lot of money very, very quickly.

I've identified a handful of small cap stocks that are poised for huge returns over the next six months. These companies are emerging leaders in America's next growth industry - a segment of the economy that's growing at an almost incalculable rate.

Let me give you an idea of the companies I'm talking about...

Get in on the Ground Floor of America's New Growth Industry

Homeland security has become a billion-dollar business. Government funds are pouring into any program or product that promises to keep America safe.

Innovative companies from Georgia to Washington are rapidly developing technologies to improve video surveillance, protect information systems, control access to secure areas, and avert a biological or chemical attack.

Many of these companies are still very small, which means one big government contract could send their stock prices spiraling skyward overnight.

In my brand-new report, America's New Growth Industry, you'll learn about ten homeland security stocks on the brink of phenomenal growth. In a few short months, these companies will be as well known as Lockheed Martin, General Dynamics and Honeywell.

In America's New Growth Industry, you'll discover how you can:

- Reap 1,000% gains from a top-secret ballistics system that's 167 times faster than current weaponry and has profitable applications in industry, agriculture and oil exploration.
- Double your money before New Year's Day with a \$6 stock that could become the new standard in global network security protection.
- Lock in triple-digit gains on access systems that lock out unauthorized visitors using advanced fingerprint and facial recognition technology.
- Watch shares rocket from \$0.35 to \$40.00 if this company's anthrax detection system is installed in every government building starting with the Port Authority of New York.

Political pressure to improve homeland security is almost certain to increase government funding for technologies like these. It won't be long before institutional

investors begin bidding up these high-potential stocks - and early investors will see their share values soar.

Most of the companies featured in this report are still flying well under Wall Street's radar, so there's still time to get in on the ground floor and reap huge returns. In a moment, I'll tell you how you can get a free copy of this Dynamic Wealth-building report.

For now, let me tell you about another emerging trend that has already turned a handful of investors into instant millionaires.

One stock alone delivered a 15,000% return. You want in?

Make a Seven-Figure Fortune Dipping into the Fountain of Youth

It's no secret we're all getting older. I look in the mirror now and see my father's face staring back at me. When did that happen?

In just a few short years, the first wave of baby boomers will celebrate their 65th birthdays. As they start cashing Social Security checks and paying Medicare premiums, America's senior class will begin fighting the battle against time.

Billions of dollars will be spent pursuing the "fountain of youth." Biotech firms will rush to produce new potions and pills and procedures to meet the demand. Companies that make the most successful products - and their fortunate stockholders - stand to profit immensely from the anti-aging frenzy.

I'll tell you about several potential market leaders in your second free report, *Overflowing Profits from the Fountain of Youth*. In this groundbreaking report, you'll

learn about seven emerging treatments that could deliver billions of dollars in annual revenue.

- An end to Alzheimer's? Fast-track FDA approval of this company's unique treatment could dramatically reduce the risk of this devastating disease.
- Visualize a 99% market share. 10 million people worldwide need cornea transplants. Only 100,000 will receive them. This company's synthetic cornea could safely restore sight to the rest - and pull in \$1 billion in revenues a year.
- Sidestep the stem cell debate. This company plans to use non-controversial adult stem cells to repair brain damage from stroke, cure diabetes and improve heart health.
- Focus on the profit potential. Nearly 62 million Americans have some form of cardiovascular disease, and almost a million die from it each year. This tiny company has introduced proprietary preservation processes and adhesives that will propel it to become a major player in the cardiac surgery market.

You could have reaped 45% profits in a single day when Genentech's tumor drug Avastin was shown effective in treating colon cancer. Seattle Genetics returned 177% to its shareholders by making chemotherapy more effective. And the price of a share of Introgen Therapeutics vaulted 294% in 2003, thanks to that company's advances in cancer care.

Build Dynamic Wealth with your FREE REPORTS

Free Report #1: America's Next Growth Industry

Discover 10 homeland security stocks that could deliver returns as high as 750% in less than a year!

Free Report #2: Overflowing Profits from the Fountain of Youth

Reap triple-digit gains investing in anti-aging breakthroughs.

Invest in the next generation of anti-aging stocks and next year you could see triple-digit returns. You'll learn the details in your free copy of Overflowing Profits from the Fountain of Youth.

As I said earlier, Dynamic Wealth is one of seven types of work-free income that can line your pockets effortlessly. Maximizing your unearned income is the best way to begin building wealth, because it takes almost no time and you don't need a lot of money to get started.

Let me tell you about the second step to financial freedom - Automatic Wealth. Sounds good already, doesn't it?

Put Your Income on Autopilot

Once upon a time, financial experts had a simple system for determining your ideal asset allocation. Just take your age, subtract it from 100, and invest that percentage in stocks. So, if you're 55, you would invest 45% of your portfolio in equities and put the rest safely in bonds.

Personally, I find the age-based formula a little suspect, but there's no question bonds belong in every financial plan. Why? Because they provide you with Automatic Wealth.

Simply buy a bond and then you can sit back and watch as the payments roll in. Bonds can provide automatic income of 4%, 5%, even 8% or more - and, when the bond matures, you get back your original investment.

What could be easier?

You have many choices when it comes to Automatic Wealth. U.S. Treasuries, municipal

"Investing money is a way in which people build up enough resources for buying that house, paying for college education, and retirement.

Saving money means that you put it aside; investing is having your money grow and produce income."

**From the
Treasurer's Office**

bonds, corporate bonds and bond funds provide a regular, predictable income stream and almost guaranteed principal protection.

But buying bonds can be confusing - the bond market is ten times the size of the stock market. And the risks are very real.

Your Free Report, Put Your Income on Autopilot, explains how bonds work and how you can use bonds to increase income, add diversity to your portfolio and reduce investment risk.

You'll learn how to choose which bonds to buy, where to find the highest yields and how rising interest rates could affect your Automatic Wealth strategy. You may be surprised how interesting it can be - and how much money you can make buying "boring" bonds.

Bonds are the perfect way to build Automatic Wealth:

- Rack up 13.49% returns while you help build foreign markets for American goods.
- Enjoy annual gains of 5.95% with almost no measurable risk!
- Reap 31.8% when stocks retreat.
- Chart solid returns of 6% or more year after year.
- Sock away gains of 13.6% -- and pay 0% federal taxes!

The Easy Way to "Earn" Automatic Income

The reason many people shy away from bonds is because the market is so immense. How do you choose between long-term corporate bonds, U.S. Treasury notes or high-yield "junk" bonds?

I'll tell you how in your Free Report, High-Yield, Low-Risk Bonds. Learn simple strategies to invest in bonds that deliver steady income with minimal risk. This guide lifts the veil of mystery about bonds and points you to specific investments that will

produce consistent, optimal returns.

Inside your free report, you'll find out...

Why you don't want to put all your money into American bonds in 2005.

A simple way to lower your investment costs and boost your income.

How to double your return without adding risk.

6 low-cost bond funds with three-year, double-digit returns.

How to bank returns as high as 9.5% a year - 100% tax-free.

Once you start receiving regular payments without working, you'll agree that Automatic Wealth is the sweetest money around.

You'll also see why most financial advisors recommend bonds as a way to reduce risk and increase your overall investment returns. Income-oriented investments help to balance your portfolio and tend to perform better when stocks are depressed. Plus, you gain the benefit of having a continuous, predictable cash flow.

Sometimes so-called financial advisors actually get it right. Other times, I think they're

Build Dynamic Wealth with your FREE REPORTS

Free Report #3: Put Your Income on Autopilot

Learn the secrets to income-oriented investing from expert bond traders, and pocket a new source of income without working!

Free Report #4: High-Yield, Low Risk Bonds

Uncover fixed-income investments that deliver high yields with minimal risk.

just stealing you blind.

I'm going to save you \$700 right now.

"Talk to your financial advisor."

You hear that all the time on flashy commercials for mutual funds or life insurance. Do people really make financial decisions based on a 30-second ad during "Law and Order"?

If you have a financial advisor you trust, that's great. I have nothing against hiring a trained, qualified professional who takes the time to understand your financial situation.

It's the quacks I detest.

Financial advisors come in a variety of flavors. Some are good, many are not. Frankly, the bar isn't set all that high. These days, just about anyone can hang out a shingle and sell financial advice. Unfortunately, most of that advice isn't worth spit.

Have you ever asked one of these guys how much money you will need for retirement?

Let me save you \$700 right now. It goes like this:

First, this self-proclaimed "expert" will shake his head, furrow his brow, and say "It depends... on your goals...your risk tolerance... your asset allocation. Everyone's situation is different."

Then he may try to impress you with a stream of statistics and a flashy sales pitch about he can create your Personal Success Plan.

If you agree to pay his fee - \$700 is popular, but it can go as high as \$1,500 - he'll

promise to prepare a customized financial assessment that will tell you exactly how much money you'll need to retire.

Then he hands you a pile of forms.

You go home and spend a few nights dutifully filling them out. You reveal a whole lot of personal financial information. Details about your accounts... how you like to spend your cash... what money issues you and your spouse fight about ... This is information you don't tell your own mother.

You'll have to estimate things nobody can possibly know, like the rate of inflation and how much you expect your investments to earn.

When you go back to hand in all your forms, you'll be told your Personal Financial Advisor isn't available. So you leave the forms at the front desk. You go home. And... you wait. (These guys like to keep you waiting to make it seem like they're burning the midnight oil.)

Finally, you get the call. You trudge back to his office and sit down in a stuffy, colorless room. He repeats everything you told him in the forms, and then, with a practiced flourish, he tells you... the same thing he tells everyone else.

"You'll need \$2 million."

The \$2 Million Myth

\$2 million sounds good, doesn't it? It's certainly a popular figure with lazy financial advisors. Most of them now say you need \$2 million to retire comfortably.

For a long time, \$1 million was their universal goal of choice. But one of them must have decided to up the ante at some point. So now you need \$2 million.

I've seen that number on magazine covers, heard it on morning talk shows. People of all ages have told me \$2 million is their personal retirement goal.

How can everyone have the same financial goal?

Fact is, \$2 million is an arbitrary number plucked out of thin air by poorly trained financial advisors and commission-driven money managers. They chose it because they can easily construct a basic financial plan that uses the "miracle of compound interest" to help anyone build a nest egg worth \$2 million.

All you need is a tax-deferred retirement account... and about 40 years.

You heard me right. 40 years. That's the typical timeframe for cookie-cutter retirement plans.

Do you want to wait 40 years to retire?

Take a close look at any best-selling book on personal finance. Don't buy the book - just pick it up and look at it in the store. Find the page that shows "How Much Your Money Will Grow." (It's usually close to the front.)

The chart probably looks like this:



What's wrong with this picture?

Look how long it takes to reach that \$2 million goal! For the first twenty years, you're treading water. You don't start to see any real money until about 30 years down the road.

That's the problem with saving. It takes too long. You may see annual gains of 10%-11% for a few years, then a recession hits. You lose 5%, 10%, 15%.

Suddenly, you're back at square one.

I opened my 401(k) statement yesterday and discovered that my account earned exactly \$1.07 last quarter. I'm up less than 6 bucks on the year.

I'm not surprised. The account is fairly well-diversified. It's moving in lockstep with the S&P. On January 1, the S&P was at 1,123. Yesterday, it closed at 1,124.

Like I said, treading water.

If I was counting on that money alone to pay for my retirement, I'd be mighty worried this morning. I expect many Americans are fretting over quarterly statements right now,

wondering if they should sell something... buy something... do something.

The clock is ticking... Retirement gets closer every day.

The \$2 million myth has put millions of Americans on financial cruise control. Every year, they toss a big chunk of their income into a 401(k)... stash a few thousand more in an IRA... watch their property values escalate... put off vacation another year... and think, "I'm on track. I'm going to be OK."

Unfortunately, they're driving blind and headed straight toward a massive collision with the financial facts:

1. It could take 40 years to save \$2 million, and
2. \$2 million probably won't be enough.

The best way to ensure a secure, comfortable retirement - whether you plan to stop working next week, next year, or several years from now - is to begin tapping the seven sources of unearned income today.

I've already mentioned two of the seven steps - Dynamic Wealth and Automatic Wealth. The third step is one of my favorites, because it can produce huge results very quickly.

I've seen investors turn a \$300 investment into \$1,500 overnight using this simple strategy. Gains of 50%, 79%, even 125% are possible in just a few days.

One guy netted more than \$163,000 on a single play!

This is truly "fun money" - because nothing's as fun as making a

**Wealth-Crushing
Mistake #2:
STOP Maxing Out
Your 401(k)!**

**Parking up to \$12,000 a
year in a 401(k)?
Retirement accounts are
a great way to defer
taxes and build wealth,
but there are**

whole lot of money really fast. And with this investing tool, making money really fast is incredibly easy.

That's why I call step three Turbocharged Wealth.

Unlock the Power of Options to Generate Turbocharged Wealth

Show me anyone who made money in the stock market this year and I'll show you an options investor.

When the market is trending sideways, as it did for the first ten months of this year, you need a secret weapon to produce any meaningful profits. Options open the door to almost unlimited gains by giving you control over a greater number of shares and the potential to make money even if the underlying stock goes down in price.

A friend and colleague of mine, Bryan Bottarelli, first started trading options when he was in college. After graduation, he apprenticed under one of the most cutthroat traders on the Chicago Board Options Exchange.

Bryan can tell you stories about what goes on "behind the scenes" that will make your hair stand on end.

Fortunately, you don't have to leave the comfort of your own home to start building your Turbocharged Wealth by trading options.

Bryan reveals his top 5 profit-yielding options secrets in your Free Report, **Unlock the Power of Options to Generate Turbocharged Wealth**.

drawbacks. Administrative expenses, limited investment options, surrender penalties, and minimum distributions can take a big bite out of your returns.

Learn how you can maximize the value of tax-deferred accounts, including a simple strategy you can use to make your children millionaires with just \$3,000 a year.

This quick-read report will give you the techniques, knowledge and confidence to start building your Turbocharged Wealth immediately.

- Get a quick crash course in options from a veteran CBOE trader.
- Learn how to "use the spread" to maximize your gains.
- Spot the one pit play options traders fear most - and how to avoid it.
- Discover the best time of day to lock in the best options prices.
- Find out your big advantage over professional options traders.

Once you read this exclusive "insider intelligence," all you have to do is open an options trading account and pick up your next free report, an advanced guide to options trading that is filled with step-by-step strategies to profit.

Five Secrets of Successful Traders

The easiest way to begin building Turbocharged Wealth is to trade options on the Nasdaq 100 -known as the "cubes" because its ticker symbol is QQQ.

If you're already trading options, you know QQQ trades can deliver phenomenal profits very quickly. I've seen people walk away with gains of 92% in two days, 114% in 3 days, 438% in four days.

Even if you're new to options trading, you have to like the sound of those returns. So, I've asked my friend Bryan to make "trading the cubes" as easy as cake.

Your Free wealth-building Report, Five Secrets of Professional QQQ Traders, takes you

step by step through a typical options trade on the QQQ - so all you have to do is recognize an opportunity and place your trades.

- Decipher the language of options trading, including phrases like "puts and calls," "strike prices" and "stop-loss orders."
- Find out the only four numbers you can trust when trading options
- Discover why options can actually be safer than stocks and deliver far higher profits.

Learning to trade options opens the door to the limitless profit potential of Turbocharged Wealth. Unlike dangerous "buy-and-hold" investing, Turbocharged Wealth can deliver incredible gains no matter what is happening with the economy, interest rates or the stock market.

...One man used this investment strategy to turn \$5,000 into almost \$15,000 with just two Turbocharged trades.

... Another investor gained \$163,700 on a single play.

... You could lock in 24-hour profits of 62%... close the door on 160% gains in 3 days... bank 425% profits in less than five months.

With options, you can make money when the market is rising - and even more money when stocks start to tank. You can protect your profits and reduce risk by buying both sides of a play. You

Build Turbocharged Wealth with your FREE REPORTS

Free Report #5: Unlock the Power of Options to Generate Turbocharged Wealth

**Learn how you can turn
a 5% return into 20%,
45%, 75% or more -
while actually reducing
your investment risk!**

Free Report #6: Five Secrets of Professional QQQ Traders

**Discover how easy it
easy is to make money
every time the tech
market moves - whether
it moves up or down!**

have more control and more ways to win.

Too many investors got burned holding shares of companies like Enron because they didn't want to sell and "realize" their losses. That can't happen with options trading - you'll never be stuck holding worthless shares of a failed company.

In fact, you can make a mint when share prices drop.

Take pharmaceutical giant, Merck. When the company announced it was pulling its arthritis drug, Vioxx, off the market for safety reasons, the company's stock price plummeted more than 33% in two days. More than \$32 billion in shareholder value evaporated instantly.

But an options trader could have turned Merck's misfortunes into 48-hour profits of 300%.

Turbocharged Wealth gives you a way to make money even when other investments are flagging. You gain the tools and the potential to realize massive gains even when the broad market is flat.

Few experts expect another bull market like the one that collapsed in 2000. But I'm here to tell you that you can always make money if you know where to look.

That's the power of my 7-step system.

You can search out small, fast-growing companies that have the potential for breakthrough gains - that's the secret of Dynamic Wealth. You can realize steady returns from income-oriented investments like bonds - the foundation of Automatic Wealth. And, when stock prices are volatile, you can trade options to increase your returns and build Turbocharged Wealth.

**Build
Strategic
Wealth with
your FREE**

Being in the right place at the right time also helps. In fact, that's the main idea behind step 4, Strategic Wealth.

Right Place, Right Time, Right Investments

Woody Allen once said that 80 percent of success is just "showing up." Sometimes, being in the right place at the right time really is all it takes to reap serious investment returns.

I'm not talking about "timing the market." Some people would tell you that's a loser's game.

In fact, building Strategic Wealth is a whole lot easier, much less stressful - and it can be far more profitable.

You can build Strategic Wealth simply by choosing stocks that will grow in value and provide a healthy source of regular income. That means investing in stocks that pay dividends.

Dividend-yielding stocks often take a back seat to more exciting, high-flying growth stocks. Companies that pay dividends tend to be more stable, well-established and, some might say, a little boring.

But when the market stalls and growth stocks give up their gains, a 6% dividend looks pretty nice in your portfolio. Those yields add up over time, too. Since 1926, dividends have accounted for more than 40% of the S&P500's total return.

And thanks to President Bush's tax cuts, you get to keep even more of that cold, hard cash.

REPORTS

Free Report #7: Predictable Returns from an Unpredictable Market

**Lock in virtually
guaranteed yields as
high as 14% with the 6
superstar income
stocks revealed in
this report.**

Free Report #8: 7 Secrets to Successful Sector Investing

**Optimize your
returns by timing
your investments to
match well-known
cyclical trends in the
economy.**

In your free report, Predictable Returns from an Unpredictable Market, you'll learn why "income stocks" have been proven money-makers for nearly a century. You'll discover 4 things to check before buying a dividend-paying stock, and you'll get the names of 6 companies that can add double-digit dividend yields to your Strategic Wealth next year.

- Cash in on the growing demand for commercial space - and pocket a hefty 7% dividend.
- Uncover a company that pays out 12.3% - and could increase its dividend 17% in 2005.
- Dust off one of the most profitable "Old Economy" stocks on the NYSE, and bank 4.4%.
- Win twice with a company whose share price surged 466% just before it paid a 6.7% dividend to shareholders.
- Still prefer small stocks? This company has just 17 employees and an impressive 6.6% yield.
- Tuck away 4.7% on a stock that's been a household word for nearly 59 years.

Buying stocks that pay regular dividends is a sure-fire way to boost your Strategic Wealth. You just have to be in the right place - the right stocks - at the right time. As long as you're on record as a shareholder on a specific date, you can count on 4%, 7% even 12% gains from wealth-building income stocks.

Another way you can build Strategic Wealth is to invest in sectors of the economy that promise higher-than-average returns.

So-called "cyclical" investing is a great way to stay one step ahead of economic changes, so you're always in the right stocks at the right time.

Make a lot of money very fast, the Peter Lynch way.

Legendary money manager Peter Lynch once said, "If you are in the right sector at the right time, you can make a lot of money very fast."

Timing your investments to match the economy's nature cycles is a powerful way to ramp up your returns. History shows that certain sectors rise and fall, depending on what's happening with the economy.

Energy stocks go up in the summer and winter months, when the weather changes. Technology stocks swell when people feel flush and buy more of the latest gizmos. Retail stocks wax and wane with consumer confidence. Real estate is especially sensitive to interest rates.

Breaking news can impact a sector. The airlines still haven't recovered from the September 11 attacks.

Supply and demand can drive returns. When oil prices hit \$55 a barrel, most investors wished they had put more money into energy stocks.

One company's fortunes can affect an industry. When Merck pulled Vioxx off the market, the entire pharmaceutical sector tanked.

With sector investing, the rising tide floats all boats. Likewise, a sinking leader can pull down solid companies in the same industry.

Smart investors recognize what's happening - and move their money where it stands to grow the most.

Take famed Wall Street trader Jesse Livermore. One morning in 1906, Jesse opened his morning paper to find that geology experts were warning about a potential earthquake near San Francisco.

Most people laughed.

Jesse called his broker.

He ordered his broker to sell short several thousand shares of Union Pacific and several other top railroad companies. At that time, railroad stocks were in a roaring bull market - Jesse's broker begged him not to sell.

Two days later, San Francisco was leveled by the great 1906 Quake, which also destroyed thousands of miles of railroad track and property.

Railroad stocks crashed. Jesse Livermore banked \$300,000 on the deal.

In your free report, 7 Secrets to Successful Sector Investing, you'll learn why most investors fail to recognize economic shifts that can present huge profit opportunities - and how you can identify the triggers that indicate a sector is about to take off.

- Discover the keys to successful "top-down" investing
- Learn the 3 cornerstones that drive sector profits
- Get 7 simple rules to maximize your gains

In your free report, you'll also uncover 4 specific investment ideas to reap eye-popping returns in the rising energy and health sectors in 2005.

- Cash in on the rush to find alternative sources of oil with a little-known exploration

company whose production facilities in Louisiana, Texas and New Zealand increased production 35% this year.

- Expand your energy portfolio with an oil producer that expanded its North African reserves 33% in 2004 - and expects to nearly double revenues from to \$1 billion in 2005.
- Turn rising health care costs into profits with a health sector investment that has delivered an average 19.6 annual gain since 1984.
- Tap solid gains in the energy sector with a cyclical play that has averaged 20% gains over the past five year.

There is always a bull market somewhere - 7 Secrets to Successful Sector Investing will tell you where to find it.

If you can't find it at home, maybe it's time to take your money across the border and cash in on the 5th type of unearned income, Global Wealth.

Do the French Know Something You Don't?

Few Americans realize just how much the U.S. economy depends on foreign investment.

In fact, private investors and governments outside the U.S. own nearly half of the outstanding U.S. Treasury bonds - almost \$1.8 trillion in U.S. debt.

Whenever the government needs cash, it auctions off Treasury notes and bonds. That money helps pay the government's bills, finance the trade deficit, and prop up stock prices. French, German, Chinese, Japanese and other foreign investors are typically first in line to purchase U.S. debt. After all, we have the strongest economy in the world,

right?

Maybe not. Foreign investment has been on a steep downhill slide since early summer. Investors outside the U.S. are clearly losing faith in the U.S. economy.

In June, foreign investors bought over \$23 billion in U.S. Treasury bonds and notes. In July, foreign investment fell over 20% to just \$18 billion.

Then in August, the bottom fell out. Foreign investors stopped buying U.S. bonds and actually sold off \$4.4 billion in U.S. debt - siphoning \$22 billion out of American coffers.

If you're thinking, "Good riddance! Who needs 'em?" Think again. We need them. A lot.

Without foreign investment, the U.S. economy would collapse. Interest rates would skyrocket. The dollar would crash.

There are chilling signs that it may already be happening.

In September, the U.S. Treasury held another debt auction. Over \$9 billion in long-term Treasury bonds went on the block.

Nobody bid.

Foreigners stayed away in droves. Bond prices plunged as Wall Street woke to the realization that no one wanted to risk taking on the debt of the largest, most powerful nation in the world.

One stunned trader - a 14-year veteran of the bond market - lost \$1.5 million in five minutes. He said he'd never seen anything like it.

**Wealth-Crushing
Mistake #3:
STOP Investing in
Mutual Funds!**

**Today, a whopping
8,100 mutual funds
compete for more than**

That's the power foreign investors have over the U.S. economy. Lawrence. H. Summers, a former Treasury secretary and now president of Harvard University, calls it "a kind of global balance of financial terror."

How do you protect yourself from the potential collapse of U.S. markets? That's the easy part. You ride the tide and build Global Wealth.

You can safely diversify your assets overseas to improve returns 200%, 400%, 600% or more. When the dollar is dropping, investing in foreign currencies can produce high levels of reliable, consistent income with the safety of an FDIC-insured certificate of deposit.

Outsource Your Income to Boost Yields 600%

If you've traveled outside the U.S. in the last few years, you know the American dollar doesn't go as far as it used to. I was in Italy when the exchange rate on the Euro was \$1.26. I love Italian ice cream, but not at \$4 a scoop.

American currency has been in decline since the dot-com bubble burst. The mighty dollar tanked 30% against the euro last year, and plunged 57% since 2001. We're losing ground to the British pound and Japanese yen, as well.

The only currency that hasn't eclipsed the dollar is the Chinese yuan - and that's because China fixed its currency to ours twenty years ago.

\$7.4 trillion in assets. Many carry big front-end loads, high expense ratios, marketing fees, and costly penalties if you dare to sell your shares too soon. Worst of all, the vast majority of actively managed mutual funds can't even beat the market! This year, the S&P beat 73% of large-cap funds - and the S&P SmallCap 600 outpaced 90% of small cap funds!

Find out how you can supercharge your portfolio with fast-growing stocks that offer lower costs and the greatest potential for big dollar returns.

Don't expect the U.S. government to take any steps to prop up the dollar anytime soon. In fact, many economists want to see the dollar fall even further, to keep export prices low and make a dent in our massive trade deficit.

That isn't good news if you're planning a European Tour next summer, but it makes now a great time to add to your Global Wealth.

By investing in foreign currencies, you can lock in yields as high as 6.5% compared to just 1% for CDs here at home. Best of all, you can buy a CD denominated in the South African rand, New Zealand dollar or British pound sterling with just a few clicks online!

In your Free Report, Where to Find a 6.5% CD, you'll discover the simple secret to locking in yields as high as 6.5% with the safety of a CD from your local bank.

- Learn where you can get CD rates of 3.6%, 5.3%, even 6.5% - 650% higher than average 3-month CD rates here at home.
- Protect your money with certificates of deposit insured by the FDIC up to \$100,000.
- Pay no fees - and access your cash anytime you need it!

You don't have to settle for 1% APR anymore! Discover how foreign currency CDs can give you the safety you want and the higher yields you need. In your free report, Where to Find a 6.5% CD, you'll find out how you can build your Global Wealth without leaving home.

Here's another way to increase your Global Wealth and cash in on the devalued dollar.

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