

**ZERO TO \$1,000,000 ON
\$49.95 A MONTH**

By

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Welcome! What we are going to do in the next few minutes is introduce you to a few simple, correct principles and strategies associated with creating wealth, success, and peace of mind. That's what we are all about here at Multiple Streams of Income. We, like you, have looked around our own neighborhood and have found too many people without wealth, success, and peace of mind. In fact, we have observed hundreds of people who are nurturing tremendous amounts of indebtedness, anxiety, and discouragement because they don't understand what to do to make their life more prosperous.

The irony of this whole mess is that being more effective financially and in other things is not necessarily a function of how hard one works, how hard one tries, or how intelligent and knowledgeable a person is. Being effective is something apart from all of that. It consists of doing correct and rather simple things. Many of these fundamental things will be explained in this program. They are not only easy to learn but in a very real sense they have to be learned if we are to have any hope of being effective and successful in our lives.

As you go through each part of the following instructions, take note of how to go from zero to one million dollars, but also be aware of the numerous practices that can be used in other areas of your life. Remember, the goal is to achieve some semblance of financial success but not to lose our peace of mind and happiness in the process.

Let's Begin

Fortunately for most of us, it doesn't take a brilliant mind or a lot of money to become a millionaire. And a dependency on luck and special stock market gimmicks are not only unnecessary but undesirable as well.

All it really takes to get started on the road to financial success is 1) a little discipline to save a small part of all you earn and 2) a simple plan to systematically invest in assets with the potential to grow.

All of us can do so much better financially than we think we can. Too often we become our own worst enemy by limiting our thinking and letting others intimidate us, especially when it comes to making money.

Small steps that you can take now will make an incredible difference in the amount of wealth that you can accumulate in your life and in the quality of life that you and your family can enjoy.

As you read this information, we would like you get as comfortable as possible. Take a few deep breaths. Relax a little. Free up your mind, and your imagination. And enjoy feeling what it would be like to have a million dollars! That's right, \$1,000,000!

You can be assured that you are not going to be doing anything risky, and that many others have used this information before you and are now enjoying a prosperous financial life.

Three Things That You Must Do

Most millionaires and financially successful people have some common traits that enable them to succeed in reaching their goals. We are about to show you how to go from zero to \$1,000,000 on \$49.95 a month. It is imperative at the outset for you to realize that disregarding any of the following three traits of successful people will slow you down in achieving your own million-dollar dream.

Be Persistent. No one succeeds at anything with a hit and miss approach. Doing something now and then, is not good enough for you to achieve financial success. Once you start you must be consistent in your efforts. Do you recall the story of the turtle and the tortoise? Occasional bursts of speed are good if.... if you continue to move ahead steadily in between those short extra bursts of speed.

Believe in Yourself. Remember what we said about being your own worst enemy. You must unbridle your thinking. Become passionate about succeeding financially. Dare to dream. See yourself achieving your financial goals and all the rewards that will accrue if you stick with your plan. We suggest that you make a list of benefits that will come as you achieve your financial goals. Put your list in a prominent place so that you can visualize daily all the wonderful opportunities and values that will be yours as you accumulate your million dollars.

Be Willing to Start Small. Don't use the excuse that small is worthless. Its easy to postpone beginning your quest toward financial success by thinking that you will be in a better position to start next month or next year. You don't need to be in a

better financial position to get on the road to becoming a millionaire if you follow our plan.

The Big Secret Is That There Are No Big Secrets

Recently we have been bombarded with a plethora of financial books and articles that have used the word “secret” in their titles and subtitles. Supposedly, the reader is being led to believe that the writer has discovered some very hidden and exclusive ways to make money.

The truth of the matter is that there are no secret ways to move ahead financially. But there are correct principles and strategies for increasing personal wealth, which work surprisingly well.

Remember the definition of a correct principle? A correct principle is a law or truth that works at all times and in all places. It is a universal verity. You can bet your life on it. The poet said, “A rose is a rose is a rose.” Scientists say that if you combine two atoms of hydrogen and one atom of oxygen you will, under all circumstances on this earth, end up with water every single time you do it. These are correct principles. They are true and dependable. They work.

Now let’s look at the term “strategy.”

A strategy is simply a procedure or plan for implementing a correct principle. It stands to reason that if you find some correct financial principles, and implement them with equally sound procedures, you will have the best of all worlds. As you continue to read, notice the number of correct principles and simple strategies that are discussed.

Use All Your Power

A wise martial arts Master was ready to pass the mantle of authority of his organization to his number one student. The Master prepared a final test. He asked his student to move a large granite rock from one location to another before sunset. He told the student to use all of his power to accomplish the feat.

The student tried and tried but could barely budge the rock. Just as he was about to give up the master said, "Use all your power. Have you considered using a lever?"

In near contempt the student responded, "I didn't know I could use a lever." The student hurried and found a strong pole and began moving the rock. However, time was running out and he realized he couldn't accomplish the feat in time. In near despair he sat down.

The master quietly asked, "Have you used all of your power?"

The student cried, "Yes, I'm physically drained, mentally perplexed, and spiritually empty. I have no more power."

"Oh no," said the master, "you have more power than that."

The student looked up at the smiling master and sighed, "Where?"

Then the master said, "Right here," as he pointed to himself. "Did you ask for my help? You have the power to ask for my help. Use all of your power."

“Will you help me?” asked the humbled student.

“Yes.” said the master. Then, retrieving a golden whistle from his tunic, he signaled his other students who had been hiding in the hills, to join them. They quickly moved the rock to the appointed place.

Speaking financially, we are about to use all our power. We live in a marvelous age of knowledge and information. And we can access that knowledge in the blink of an eye. Experienced masters who specialize in proliferating money also surround us. As the martial art Master tried to teach his student, let’s use all our power and draw upon the best expertise and information that is available. However, instead of moving a huge rock, let’s elaborate on a few correct principles regarding how to make your money grow and then show you some wonderful strategies or procedures for implementing those correct principles.

Forward to the Fundamentals

According to correct financial laws and principles, your money can multiply surprisingly fast if you do three things:

1. Make regular monthly investments.

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2. Compound your interest. This means that you reinvest the dividends you receive from your investments so that you are making money on the amount you invest each month as well as making money on your accrued interest.

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3. Put your money into the best interest paying . companies or funds available. By the way, it use to be that doubling your money in the stock market would take at least seven years. However, a number of funds have made cumulative gains of almost 100% in the past three years! These kinds of gains give us the possibility of doubling our money in three years rather than seven years.

Let's project growth rates of 7% to 16% annually. In other words, each year you will earn 7-16% profit on the money you invest and you reinvest your profit and earn 7-16% on it also.

With time and consistency on your side, investing 49.95 each month, your earning potential would be:

| | 7% | 10% | 12% | 14% | 16% |
|------------------|----------|-----------|-----------|-----------|--------------------|
| 10 years: | \$8,645 | \$10,232 | \$11,490 | \$12,940 | \$14,614 |
| 20 years: | \$26,020 | \$37,930 | \$49,414 | \$64,993 | \$86,235 |
| 30 years: | \$60,973 | \$112,911 | \$174,574 | \$274,372 | \$437,246 |
| 36 years: | \$97,085 | \$210,127 | \$362,601 | \$638,052 | \$1,140,709 |

If you had started saving \$58 a month when you were 17 years old and put it into a savings investment account that paid 10% interest compounded monthly, before taxes, by the time you retired at 67 years old you would have acquired **\$1,004,820.55!** You would have retired a millionaire whether you wanted to be one or not!

Isn't it amazing to think that you will be paying many hundreds of dollars a month for 30 years on a house payment when you could have been paying \$49.95 a month and potentially accumulating over a quarter million dollars in the same amount of time!

If you are somewhat startled by how simple you can multiply your money, consider this rather impressive scenario: Instead of saving and investing \$49.95 each month, let's see what happens when you invest \$149.95 a month and it compounds itself at 10% before taxes.

In 10 years at 10% you would have \$30,717.
In 20 years at 10% you would have \$113,867.
In 30 years at 10% you would have \$338,960.
In 41 years at 10% you would have \$1,049,480.

Notice that by following this plan, you have the potential to acquire the money for a nice home in 30 years, and accumulate one million dollars in 41 years, and all at just \$149.95 per month!

Benjamin Franklin was right when he said: "Money is of a prolific, generating nature." Follow us through one more calculation. And as you do so, remember to use your own imagination and creative thinking.

Using high growth funds, you may be able to move your investment around in such a way that you are consistently in a fund that is returning 24% each year. Contributing \$99.90 each month this is what your financial increases would look like before taxes:

In 10 years at 24% you would have \$48,777.
In 15 years at 24% you would have \$171,433.
In 20 years at 24% you would have \$573,871.
In 25 years at 24% you would have \$1,894,283.
In 30 years at 24% you would have \$6,226,593.

What we are suggesting is that you create your own plan for increasing your financial wealth. You are the only one that can determine what your specific goal is and how much you can contribute each month to the achievement of that goal. The main thing is to start now, find the highest return possible and be consistent.

Here is a creative example: Suppose that you follow the preceding financial strategy for increasing your wealth and after 10 years you decide that your money is growing fast enough without you contributing any more \$99.90 monthly payments. In 15 years you would still have \$160,196! And in 20 years, without adding an extra penny you would have \$525,609. And, as a matter fact, in 25 years, without adding any additional extra money, you would have **\$1,724,539**. All of the foregoing calculations were made using the tcalc.com saving's calculator.

Before you go further in this program, we would like to give you an opportunity to make some financial calculations of your own. Decide on an amount that you would like to put into a savings investment program each month, an approximate interest that you could earn on your money, and the amount of time that you wanted to contribute this amount each month. Enter this data into the tcalc.com saving's calculator to see the results of your projected effort.

Our hope is that once you start becoming familiar with sound financial principles and strategies for giving yourself a financial boost, you will have enough confidence to explore a whole variety of ways to increase your wealth.

Where Do I Get the Money To Start?

Put you and your family first. Before you pay any bills, take a set amount of money each month from your total income and put it into a wealth-building program. Money is like time. Everyday activities will consume all that is available. Unless you do the most important, high leverage thing first, there will never be enough time or money to do it. It's surprising how many people don't think that they have \$49.95 a month or \$99.90 a month until they take it out of their paychecks first. This simple concept will not only work well for you, but will encourage you to take better control over the way you spend the rest of your income.

Don't limit your thinking when figuring out ways to find a little money to become a millionaire. Here is a whole list of things that have helped others find some additional income for saving and investing:

Take a part time job, weekend job, and consider part-time work for other members of the family as well. Sometimes its easier to earn an extra \$100 to \$200 per month than it is to try and save the same amount.

For a while, just buy what you need and can't get some other way. For example, don't buy something that you can borrow or rent. And don't buy something costly and new if a used item or discounted item will do. Don't ever buy on an impulse. Think about it for a while and you may decide that you really didn't need it or someone else has one that they are not even using.

One family started putting all their change in a jar each day. At the end of the month they ended up with about \$55.00!

If you are going to the movie and buying treats and it's costing upwards of \$15.00 each time, consider renting a new release video for \$3.00.

It will probably scare you to death to write down how much you are paying to eat out and buy fast foods each day. Just packing a sandwich and some fruit for a while will eventually put a whole lot of dollars into your "getting wealthy plan." (You might even end up feeling healthier in the process!)

Take a look at your insurances and see if there is a way to get a lower rate by changing the amount of deductible, or eliminating the cash value life insurance and replacing it with a term insurance and putting the cost difference in an area that will give you much higher returns on your money.

Reexamine any saving accounts or accumulations with banks or savings and loan institutions. You can take your money from a 4-5% interest-paying plan and move it to something that has a much greater potential for generating higher interest for you.

If you are stuck in the "credit trap," and see no way to payoff your credit card charges and other installment loans, you might consider consolidating your debts with a home equity loan. This is the last thing in the world that we would recommend because we feel that a home is for the family and should never be put at risk. However, if you are stuck with no other alternatives and even the possibility of losing your home, then be sure that when you consolidate your debts and reduce your monthly payments that you take a good part of what you have been paying "others" each month and invest it in some high interest yielding funds or companies.

Finally, use your imagination: **1)** Maybe there is something that you can sell. Possibly you could hold a neighborhood sale and help sell other people's used items for a profit. And what about selling your own blood plasma? **2)** Perhaps you have a relative who intends to leave you a small inheritance. You might be able to explain that you could use the gift better now than later. **3)** Check the classified ads to see if someone has figured out a way to generate a little extra income that would work for you. **4)** Brainstorm with your family or friends the question, "In how many ways could we get some money?" In just 10 or 15 minutes you may discover a multitude of possibilities. Remember, the one great resource you have is your own and others unlimited imaginations!

What if I Need Some Help With my Investment Decisions?

Most people do need help with their financial decisions. They don't have the time or the financial expertise to make investment decisions by themselves. In fact, all of us feel a whole lot more secure if we have someone to hold our hand especially while we are trying to get started in the right direction.

There are a variety of ways to invest: stocks, bonds, annuities, real estate, CDs and on and on. Radio and television continuously blare out advertisements for various "little risk, no fail systems" that anyone can use to make a fortune if they will just listen to a tape or read a book.

Be careful. Some of these "financial success formulas" require considerable advice and support, and the element of risk may be higher than what you can tolerate at this point in your financial planning.

Initially, a rather safe way to go is to put your investment in a mutual fund. This way you pool your money with other investors, and professional money managers keep your investments under constant supervision. The fund managers, using their knowledge of securities and changing market conditions, invest your money in a variety of companies spread across several industries. You will receive your share of any earnings on the investment of the funds. What you end up with by going this route is a considerable amount of management expertise and diversification of your funds into a variety of companies.

As a mutual fund shareholder, notice the benefits that accrue to you:

You do not have to keep making decisions about when to buy or sell a security.

You can have your interest earnings reinvested automatically and gain the “compounding interest” advantage that we spoke of earlier.

The U.S. Securities & Exchange Commission regulates the Mutual Fund industry.

You will receive periodic reports, a yearly tax statement, and, if you desire, you can sell your funds within a few days.

So, what do you do if you want some professional help? Do what is being recommended by most professional financial advisors, “Start putting a little money each month in a mutual fund. Remember, it doesn’t take much money to get started, and you will have a professional advisor who will make sure that you are doing everything right”.

I believe I can anticipate your last question: Which fund do I invest in? You can go it alone and consult articles in USA Today’s business section, Wall Street Journal, and other fund reports, and read about the performance of various Mutual Fund companies over the past year, or two years, or three years, etc. to answer your question about which fund to invest in. Or you can go on the Internet and find out how various stocks and funds are performing. Several funds have automatic investment plans, which automatically deduct money from your checking account once a month. Three of those companies are Transamerica, Invesco, and Strong. These companies are reachable by telephone and have

been or are on the Internet. And finally, you could call a financial advisor and seek additional advice.

Also, you may remember a little earlier in your reading of this program, we suggested that you make Sure you are not paying more than you need to for auto and home insurance and that you are getting all the discounts that you are entitled to.

Make Your Plan and Work Your Plan

Now, here is one final note. No one is going to wind us up each morning and get us going. We have to do it ourselves. No one is going to take responsibility for our financial success. We also have to do it ourselves. We have watched many people succeed. How do they do it? We can tell you that it's not just by waking up every morning with a smile on their face and a winning attitude. It's waking up each morning with a darn good plan for achieving success. There is nothing that motivates us more than knowing that we have a way to be successful. Success breeds success. One little success leads to another. A wise sage said that, "Inch by inch life's a cinch, yard by yard it's kind of hard." A good plan gets us started, keeps us going, and gives us hope. So here is what you must do right now.

Decide on your financial goal. Is your goal to accumulate a million dollars or to increase your wealth by a few hundred thousand dollars? Be specific about your goal and then write it down on a piece of paper as a way of committing yourself to the goal.

Set a time when you would like to have your goal achieved. Try to be as specific as possible and write the goal achievement date on a piece of paper below your goal. Most financial advisors agree that individuals and families should put at least 10% of their income every month into building wealth. If that seems like impossibility, then start with a lesser amount and as your circumstances improve, you can gradually work toward the 10% mark. The main point is to begin now.

Decide on how you will achieve your goal. If you decide to go the Mutual Fund route to begin your wealth- building journey, then make a selection of available

funds that fit your circumstances and the amount that you want to regularly invest, make a few phone calls and find out how to begin, and then start.

Imagine the rewards and good feelings that will come to you as you achieve this financial goal. Can you even begin to imagine what it would be like not to worry about trying to earn more money so that you can pay more bills? When you get a minute, write down some of the benefits that will accrue to you and your family as you achieve your financial goal. The statements that you write will motivate you when you run into a moment of discouragement.

Tens of thousands of people have put themselves into a wonderful financial position by following these simple principles and strategies for going from Zero to One Million Dollars. Many other thousands could alleviate their money problems and worries but don't take the time to get a little advice and implement a sound financial plan. Our hope and best wish is that you will not spend inordinate amounts of time working and worrying about how you are going to pay bills and get control of your financial life. Please, if you don't do anything else in your life to increase your financial prosperity, please, please do this one simple thing to get from zero to one million.

Remember also that we said we were not only interested in creating a little wealth in your life, but helping you to be more successful in other things that you do while at the same time increasing your peace of mind. How many success principles did you notice as you proceeded through this program? Did you notice particularly the tremendous importance of "Using all your resources?" You can't possibly learn everything about everything, and you don't need to. But it is necessary to become aware of all the resources that are available to you and then to use them wisely.

And were you aware that most things don't happen in life, not because we don't want them to happen, but because there is no plan to make them happen! Did you notice the four essential steps to making a plan? These steps can be used to accomplish anything you desire to achieve in your life. They are extraordinarily powerful and yet quite simple to use.

Thanks again for interacting with us. This has been fun for us and we hope enjoyable for you. Hope to get together soon with you on other matters of mutual interest.

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