

David Young & Phillip DeSouza's

CASHFLOW **IGNITION**

"Your 7 Day Automated Cash Machine In A Box!"



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"Weird" Approach To List Building Now Allows You To...

"Get Paid To Build Your List..."

And Get Paid Some More As Your Subscribers Build Their Lists!

Click Here Now To Learn More! >>>

Cashflow Ignition Email Promo #1

Subject: The Story Of Two Wealth Seekers

Hi [[firstname]],

The year was 2005.

Two young men, fresh out of college, decided to take the road less travelled by seeking their fortune on the World Wide Web.

They were very much alike.

Armed with a shoestring budget of \$1000 each, both of them were filled with nothing more than raw ambition and a burning desire to succeed

Fast forward to today...

One of them is now a multi-millionaire living the ultimate Internet "fantasy"

...Waking up to no alarm clock

...Working whenever he wants, wherever he wants

... And having all the freedom in the world to pursue his passions,

While quite sadly, the other is struggling financially, up to his nose in credit card debt, and still searching for that "Next Big Thing."

Click here now to discover what made the difference
<Insert URL>

(Hint: It's not what you think)

Your Name Here

Cashflow Ignition Email Promo #2

Subject: The less you do, the MORE you make?

Hi [[firstname]],

“Did you know that most people are too busy earning a living to make any money?”

If you begin to think about it...you’d realize that it’s true!

Personally, I used to work hard.

16 hours a day...7 days a week.

And the weird thing is...

I only started generating real income, when I started doing less – a lot less, thanks to this highly unusual resource that I’m about to share with you.

Click here now to check it out:
<Insert URL>

And if you have enough belief to apply what I just shared with you, I think you’ll find the results you get to be simply astounding.

Your Name Here

P.S. I know, this ‘lazy’ secret to success violates a lot of the “traditional” virtues of hard work that has been ingrained in us since we were kids. But why work harder than you need to? As you’ll discover, it’s far more lucrative to work smart...not hard. : -)

<Insert URL>

Cashflow Ignition Email Promo #3

Subject: Here's your 13 digit code...

Hi [[firstname]],

Here's an interesting scenario:

Let's suppose you've just stumbled across a special bank vault filled with a 100 million dollars.

The problem is, it's secured with a 13-digit combination lock.

In other words, there are millions of possible permutations and combinations...

But of course, only ONE is capable of cracking the vault open.

Then, let's say I spend the next 10 years of my life trying every single combination until I hit the right one.

Then I write the correct combination (Maybe it's 8794332187276) on a piece of paper and give it to you..

BINGO!

There it is.

And BAAM!

In a matter of less than 10 seconds, you would have reaped the benefits of 10 years of my hard work.

Well, that's exactly how you'll feel when you click on this link now:

<Insert URL>

And yes, you can feel free to thank me later.

Your Name Here



Cashflow Ignition Email Promo #4

Subject: Do You Make These Newbie Mistakes?

Hi [[firstname]],

Here's an interesting fact.

Fact: Most successful people have mentors who took them under their wing and showed them the ropes.

The problem is...

It's hard to find guidance from someone who has actually done it and is willing to share everything with you

Which is why...

A good resource like the one I'm about to share can save you from me tons of mistakes and is absolutely priceless.

Click here now to check it out:

<Insert URL>

(Honestly, it's everything I wished I could have had when I first started)

Your Name Here

Cashflow Ignition Email Promo #5

Subject: The Great Rat Race Escape

Hi [[firstname]],

Wouldn't it be great if you could escape the path you are on, and start living the life you have always wanted?

Well, here's a new path you will have to see for yourself, before you can even begin to accept it's there.

<Insert URL>

Think of it as your personal roll call: to break away from the direction that you are headed in

Because once you can see your future change in front of you – quitting your day job; debts wiped clean; all worries fading away...

You will then begin to understand that it's all there for the taking

With a future of corporate slavery to the left, and playboy freedom to the right...

The choice become clear.

Only you can decide how badly you want it.

And whether you are willing to seize the opportunity while it is still there...

Your Name Here

Cashflow Ignition Email Promo #6

Subject: Fast Cash For Slow Times

Hi [[firstname]],

Have you ever felt that when it comes to making money online, time just doesn't seem to be on your side?

Sure, there's lots of stuff out there which is good in the long run but takes too long to do when you're just getting started and your bank account is just desperate for a pick-me-up.

That's why I want to share something you can use immediately!

Not tomorrow. Not next week.

TODAY!

All you have to do is click here to copy this moneymaking "shortcut" now. <Insert URL>

Everything is laid out for you in a simple and easy-to-understand way.

And the best part it: You can use it repeatedly to make money faster than you can imagine. You don't need to stop once you get there!

Use it for a quick cash boost anytime you choose.

Enjoy!

Your Name Here

Cashflow Ignition Email Promo #7

Subject: How To Live Richer Now

Hi [[firstname]],

If you've ever missed out on opportunities...sabotaged successes...gotten angry and frustrated at something you do... and then found yourself doing it again...then you would know how much it hurts and understand the burning need for change.

STOP!

The good news is, you're as little as 90 seconds away from proving to yourself that you can reclaim your future

You don't have to get caught up in that vicious cycle of pain and frustration-- you can break the chain.

All you need to do is actively decide and believe that you can create MORE and better and outflank the problem.

Then click here now to take massive action: <Insert URL>

Picture being able to regain control of your time, and your life, and your happiness... so you can turn what you want into what you can get, and then take action... so you can leap into your self-chosen future, and see that you have turned what you can get, into what you have.

Because, fast forward into the future, when those friends who used to laugh at you quietly ask you—

"What happened to you man?"

You'll grin... and tell them this:

It began with a decision-- your decision-- to take action, and to change. You got serious, you got the resource you were missing, and then you did what you needed to do.

How good would it feel to laugh like someone on top of the world... as you dig in to feasting on this real control and power you are now wielding over your life?

What new possibilities would you start to give yourself?

Decide now...and watch the magic happen.

You'll be glad you did.

Your Name Here



Bonus: Exhibits Of The Original 7 Advertising Masterpieces

THE WALL STREET JOURNAL.

The daily diary of the American Dream.

22 Cortlandt Street/New York, New York 10007

Dear Reader:

On a beautiful late spring afternoon, twenty-five years ago, two young men graduated from the same college. They were very much alike, these two young men. Both had been better than average students, both were personable and both—as young college graduates are—were filled with ambitious dreams for the future.

Recently, these men returned to their college for their 25th reunion.

They were still very much alike. Both were happily married. Both had three children. And both, it turned out, had gone to work for the same Midwestern manufacturing company after graduation, and were still there.

But there was a difference. One of the men was manager of a small department of that company. The other was its president.

What Made The Difference

Have you ever wondered, as I have, what makes this kind of difference in people's lives? It isn't always a native intelligence or talent or dedication. It isn't that one person wants success and the other doesn't.

The difference lies in what each person knows and how he or she makes use of that knowledge.

And that is why I am writing to you and to people like you about The Wall Street Journal. For that is the whole purpose of The Journal: To give its readers knowledge—knowledge that they can use in business.

A Publication Unlike Any Other

You see, The Wall Street Journal is a unique publication. It's the country's only national business daily. Each business day, it is put together by the world's largest staff of business-news experts.

Each business day, The Journal's pages include a broad range of information of interest and significance to business-minded people, no matter where it comes from. Not just stocks and finance, but anything and everything in the whole, fast-moving world of business... The Wall Street Journal gives you all the business news you need—when you need it.

Knowledge Is Power

Right now, I am reading page one of The Journal. It combines all the important news of the day with in-depth feature reporting. Every phase of business news is covered, from articles on inflation, wholesale prices, car prices, tax incentives for industries to major developments in Washington, and elsewhere.

(over, please)

The Lazy Man's Way to Riches

'Most People Are Too Busy Earning a Living to Make Any Money'

I used to work hard. The 18-hour days. The 7-day weeks.

But I didn't start making big money until I did less—a *lot* less.

For example, this ad took about 2 hours to write. With a little luck, it should earn me 50, maybe a hundred thousand dollars.

What's more, I'm going to ask you to send me 10 dollars for something that'll cost me no more than 50 cents. And I'll try to make it so irresistible that you'd be a darned fool not to do it.

After all, why should you care if I make \$9.50 profit if I can show you how to make a *lot* more?

What if I'm so sure that you *will* make money my Lazy Man's Way that I'll make you the world's most unusual guarantee?

And here it is: I won't even cash your check or money order for 31 days *after* I've sent you my material.

That'll give you plenty of time to get it, look it over, try it out.

If you don't agree that it's worth at least a *hundred times* what you invested, send it back. Your *uncashed* check or money order will be put in the return mail.

The only reason I won't send it to you and bill you or send it C.O.D. is because both these methods involve more time and money.

And I'm already going to give you the biggest bargain of your life.

Because I'm going to tell you what it took me 11 years to perfect: How to make money the Lazy Man's Way.

O.K.—now I have to brag a little. I don't mind it. And it's necessary—to prove that sending me 10 dollars...which I'll keep "in escrow" until you're satisfied...is the smartest thing you ever did.

I live in a home that's worth \$100,000. I know it is, because I turned down an offer for that much. My mortgage is less than half that, and the only reason I haven't paid it off is because my Tax Accountant says I'd be an idiot.

My "office," about a mile and a half from my home, is right on the beach. My view is so breathtaking that most people comment that they don't see how I get any work done. But I do enough. About 6 hours a day, 8 or 9 months a year.

The rest of the time we spend at

our mountain "cabin." I paid \$30,000 for it—cash.

I have 2 boats and a Cadillac. All paid for.

We have stocks, bonds, investments, cash in the bank. But the most important thing I have is priceless: time with my family.

And I'll show you just how I did it—the Lazy Man's Way—a secret I've shared with just a few friends 'til now.

It doesn't require "education." I'm a high school graduate.

It doesn't require "capital." When I started out, I was so deep in debt that a lawyer friend advised bankruptcy as the only way out. He was wrong. We paid off our debts and, outside of the mortgage, don't owe a cent to any man.

It doesn't require "luck." I've had more than my share, but I'm not promising you that you'll make as much money as I have. And you may do better; I personally know one man who used these principles, worked hard, and made 11 million dollars in 8 years. But money isn't everything.

It doesn't require "talent." Just enough brains to know what to look for. And I'll tell you that.

It doesn't require "youth." One woman I worked with is over 70. She's travelled the world over, making all the money she needs, doing only what I taught her.

It doesn't require "experience." A widow in Chicago has been averaging \$25,000 a year for the past 5 years, using my methods.

What *does* it require? Belief. Enough to take a chance. Enough to absorb what I'll send you. Enough to put the principles into *action*. If you do just that—nothing more, nothing less—the results *will* be hard to believe. Remember—I guarantee it.

You don't have to give up your job. But you may soon be making so much money that you'll be able to. Once again—I guarantee it.

The wisest man I ever knew told me something I never forgot: "Most people are too busy earning a living to make any money."

Don't take as long as I did to find out he was right.

I'll prove it to you, if you'll send in the coupon now. I'm not asking you to "believe" me. Just try it. If I'm wrong, all you've lost is a couple of minutes and an 8-cent stamp. But what if I'm right?

Sworn Statement:

"I have examined this advertisement. On the basis of personal acquaintance with Mr. Joe Karbo for 18 years and my professional relationship as his accountant, I certify that every statement is true."

(Accountant's name available upon request.)

Bank Reference:

Southern California First National Bank
17122 Beach Blvd., Huntington Beach, California 92647

Joe Karbo

17105 South Pacific, Dept. 428-A
Sunset Beach, California 90742

Joe, you may be full of beans, but what have I got to lose? Send me the Lazy Man's Way to Riches. *But don't deposit my check or money order for 31 days after it's in the mail.*

If I return your material—for any reason—within that time, return my *uncashed* check or money order to me. On that basis, here's my ten dollars.

Name _____

Address _____

City _____

State _____

Zip _____

© 1973

Need some fast cash? Try this...

The Amazing Money-Making Secret Of A Desperate Nerd From Ohio!

Dear Friend,

If you would like to make a lot of money very quickly, this is going to be the most exciting message you will ever read.

Here is why: my name is Gary Halbert and, some time ago, I was dead broke. My business was almost bankrupt and I couldn't even pay the rent. Actually, I wasn't just broke, I was *desperate*.

Then, one day, I came up with a "crazy idea" about how to write a certain kind of sales letter (it was not a chain letter) that would get people to send me money.

I was living in Ohio at the time and my friends laughed at the idea. They thought it was a big joke. They said I was a dreamer and that I had no "common sense." In fact, one guy said I was just a nerd and that my idea was so silly, he felt sorry for me.

Oh yeah? Well, I didn't care. I still thought I had a good idea and I typed up a few of my letters and started mailing them out. And guess what? People *did* start sending me money. And I used that money to mail more letters which brought in more money. And I used that to mail *even more* letters which brought in *even more* money...

And so on.

What's the bottom line? Simply this: before I was finished, that one simple letter pulled in...

More Than 7,300,000 Replies

Think about it: more than *seven million* people wrote back to me and every one of those people sent a check (made out to my wife) or else cash I could put in my pocket. And what was I selling? Actually, it doesn't matter. You see, the magic was not in the product, *it was in the letter!*

Do you have something to sell? If so, you can use that “crazy idea” I used in my letter to create a letter of your own and sell almost anything you’ve got.

Who Needs This Secret?

- Are you a salesman who needs more leads?
- Are you a housewife about to get a divorce who needs a simple way to make a lot of money?
- Do you have a furniture store, restaurant, car dealership, hot dog stand or some other kind of establishment you’d like to see swamped with customers?
- Are you a manufacturer who would like to sell so many of your widgets you’ll have to run extra shifts to meet the demand?
- Are you a marketing consultant who likes to keep up with new ideas and techniques so you can better serve your clients?
- Are you an M.D., a dentist, a chiropractor, an optometrist, a therapist, or any other kind of health care professional who would like to see your waiting room *bursting* with new patients?
- Do you have a house you’d like to sell? A *thousand* houses? A car? A boat?
- Do you have *anything* you’d like to sell? Consulting services? Products? *Yourself?*

If you answered “yes” to any of the above questions, you should try my “crazy idea.” You can read all about it in my new book called...

How To Make Maximum Money In Minimum Time!

Listen: many years ago, I thought I wanted to be a salesman. I got myself a job selling encyclopedias door-to-door and I kept at it until I was darn good. But there was a problem. You see, I could only knock on about 40 doors each evening. And therefore, no matter how hard I worked, there was a definite ceiling on my earning capacity.

And besides that, selling door-to-door is a *horrible* way to make a living!

So, I kept searching and searching until I came up with my “crazy letter idea” which is the first experience I ever had with what I call RCS or “Remote Control Selling.”

RCS uses the secrets of something else I developed called “Killer Advertising” which almost *forces* people to buy *whatever* you are selling. And, what RCS lets you do is, sell *almost anything* without ever meeting your customers in person...*or even talking to them on the phone!*

These “remote control” selling secrets of “Killer Advertising” can be used by anyone. Even a housewife, a student, or someone who is unemployed. And, if you have a business (or you *want* to have a business), these secrets can generate so much cash-flow, you may actually have a hard time getting all the money to the bank. I’m not kidding. My “crazy letter idea,” for example, brought in...

More Than 20,000 Checks Per Day!

By the way, getting that many checks every day means you have to hire at least 30 full-time employees just to make your bank deposit. But anyway, my “crazy letter idea” isn’t the only thing you’ll learn when you read my book. No. *That’s just Chapter One!* Here is a sample of what you will learn when you read the rest of the book:

- How to get a product to sell if you don’t have one already, and how to get it for nothing! (see page 11)
- How to get as much money as you need to really get rolling...and get it without borrowing! (see page 19)
- How to get movie and TV stars to help you sell your products and services! (see page 21)
- An amazing secret that can turn your local newspaper into your own personal goldmine. (see page 29)
- How to get the exact name and address of thousands of people who would love to send you money! (see page 37)
- What to write on a cheap little postcard that will make people *flood* you with cash! (see page 41)
- How to mail up to 100,000 letters per week at no cost whatsoever...*not even postage.* (see page 53)

- How to use “976” phone numbers to get people to *pay* to hear your sales pitch! (see page 57)
- How to use the Yellow Pages of your phone book in a secret way that will flush out huge wads of money! (see page 65)
- How to use cheap little classified ads to make as much as \$10,000 per day! (see page 71)
- How to get yourself or your product featured on cable TV at no cost whatsoever! (see page 89)

There’s more. A *lot* more. Including how, (if you’re not married), to use RCS to find your dream lover, how to get the most valuable gift in the world absolutely free (I was once paid \$2,500 for one of these), how to avoid legal hassels and lawsuits from “human buzzards” who are jealous of your success, and so on.

There’s more. A *lot* more. Including how, (if you’re not married), to use RCS to find your dream lover, how to get the most valuable gift in the world absolutely free (I was once paid \$2,500 for one of these), how to avoid legal hassels and lawsuits from “human buzzards” who are jealous of your success, and so on.

OK, that’s it for now. I’m running out of space here. But anyway, I hope I have given you enough information about my new book to make you decide to get it and read it right away. But please...

POSTDATE YOUR CHECK OR MONEY ORDER FOR 30-DAYS AHEAD!

Look, the cost of my book is extremely low compared to what you get. However, even so, I don’t want to deposit a single penny of your money until you read my book and find out for yourself how good it really is. Does that sound strange to you? I’m sorry I it does but no mater what...*I intend to treat you like I would like to be treated!*

In other words, I think you deserve to be able to read my book *before* you allow me to cash your money order or check.

Here’s how to order. All you have to do is write your name and address and the words “**Maximum Money**” on a piece of paper and send it with your check or money order (postdated 30-days ahead) in the amount of \$19.95 plus \$3.00 postage and handling (total \$22.95) to:

Everett & Lloyd, Inc.
Dept. 208
5701 Overseas Highway, Suite #4
Marathon, FL 33050

That's all there is to it. As soon as I receive your order, I will send the book to you immediately...

BY FIRST CLASS MAIL!

You'll get the book right away and you'll have plenty of time to read it and check it out. Then, if you are not 100% satisfied, just return it to me and I'll send you back your *uncashed* check or money order with no questions asked.

Do you want *extra fast* service? If so, you can use one of your credit cards and order by phone and...*you still get 30-days to check out my book before I process your credit card charge!*

The number is...

(800) 327-0028

By the way, checks and money orders should be made payable to Everett & Lloyd, and it is *not* a good idea to mail cash. Thank you.

About Gary Halbert

Mr. Halbert teaches at money-making "boot-camps" all over the U.S. and hordes of people gladly pay \$5,000 to attend these 3-day sessions. He has helped hundreds of people make millions of dollars. Gary's fees are astronomical and his clients are often famous.

He has been paid as much as \$600,000 for just one of his money making ideas, and his clients have included Howard Ruff (the famous financial advisor) Ernest and Tova Borgnine, Robert G. Allen (author of **Nothing Down**), Geoff Scott of Dynasty, and many others of equal fame.

And best of all, you can learn many of Mr. Halbert's powerful money-making secrets by reading his book which is described in this announcement!



Do You Make These Mistakes in English?

Sherwin Cody's remarkable invention has enabled more than 70,000 people to correct their mistakes in English. Only 15 minutes a day required to improve your speech and writing.

MANY persons say "Did you hear from him today?" They should say "Have you heard from him today?" Some spell calendar "calender" or "calander." Still others say "between you and I" instead of "between you and me." It is astonishing how often "who" is used for "whom," and how frequently the simplest words are mispronounced. Few know whether to spell certain words with one or two "c's" or "m's" or "r's," or with "ie" or "ei," and when to use commas in order to make their meaning absolutely clear. Most persons use only common words—colorless, flat, ordinary. Their speech and their letters are lifeless, monotonous, humdrum.

Why Most Persons Make Mistakes

What is the reason so many of us are deficient in the use of English and find our careers stunted in consequence? Why is it some can not spell correctly and others can not punctuate? Why do so many find themselves at a loss for words to express their meaning adequately? The reason for the deficiency is clear. Sherwin Cody discovered it in scientific tests which he gave thousands of times. *Most persons do not write and speak good English simply because they never formed the habit of doing so.*

What Cody Did at Gary

The formation of any habit comes only from constant practice. Shakespeare, you may be sure, never studied rules. No one who writes and speaks correctly thinks of rules when he is doing so.

Here is our mother-tongue, a language that has built up our civilization, and without which we should all still be muttering savages! Yet our schools, by wrong methods, have made it a study to be avoided—the hardest of tasks instead of the

most fascinating of games! For years it has been a crying disgrace.

In that point lies the real difference between Sherwin Cody and the schools! Here is an illustration: Some years ago Mr. Cody was invited by William Wirt, author of the famous Gary System of Education, to teach English to all upper-grade pupils in Gary, Indiana. By means of unique practice exercises Mr. Cody secured more improvement in these pupils in five weeks than previously had been obtained by similar pupils in two years under old methods. There was no guess-work about these results. They were proved by scientific comparisons. Amazing as this improvement was, more interesting still was the fact that the children were "wild" about the study. It was like playing a game.

100% Self-Correcting Device

The basic principle of Mr. Cody's new method is habit-forming. Any one can learn to write and speak correctly by constantly using the correct forms. But how is one to know in each case what is correct? Mr. Cody solves this problem in a simple, unique, sensible way.

Suppose he himself were standing forever at your elbow. Every time you mispronounced or misspelled a word, every time you violated correct grammatical usage, every time you used the wrong word to express what you meant, suppose you could hear him whisper: "That is wrong, it should be thus and so." In a short time you would habitually use the correct form and the right words in speaking and writing.

If you continue to make the same mistakes over and over again, each time patiently he would tell you what was right. He would, as it were, be an everlasting mentor beside you—a mentor who would not laugh at you, but who would, on the contrary, support and help you. The 100% Self-Correcting Device does exactly this thing. It is Mr. Cody's silent voice behind you, ready to speak out whenever you commit an error. It finds your mistakes and concentrates on them. You do not need to learn anything you already know. There are no rules to memorize.

Only 15 Minutes a Day

No more than fifteen minutes a day are required. Fifteen minutes, not of study, but of fascinating practice! Mr. Cody's students do their work in any spare moment they can snatch. They do it riding to work or at home. They take fifteen minutes from the time usually spent in profitless reading or amusement. The results really are phenomenal.

Sherwin Cody has placed an excellent command of the English language within the grasp of every one. Those who take advantage of his method gain something so priceless that it can not be measured in terms of money. They gain a mark of breeding that can not be erased as long as they live. They gain a facility in speech that marks them as educated people in whatever society they find themselves. They gain the self-confidence and self-respect which this ability inspires. As for material reward, certainly the importance of good English in the race for success can not be overestimated. Surely, no one can advance far without it.

Free—Booklet on English

It is impossible, in this brief review, to give more than a suggestion of the range of subjects covered by Mr. Cody's new method and of what his practice exercises consist. But those who are interested can find a detailed description in a fascinating little booklet called "How You Can Master Good English in 15 Minutes a Day." There is no obligation involved in writing for it. Merely mail the coupon, a letter, or a postal card for it now. Sherwin Cody School of English, 14 Searle Building, Rochester, N. Y.

SHERWIN CODY SCHOOL OF ENGLISH
14 Searle Building, Rochester, N. Y.

Please send me your new free booklet, "How You Can Master Good English in 15 Minutes a Day."

Name.....

Address.....

This valuable booklet can not be sent to children

NOW YOU CAN KNOW THE SECRET...

FREE! How I turned a simple idea into a \$100 million business...



My simple secret will work for you if *you* are at the bottom of your company...or at the top...or anywhere in-between.



I can teach it to you in a few minutes. It costs you nothing to learn.

I'm Martin Edelston, CEO and founder of Boardroom, Inc.

We sell ideas that work. And I'd like to give the most powerful of them to you now. Start right here...

How much money could you make if you were handed a dozen winning ideas every week?

Would you pay \$10 for each one of them?

I did. To a clerk whose question saved my company hundreds of thousands of dollars on postage every year. *More winning ideas on page 55.*

Would you pay \$2 for one of them?

I did. To a young lady who spotted a way to put \$10,000 back in our pocket in one order with a new vendor. *Full details on page 63.*

Would you pay nothing for one of them?

I did. To a supplier who found how to simplify what he was doing for us, and passed the savings on without even being asked. *Full details on page 80.*

Am I taking advantage of these people? Not at all! I'm building their futures, at the same time that I'm building my own.

These people have made small fortunes in the larger and larger profit sharings—and orders for the supplier. *See full details on page 129.*

No wonder each of them gives me an average of 200 ideas a year!

And you can have this same kind of idea-flow coming to you, within minutes after you pick up this book!

Remember, now, **I-POWER** means *shared idea power*, where you and everyone else that shares with you, cuts up a bigger, and then bigger, piece of the pie that ALL of your ideas create.

It's the success-engine of the 1990s. They give their ideas to you. And you share the success with them. It takes less than an hour or two to set up

an **I-POWER** flow anywhere you work.

It may be a department of 4 or 5 people, or a division of 200-300 people, or your entire company.

You are the **I-POWER** person. You know—from pages 27 to 33—exactly how easy it is to get other people's ideas bursting forth like fireworks.

You know—from page 38—exactly how to get the next higher level of management to pay serious and immediate attention to those ideas.

You know—from page 131—exactly how these ideas skyrocket you through the corporate hierarchy. Give you impregnable job security. Increase your yearly income—even in these perilous times—until it's almost shameful. How much do you risk to prove all this? Not one cent!

ONE-YEAR MONEY-BACK GUARANTEE

There could only be one reason for such an offer. We're betting we couldn't pry this book out of your hands if we tried. It's at your bookstore now...\$15.95.

EASY!

How we multiplied sales...pushed profits through the roof...cut turnover to zero...all in these tough times.

"Throw away all your fancy books on management and read I-POWER."

Dr. Leonard Sayles, Professor of Management, Emeritus, Graduate School of Business, Columbia University

"No business school in the world teaches this! Now you can learn it free!"

Marion Behagiar, Economist, co-author of I-POWER

"The perpetual improvement machine."

Page 19

"6 words that keep other people's ideas flowing so fast that you literally can't write them down."

Page 24

"Crisis is another name for opportunity, if."

Page 71

"How to recognize fruitful errors, bursting with their own corrections."

Page 45

"How to do things right the first time."

Page 76

"Zero-defect performance, even if you make mistakes."

Page 193

"How to make major changes fast."

Page 77

"At last! A simple solution to the problem of good things that never quite get done."

Page 25

"The 'lateness' problem...simply evaporates."

Page 83

"Old machinery is outdated. Spend a fortune for the new. Right? Wrong!"

Page 213

"Medical costs plummet."

Page 164

"The absolutely overlooked secret of great business in bad times."

Page 11

"New products made easy. One-word formula."

Page 134

"Money is the second great business motivator. Fear is the third. Here's the first."

Page 46

"How ordinary workers can out-think \$200,000-a-year management consultants."

Page 213

READ IT FREE

...take me up on my **ONE-YEAR MONEY-BACK GUARANTEE**. If **I-POWER** doesn't live up to your expectations, return it to me with your receipt any time in the next 12 months for a fast refund...Martin Edelston, Boardroom, Inc, 330 West 42nd Street, New York, NY 10036.

"I-POWER is the best business book I've ever read...and I've read them all."

Robert Hall, Chairman & Founder, Robert Hall International

"I-POWER has done wonders for one of our clients...now we're doing it—and recommending it to other clients."

Arnold Cohen of Mahoney Cohen & Co., CPAs

"I-POWER opens the door to creativity and allows us to do things much, much better today than we did yesterday."

Dr. Dale G. Gatz, President, The Warburg Home

"I-POWER brings organizing powers to new and exciting levels."

Stephanie Winston, President, The Organizing Principle

"I-POWER not only generates ideas—it builds spirit, cooperation, and an understanding of mission."

Irene McFadden, President, American Almond Products Co., Inc.

"I-POWER has produced well for our companies—and surprisingly well when I tried it with my big family."

Victor Niederhoffer, Chairman, Niederhoffer and Niederhoffer, Inc.

"I-POWER is fantastic! I'm going to tell all the business people I know about it."

Dr. John Rutledge, Chairman, Rutledge & Company

"I-POWER produced an overpowering orgasm of useful ideas for us."

Eric Solberg, Executive Director, DOC/Doctors Ought to Care

"I-POWER opened up the thinking in our business, turning up exciting opportunities even in these terrible times."

Dré Brungardt, Publisher, Nutz and Boltz®

Personal Prosperity

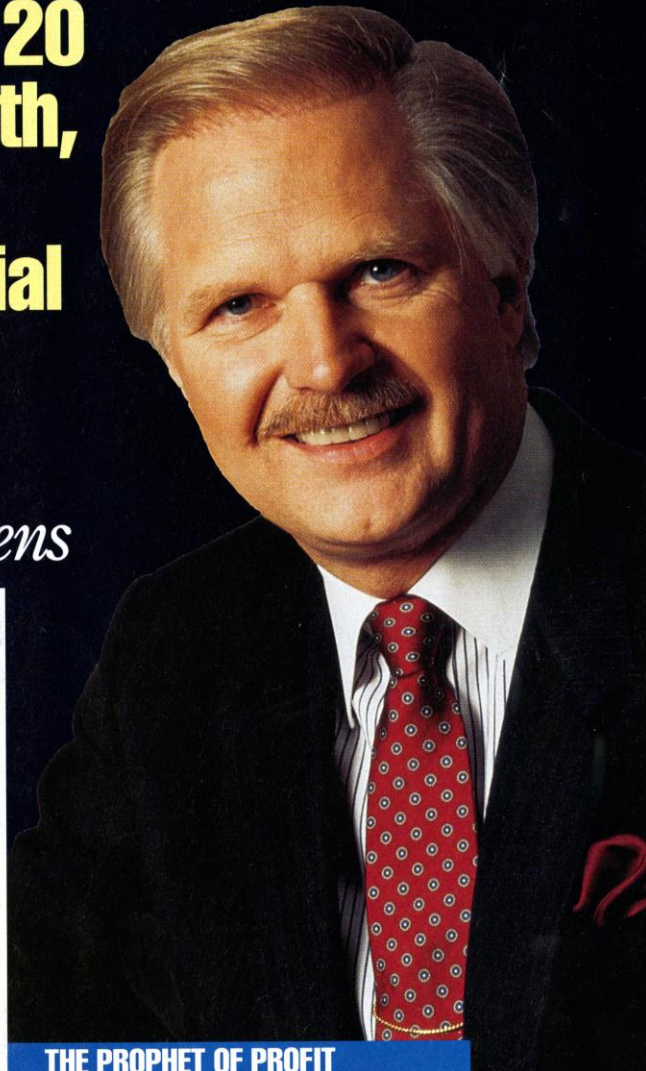
SPECIAL REPORT

“If you’ve got 20 minutes a month, I guarantee to work a financial miracle in your life.”

— Charles J. Givens

“20 minutes a month is all I need to teach *anyone* how to:

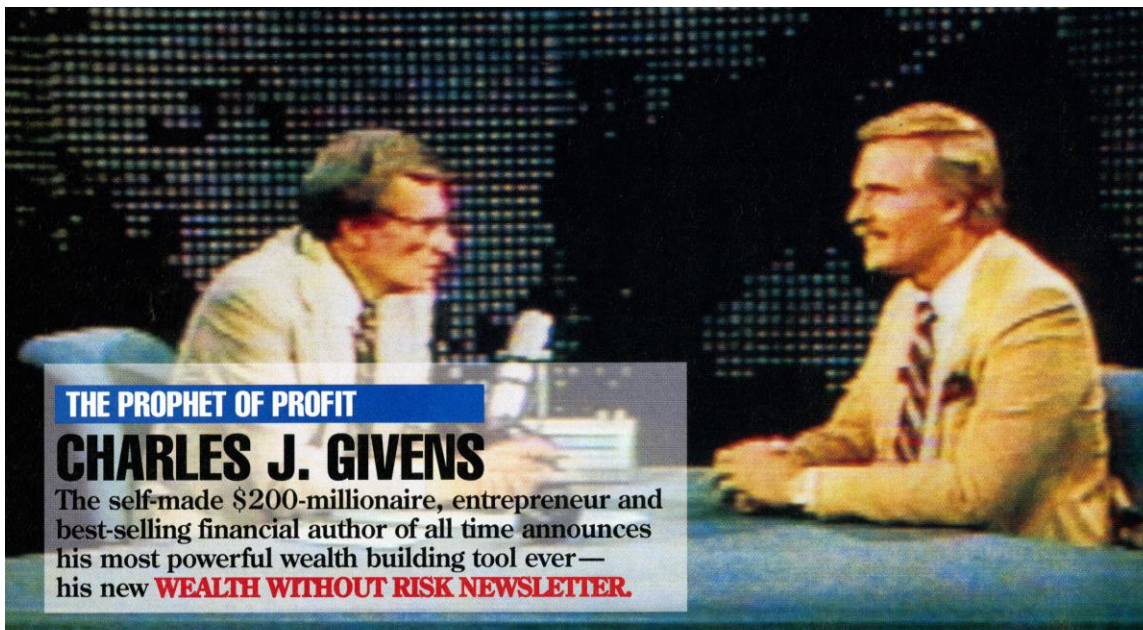
- ▶ Amass abundant wealth without risk
- ▶ Build a \$1,000,000 retirement plan.
- ▶ Get out of debt—and stay out forever.
- ▶ Cut your taxes in half (and reap a windfall tax refund **THIS** year).
- ▶ Feel ten feet tall and bulletproof 24 hours a day.
- ▶ Your \$1,000 Reward—12 fast ways to put an extra \$1,000 in your pocket in 60 days or less.”



THE PROPHET OF PROFIT

CHARLES J. GIVENS

The self-made \$200-millionaire, entrepreneur and best-selling financial author of all time announces his most powerful wealth building tool ever—his new **WEALTH WITHOUT RISK NEWSLETTER**.



THE PROPHET OF PROFIT
CHARLES J. GIVENS
The self-made \$200-millionaire, entrepreneur and best-selling financial author of all time announces his most powerful wealth building tool ever — his new **WEALTH WITHOUT RISK NEWSLETTER**.

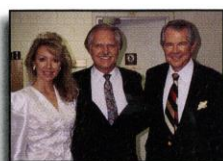
LARRY KING

“Charles Givens is a famed entrepreneur, tax expert, money strategist, has his own newsletter, and many, many Americans swear by (his advice).”



**BRYANT GUMBEL —
NBC TODAY SHOW**

“Last time he was here, the studio came to a complete stop...everyone started taking notes and I was asking for advice.”



**PAT ROBERTSON
THE 700 CLUB**

“Brilliant advice! You teach people to save \$5,000 or \$6,000 a year, which they can invest.”



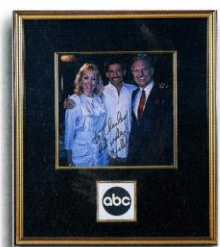
USA TODAY

“Charles Givens is becoming to personal finance what Dale Carnegie is to human relations.”



SALLY JESSE RAPHAEL

“No guest except the naked male dancers has ever generated more response—thousands of calls.”



GERALDO RIVERA—

“Charles J. Givens is a human Fort Knox worth millions”

NEW from America's #1 Master of Wealth Creation

“I guarantee to work a financial miracle in your life if you'll give me just 20 minutes a month.”

Charles J. Givens announces...

THE WEALTH WITHOUT RISK

NEWSLETTER

And it's yours **FREE** when you join his new **WEALTH WITHOUT RISK CLUB** through this special Half-Price Charter Offer.

Your **FREE** Welcome Kit will show you how to:

1. Amass abundant wealth without risk.
2. Build a \$1,000,000 retirement plan.
3. Get out of debt—and stay out forever.
4. Cut your taxes in half (and reap a windfall refund this year).
5. STOP living a life of compromise, worry and fear...and START living as if you are ten feet tall, bulletproof and CANNOT be denied the fulfillment of your dreams.
6. \$1,000 REWARD: Just for trying these strategies without risk, you'll receive \$1,000 in “found money” in your first 30 days or you'll pay nothing!

A special invitation from Charles J. Givens

Perhaps it was pure chance that placed this invitation in your hands today.

Or maybe it was destiny.

But whether luck or fate, all I ask is

the next few minutes to present a most unusual proposition...

If you will spend just 20 minutes a month with me, I will guarantee to work a financial miracle in your life.

To see how, please turn this page...

(Over please...)

To join the Charles J. Givens *Wealth Without Risk Club*, please see page 13 of this announcement.

1



First, let me introduce myself. My name is Charles J. Givens.

You may have heard about a book I wrote several years ago, *Wealth Without Risk*.

I've had the good fortune to see it become the best-selling book of all time on the subject of money.

The simple wealth-without-risk strategies I revealed in that book, and the two others shown here, have created a sensation. I've been invited on just about every major TV talk show in America, including the *Today Show*, *Larry King*, *Oprah Winfrey*, *Sally Jesse Raphael*, *Donahue*, *CNN*, and many others.

When these TV interviewers ask what qualifies me to teach people about money, my answer is simple....

I have a lot of it.

And I wasn't handed a nickel.

When I was in the sixth grade, my father, a jolly alcoholic, left home and never came back. My mother was legally blind. We had no means of support and my family fell into bankruptcy. I had to stand by helplessly and watch as our little white house and all our belongings were auctioned off for \$2,000. Like a young steer branded with a flaming iron, that humiliation was seared into my soul forever.

By age 18, I was bagging groceries, making 85¢ an hour, to support my family.

That was my lowly starting point. To build a \$200-million fortune in the 20 years that followed took learning just about everything there is to know about money.

Along the way I also made just about every mistake you can. Three times in my twenties, I made and lost a million dollar fortune. And I lost *everything*, including my home, my furniture, my automobiles and my investments.

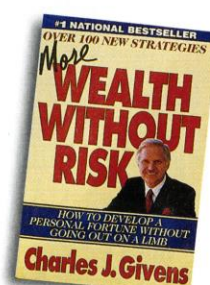
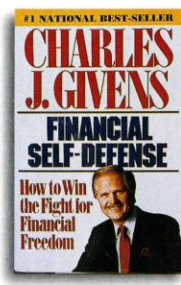
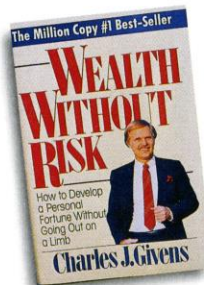
But in time, I learned the right strategies not only to *attract* wealth in abundance, but also to *keep* it and make it *multiply*. And these are the secrets I'd like to pass on to you in a whole new way that's much more powerful than any book I've ever written.

What kind of strategies am I talking about?

I will teach you simple, proven strategies guaranteed to enable you to...

- ✓ Attract abundant wealth into your life *without risk*.
- ✓ Slash your taxes by 50% or more.
- ✓ Earn a safe 20% a year with mutual funds.
- ✓ Make 15%-50% government-guaranteed interest on your money.
- ✓ Realize over 20% per year in your IRA and Keogh investments.
- ✓ Send your children to college free, even if they don't get a scholarship or grant.
- ✓ Immediately cut your insurance premiums by 50% on your homeowner's, mortgage, disability, liability and car insurance.
- ✓ Make your vacations 100% tax deductible.
- ✓ Turn your children, spouse and numerous family expenses into bigger tax deductions than you ever imagined possible, all with the blessing of the IRS.
- ✓ Get out of debt once and for all and *never* slip back into debt again.
- ✓ Always have extra money left over at the end of the month—without needing a budget.
- ✓ Create a \$1,000,000 retirement program.

If you want to retire with *more* than \$1,000,000, you'll also discover how to **leverage** your wealth to the



The practical, wealth-building information in these three books has made Charles J. Givens the best-selling financial author of all time.



“Charles J. Givens—one of the great success stories in America.”
—*Success Magazine*

multi-million dollar level with your own super-successful small business.

You'll see how to create a small business “money machine” you can run out of your own home, doing whatever work you love, starting part-time and keeping your current job if you wish.

Perhaps most fascinating of all, you will discover secrets you never imagined about money.

You will learn, for example, that money does *not* behave logically. But it does behave with *complete predictability*.

And once you learn to manipulate the laws that govern it, money will obey your commands as a servant obeys its master.

Also contrary to common belief, you will discover why budgeting is *NOT* a stepping stone to wealth. The only person who ever built wealth with a budget was the man who started Budget Rent-A-Car. Budgeting requires sacrifice. I will show you how to create *more money to spend*, not relegate yourself to spending less.

You will learn, too, that spending is the *only* worthwhile thing you can do with money. You will either spend it *now* on yourself and your family...or spend it on your *future* by

investing it wisely. You'll see how to have thousands of extra dollars each year to spend on *both* your present and your future.

You will also learn that...

“The real purpose of having more money is to live out your dreams, not just pay your bills.”

If *all* I do is make you financially independent, I will have failed you. My ultimate goal is to see you possess all the money you need to do whatever *you want* in life, whenever *you want* to do it, and most important of all, *having the attitude to enjoy it thoroughly, without fear, worry or guilt*.

Toward this end, I will teach you additional strategies that empower you to conquer fear, banish worry, and lead your life every day feeling ten feet tall and bulletproof.

“I realize that all this may be a bit hard for you to accept right now....”

...and that's perfectly understandable. *Everyone* I speak to feels that way at first.

But these strategies are guaran-

(continued on page 4...)



“Charles Givens is a multi-millionaire who believes most Americans lack not the capability but only the knowledge of how to become richer.”

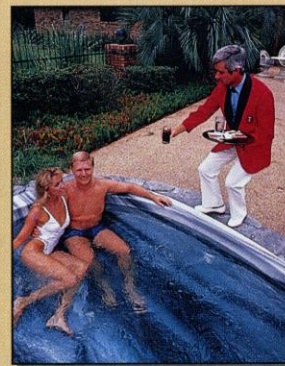
—**Gary Collins,**
Hour Magazine

“When Charles Givens talks, everyone listens.”

—**Jane Pauley,** NBC-TV

“Charles J. Givens...
Entrepreneur, razor sharp.”

—**Lifestyles of the Rich and Famous**



Charles J. Givens and his wife Adena, as seen on *Lifestyles of the Rich and Famous*

To join the Charles J. Givens *Wealth Without Risk Club*, please see page 13 of this announcement.

3

teed to work for you because they have worked *automatically and unfailingly* for the hundreds of thousands of members of *The Charles J. Givens Organization*, the largest company in the world dedicated to prosperity and personal achievement.

Throughout this announcement you can read about the results my strategies have achieved for so many others.

Of course, I know that the only way you will really believe what I'm saying is to see a financial miracle unfolding in *your own* life. This is why I want you to try my strategies at *my* expense and without risking a dime.

I've found a way to make it so *easy, convenient, inexpensive and risk-free* for you to explore my strategies that there is literally *nothing* to stand in your way....

**"All I need is
20 minutes a month."**

In the last few years, I've written several books and have conducted numerous seminars across the country. All were designed to share the simple strategies that long ago transformed my life from poverty

into a \$200 million dollar fortune.

But I've found that a book can become outdated, especially when tax laws and investment opportunities are changing rapidly, such as now.

Seminars are a good alternative, but naturally I can't be in all parts of the country at once.

For these reasons, I've decided to launch what I'm convinced is the most powerful, easiest-to-use tool I've ever created to work the financial miracle I know my strategies can achieve in your life.

Today I am announcing my new *Wealth Without Risk Newsletter*.

This monthly newsletter makes it incredibly *easy* for me to come into your life—for just 15 or 20 minutes a month—and teach you everything I know about amassing wealth without risk.

Each month, I'll sit down with you for 15 to 20 minutes and teach you a few simple steps to take *that month* to make giant strides toward achieving your financial dreams.

Even more important, I'll be able to walk you through the latest current events and show you exactly

(continued at top of next page...)



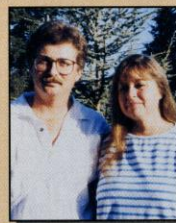
Charles J. Givens sponsors scores of seminars every year for investors. His new *Wealth Without Risk Newsletter* is the "seminar in print" that comes to you.

"We had never done any retirement or investment planning... Yet in the short time



since we've joined we have reduced unnecessary insurance expenses, saved real money buying a car, and most important, we carved out the time required to visualize and articulate our financial objectives."

**—Laurie Atherton and
Roger Lubin
Long Beach, CA**

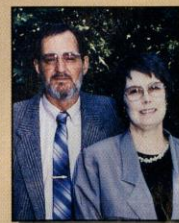


"Thank you CHARLES GIVENS! We were immediately motivated... Dreams can come true and any-

thing in life is possible, if you seek the knowledge you lack and never give up. Thanks again Charles Givens, our hope is to inspire others to go after their dreams as you have ours."

**—Charles Hensley and
Pamela Fitzgerald
Snohomish, WA**

"A gold mine of financial, easy-to-understand strategies."



**—Bill and
Glenda
Page
Edgemont, AR**

(continued from page 4...)

how to apply my wealth-without-risk strategies to exploit today's most exciting investing and tax-reducing opportunities.

So in about 20 minutes a month, you'll learn both my strategies *and* the best ways to apply them *right now*. That's the most powerful "one-two" combination of wealth-building information I've ever put together.

It's Yours Free, Without Risk of Any Kind

A subscription to my new *Wealth Without Risk Newsletter* is actually free when you join the *Wealth Without Risk Club*. And during our initial Charter Period, Club membership dues are half-price, only \$39.50 a year. That's just \$3.29 a month to discover my most powerful wealth-without-risk strategies.

In your free Welcome Kit alone, I'll show you scores of ways to make or save at least \$1,000 in your first 60 days alone.

Best of all, you can try all my wealth-without-risk strategies for up to a full year *completely without risk*.

Believe it or not, I'm setting this up so that even if you cancel in the

Keeping In Touch With Government Insiders



President Reagan



President & Mrs. George Bush



Margaret Thatcher



Former Senator Al Gore, Sr.

11th month of your membership, you'll get every penny of your \$39.50 dues back *and* you can keep everything I've sent you.

And I'm going to send you plenty. As soon as you join the *Wealth Without Risk Club*, you'll receive a gigantic Welcome Kit filled with my

most powerful wealth without risk strategies in five different areas of your financial life.

Shortly, I'll tell you more about the free bonuses you'll receive and your other benefits of membership.

But first,....

Why am I doing this?

That's a fair question, because I already have more money than I and my gorgeous wife (the former "Miss Sexy Orlando") can spend. And we *love* to spend!

With the fortune I've accumulated and the interest I earn, I could spend more than \$500,000 a week for the rest of my life and never run out of money. And not even my wife and I can spend money *that* fast.

More millions than I can keep track of are pouring in all the time from my 46 businesses, several banks and numerous investments. And since I already own just about every material possession I ever wanted, there's not much else for me to buy.

So, sure, I like making money

(continued on page 6...)



"Don't you dare settle for a life of timid, little dreams. You are worthy of your biggest dreams. You and I, working together, can make them come true."

To join the Charles J. Givens *Wealth Without Risk Club*, please see page 13 of this announcement.

5

from whatever I do. But accumulating my next million isn't my greatest passion in life anymore.

Why, then, do I want to share my wealth secrets with you?

As you will discover for yourself when you accumulate substantial wealth, you will feel a compelling obligation to *put something back*. This program is my way of doing that.

Today my consuming passion is to teach others how easily they can achieve abundant wealth and happiness in life with the strange and marvelous secrets I discovered so long ago.

My mission now is to create an army of self-fulfilled achievers—a *million millionaires!*—and leave behind a legacy of knowledge that proves to the whole world that anyone can still grow rich in America *if* he or she has the right strategies.

In one sense, I feel obligated to share this knowledge because there are very few others willing or able to share it with you.

You see, when it comes to acquiring wealth and making it grow, the people best qualified to teach you the ropes are *those who have acquired self-made wealth themselves*.

Generally speaking, this elite group does *not* share their secrets.



Charles J. Givens recently recorded his best-selling cassette, "More Wealth Without Risk." If you'd like a free copy, please see page 12.

As a result, most advice you hear about money comes from those who merely *talk* about money for a living, like stock brokers, financial planners, insurance agents, college finance professors and financial columnists for newspapers and magazines.

These folks all have a job to do. But you may be surprised to know that most of them are living paycheck to paycheck, struggling to pay bills and get out of debt just like everyone else.

Someone once said that the real reason they call them "brokers" is because they're broker than you are!

That may be an overstatement, but if you really desire to be financially independent, what you need is personal guidance from *someone who's actually done it*.

You need someone who can lead you by example and teach you from

personal experience.

And that's what I can do for you. The priceless strategies that took me years of trial and error to discover will now be revealed to you conveniently in easy-to-swallow "bites" every month in the *Wealth Without Risk Newsletter*.

"These strategies work automatically for anyone."

As tens of thousands of people I've taught have already proven, you don't need special talent, a college education, rich parents or even built-in motivation.

The biggest difference between those who are accomplishing their dreams and those who only dream of accomplishing is *possessing the right formula, or strategy, to achieve the outcome they desire*.

This is because we live in a cause-and-effect universe. When it comes to reaching *any* objective, there are laws of cause and effect which make success a science and not an accident.

Stand ten people on a handball court. Give each of them the same rubber ball to throw against the wall.

What happens?

No matter which person throws the ball, the same result will occur.



"Both cars and the house (insurance) now cost only \$600 every 6 months compared to \$1,300 every 6 months. Thank you!...I'm beginning to feel I can live the American dream.

America truly is the land of opportunity for those who want it."

—Patricia Carter-Pitts
Decatur, GA

"Our net worth when we started...was roughly \$5,000, which consisted of \$4,000 in money market savings and two old cars. Now our net worth is \$80,000, with a house, \$10,000 in emergency reserves, \$30,000 in investment funds, two newer vehicles, two children, and a map for now and the rest of our lives....At this rate we will have over a million dollars in five years."

—Roger Huber
Bothell, WA

The ball will bounce back. Sometimes it will bounce back higher or lower, depending on the force with which it is thrown. But it will always bounce back. The result is predictable.

It doesn't matter whether the thrower is tall, short, underweight, overweight, male, female, Hispanic, Black or White. The result is always the same.

So, too, with the laws of creating wealth without risk.

Am I saying that all people who use the right strategies realize their financial objectives?

Absolutely!

That's the whole point!

Good strategies work *all* the time, just like the laws of physics or chemistry. They work for everyone, no exceptions.

And you are in such a fortunate position because you have something I never did—*someone to guide you and teach you these powerful wealth-without-risk strategies that took me so many years to discover.*

But what, exactly, will I teach you?

What you'll receive FREE as soon as you join...

As soon as you join, I will send you our *Wealth Without Risk Club Welcome Kit*.

The kit is packed with powerful strategies. Much of it is material that

has *never appeared in any book or other publication you've ever seen.*

It will lay the foundation for every secret and every opportunity I'll point out in the months ahead. This wealth of material, the cornerstone of my whole *Wealth Without Risk Club* program, consists of five big bonuses....

FREE BONUS #1: My Most Powerful PERSONAL FINANCE Strategies

There's no question in my mind that you can become a millionaire because, in one sense, *you already are.* You are already a *million-dollar earner.*

The amount of money that will pass through your hands over a working lifetime is incredible.

If you work 40 years and earn only an average of \$25,000 per year, and you receive just a 5% annual raise, *more than \$3,000,000 will pass through your hands.*

So there's no question whether or not you can *make* a million dollars. The only question is *how quickly* can

you make your first million and *how much of it can you keep.*

So, as a critical first step, the easiest way to start building your wealth and instantly upgrade your lifestyle is to get your hands on all those thousands of dollars you're throwing away every year.

"Me, throwing thousands of dollars away?"

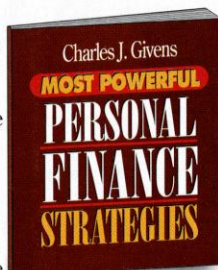
Yes!

Every family makes two or three major money management decisions *every month.* Because of lack of financial training, these decisions often turn out to be financial errors that are costing you thousands on your automobiles, your mortgage or rent payments, your life insurance premiums, your income taxes, your credit cards and dozens of other areas.

Knowledge is your best line of defense. For every financial decision, there is an *optimum strategy.* Taken together, these strategies turn wealth-building, like walking, into a series of small, easy-to-accomplish steps. For example, in your first free bonus, you'll learn how to....

- ✓ Cut your MasterCard and Visa interest by 40%.
- ✓ Increase your take-home pay up to \$300 a month.
- ✓ Buy any car for 60% less.
- ✓ Send any of your children to college *free* without a scholarship,

(over, please...)



“To date, in just five days, my wife and I have increased our monthly cash flow by \$557.05, which is \$6,684.60 a year that we can use to invest, along with \$1,548 cash in hand....The Givens strategy worked for us—this doubting Thomas is SOLD-SOLD-SOLD....”

—Steven E. Kish
Spring Hill, FL



“Where were you when we were younger? When we were more prone to financial blunder. We're pleased you're available to give valuable information... Thanks to you our financial

ills have been mending...A chalet in the mountains is on our new Dreams List. And possibly a winter home in the Keys, with your real estate assist.”

—James H. Walsh, Jacksonville, FL

To join the Charles J. Givens *Wealth Without Risk Club*, please see page 13 of this announcement.

7

grant or loan.

- ✓ Cut the cost of your life insurance by 80% while increasing financial protection for your family.
- ✓ Turn your home-equity or insurance policy cash values into income and wealth.
- ✓ Restore your credit in 60 days.
- ✓ Cut your car insurance premiums by 50% while maintaining necessary coverages.
- ✓ Get a no-down-payment car loan.
- ✓ Cut the cost of your health insurance in half.
- ✓ Dump hidden insurance premiums that are costing you up to \$2,000 per year.
- ✓ Spend your way to financial success by *doubling* the purchasing power of your money.

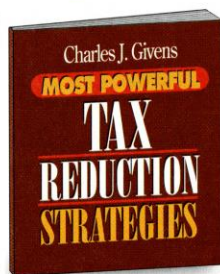
FREE BONUS #2: My Most Powerful TAX REDUCTION Strategies

Income taxes are the single biggest expense you'll ever have in your life, bigger by far than your home mortgage.

One-third to one-half of all the wealth you'll ever accumulate depends on *what you know about taxes*, and *not* on your income, investments or retirement program.

Your objective is to know how to reduce your taxes legally to the bare-bones minimum.

I have spent the last 26 years learning everything possible about the tax system and how to maximize your spendable income by minimiz-



ing your taxes.

I and my staff read every tax law, every letter ruling from the IRS, every court case.

As a result, I can teach you how to put the massive tax code to work *for* you, not against you...to exploit every legitimate loophole, deduction and tax-free device you're entitled to.

The tax savings can be breathtaking, as you'll see in your second free bonus. Once you read it, you'll discover why the amount of taxes you're liable for has little to do with your *total income* but everything to do with your knowledge of tax reduction strategies. You'll discover, for example, how to...

- ✓ Cut your income taxes by 50%. If you add up what you paid in taxes last year, you'll see what a windfall this represents. And I'll show you how to save this much *every year* from now on!
- ✓ Give yourself a tax-free raise of \$50-\$350 per month in actual take-home pay. (Just imagine how much that extra money will help out.)
- ✓ Turn your home into a tax-haven.
- ✓ Make your boat, plane or RV tax-deductible.
- ✓ Start your own small business for fun, profit and gigantic tax deductions.
- ✓ See how to legally deduct the cost of your vacations.
- ✓ Convert the interest you pay on consumer loans into tax deductions.
- ✓ Reap a windfall tax refund *this year*.

For every \$1,000 in tax deductions you create using these strategies, you automatically get about an extra \$300 in your next refund check.

Of course, many people ask, "*Isn't this what my tax preparer is supposed to do for me?*"

Unfortunately, the answer is *no*. Tax preparers go to school to learn

how to fill out tax forms, not how to help you reduce your taxes. A comprehensive tax reduction plan is *totally up to you* and your knowledge of taxes.

FREE BONUS #3: My Most Powerful INVESTMENT Strategies

I started investing when I was a young, up-and-coming executive in a major corporation in Nashville.

One day I took all the money I could get my hands on, brought it to a stock broker in town and told him, "*You watch it for me because I don't know anything about investing.*"

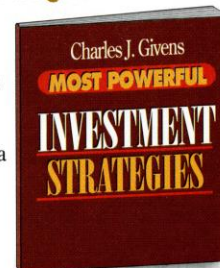
He must still be watching it because I never again saw a dime of that money. I lost it all. That was back in 1968, when I was 27. I vowed that I would never invest another dime until I found out how the system works.

What did I find?

I learned that the personal finance and tax strategies I had discovered throw off thousands of dollars in extra spending money *right now*.

That's great, but your *future* is controlled by what you know about *investing*. And you'll never become financially independent putting money away at the paltry 3%-5% banks will pay you.

While building my wealth, I found *10 best investments* that will allow you to safely earn 15%-20% per year. These include no-load (zero-commission) mutual funds and a variety of vehicles you may be unfamiliar with now, but will pyramid your wealth more powerfully and safely than any-



thing else you'll ever find. Some are even guaranteed by the U.S. government.

One of the best places to get started investing for 15%–20% yearly gains is in mutual funds, *if* you use a strategy I call "money movement."

Remember this simple rhyme. It will make you a wealthy investor.

When the prime rate is low,

Stocks will grow.

But when the prime rate is high,

Stocks will die.

In your bonus report #3, you'll understand the full implications of this simple rhyme. You'll also see how it will make you rich. Had you followed this simple strategy since January, 1985 when the prime rate dropped below 10.5%, you would have averaged 24% per year on your money *even after* the stock market plunge of October of 1987.

You'll learn other, equally powerful strategies, as well, including how to put together a million dollar retirement plan... and *double your profits* in any investment plan.

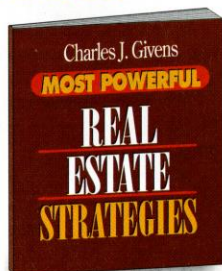
FREE BONUS #4:

My Most Powerful REAL ESTATE Strategies

More money has been made in real estate than in any other investment. And right now, with the real estate mar-

ket in the dumpster, you can pick up gorgeous properties for pennies on the dollar *if* you know where to look and how to structure the deal.

This is what you'll learn in your Welcome Bonus #4. It also tells you how to:



- ✓ Buy a home without qualifying for a mortgage.
- ✓ Cut your lifetime mortgage payments by 50%...and save at least \$100,000 over the life of your mortgage.
- ✓ Live in luxury without rent or house payments (this fascinating strategy works for single people only).
- ✓ Buy your first home or investment property with less than \$1,000 cash and no credit.
- ✓ Cut a required home down payment by 80%.

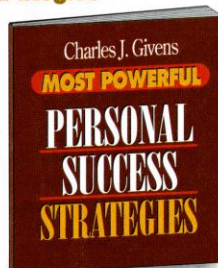
FREE BONUS #5:

My Most Powerful PERSONAL SUCCESS Strategies

Long before I began teaching my money strategies, I developed a series of strategies for winning the game of life. I personally developed and used these strategies to create what I call *total success*—wealth, health, happiness, loving relationships and living out one's dreams.

If I could teach you only one set of strategies, these are the ones I'd choose. That's because with these, you can gain virtually *anything* you want in life.

In your free Welcome Bonus #5, you'll discover why your own mind is your most powerful asset and how to use it to automatically attract into your life not only abundant wealth, but greater happiness, love, health, boundless energy, enthusiasm for living, a thrilling new romance, peace of



mind— anything you desire.

These same strategies will allow you to conquer fear, banish worry, and lead your life every day feeling ten feet tall and bulletproof.

You'll learn, for example...

- ✓ Why 50% of your power to accomplish *anything* is created by being *totally clear* about what you want. How to use this simple principle to unleash enormous power to achieve your desires.
- ✓ How to identify and pursue the most exciting dreams of your life.... Why you must never forget these dreams because moving toward them every day will make you feel so *ALIVE!*
- ✓ How to identify the most important desires in all areas of your life—your income and career goals... the businesses you want to start... things you want to own... places you want to visit... achievements you want to accomplish... organizations you want to join... awards and honors you want to win... education you want to acquire... investments you want to accumulate... the secure retirement you want to anticipate... and anything else you desire.
- ✓ How you can simply and easily harness the awesome powers of your subconscious mind to achieve your goals.
- ✓ How to enlist the enthusiastic support of your spouse and family.
- ✓ Why you must focus on what you *want*, not what you lack... and how to achieve this.
- ✓ Time management secrets that automatically make the achievement of your dreams the *biggest focus of your life*, and not merely the afterthoughts of a busy day. Other simple steps to free up at least two hours a day of your time.

(over, please...)

To join the Charles J. Givens *Wealth Without Risk Club*, please see page 13 of this announcement.

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- ✓ How to *stay* motivated.
- ✓ How to silently persuade people to your will by projecting unstoppable confidence that you will *NOT* be denied.
- ✓ A simple way to defuse feelings of anger, hate, fear, resentment and frustration... and channel all that energy into feeling happy, alive, energetic, joyous and enthusiastic.
- ✓ How, by using these powerful mind strategies, you can live 24 hours of every day feeling "ten feet tall and bulletproof."

From now on, your attitude is going to be the same as mine: *"I will not be denied. You can slow me down, but you cannot stop me."*

That's how I live my life and you will, too.

If you could experience for just one hour what I experience emotionally for 24 hours a day, I promise you, there is no price you wouldn't pay, no amount of time you wouldn't take to learn how to feel this way all the time. It's a hundred times more fulfilling and satisfying than having a million dollars in the bank.

The best part is, as a member of the *Wealth Without Risk Club*, you'll discover how to have it *all*—the million in the bank *and* the million-dollar attitude to enjoy your wealth to the hilt.

"And there are other member benefits, as well..."

The biggest, of course, is your free *Wealth Without Risk Newsletter*. Every month it will reinforce and expand upon the strategies I describe in your Welcome Kit. Most important of all, your monthly letter will describe the latest and best opportunities I've found to cut your tax bill... earn much higher interest on your money without sacrificing safety... get in on the best investment opportunities in America... slash your

"I am an assistant professor in the Department of Marketing and General Business at a four-year college. I have an MBA and have taught economics, quantitative business analysis, corporation finance, and statistics to business majors. However, in all my training, no one ever suggested that the corporate theories of money management could be applied to my personal finances. I felt out of control and at the mercy of powerful financial institutions. With the help of the Givens Strategies, I have turned that attitude around to the point where now I know I control my financial life."

—Mary Ann Rafa,
Professor Business
Wheeling, WV

cost of car, health, life and home insurance... reduce your credit card interest by more than half... and plug all the other "leaks" in your financial ship of state.

Your monthly issue of the *Wealth Without Risk Newsletter* will be your ongoing financial education...and a regular reminder from me to stay on your path to wealth.

As a member, you will also have the opportunity to tap into the entire network of services made available by The Givens Organization at special rates. These include...

1. Access to six specialized hotlines staffed with experts to answer your questions in each of these areas:

- ✓ Insurance Hotline
- ✓ Mortgage Hotline
- ✓ Car Buying Hotline
- ✓ Small Business Hotline

- ✓ Tax Planning Hotline
- ✓ Home Buying Hotline

2. Exciting members-only workshops and seminars.

3. Worldwide travel opportunities with other members and staff of the Givens Organization.

4. The entire Givens Organization support system, including...

- ✓ The Insurance ClearingHouse, to help you purchase insurance coverage at the lowest rates in America.
- ✓ The Mortgage ClearingHouse, to help you get the best mortgage and refinancing rates available across the country.
- ✓ Low-interest and secured credit cards, to enable you to use the lowest-interest rate credit card available in America.

...and much more.

Complete Money-Back Guarantee

My whole approach to helping you prosper can be summed up in just three words—*wealth without risk*.

When you save \$1,000 in wasteful insurance premiums, *that's wealth without risk*.

When you pocket an extra \$2,000 by cutting your tax bill legally, *that's wealth without risk*.

When you lock up safe investments that pay you an extra \$3,000 in guaranteed interest over the next few years, *that's wealth without risk*.

And so on for literally hundreds of money-saving, money-making strategies I want to teach you as a member of our *Wealth Without Risk Club*.

Even my offer to you today is completely without risk because you are entitled to a 100% money-back guarantee for as long as you're a member. Notice I didn't say "pro

10 To join the Charles J. Givens *Wealth Without Risk Club*, please see page 13 of this announcement.

rated" guarantee.

Here's how our relationship will work....

If you join our *Wealth Without Risk Club* now, during our limited Charter Period, you can sign up for half the regular rate. That means that instead of paying \$79, you'll pay only \$39.50.

As soon as you join, we're going to back up the truck at your house and deliver to you a veritable treasure trove of our most powerful *wealth-without-risk* reports. They're all yours FREE just for giving the *Wealth Without Risk Club* a try. And that's just for starters.

Every month from now on, you'll receive a free copy of the *Wealth Without Risk Newsletter*, brimming over with new wealth-without-risk strategies and the latest and best opportunities to use them that I and my staff have uncovered that month.

For the entire year of your membership, you are 100% protected by our money-back guarantee. So if you want your money back at any time for any reason, even in the 11th month of your membership, just let us know and we'll return every penny.

I'm a shrewd businessman, and I simply couldn't make an offer like that if people were going to be disappointed in any way with what I'm going to send them.

But I know as surely as I know anything that you will *NOT* be disappointed, because what I will send you will change your life.

That's the whole reason I started this *Wealth Without Risk Club*....

"To achieve something better in your life, you must try something new."

If you keep living your life the same way, doing the same things and thinking the same thoughts, *you're going to keep getting the same results.*

But if you want something better



"Act on this no-risk opportunity now, and you will look back on today as one of those special days that changed your life."

for yourself...

...If you want to wake up each morning on fire with excitement because every day you're attracting more wealth, happiness and personal power into your life...

...If you want to arrive at the end of your life without the *baggage of regrets* that you never took the chance to live your life to its fullest potential because you always played it "too safe"...

...And if you want to learn the fastest, easiest and most powerful secrets of generating wealth *from someone who's actually built a multi-million-dollar fortune*...

...Then this is a golden moment, a diamond-studded opportunity for you to *go after and get what you've always wanted in life.*

Who knows, maybe it was chance that placed this opportunity in your hands today.

Or maybe it was destiny.

Either way, I believe that if you accept my no-risk invitation, you will look back on today as one of those special days that changed your life.

Don't you dare settle for a life of timid, little dreams. You are worthy

of your *biggest* dreams. And you and I, working together, *can* make them come true.

Take a chance with me. Let me show you how to live out your dreams, how to attract abundant wealth into your life, how to take control of your life and live every day feeling ten feet tall and bulletproof. My strategies have worked unfailingly for thousands of others and they will work for you, *guaranteed*.

Once you start living your life as I will teach you, you will never want to live it any other way. Your outlook, your confidence, your security about the future, the whole way you think about money and attract it into your life will be permanently changed for the better in ways you cannot even imagine right now.

And the best part is, you have absolutely nothing to risk by responding to my invitation today.

So go ahead, take a chance with me—and let your destiny unfold.

Sincerely,

Charles J. Givens

P.S. Join the *Wealth Without Risk Club* for two years now and you'll enjoy the same 100% money-back guarantee for 24 months. You'll save even more money, and, in addition to all the one-year freebies, you'll also receive three extra gifts:

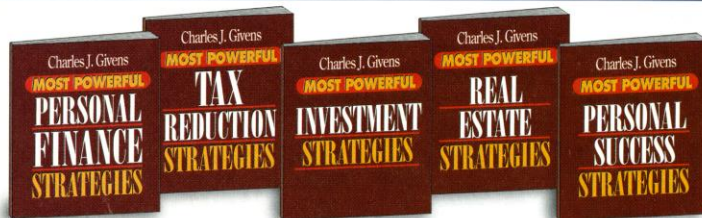
1. **"The 11 Greatest Sideline Businesses You Can Start Right Now And Make \$100,000-\$200,000 a Year."**
2. **"Givens' 100 Greatest Financial Tips."**
3. **"The best-selling, 'More Wealth Without Risk' cassette tape."**

For details on these extra gifts, please see page 12.

To join the Charles J. Givens *Wealth Without Risk Club*, please see page 13 of this announcement.

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5 FREE Bonuses with Your One-Year Membership



FREE BONUS #1: Most Powerful PERSONAL FINANCE Strategies.

How to: Cut your MasterCard and Visa interest by 40%. • Increase your take-home pay up to \$300 a month. • Buy any car for 60% less. • Send any of your children to college *free* without a scholarship, grant or loan. • Cut the cost of your life insurance by 80% while increasing financial protection for your family. • Turn your home-equity or insurance policy cash values into income and wealth. • Restore your credit in 60 days. • Cut your car insurance premiums by 50% while maintaining necessary coverages. • Cut the cost of your health insurance in half. • Dump hidden insurance premiums that are costing you up to \$2,000 per year. • Spend your way to financial success by *doubling* the purchasing power of your money. • Much more.

FREE BONUS #2:
Most Powerful TAX REDUCTION Strategies. How to: Cut your income taxes by 50% every year. • Give yourself a tax-free raise of \$50-\$350 per month in actual take-home pay. • Turn your home into a

tax-haven. • Make your boat, plan or RV tax-deductible. • Start your own small business for fun, profit and gigantic tax deductions. • Legally deduct the cost of your vacations. • Convert the interest you pay on consumer loans into tax deductions. • Reap a windfall tax refund *this year*. • Much more.

FREE BONUS #3:
Most Powerful INVESTMENT Strategies. The *10 best investments* that will allow you to safely earn 15%-20% per year. • Make 15%-20% yearly gains in mutual funds using the Givens' "money movement" strategy. • Put together a million dollar retirement plan. • Double the profits from any investment plan. • Lots more.

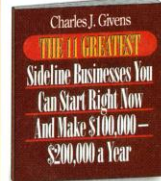
FREE BONUS #4:
Most Powerful REAL ESTATE Strategies. How the current market is begging you to "steal" gorgeous properties for pennies on the dollar. • Buy a home without qualifying for a mortgage. • Cut your lifetime mortgage payments by 50%...and save at least \$100,000 over the life of your mortgage. • Live in luxury without rent or house pay-

ments (this fascinating strategy works for single people only). • Buy your first home or investment property with less than \$1,000 cash and no credit. • Cut a required home down payment by 80%. • Much more.

FREE BONUS #5:
Most Powerful PERSONAL SUCCESS Strategies. With these, you can gain virtually *anything* you want in life. Why your own mind is your most powerful asset and how to use it to automatically attract into your life not only abundant wealth, but greater happiness, love, health, boundless energy, enthusiasm for living, a thrilling new romance, peace of mind—*anything* you desire. • How these same strategies will allow you to conquer fear, banish worry, and lead your life every day feeling 100% alive. • A simple way to defuse feelings of anger, hate, fear, resentment and frustration...and channel all that energy into feeling happy, alive, energetic, joyous and enthusiastic. • Why 50% of your power to accomplish *anything* is by being *totally clear* about what you want. • How to identify and pursue the most exciting dreams of your life, including your income and career goals...businesses you want to start...things you want to own...places you want to visit...awards you want to win...etc. • How to *stay* motivated. • How to silently persuade people to your will by projecting unstoppable confidence that you will *NOT* be denied. • How, by using these powerful mind strategies, you can live 24 hours of every day feeling "ten feet tall and bullet-proof." • Much more.

3 More Bonuses with Your Two-Year Membership

EXTRA FREE BONUS #1:
"The 11 Greatest Sideline Businesses You Can Start Right Now And Make \$100,000-\$200,000 a Year." Here are 11 fabulous, unusual sideline businesses anyone can start in their spare time. They meet all four of Givens' strict requirements for the best sideline businesses:

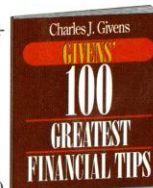


1. You can start and run them in your spare time, outside your normal working hours.
2. They give you a true, *profit-making* business, not just a second job.

3. They have enormous potential for growth. In time, you should be able to turn any of them into a full-time way to get rich.

4. Best of all, they're dirt cheap to start. For each business, you're given a full report on the idea, the marketplace need, the ways to implement your plan, the big trends you'll be capitalizing on, the initial investment needed, the risks, the money you can make and the "intangible" benefits you'll enjoy.

EXTRA FREE BONUS #2:
"Givens' 100 Greatest Financial Tips." Here in one convenient source are the 100



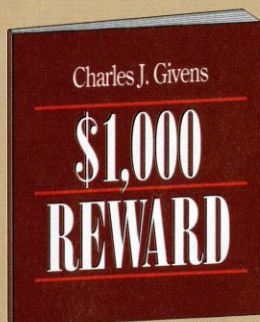
best financial tips Charles Givens has come up with for 1993. Covers every major area of personal finance, including tax reduction in 1993, insurance, real estate, buying and borrowing, best and worst investments, mutual funds, retirement planning, small business, real estate and much more.

EXTRA FREE BONUS #3:
The best-selling, "More Wealth Without Risk" cassette tape.

Narrated by Charles J. Givens, this tape turns your idle moments into additional opportunities to build your wealth without risk. Dozens of great ideas!



Quick-Reply BONUS



To get you off to a flying start earning wealth without risk, Charles J. Givens will give you **\$1,000 Reward: 12 fast, sure ways to put an extra \$1,000 in your pocket right in the next 60 days.**

This extra bonus, reserved for those who respond quickly, reveals a dozen easy strategies anyone can use to make or save at least \$1,000 by moving now to:

- ✓ Cut your borrowing costs 30%-50%.
- ✓ Slash all your insurance premiums by up to 50%.
- ✓ Turn family expenses into legal tax deductions.
- ✓ Make your vacations tax deductible.
- ✓ Create a million-dollar retirement plan with money you won't miss.
- ✓ Earn 20% on your investments.
- ✓ Buy twice as much with half the money.
- ✓ ...and much more.

YOUR 100% MONEY-BACK GUARANTEE

Your membership is risk-free. If for any reason you wish to cancel, just let us know and you'll receive a 100% refund of everything you've paid, even if you cancel in the last month of your membership.

Charter Membership Half-Price Certificate

Join Now & Get Half Off

YES! I accept your invitation to become a Charter Member of *The Charles J. Givens Wealth Without Risk Club*.

Chuck, I want to learn your most powerful secrets to amass abundant wealth without risk...legally cut my taxes by thousands every year...get out and *stay* out of debt forever...build a \$1,000,000 retirement plan...earn 20% per year with mutual funds...make 15%-20% government-guaranteed interest on my money...and your many other potent wealth without risk strategies.

In your monthly, members-only *Wealth Without Risk Newsletter*, you'll teach me, in just 20 minutes a month, your latest, most effective wealth-generating strategies *PLUS* the best opportunities you've uncovered each month for putting them into action. I'll grow richer step-by-step, month-by-month.

If for any reason I wish to cancel, I'll receive a 100% refund of everything I've paid, even if I cancel in the last month of my membership. On this totally risk-free basis, please enroll me for:

☐ One Year, Half-price, Just \$39.50.

I'll receive:

- 12 monthly issues of *The Wealth Without Risk Newsletter*.
- The following five reports featuring your most powerful strategies in each area...
 - "Personal Finance Strategies."
 - "Tax Reduction Strategies."
 - "Investment Strategies."
 - "Real Estate Strategies."
 - "Personal Success Strategies."

**Total value after
Charter Period: \$79.00.**

☐ **BEST DEAL:** Two Years, Half-price, Just \$79.

I'll get everything listed at left, plus:

- 12 more issues of *The Wealth Without Risk Newsletter*.
- "The 11 Greatest Sideline Businesses You Can Start Right Now and Make \$100,000-\$200,000 a Year."
- "Givens' 100 Greatest Financial Tips."
- Best-selling audio tape, "*More Wealth Without Risk*."

**Total value after
Charter Period: \$158.00.**

☐ **EXTRA BONUS for Prompt Response:** I'm responding within 10 days. Also send me the special report, "*\$1,000 Reward: 12 Fast, Sure Ways to Put an Extra \$1,000 in Your Pocket in 60 Days or Less*."

Method of Payment:

☐ Check enclosed (payable to *The Charles J. Givens Wealth Club*).

☐ Charge card: ☐ VISA ☐ MasterCard ☐ American Express

Card # _____ Expires _____

Signature _____

(needed for charge orders only)

**Please detach and mail this entire form
in enclosed postage-free envelope to:**

*Charles J. Givens Wealth Without Risk Club,
P.O. Box 50448, Boulder, CO 80321-0448*

(Please allow 4 - 6 weeks for delivery)

No need to write in your name. Label on back is sufficient.

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