Nelson Nash's live BYOB - IBC seminars for the next two months

Friday-Saturday, 2-3 October, Pittsburgh, PA, Area, Doreen George 724-452-0481, doreen@georgefinancial.net, or Leah Pisano, 724-728-6820, leahpisano@comcast.net

Thursday-Friday, 22-23 October, Salem, OR, Michele McFie 503-363-5433, Toll Free: (866)-502-2777, Michele@Life-Benefits.com.

Wednesday-Thursday, 28-29 October, Wilkes Barre, PA, Tim Yurek, 570-826-1801, tyurek@jacobicapital.com

Tuesday-Wednesday, 3-4 November, Birmingham, AL, Russ Morgan, 205-871-9993 ext 251, russmorgan@nowlinandassociates.com

Thursday-Friday, 5-6 November, Columbia, SC, Michael Trent, 803-466-0982, mtrent8@gmail.com or Keith Barron, 803-695-1360, krbarronsc@gmail.com

Tuesday-Wednesday, 10-11 November, Hillsboro, TX, Charlie Jackson, 800-583-5865, charlie@bcbstexas.com or nancy@bcbstexas.com

Thursday-Friday, 12-13 November, Boerne, TX, Janet Sims, 830-331-9805, janet_sims@financialprocessgroup.com

Tuesday-Wednesday, 17-18 November, Nacogdoches, TX, Ricky Heard, 936-564-1735, rickyh@cbhins.com

Thursday-Friday, 19-20 November, Little Rock, AR, Becky Rice, 501-221-7400, ricerw@rebeccarice.net or becky@rebeccarice.net

Monday-Tuesday, 30 November - 1 December, Houston, TX, Clay Campbell, 281-359-7728, claycambellfeg@yahoo.com

Nelson’s Favorite Quotes of the Month

ECONOMIC DEPRAVITY - The REDISTRIBUTION OF WEALTH apart from the intermediate exchange of a product or service. Sometimes this depravity is referred to as stealing or robbery. In this regard the economic moral equation of say a prostitute would rank far higher than that of Wall Street, Congress or the Federal Reserve. - Rand Swift

“The best time to plant a tree is 20 years ago. The second-best time is now.” - African Proverb

Nelson’s newly added Book Recommendations

The Inflation Crisis and How to Resolve it by Henry Hazlitt
The Unseen of the Infinite Banking Concepts

By Andy Safa

A little over a month ago I had the great privilege of having dinner with R. Nelson Nash. If you have had this experience, you know what a treasure it is in the fact that when you are in Nelson’s presence, you always find yourself a better, more knowledgeable and creative person. A lot of very interesting and mind expanding conversations took place, but a certain thing Nelson spoke about especially stuck with me and turned the brain switch on. It was regarding the unseen factors of a life insurance policy. Nelson was telling us the story of when he was involved in a great real estate deal where he was in need of immediate cash to settle it. As soon as he heard he went down to State Farm and asked for a policy loan. Forty-five minutes later Nelson had a check in that man’s hand and the deal was settled.

Nelson then spoke of something that rapidly got my attention. “You can’t see on a ledger”, he said “You have the seen, and then you have the unseen. Whole Life as we know it, has incredible and infinite utility that is limited only by the ingenuity and creativity of the individual who owns it. The purpose of this article is not only to point out the unseens of the product and the process, but also by shedding light on the unseen, I hope to expand the creativity of the individual who reads this. In order for me to achieve this, I must again look at this in a macroeconomic point of view.

If someone would ask me on the definition of economics, in a very short answer I would say The “Science of Scarcity”. At anytime we are considering utilization of a scarce resource we have purely an economic dilemma. Money is certainly a scarce resource. Now this does not mean that if someone has made someone has lost like the socialists believe. As Adam Smith said in the Wealth of Nations, “For the
cost if. But we don’t notice these things by simply looking at things in a microeconomic perspective (the seen.) we notice them when we look at things through a macroeconomic perspective (the unseen).

If we as the advisor or “strategist” believe and understand that the ultimate objective of any economic plan which we participate is in the end to help an individual achieve what he or she really wants most in all areas of his/her life, then we must be concerned with all factors and recourses. Not just the seen, but of course, the unseen. This is admittedly a tall task, but anything less is ultimately less than ideal. In order to achieve this we need to really understand our client’s philosophy and psychology around money, finances, and economics. Every financial decision has a philosophy behind it, that philosophy in the end is because of an emotion or a feeling that individual has regarding money. If we are to take into account the unseen, these factors must be in the plan. Just as we established in the earlier paragraphs all of our clients’ non financial recourses must be understood and taken into account in order for us to create that ideal financial and economic plan.

Whole Life as we know it is deeply intertwined with economics. More than any other financial tool I know of. The most obvious correlation is the contracting of it making it 100% ours. The policy is a private property. What that gives us, and allows us to do, is something that is never seen on a ledger or an illustration. The fact that the cash built up, the death benefit and the dividends in the policy is ours and as the policy owner we have first preference to the money gives us maximum liquidity and availability of funds whenever we want and need it and therefore maximum utility. This is why Whole Life time and time again has stood as a “rescue” tool, being available in a time of need where no other funds are available. We saw this in action when Walt Disney would not get approved for a loan by the bank that did not see the potential of his idea, when also his brother who was a financial manager turned him down for a loan. Whole Life was the only place he could get the funds needed to begin what is now a multibillion dollar corporation.

The value of the policy being 100% ours and the utility we are able to receive from it was also evident during the great depression where Mr. James Cash Penney’s Company was hit hard and could pay for all its expenses. Fortunately, Mr. Penney had been putting a lot of money in Whole Life for a long time and his company was able to survive using the cash values month by month to pay for the companies expenses. Think about it. Next time you see a J.C Penney store and think of the importance of having the utility that Whole Life gives the Individual. Today J.C Penney has revenues of $19 billion dollars. If you love shopping at J.C Penney, or work there, aren’t you glad Mr. Penney never bought term and invested the difference!

When we look at the unseen of our concept, we must look at what utility it allows us have besides that of the policy itself. For instance, what other aspects of our financial and economic lives can be improved by having a policy without directly using the policy. What other decisions can we make we are able to do because of having the policy in place. The most beneficial and impactful decision I know is being able to increase our quality of life, knowing that the money we are paying out, will be recovered back into our own banks. There has always been this highly detrimental conventional advice from the traditional financial planning world that says an ideal financial plan is one for retirement. To achieve this ideal plan, we need to sacrifice our years before retirement, tightening the belt, living below our means, locking money up in accounts which we won’t be able to access and have no control over, just for retirement. I feel very sorry for all the individuals that followed this advice and had all their hopes and dreams tied up in government sponsored plans.

What the Infinite Banking Concept allows the individual to do is both enjoy life now in the present, and even more in the future. For instance, we know Infinite Banking has made it possible for individuals to make money on things such as cars. Next time you’re out to purchase your next automobile, you are not going to drive the same old car that you once did, you are now going to upgrade. Not tighten-
Freedom is one of the greatest things we can achieve. Whole Life and the Infinite Banking Concept is all about freedom. Starting with free contracts free people, right to being free from government and Federal Reserve interventions and of course having 100% ownership and control over your own money, not loaning 100% of it to someone else's bank.

By the right utilization Whole Life can even give someone who does not have such a great fico score, to make it so he has a 720 score. It can allow businesses to take part in investments that without it, the government would have restricted them of participating. The utilities are great. One of the greatest messages I saw in the book, was the fact that someone has the ability to practice the concept, has without knowing, improved other areas of their business life.

Nelson speaks of seeing his children build and sustain a business over time by utilizing the policy. The discipline to capitalize along with other functions of the Infinite Banking Concept will unconsciously improve other parts of an individual’s business that also requires discipline. The greatest of course is the fact that we defeat Parkinson’s Law. I strongly believe Nelson has saved quite a few grocery stores from going belly up, if you do not understand this, get yourself a copy of the book!

There are many unseens that the Infinite Banking Concept has. These unseens come in the form of stories of past experiences, I hope I have shared a few in this article. It is important for us as educators to share not only the seen which we see in ledgers and illustrations, but also the unseens which are told from experiences of ourselves and others on how they were able to achieve certain things that they couldn’t do before just by having the policy in place. We need to share the unseen because they are in many cases as important if not more important than what is seen in the illustrations.

My favorite factor of the Infinite Banking Concept is that it is "Infinite" only limited to the ingenuity, creativity and the imagination to the individual that owns it, this is crucial. Be inspired by the book to be able to give you ideas in other areas of your businesses and financial life. Explore the infinite possibilities, and share it with your associates and clients.

What R. Nelson Nash created is proof to everyone that human ingenuity really can create infinite possibilities; let that inspire you also to see possibilities and opportunities where you didn’t before.

I dedicate this article to R. Nelson Nash, author of *Becoming Your Own Banker -- The Infinite Banking Concept* who is a model to the world of how much one can achieve by seeing the “unseen”.

Andy Safa
Founder and Director of EntreCapital Inc.
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July 9, 2009

Fixers Aim to Fix Fixes With Another Phony Fix

Date 04/09/2009 | By Bill Bonner

From California comes word that the summer program of Singularity University came to an end this week. The idea of SU is simple enough. Put smart people together with the latest technology; let them figure out solutions to the world’s problems.

‘The Singularity’ is an idea from Ray Kurzweil. The gist of it is that computers will soon be smarter than humans; by the middle of this century they’ll be smart enough to figure out how to get smarter and smarter, faster and faster.
No doubt, many of them will go into finance. And no doubt, many will make a fast buck. But will more smartness really make the world a better place? According to the singularists, increased brainpower will be able to solve all sorts of problems – from global climate change to market crises.

But the brain is a big disappointment. No mechanical engineer has ever improved the old-fashioned kiss. Nor has any brain ever straightened out the business cycle. Dumb as a slide rule, the brain does what it is told to do; it doesn’t ask questions. Tell it to build a bridge and it is on the case. Put it to work packaging tranches of toxic assets or selling aluminum siding... it is just as happy with one task as with the next.

And the more a man’s brain bends to a challenge, the more it elbows out of the way his finer senses...and the dumber the man becomes. He turns his back on his own intuition as well as the accumulated wisdom from previous bust-ups and bruises. Like a man who has gone crazy, as G.K. Chesterton put it, all he has left is his sense of reason. Then, with nothing more to work with, he comes down on his work like a blacksmith’s hammer on a fine Swiss watch.

During the bubble period the big banks were the biggest employers of top graduates from the world’s top schools. Oxford, Cambridge, Harvard, Yale... the financial sector drew them in like flies to an open latrine. The financial industry made so much money it had a hard time explaining it. The smart dudes did not toil in the fields, neither did they spin. Then, what did they do? They earned millions, bought BMWs and got dates with actresses. They claimed they were doing a fine job of allocating the world’s wealth and making everyone better off.

But when the bubble blew up, it was apparent that the financial world they created was fragile and perverse. Not a single one of the largest Wall Street banks survived without government handouts. And a news report from this week tells us that Americans were so damaged by the bubble époque that their discretionary spending has now been cut to levels not seen in 50 years. The geniuses wiped out a half century of economic progress in the richest, most successful economy the world has ever seen.

Smart people were also to blame for the biggest single error of the last century, central planning. The central planners thought they could fix the supposed evils of the natural economy with logic and reason. The idea was so alluring half the world fell for it. If the Nobel Committee had been on the ball they would have given Karl Marx a prize.

If the bug had come from stupid people...smart people might have avoided it. They might have come through the period without permanent scaring. But the wheezy intellectuals behind it were too clever for their own good. They soon infected the top universities...and the government. They convinced almost everyone that central planning was the wave of the future and that anyone who stood against it was a bumpkin, a parasite or a fool. Then, in the name of human progress, they took control in two of the world’s largest countries and turned them into prison camps.

But by the last decades of the 20th century it was obvious even to central planners themselves that it wouldn’t work; in both Russia and China, the planners simply gave up.

Central planning didn’t work because people had plans of their own. They resisted. Then, the planners brought down their hammers. “If you’re going to make an omelet, you have to break some eggs,” said chef Vladimir Lenin. The “Black Book of Communism” puts the death toll as high as 100 million.

Then too, central planning didn’t work for less obvious reasons. Planning requires information. The planners had plenty of it. But private individuals had far more – local, current, more accurate information from first-hand observation and experience. With better information, they could make better plans. Most important, individuals didn’t limit themselves to only the fresh fruit of their rational brains. They put their hearts in it...and drew on instinct and tradition – the distilled spirits of previous generations – giving them a huge advantage over the apparatchiks.

But the brains kept at it. When the forensic experts sifted through the debris from the 2007-2008 financial blow-up they found fingerprints from a whole...
list of Nobel winners. It was they who had developed the formulae and the theories that deceived investors, and themselves. They believed they could tame risk...by calculation! They figured out the odds and worked out prices – to as many decimals as needed to put investors to sleep. And then along came a risk they had not foreseen – the risk that their own formulae were claptrap and that they were idiots.

Meanwhile, the brains were at work in the public sector too. There, they were still pushing central planning...albeit on a much less ambitious scale than in the last century. In Western countries, government economists fixed lending rates and credit policies in order to encourage over-consumption. In the East, they fixed exchange rates and recycled credit back to their customers in the West in order to encourage over-production. And what ho! Wouldn’t you know it; now the world has too much debt and too much capacity.

And so the brains are back on the job. In China, the government boosts production. In America, the central planners are trying to boost consumption. In short, the fixers are still fixing. And soon, the world will be in an even worse fix than it is now.

What’s a Consumer Economy Need in Order to Keep Growing?

by Bill Bonner

You wanna know what is going on? David Rosenberg explains...

“US consumers are cutting back, and where they are not cutting back, they are scaling down. This new cycle is all about ‘getting small’ and it is deflation-ary. For yet another in the litany of signs pointing in the direction of social change towards thrift, have a look at what is transpiring at the upper echelons of the income strata – Now Even Millionaires See the Benefits of Budgeting on page B5 of the Saturday NYT is a must read.

“Not only are the rich trading down, but the article quotes a high net worth financial advisor who said ‘many of our clients are very happy to be sitting on bond portfolios and cash reserves.’ And see the article on page 2 of the Sunday NYT – Beauty Products Lose Some Appeal During Recession. According to the NPD Research Group, total sales of department store beauty products are down 7% from year-ago levels. Women are apparently opting for the ‘natural look’ – “some people are selectively replacing higher-priced items with cheaper products from drug stores and discount stores.”

Right on, David!

And here’s the CEO of Pepsico:

“The age of thrift is here.”

Even in Japan, after 20 years of coughing and sneezing, people have caught “the thrift bug,” says The New York Times.

What’s a consumer economy need in order to keep growing?

Uh...it’s needs consumer spending.

What do consumers need in order to boost spending?

Uh...they need more money!

Oh, there’s where it all starts to come apart, doesn’t it? Where do they get more money? They either earn it...or they borrow it. And right now, they can’t earn it – not with 12% unemployment in California! Workers have no bargaining power. And they can’t borrow it either. The banks won’t lend – not with the value of their collateral still falling.

Word comes this morning that mortgage delinquencies have hit a new record. And here’s a headline warning of worse to come:

“$30 billion home loan time bomb set for 2010.”

Even solvent homeowners who aren’t forced into foreclosure still find it beneficial to walk away from their houses. “Strategic defaults,” says The Los Angeles Times, are becoming a problem for mortgage lenders.

We didn’t read the article. Instead, we began to think. What if we owned a house worth $200,000
with a $300,000 mortgage? What would be the smart thing to do? Easy...walk away from it. Then, buy it back at auction!

Desperate consumers do what they have to do. Canny consumers do what’s smart. And now it’s smart to walk away from any debt that you don’t actually have to pay.

As for adding more debt, you can gage yourself from the comments above, consumers are not eager to borrow. They’ve seen what happens when they go too far into debt. They’re older and wiser than they were in the bubble years. It’s been 10 years since the tech bubble exploded. Since then, stock market investors have made nothing – zero. And now houses are falling too.

So, if a fellow needs money for his retirement, where is he going to get it? Not from his house. Not from a pay raise. And not from his stocks either. He needs savings. He needs real money.

Americans aren’t so stupid after all. When they need to stop spending, they stop spending. When they need to save, they save. Too bad about the economy.

Yes, what is good for individuals seems to be bad for the economy. When people save instead of spend, the consumer economy stalls. And then economists think there is something wrong. They think an economy needs to expand constantly. And so, they try to find “solutions” to the “problem.”

Actually, there is no problem at all. It’s just the way capitalism works. There are booms. And there are busts. Periods of growth...and periods when the mistakes made during the boom are corrected. There’s a time for every purpose under heaven. That’s the way it works. The economy breathes in and it breathes out.

And there’s always some dumb economist trying to smother it with a pillow!
Moses retired and lived happily thereafter.” Basically the idea started in Germany about 1890 with Bismarck. These were the folks that gave the world the idea of retirement.

Bismarck set retirement age at 70. In 1916 it was reduced to age 65. In 1890 life expectancy for Germans was about 45, so you see, it was probable that the average person would never collect anything. Anyway, this is where Roosevelt (FDR) got age 65 for our Social Security in 1937. At that time life expectancy for American males was about 61 years. Now it is about 78 – and we have most people talking about retiring at age 65 – or even less! Get real! It can’t happen!

I have read predictions of living to age 120 is possible due to increased technology. Life insurance companies now have policy plans of Life Paid-Up 121 years in view of this possibility. But, yet, there are people who hope to “retire early” – say age 55 or so. “I’m going to work for 30 years and retire for 50 years. Get real! It can’t work!

I have read studies where it will take 80% of my grandchildren’s income to supply Social Security income to their parent’s generation. That is impossible to do! It can’t work!

Furthermore, I drew up the following scenario over 30 years ago and no one had the courage to repeat it. “Three men were born in the U.S. on the same day. One was Caucasian, one was Hispanic, and the third was Black. They all had similar jobs during their working life and hence paid maximum into the Social Security scheme. They all achieved retirement age and drew their first SS check. But, one month later the Black man died. It is a statistical fact that Blacks don’t live as long as Hispanics and Caucasians. You can pass all the laws you want to and you can’t change that fact!

The next month the Black man’s widow died. How many times have you heard reports of one spouse dying and the surviving spouse dies shortly thereafter? I read an extensive study lately about the effects of loneliness on longevity. It is real! What happened to all the money the Black man paid into SS all of his working life? The fact is, it doesn’t exist! That money has already been spent by the US government and worthless IOUs are put into a file in a cave in West Virginia. There is no money in the SS Trust Fund!

The following month the Hispanic man dies – and the month after that his widow dies. What happened to all the money he put into SS? Same thing – it doesn’t exist!

The net result of the foregoing is that the money the Black man and the Hispanic man paid into SS goes...
to sustain the Ponzi scheme for a few more years for the benefit of the White man’s widow – because they outlive the White men. Please tell me how long that scheme will last when everyone catches onto this fact!” This is totally unfair and is a sterling example of the Law of Unintended Consequences that is the hallmark of every government program. They will never work because they are all manifestations of man trying to play god in the pagan sense of the word. God is a jealous God. He won’t put up with such nonsense. Will US Citizens ever learn!?

Investments of Tax Qualified Plans

And so, since WWII there has been the accelerating emphasis on Tax Qualified Retirement Plans. The contributions have to be put to work in investments of some kind. In the very recent years emphasis has been on 401-K plans (defined contribution plans) as opposed to the original Pension Plans (defined benefit plans) that are disappearing from the scene. What has been the universally recommended investment for these contributions? Why stocks or mutual funds, of course! They are always going to go up!

(Try reading The Brainwashing of the American Investor by Steven R. Selengut. Read Eat The Rich by P. J. O’Rourke. Read Devil Take the Hindmost by Edward Chancellor. Read Inventing Money by Nicholas Dunbar.) These books will be a good start in understanding the lies that people believe and upon which they have based their financial future.

By the way, stocks are often referred to as “securities.” I don’t see anything that was secure about Enron, about Worldcom, about Healthsouth, about Long Term Capital Management, etc., etc., etc. The list could go on for several pages. How do they get away with such designations? Words have meaning. So the favorite strategy is to change the meaning of words. “Boiled Frogs” feel more comfortable that way!

At the end of WWII there was a significant increase in birth rate in the US. A generation later there was a “birth dearth” – the birth rate went down. Demographers called this phenomenon a “pig in a python.” A python is a large snake. Snakes don’t chew things up – they swallow the victim whole. This creates a lump in their bodies and that lump moves down their digestive tract until it is absorbed over a period of time. Hence, their great word picture used to describe the “Baby Boomers.” The first “Baby Boomer” turned 60 in October 2007.

Go back and look at the graph in figure 1. Do you see the “pig in a python” on a vertical plane? That data was for 1958. What has happened to “the pig” since that time? It has dropped significantly – or you could move the year 80 on the graph up to where 65 is located and you would have a pretty accurate picture of the situation today.

According to all Tax Qualified Plans, when one turns 70 ½ you must begin to take income (taxable) from your plan. That means you have to sell your stocks or mutual fund shares. Pray tell, who will you sell them to? Where are the buyers in the next generation? Furthermore, there is no way Americans can enjoy their present standard of living without the Chinese and Japanese buying our government bonds. When we buy their merchandise, we pay for it with our dollars. They have to do something with those dollars, so they buy our bonds. Years ago, Milton Friedman is credited with saying, “What could be more idyllic than the Japanese sending us high quality goods – and we send them worthless bits of paper in exchange?” Will they continue to be fools forever? I don’t think so!

About ten years from now, there will be a large number of boomers who will have to sell their stocks and mutual funds. What happens to the value of these things when there are no buyers? All HELL is going to break loose in the economy at that time! Again, as of the time of this writing (mid 2009), suppose that you had your retirement nest egg in stocks and mutual funds and you just turned 70 ½. Great time to be selling, huh? Ten years from now is almost certain to be much worse! To help you understand this more fully, subscribe to www.dailyreckoning.com and read Bill Bonner’s stuff every day. Better still, read Financial Reckoning Day by Bill Bonner and Addison Wiggins. Read their follow up book, Empire of Debt.
Bonner says, “We are at the beginning of a DEPRESSION - not a recession! The cure for a depression is a depression! The correction will be equal and opposite to the buildup.” America has been living in a “fool’s paradise” for about 30 years. Brace your selves, there are some trying times ahead. Just imagine what it will be like if you have put your confidence in Tax-Qualified Retirement plans.

Surely, sometime in you life you have eaten corn on the cob during a meal. Have you ever counted the kernels on the cob? I did recently – it was over 500. Suppose you were a farmer and put a kernel of corn in the ground under favorable conditions. It produced a cornstalk with three ears of corn, each with about 500 kernals. So, one seed produced 1,500 kernals. Now, suppose you are going to be taxed by the government – on which would you rather be taxed – the seed or the harvest? Most every thinking person says, “The seed, of course.” But, have you noticed that every Tax Qualified plan is predicated on the opposite? They all say, “Your contribution is taken off your income for tax purposes now – it will build tax-free until your retirement time – and you will be in a lower tax bracket at that time.”

Lies! Lies! Lies! Americans have swallowed those lies for many years, but eventually reality sets in and there is all kinds of despair. Woe is us! What can be done? And they clamor for more government plans to rectify the disaster that was caused by the original government plans! Unbelievable! That kind of behavior qualifies for the definition of insanity – doing the same thing time and again and expecting different results!

Hopefully, this article has helped you to see that government plans can’t work. They are manifestations of “man trying to play God, in the pagan sense of the word.” God is a jealous God and he won’t put up with such nonsense. Does this help in recognizing the “boiled frog syndrome?” Governments promote their plans through the use of lies. But eventually, truth will out. Free people contracting with one another can solve all our financial and economic problems. But, one has to recognize a lie when it shows up. All Tax Qualified Retirement plans need to be avoided like the plague – because they are!

BOOK SALE [Order securely on-line]

Unmasking the Sacred Lies By Paul A. Cleveland

Professor Cleveland wrote this book because he was fed up with students arriving to his classes with one myth after another burrowed into their brains. His goal was to set the record straight in every area of economic policy: transportation, money, labor, industry, agriculture, and on and on. The result is an outstanding primer for high school students, young college students, or anyone.

It covers the whole of U.S. economic history in a way that sticks to facts and tells a story that hardly anyone hears. This book has needed to be written for many decades. It is a great thing that we finally have it. It is highly recommended for anyone in a position to provide a solid education in economic history. Absolutely eye opening.


Normally $25.00 per book + $5.00 shipping and handling.

SALE $20.00 per book + $5.00 shipping and handling.

Life Insurance - Will it Pay When I Die? By Thomas W. Young

This book is intended to help you, the insurance buying public, move through the maze of protecting your family with the proper life insurance.

Money is one of the most important things in life. In our society, we have to work to earn money to survive. Surveys show time and time again that most people hold wealth as one of the top three priorities
in life. As people who must use money to survive, our finances are very precious to us. So, if this is true, why do so many people base the majority of their financial decisions on rumor, hearsay and opinion?

You might believe you have been given sound financial advice. But in all likelihood, you have made the majority of your decisions based on advertisements, friends and family. Sometimes this works out well, but if the people you receive financial advice from are not fully informed about what they have invested in (which is often the case), you are almost completely blind as to what is happening with your money!

*Normally $19.95 per book + $5.00 shipping*

*SALE $15.95 per book + $5.00 shipping and handling.*

*THE AUGUST, 2009 INFINITE BANKING CONCEPTS THINK TANK SYMPOSIUM DVD SET* is now available. Please look in our online store for more information.

Check out our home page to see the new *INFINITE BANKING VIDEO* offer!