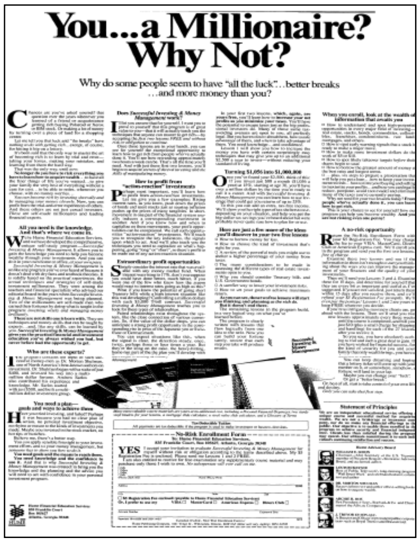
"The Ultimate Investing and Home Study Course Swipe File"

A complete collection of Hume Financial's Print Ads



You...a Millionaire? Why Not?

Why do some people seem to have "all the luck"...better breaks ...and more money than you?

Hume Publishing was a wildly successful financial newsletter publisher that employed some of the top copy talent in the 1980s.

They were so successful, they snatched "defeat from the jaws of victory," as Denny Hatch wittily put it in his superb "Million Dollar Mailings."

Not content with $500 million in revenue, Hume decided to set up two funds -- the Hume Fund and the Hume RSVP Fund -- and pitch them to their responsive list. Predictably, many Hume subscribers became fund investors, but a combination of unseasoned management and the Crash of '87 put the funds under before they really got going.

It's easy to criticize Ronald Hume 25 years later. Easy to say he should've "stuck with what he knew." But by the same token, Nokia would still be an unknown Finnish underwear manufacturer instead of a leading mobile phone brand.

Hume's success is reflected in these ads, which the legendary Gary Bencivenga called "uniformly great."

Times and trends and may change, inflation and interest rates may ebb and flow, but successful investment and money management principles are fairly constant, so these ads are practically timeless.

And they aren't merely templates for the investment market but for the home study market as a whole. Pay careful attention to the coupon language and notice how Hume skillfully wraps the soft offer around hard continuity. Hume was ahead of its time.

If Warren Buffett wrote financial copy, here's the swipe file he'd use.

"The road maps" for selling everything from $49 investment newsletters… to $500 options home study courses… to $20,000 trading software packages.

Already used by some of the world's biggest mailers and most successful financial writers.

Announcing an “Apprenticeship Program” for Aspiring Millionaires (1986 by Gary Bencivenga)

What Have You Got to Show for the Money You’re Making? (1980)

Introducing Successful Investing and Money Management (1981)

The Only Thing Wrong With Having Nothing to Show for the Money You’re Making is Thinking There’s Nothing You Can Do About It (1981)

Two of the Most Important Lessons You’ll Ever Learn About Amassing Tax Sheltered Wealth (1982)

The Fallacy of Working for a Living (1982)

It’s Easier Than You Think to Make a Million (1982)

Why Becoming a Millionaire Now Is a Perfectly Realistic Goal for You (1983)

There Are Only Two Methods for Acquiring Real Wealth (1983)

6 Basic Principles That Have Helped Build the Fortunes of Self-Made Millionaires (1983)

These Are Two of the Wealthy Investors Who Helped Devise 29 Steps to Successful Investing (1983)

I’m So Sure My Successful Investing and Money Management Will Help You Profit, I’m Willing to Send You The First Two Lessons Free (1983)

How You Can Build a Substantial Financial Nest Egg Even on Your Current Salary (1983)

Your Real Estate Syndicator Better Have Financial Clout Or Else…Look Out! (1984)

The Ultimate Investment (1984)

You a Millionaire, Why Not? (1984)

Here’s a simple but powerful investing technique that anyone can understand. It’s based on the rise and fall of interest rates. And you can profit handsomely whether the rates go up or go down. (1986)

Returning the coupon below can be your first step toward amassing a fortune in real estate. (1986)

What have you got to show for the money you're making?

Introducing Successful Investing & Money Management

It can show you how to achieve financial independence in just 5 to 10 years — even if you're starting from scratch. And all you need to be making is about $20,000 a year.

TO START, you'll need working money. Investing money. A financial stake you can multiply many times over to assure your financial success and independence.

You'll be amazed at how easy it is to get this kind of money. Once we show you how. If you use certain surprisingly easy inflation-beating techniques, for example, you should end up with an extra $1,500 to $3,000 every year to use for investment purposes — without reducing your present standard of living.

Then, you've got to know what to do with it. Not just where to invest, but how to make a little go a long way. So we'll show you how to leverage your money, get returns of 25 and 35 percent — without risking what you've got and without giving most of what you make back in taxes.

A Proven Successful Method

EXTRAORDINARY as it may seen, this is exactly what we do: Show you how to increase the money you have available for investing from your current income ("money management") . . . and how to pyramid this money more successfully than you ever imagined possible ("successful investing").

I'm Ron Hume, President of Financial Education Services. Our organization spent five years and hundreds of thousands of dollars developing a proven successful method for training people in the art of acquiring wealth.

Interestingly, we started by working with already successful men. Men at the top who had already done well financially, but who hadn't yet exploited their full financial potential.

And we succeeded in helping most of these men increase their net worth many times over. They did it by learning to diversify, work with other people's money, shelter their gains from taxes. Along with the knowledge that's needed we gave them the confidence that's required to take advantage of today's large profit opportunities in foreign markets, commodities, real estate, coins, currency and precious metals.

But we had our doubts about helping men who had practically nothing to show for the money they earned.

We felt that our method, which requires a good education, the willingness to devote at least two hours of concentrated effort a week, and a fair amount of working capital, just didn't apply to men earning 20, 25 even $30,000 a year.

The Kind of Money We Thought Only a Fortunate Few Could Accumulate

BUT we were wrong. Report after report came in from exactly the kind of man we'd had our doubts about helping.

"It is the most comprehensive course dealing intelligently with handling money and investing I've ever encountered . . . and I endorse it wholeheartedly."

"Since taking your course I've watched my investments grow beyond my wildest dreams."

"Application of the principles taught has helped me to triple my net worth since enrolling."

From these and hundreds of other eye-opening letters we learned that almost any man can use the Successful Investing & Money Management program to turn whatever money he has into the kind of wealth only a fortunate few are ever able to accumulate.

Yes, there's only one thing wrong with having nothing to show for the money you're making, and that's thinking there's nothing you can do about it.

Acquiring Wealth is a Process

CONSIDER this: a man of 30 can end up with over a million dollars by the time he retires by investing only $88 a month at 15%! (Actually, if we can't teach you how to make at least 25% on your money — and almost from the moment you begin the course — we neither want nor would we recommend that you continue.)

Making money, then, doesn't take luck. And you certainly don't have to be a financial genius. Acquiring wealth is a process. And like any other process it can be learned.

The key is increasing the money you have to invest. So, in addition to showing you how to cope with inflation, we'll teach you how to take advantage of the big-dollar tax-saving you probably thought only the wealthy could use.

For example, there's a little known investment opportunity in commodities that will give you a reduction in your taxes that can be as valuable as your best investment. We take you through this and the other tax-saving techniques step-by-step.

You Need A New Kind of Knowledge

THE real secret of your success, though, will be learning to work with other people's money. You'll know when borrowing is the wise thing to do and how to do it — getting the most money, at the lowest rates, for the longest period of time. You'll even be able to get the money you need for an investment from the same sources the giant corporations use.

And we'll guide you through the intricacies of a margin account. Take buying high grade bonds, an investment most advisers caution against in an inflation period like this. But there's a special situation available that changes this since all you put up is 10% — and the rest of the money comes from your broker.

Every service, every newsletter talks about investing to stay ahead of inflation. Only we give you the step-by-step procedures to follow so it isn't just talk. With the Successful Investing & Money Management course you'll find returns of 30% on your money are neither unusual nor difficult to get . . . with investments that often are as safe as government bonds.

Of course, for your wealth to really grow, the investments you make — the ones you have — must be shielded from taxes. No easy matter, as the number of wealthy tax advisers and counselors indicate. But here, too, you'll have the confidence that's needed, the knowledge that's required to be your own adviser . . . and to reach the pinnacle when your income from the money you've acquired can be as great as the salary you earn.

Yours Free for 15 Days — a No-Risk Invitation

OF COURSE, I neither expect nor do I want you to take my word for any of this. Rather, you're invited to put us to the test yourself.

Just fill in and return the coupon below. We'll send you the first two lessons. Satisfy yourself that the information you get is not available anywhere else at any price. That the successful investing method we will teach you is easy-to-follow, completely practical and self-tailoring.

More, that with the very first lesson you must be able to develop a map for your future, a formula for financial success that includes (1) a simple system for selecting the type and kinds of investments that are best for you . . . (2) a workable way to significantly increase the money you're going to have to invest . . . and (3) easy ways to increase your return on investment that can have a dramatic effect on your net worth over even a relatively short period of time.

If the course doesn't meet these conditions, simply return the two lessons to us within 15 days of receiving them. We'll thank you for your interest and refund your $5 Registration Fee, immediately. No questions asked.

Could anything be more fair? And could you do less than look — when it could affect your whole future?

No Obligation — Ever

THEN, when you decide to continue, we'll send you an additional two lessons approximately every three weeks until the 27-lesson course is completed. (Each lesson takes about 2 hours to complete, so you'll have plenty of time to complete each one before the next lessons arrive.)

Note, though, there is NEVER AN OBLIGATION to continue. You can simply stop any time you want.

The course works for you or you discontinue taking it. Which makes us particularly proud of the fact that the vast majority of those who start continue through to the end.

And, surprisingly to me at least, is the high proportion of those who write to tell us that an unexpected bonus from taking the course is the improved prestige and higher income they enjoy on the job as a result of their strong financial understanding.

Surprisingly Low Cost

PLAINLY, though, the course is designed to speak for itself. To serve you as no other institution can. And to bring you the kind of financial success few men ever enjoy.

Return the coupon below and we'll send you the first two lessons free on our 15-day, no-risk trial. All we ask is that you include the $5 Registration Fee, which will be refunded if you return the lessons.

When you decide to continue, we'll send the remaining lessons at the rate of two approximately every three weeks and bill you just $10 for each lesson you receive. You may if you wish, use your Master Charge or VISA bank card.

Act now without obligation. You have nothing to lose — and you could make a fortune.

Personal Help — When You Need It

WHEN you enroll you will be assigned a personal counselor who will be available to give you help and encouragement as long as you are on the course. If you need assistance understanding your lessons, or applying your new knowledge to your personal situation, simply contact your counselor for prompt, thorough help.

This kind of personal, professional counseling would cost you hundreds, maybe even thousands of dollars if you tried to get it on your own (and then there's no guarantee you could find this kind of high level help in all areas of investing and money management under one roof). And it's available to you at no extra charge when you enroll in the Successful Investing and Money Management course.

Your Double Guarantee

GUARANTEE #1 — If within 15 days of receiving the first two lessons you do not agree that the program will actually enable you to accumulate more money than you ever dreamed possible, simply send the lessons back for a complete refund of your Registration Fee — no questions asked.

GUARANTEE #2 — You have the right to drop out of the program at any time and pay for materials only after you have assessed their worth for a full 15 days.

R. Hume

President, Financial Education Services

The Advisory Staff

THOUSANDS have already completed the Successful Investing & Money Management course in the short time it's been available, and while there is NO OBLIGATION EVER to continue taking lessons, the vast majority of those who start continue through to the end.

Credit for this enormously successful program must go to our Advisory Staff. Fourteen financial experts, including Dr. Morton Shulman, millionaire investor and best-selling author of "Anyone Can Make A Million". Charles E. Neapole, former President of the Montreal and Canadian Stock Exchanges. Donald C. Webster, President of Helix Investments and Chairman of the Board of Huxley Institute of New York. Richard A. N. Bonnycastle, Chairman and President of Cavendish Investing. These men, working with leading professors and highly acclaimed financial writers, joined together to create this totally unique, completely practical and highly successful course and proven method for acquiring wealth.

Valuable Bonus at No Extra Cost

WHEN you enroll you'll also receive a free copy of the just off-the-press special report "How to Shelter Your Money from the Tax Man".

This invaluable document shows you step-by-step how to reduce your tax bill. You don't have to be wealthy to enjoy substantial legitimate tax breaks — all you'll need is the know-how you'll get from this report — and it's yours to keep even if you decide to drop out of the course.

Statement of Principles

WHAT WE ARE NOT — We are not connected or associated in any way with any brokerage firm or insurance company or with any financial offering of any kind.

WHAT WE ARE — We are an independent educational service offering a totally unique, completely practical course and proven successful method for acquiring wealth.

OUR OBJECTIVE — Our objective is to enable each person enrolled in the program to achieve security and financial independence . . . with just those investments most suitable to your particular circumstances.

No-Risk Enrollment Form

To: Mr. Ronald C. Hume
Financial Education Services
1900 The Exchange, Building 475, Atlanta, Georgia 30339

I accept your invitation to evaluate the Successful Investing & Money Management course for myself without risk or obligation. Please send me lessons 1 & 2 and register me in your free counseling service. I enclose my Registration Fee of $5, which you guarantee to return if I decide to return the lessons within 15 days of receiving them. Otherwise, send me the balance of the 27 lessons (at the rate of two lessons approximately every 3 weeks), and bill me only $10 for each lesson received. I may cancel my enrollment at any time and pay for materials only after I have had the opportunity to examine them for a full 15 days.

Name ______________________ (Please Print) FB 50-02-142

Address ______________________

City ______________ State ______________ Zip ______________

I prefer to use my VISA ☐ Master Charge ☐

Account Number ______________ Expiration Date ______________ C-005-04E

Signature ______________________

Introducing Successful Investing & Money Management

Its aim is to show how to use the money you make to produce an income as great as the salary you earn. To get started, all you need to be making is about $35,000 a year.

LET'S TALK FACTS. And make some observations. If the idea of acquiring a million dollars with your investments is practically unthinkable, it's because you really don't understand the system's inner workings or know how to take full advantage of its potential for pyramiding your money.

Financial Independence

IF YOU doubt it, consider this: Investing just $88 a month at 15%,* a man of 30 can retire with over one million dollars. What should you have, then, with the money you're making? (Especially with money market returns as high as they are today!)

I'll tell you. Applying the principles we teach, leveraging your money so a little goes a long way, borrowing so you're making money with other people's money, pyramiding your gains by moving them to wherever money's making the most money — whether in precious metals or commodities, foreign markets or real estate, trading options or convertible debentures — you could and should be financially secure, possibly independent, much sooner than you ever thought possible.

The Story Behind The Headline

AMAZING as it may seem, that's the aim of the *Successful Investing & Money Management* program — and the outlook for anyone with a good income, above average intelligence and the willingness to devote as little as two hours a week to his own good fortune. Even with inflation, today's taxes and the uncertain economic situation.

I'm Ron Hume, President of Hume Publishing. Recognizing that circumstances like these create a dynamic of their own, capable of multiplying your wealth more rapidly and surely than traditional investments ever could, our organization spent eight years and hundreds of thousands of dollars developing and refining a proven successful method for training people in the art of acquiring wealth.

We had help, of course. Some of the brightest, most successful money men in the world. Men like Dr. Morton Shulman, the self-made millionaire and best-selling author; Andrew Sarlos, who started with $500 and created a seven hundred million dollar empire; working together with outstanding academics such as Dr. Ben Branch, Professor of Finance at the University of Massachusetts.

Now, this rely-on-yourself method is virtually revolutionizing the way successful individuals approach their investments.

It's based on the power of money in our society; and rests on the understanding the very wealthy have always had that making money with money is simply a process. A learning process that involves knowing the right response to a particular movement or development. In other words, where and when and how to invest to take full advantage of the money-making potential in any situation, anywhere in the world.

No Risk Or Obligation

ON THEIR own, following the lessons learned, men with practically nothing to show for the money they earned are now on their way to financial independence. Others tell us they're making the kind of money that's unthinkable to all but the incredibly lucky or a financial genius.

Now we'd like you to have the same opportunity. Without obligation and without your risking one cent.

We'll send you the first two lessons free, so you can see that *Successful Investing & Money Management* is the only comprehensive, all inclusive, up-to-the minute guide of its kind. A course that provides information, insights and practical investing techniques I believe you won't find in any school or university, in any book or series of books. And just for looking, you'll also receive free a six-month subscription to The MoneyLetter. There's no risk, no obligation, no string attached to this offer.

Unprecedented Opportunities

WHAT'S most extraordinary about this is that the opportunities available today can be easier to take advantage of than the traditional investments inflation has made all but obsolete.

For one thing, our method is not based on tips or inside information. The signal to act, the key indicators, are almost always in the newspaper for all to see once you've been trained to know what you're looking for.

Then, your profit's not dependent upon market performance, but the way in which the system works.

As an example, take what happened when the price of oil skyrocketed. For most people it meant unreal gasoline prices and home heating bills. But those who knew what to do turned to investments like heating oil futures and Mexican bonds with an after-tax return of 10% and a market value tied to oil's rising price.

Don't suppose, though, that this is an isolated instance. There were French gold bonds and gold futures (requiring just $2,500 per contract) to capitalize on the incredible rise in the price of gold in 1980; avoiding the risks of being first, the disappointment of acting too late. When gold fell, you'd have know how to profit from that, too.

To soaring interest rates, a money-making possibility was selling G.N.M.A.s (Ginnie Maes) short; when the value of the dollar was falling, you could have protected your assets investing in hard currencies like the German mark, the Swiss franc and the Japanese yen. Now with the dollar once again one of the world's hardest currencies, do you know what to do to capitalize on this situation?

These are the kind of inflation created, economic turmoil investments with extremely profitable potential that we stress.

A Tax-Free Second Income

BUT you'll never be able to maximize your return on investments without managing your money like a professional.

Therefore, we'd like to start you on the road to success by sending you lessons 1 and 2 absolutely free.

They'll show you how to increase the money you have to invest with certain surprisingly easy inflation-beating techniques that could give you an additional $2,500 a year — without reducing your standard of living.

To this you can add an extra, tax-free income. Because we'll show you the right tax shelters to use in your situation, help you get the big-dollar tax savings you've heard about but were probably never quite sure how to plan for or use.

Then, we'll show you how to work with other people's money. Always the road to riches; with today's inflation, it's more important than ever before. Since the money you return is far less valuable than the money you borrowed.

You'll know when it pays to borrow for investing and exactly how to go about getting the most money, at the lowest rates, for the longest period of time. Investing on margin is another way of borrowing (from your broker). And you'll learn when it's best, as in certain situations that require you to put up as little as 30 percent.

The Ultimate Wealth Multiplier

THIS, of course, is the classic example of leveraging. The ultimate wealth multiplier. With the *Successful Investing & Money Management* course you'll learn the step-by-step procedures to follow, so you not only know where and when to invest, but how—with every dollar doing the work of up to ten.

Just so, *Successful Investing & Money Management* can be your ultimate wealth multiplier, starting with lessons 1 and 2, which are yours free.

Then, we'll send you the balance of the 29 lessons at the rate of two approximately every three weeks, billing you just $10 for each of the 27 lessons accepted.

Note, there is no obligation or commitment. You may stop at any time. If the course isn't giving you the confidence required as well as the information needed to act, if your investing success doesn't justify your continuing the course, return any lessons within 15 days (postage collect) and we'll rescind the charge for them. Going so far as to refund your $5 Registration Fee if you decide to return lessons 3 and 4. Could anything be more fair?

Two Extra Services At No Extra Charge

MOREOVER, you may call or write for professional help with any course-related question or problem. This counselling service is free and is available to you as often as necessary while you're enrolled in the course.

In addition, to keep the course as current as it is complete, give you the benefit of the latest thinking of those who created the course and the opportunities they see, we'll also send you FREE a six-month subscription to The MoneyLetter. An annual subscription regularly sells for $95, and we'll continue your subscription even if you decide not to continue with the course.

So, that's the first two lessons free, all of the remaining lessons on a 15-day free-examination, no-risk basis, plus unlimited access to our free counselling service and a free, non-cancellable six-month subscription to The MoneyLetter.

On this understanding, return the Enrollment Form today. It's the only coupon you'll ever send that could bring you a million dollars in return.

Statement of Principles

WHAT WE ARE NOT — We are not a brokerage or insurance company nor do we make any financial offering of any kind to the public.

WHAT WE ARE — We are an independent educational service offering a truly unique, completely practical course and proven, successful method for learning the art of acquiring wealth.

OUR OBJECTIVE — Our objective is to help each person enrolled in the program achieve security and financial independence . . . independent of the view of sales-people and others with a vested interest in a particular type of investment . . . and with just those investments deemed suitable and satisfactory.

*If we can't teach you to make at least 20% on your money, almost from the moment you begin, we neither expect nor do we recommend that you continue.

HUME

FINANCIAL EDUCATION SERVICES
A Division of Hume Publishing Inc.
120 Interstate North
Box 723188
Atlanta, Georgia

No-Risk Enrollment Form

To: Mr. Ronald C. Hume,
Financial Education Services
A Division of Hume Publishing Inc.
120 Interstate North, Box 723188, Atlanta, Georgia 30339

I accept your invitation to evaluate the *Successful Investing & Money Management* course without risk or obligation. I enclose my $5 Registration Fee (or I have checked the appropriate charge card box below), enter my free, non-cancellable 6-month subscription to The MoneyLetter, register me in your free counselling service, and send me free lessons 1 and 2.

Then send the remaining 27 lessons (two at a time approximately every three weeks) for which I'll be billed at the low rate of $10 per lesson. I may cancel my enrollment at any time and pay for materials only after I have had the opportunity to examine them for a full 15 days. You will return my Registration Fee if I decide to return lessons 3 and 4.

Mr./Miss/Mrs./Ms. ____________________
(Please print) GI 50-02-642

Address ____________________

City ____________ State ________ Zip ________

I prefer to use my **VISA** **MasterCard** **American Express** **Diners Club**

Account Number ____________ Expiration Date ____________
B-235-01G

Signature ____________________

The only thing wrong with having nothing to show for the money you're making is thinking there's nothing you can do about it.

Introducing Successful Investing & Money Management

Understand, we're not talking about your getting a few thousand dollars ahead. As nice as that may seem. But your turning the money you're making into the kind of wealth you've always supposed only a fortunate few could ever accumulate.

Thousands of Extra Dollars

It's not only possible, with *Successful Investing & Money Management* it's practical.

For starters, you could be at least $2,500 a year richer following the inflation beating techniques we recommend. (Without changing the way you live!) Adding perhaps this much or more with the step-by-step tax-saving directions we give. You'll be amazed at what you can do, once we show you how.

Suddenly, you've got working money. Investing money. The kind of money that enables the rich to get richer.

How To Retire With A Million Dollars

Don't laugh. Because now, as the wealthy have always done, you can begin to work with other people's money. Borrowing as much as you can, according to our directions, so every available dollar does the work of five or maybe even ten. That's leverage. The ultimate wealth multiplier.

Knowing this you'd probably be ahead of 90 percent of the men you know.

But you're going to earn over a million dollars in your lifetime. Why is retiring with half of this—or more—too much to expect?

Consider this: investing $88 a month at 15% interest (less than the going money market rate), a man of 30 can retire with over a million dollars, over a million.

What should you be able to do, then, with the money you're making?

Spectacular Profit Opportunities

I'll tell you: Moving your money wherever money will make the most, pyramiding your gains, taking advantage of the extraordinary potential for profit in situations that seem to come up every few months, you could—and perhaps should—be financially independent. The money you have could be earning as much as the salary you make.

Ultimately, that's what *Successful Investing & Money Management* is all about.

Take those interest rates we mentioned, as an example. When the man in the street can easily get 15 to 20 percent on his money, don't you suppose there's a way to do better?

With the *Successful Investing & Money Management* course, you'd have been told that the right, almost certain, response to this situation was to sell Treasury bills short. A basic maneuver, really, with tremendous leverage, since each $3,000 contract controls a million dollars.

The underlying principle's simple. Rising interest rates lower the value of long-term fixed-interest investments. Alternatively, news of an impending price rise can send the futures market soaring, as it did with heating oil futures when OPEC announced price rise.

Most important, you'll almost always find the key indicators, the signal to act, appearing in your daily paper in these situations. The economy doesn't make moves known only to a few insiders.

Maximum Profit At A Minimum Risk

So, acting cautiously, investing prudently, you'll know how to use commodities futures, for example, to turn inflation to your own advantage . . . financial instruments to capitalize on interest rate changes . . . foreign curencies and foreign markets to protect your assets, benefit from a rise or fall in the value of the dollar.

In the stock market, you'll learn to minimize the risk, maximize your profit potential with options and warrants . . . know how and when to invest on margin. You'll be told what to do in real estate, precious metals, coins, collectibles and more . . . introduced to little known investments like gold bonds from the French government, the Mexican government's oil bonds, Samurai bonds (denominated in Japanese yen and issued by various countries).

Above all, you'll be able to act independently and objectively. Without wondering or worrying about some advisor giving you self-serving recommendations.

No Risk, No Obligation Offer

If all this sounds too good to be true, easier than it could possibly be, never mind the thousands of successes that have proved that it's possible and practical. You can prove every word to your own satisfaction—without risking one cent and without obligation or commiting yourself in any way.

I'm Ron Hume, President of Hume Publishing. Our organization spent five years and several hundred thousand dollars developing this proved successful method of training people in the art of acquiring wealth. We had the help of some of the world's most successful investors and highly respected financiers.

The members of our Advisory Board include men like Dr. Morton Shulman, a self-made millionaire, author of three best sellers on making money, and a practicing physician; and Andrew Sarlos, President of HCI Holdings, one of North America's most successful investment firms. With $500 in capital, Sarlos started the company, and built it into a $200 million empire with some of the most spectacular stock market successes of all time.

Everything we do, all that I said, rests on the power of money in our society and your learning to utilize the principles involved.

As water seeks its own level, money moves to wherever it will make the most. With all you've read and heard and learned in school, I doubt that you've ever heard or learned how to turn this to your own advantage.

That's why you think it takes a financial genius. But we've proved otherwise.

All it takes is a good education, an income of about $35,000 a year, and the willingness to devote two hours a week to your own good fortune. Return the reply form and we'll send the first two lessons to you for free examination. If they don't convince you that *Successful Investing & Money Management* offers exactly what you've always wanted, return the lessons and we'll refund your $5 Registration Fee. At once and with no questions asked.

Could anything be more fair? And can you do less than look—when it could affect your whole future?

No Commitment Ever

Then, when you decide to continue, we'll send you another two lessons approximately every three weeks until the 27-lesson course is completed, billing you just $10 for each of the 27 lessons accepted.

Note, though, there is never an obligation to continue. You can quit any time you want. Plainly, the course is designed to serve you as no other has or can. And bring you the kind of financial success few men ever enjoy. So, your continued success is the only reason for continuing. We wouldn't have it any other way.

But the time to act is now—while time is still on your side.

Free! Counselling Service

To make certain that you receive every benefit, we also provide FREE counselling service. You may call or write us for professional help with any aspect of the course. And you may take advantage of this service as often as you like.

Statement of Principles

We are not a brokerage house or insurance company. We make no financial offerings of any kind to the public. We are an independent educational service devoted to enabling each person enrolled in the course to achieve security and financial independence through our proven successful method.

No-Risk Enrollment Form

To: Mr. Ronald C. Hume,
Financial Education Services
A Division of Hume Publishing Inc.
120 Interstate North, Box 723188, Atlanta, Georgia 30339

I accept your invitation to evaluate the Successful Investing & Money Management course for myself without risk or obligation. Please send me lessons 1 & 2 and register me in your free counselling service. I enclose my Registration Fee of $5, which you guarantee to refund if I decide to return the lessons within 15 days of receiving them. Otherwise, send me the balance of the 27 lessons (at the rate of two lessons approximately every 3 weeks), and bill me only $10 for each of the 27 lessons accepted. I may cancel my enrollment at any time and pay for materials only after I have had the opportunity to examine them for a full 15 days.

Mr./Miss/Mrs./Ms. ______________________________
(Please print) FJ-50-02-613

Address ______________________________

City ____________ State ____________ Zip ____________

I prefer to use my **VISA** ☐ **MasterCard** **American Express** ☐ **Diners Club** ☐

Account Number ____________ Expiration Date ____________
C 4005 09

Signature ______________________________

FINANCIAL EDUCATION SERVICES
A Division of Hume Publishing Inc.
120 Interstate North
Box 723188
Atlanta, Georgia

HUME

Two of the Most Important Lessons You'll Ever Learn about Amassing Tax-Sheltered Wealth.

And they're yours *free.*

As your introduction to *Successful Investing & Money Management,* accept these two free introductory lessons on how to shelter more of your money from taxes and lay the groundwork for achieving true investment wealth.

Would you like to know . . .

- Which tax shelters are now among the most profitable for executives earning $35,000 or more per year
- How to get legal tax-free dividends on your stocks and bonds
- How to "leverage" your tax-sheltered investments
- How to take advantage of tax-sheltered investments in real estate
- How to support a dependent relative with money you'd otherwise pay in taxes
- How to have your medical bills paid for *tax-free*
- A unique way to use your home as a tax shelter

Well, these are just a few of the powerful tax-reduction and tax-shelter techniques you'll read about in two introductory lessons that are *yours FREE* to acquaint you with a remarkable new investment course called *Successful Investing & Money Management.*

What Is Successful Investing & Money Management?

Successful Investing & Money Management is a comprehensive self-study course in successful investing and tax-minimization based on the actual techniques of self-made investment millionaires such as Dr. Morton Shulman, who ran $400 into a multi-million dollar net worth . . . and Andrew Sarlos, who started with $500 and now controls a $700 million investment empire.

The course has been custom-tailored for the successful executive making $35,000 or more per year and who wants to accumulate true investment wealth. Its 29 easy-to-understand lessons show you how to shelter more of your money from taxes and capitalize on exceptional opportunities in stocks, bonds, real estate, commodities, tax shelters, collectibles — every major investment area.

It's really the opportunity of a lifetime to master the financial techniques and strategies you'll need to attain complete financial independence sooner than you may have ever dreamed possible.

What You'll Learn in Your First 2 Free Lessons

In your first two free lessons, for example, you'll discover some of the shrewdest and most profitable investment and tax-deduction techniques used by investors who've become self-made millionaires.

For starters, you'll see how to increase the amount of money you have to invest. By following certain surprisingly easy inflation-beating techniques, and without changing your lifestyle, you should end up with an additional $2,500 in after-tax investment funds. This will be your "starter" fund — your investment "acorn" that can grow into a mighty oak.

You'll also see how to take inventory of your assets and liabilities — to give you the clearest picture you've ever had of where you stand financially. You'll learn how to identify your financial goals, then map out a plan for reaching them. In short, you'll have a specific financial blueprint for achieving true wealth. And this is just the beginning . . .

You'll also discover a simple system for selecting the types of investments that suit you best . . . plus easy ways to increase immediately your return on investments. Though easy to implement, these methods can have a dramatic impact on your net worth, even over a short period of time.

Also in your first two free lessons, you'll learn the six most important principles of successful investing and how to apply them. You'll see how it's possible to get almost twice the return from fixed-yield investments . . . how to borrow money for less . . . and how to use the technique that's been responsible for making more investors wealthy than any other.

What's more, you'll get an in-depth overview of the powerful tools you can use to shelter a higher percentage of your money from taxes . . . 10 rules for investing profitably in any tax shelter . . . a guide to some of America's most attractive current tax shelters . . . the legal way to deduct an office in your home . . . how to use a reversionary trust to shelter more of your family's wealth from taxes . . . the best and worst times of the year to invest in a tax shelter... how to get tremendous tax-saving leverage from heavy equipment leasing . . . how to use deferred compensation . . . and how to shelter more of your money in real estate.

You'll learn all this, and much more, in your two free lessons.

We'd like to send you these two free lessons because they are an excellent demonstration of the enormous wealth-building power of this remarkable self-study investment course.

Indeed, if you want to learn how to capitalize on spectacular profit opportunities . . . shelter more money from taxes . . . attain financial independence . . . realize annual returns of 20 - 40% or more... and retire wealthy, then *Successful Investing & Money Management* was designed especially for you.

And remember, unlike so much other investment information based on "theory," or "pie-in-the-sky," "get-rich-quick" gimmickry, this course is based on the actual techniques of self-made millionaires.

3 Key Principles for Growing Rich in the 1980's & '90's

In working with these millionaires to put this course together, we found that they have been using 3 specific wealth-building principles which have assumed a new importance in today's investment climate — and which serve as the solid foundation for this investment course.

WEALTH PRINCIPLE #1: One of the fastest and easiest ways to accumulate investment riches is through *tax free compounding of your investment capital.*

Inflation has pushed millions of taxpayers into tax brackets originally intended for the rich. Hence, tax reduction and tax-sheltering methods are now virtually essential to anyone who wishes to attain wealth. Moreover, tax-free *compounding* of your investment capital can be your *shortest* road to wealth.

You've seen, for example, the IRA ads, which show how relatively small annual contributions, if left to accumulate tax-free, can grow into millions. This is true, *but not one investor in 50 knows the many different ways this concept can be used to its fullest advantage.*

But you will find out how in *Successful Investing & Money Management.* As part of its comprehensive coverage of succesful investment and money management techniques, it gives you a thorough introduction to today's most effective tax-reduction and tax-shelter methods. It covers IRA's, Keogh and pension plans, and tells you how to make the most of them. It will show you how to turn inflation and taxes to your *advantage* . . . and use scores of commonly overlooked loopholes to postpone, reduce and even eliminate taxes. And it will show you how to enhance your profits in virtually every investment medium — from stocks to real estate to collectibles — by using shrewd tax strategies when you buy or sell.

WEALTH PRINCIPLE #2: When your money is compounding tax-free, even relatively small increases in your rate of return will make vast differences in your total wealth.

Consider this example . . .

If you invest just $2,000 a year and it earns 10% annually, you could retire in 30 years with more than $400,000.

But if, instead of 10%, you could get 15% per year on that same $2,000, you would retire with more than $1,300,000 — or about $900,000 more!

And if you could get 25%, 30%, or even 40% or more per year — compounding on a tax-deferred basis every year — you could be counting your profits in the millions instead of thousands.

"But," you may ask, "is it really possible to earn 30% or 40% per year?"

It certainly is, as proven by the self-made millionaires who have done it and will share their techniques with you in *Successful Investing & Money Management.* For example, in this course you will learn how to make each of your investment dollars do the work of $5 or $10 . . . Spot likely take-over targets before their shares begin to soar . . . Get an "early warning" when stock prices are headed up or down . . . Uncover explosively profitable opportunities in stocks, bonds, commodities, precious metals, collectibles, real estate and several other areas.

You'll discover how shrewd investors make a lot of money by doing exactly the *opposite* of what most brokers recommend . . . Investments that can yield much higher returns than you're probably getting now . . . Where and how to invest your money for greatest after-tax yield ... How to borrow money for as little as 6% - 8% interest, and invest it at much higher rates . . . How to spot collectibles with super profit potential . . . and How to *combine* real estate tax breaks with certain investment techniques to reap truly enormous profit potentials.

And don't forget, if you do your tax-planning properly, as this course will show you, most if not all of these profits can accumulate and compound *tax-free or tax-deferred.*

WEALTH PRINCIPLE #3: Getting rich is a do-it-yourself proposition.

Perhaps the most important principle of building wealth in the 1980s & 90s is that you must learn to master the world of investing *by yourself.* No broker or advisor cares about making you rich as much as *you* do. Indeed, the most successful investors we know are those who've learned how to spot their own investment opportunities.

Moreover, given the lackluster track record of most advisors, as well as the vested interests most of them have in certain investments, it simply doesn't make sense to blindly entrust them with your family's future financial security.

With *Successful Investing & Money Management,* you'll gain a convenient, systematic way to become the master of your own financial destiny. You'll be able to spot your own investment opportunities, free from dependence on brokers who may be feeding you self-serving recommendations.

What's more, you'll gain priceless *peace of mind* —because you'll no longer have to watch helplessly as inflation and taxation gobble up greater and greater portions of your hard-earned money. Rather, you'll be able to turn these two factors into potent weapons for gaining your financial independence. With the techniques you'll learn, you can one day see the income from your *investments* surpass your income from *salary* — and perhaps much sooner than you think.

Accept Your First Two Lessons FREE

Of course, you needn't take our word for any of this. You are invited to judge the course for yourself by accepting the first two lessons free.

Just return the coupon below with your $5 Registration Fee (or charge it to your VISA, MasterCard, American Express or Diners Club card). We'll enroll you in the course, send you the first two lessons free of charge, and assign a personal counselor whose job will be to give you special help with the course whenever you request it.

Read over the first two lessons and start putting their principles to work. Shortly thereafter, we'll send you lessons 3 & 4. You'll have 15 days to look these over and *then* decide if you want to remain in the course. If you don't agree that this course will help you amass tax-sheltered wealth faster than you ever dreamed possible, then merely return lessons 3 & 4 and we'll refund your $5 Registration Fee immediately.

If you *do* want to continue, we'll send you the remaining 25 lessons at the convenient rate of two approximately every three weeks. We'll bill you $10 for each of the lessons, but only after you've examined them for 15 days. Please bear in mind that there is never an obligation to continue. You can quit at any time.

In any case, your first two lessons will be yours to keep free.

Your downside risk is absolutely nothing, yet your upside potential is enormous. Indeed, you may never have a better opportunity to learn how to invest more profitably and shelter more of your money from taxes.

If you sincerely desire to amass investment wealth ... if you want to attain financial independence and retire wealthy, we urge you to seize the moment and return the coupon below today.

Statement of Principles

What We Are Not: We are not a brokerage or insurance company, nor do we make any financial offering of any kind to the public.

What We Are: We are an independent educational service offering a totally unique, completely practical course and proven successful method for acquiring wealth.

Our Objective: Our objective is to enable each person enrolled in the program to achieve security and financial independence . . . independent of the views of salespeople and others with a vested interest in a particular type of investment . . . and with just those investments deemed suitable and satisfactory.

FINANCIAL EDUCATION SERVICES
A Division of Hume Publishing Inc.
120 Interstate North
Box 723188
Atlanta, Georgia

HUME

NO-RISK ENROLLMENT FORM

To: Mr. Ronald C. Hume,
Financial Education Services
A Division of Hume Publishing Inc.
120 Interstate North, Box 723188, Atlanta, Georgia 30339

I accept your invitation to evaluate *Successful Investing & Money Management* for myself without risk or obligation. I enclose my Registration Fee of $5. Please send me Lessons #1 & #2 *FREE* of charge. I will read them over and start putting their wealth-building principles to work. Shortly thereafter, you will send Lessons #3 & #4. I'll have 15 days to look these over and *then* decide. If I do not wish to continue with the course, I'll simply return Lessons #3 & #4, and pay nothing, owe nothing. And you will immediately refund my $5 Registration Fee.

If I wish to continue with the course, you will send me the balance of the 25 lessons at the convenient rate of two lessons approximately every 3 weeks. You will bill me only $10 for each of the lessons accepted. Of course, I may cancel my enrollment at any time and pay for the lessons only after I have had the opportunity to examine them for a full 15 days. In any case, the first two lessons will be mine to keep free.

Name ______________________________
(please print)

Address ______________________________

GG 50 02 677

City ____________________ State ____________ Zip ____________

I prefer to use my ☐ **VISA** ☐ **American Express** ☐ **MasterCard** ☐ **Diners Club**

Account Number ____________________ Exp. Date ____________

C 005 04G

Signature (charge holders only) ______________________________

This self-made millionaire did it the hard way.

Dr. Morton Shulman made his fortune in the school of hard knocks. He's spent nine years working with the editors of *Successful Investing & Money Management* to present—in this unique self-study format—the astute financial principles he perfected by trial and error.

So did this one— But you won't have to!

Starting with a $500 stake, Andrew Sarlos now oversees a multi-million dollar investment empire. Now his self-taught techniques are laid out step-by-step in *Successful Investing & Money Management.* And Lessons 1 and 2 are *yours Free on request.*

If you earn around $30,000 or more, send for Lessons 1 and 2 of *Successful Investing & Money Management*, free. You'll quickly discover that:

It's easier than you think to make $1,000,000

The secret is not earning more money (you're already earning enough) but managing your money more profitably in bad times and good. Read how investing as little as $1,000 a year can make you a millionaire.

A MILLION DOLLARS may not mean as much as it used to, but it's still not bad. So, the purpose of this message is to demonstrate that it's not only possible, but easier than you think, to make $1,000,000—in spite of "hard times"!

$1,000 will get you $1 million

INVESTING $1,000 a year properly can bring you at *least* $1 million by the time you're ready to retire. This is not "blue-sky" theory but sound mathematics, based on the economic realities of 1982.

We are assuming you can invest a minimum of $88 a month ($1,056 a year) at a return of 15% beginning at age 30. If you are older, you will have to increase that figure slightly or learn how to earn a higher return (the techniques in *Successful Investing & Money Management* will show you how).*

"I can't save a dime"

"BUT WAIT," you're probably thinking. "Between interest rates, inflation, and taxes, I've got all I can do to pay my bills on time, much less find money to invest."

That's where you're wrong. In the past few years we have shown thousands of Americans in your income bracket, how to live better on their present earnings.

We have shown them how to find *up to $2,500 more* to invest each year, through expert money management.

We have shown them (as we'll show you) how to spot unique opportunities as they arise which can sometimes produce returns of as much as 20-30% on that "found money."

By applying our proven money-management techniques to their everyday financial affairs, growing numbers of "ordinary" Americans—business executives, accountants, salespeople, professionals—are starting to pile up small fortunes.

What's the bottom line? Just this. By properly implementing the financial techniques laid out in *Successful Investing & Money Management* you will have the opportunity to increase your net worth *many times over.*

The secret of acquiring wealth

THE "SECRET" is that earning good money is not enough—and *never has been.* To become wealthy, you must *use* money to make money.

You don't have to be a "financial wizard" to do it. And you most certainly don't need a lot of money to start with.

Andrew Sarlos started with $500. By mastering and applying the tried-and-true techniques of money management, he now oversees a multi-million dollar investment empire.

These techniques are laid out in *Successful Investing & Money Management.* So as you read this, thousands of Americans are profiting from them.

They've learned to shift their income, choose the right tax shelters to reduce their income tax.

They've learned the fine art of using borrowed money to *make* money—thus leveraging their profits on stock, real estate, currencies and stamps. They've also learned how to reduce their interest payments. And how to apply special techniques that make interest rates and inflation work *for* them, not against them.

Who are our students— and what have they in common?

THEY'RE PEOPLE like you—professionals, executives, skilled employees—too busy being successful in their careers to take the time to learn how to be successful with their own money. What do they have in common?

1. They share a strong desire to become "masters of their fate."
2. They all have made a commitment to invest the time necessary to achieve their financial goals. (The time required for *Successful Investing & Money Management* is surprisingly modest. Would you believe 18 minutes a day?)
3. They took the first step by answering an announcement similar to this one.

Three ways you might have profited

1. BY IMPLEMENTING the proven financial principles in *Successful Investing & Money Management* you might have learned to recognize action-reaction situations. Taking advantage of opportunities that occur every few months—using the potential to dramatically increase your money in situations such as the Mexican devaluation of the peso, OPEC raising oil prices or Canada raising interest rates.
2. You might have taken advantage of the rise in interest rates—by knowing how to short Treasury bills to make big profits then making even more money by going long when rates fell.
3. You could have profited from the strong dollar by dealing in currencies such as the German mark or the Japanese yen—using leverage to multiply profits while minimizing risk.

These are not isolated examples. They are representative of periodic adjustments in the global monetary system that occur in today's volatile economy. Once you understand the system and know what to look for, you can *capitalize* on these adjustments—whether in common stocks, Treasury bills, or exotic financial instruments such as Samurai bonds.

How to find $1,500-$3,000 a year

TO INTRODUCE YOU to *Successful Investing & Money Management* (and to prove what we've been saying) we invite you to send for Lessons 1 and 2 absolutely free and without obligation.

In Lesson 1 alone we'll explain how to play the "money game" so well that by following our advice you'll probably be able to save an additional $1,500-$3,000 a year for investment purposes—without scrimping, or denying yourself anything.

Then we'll send you Lessons 3 and 4 to examine for 15 days. If you decide to keep them, we will bill you only $10 per lesson for each lesson you decide to keep. Or, you may return them within 15 days without paying or owing anything. Lessons 1 and 2 are yours to keep whatever you decide.

There's *never* an obligation to continue, although most people do. You never risk a cent—and you may drop out any time.

Individual Financial Counseling

WHEN YOU ENROLL, a financial counselor will be assigned to you. Throughout the course, you may call or write this skilled professional at no additional charge, for help with any problem or opportunity related to *Successful Investing & Money Management.*

There are 29 lessons in all. Each takes about two hours to complete. On the basis of two lessons every three weeks, that works out to about 18 minutes a day—a modest time investment indeed.

Valuable Bonus Extra

ENROLL NOW and get a free 6-month (12 issues) subscription to *The MoneyLetter* (regular subscription price $95 per year). This remarkable, exclusive subscription publication will bring you information on economic and investment trends well ahead of the crowd. Twice a month, *The MoneyLetter* brings you the latest money-making opportunities as outlined by financial heavyweights like Dr. Morton Shulman, Arthur Darack, Tim Foster and Jerry Davis. This free subscription could pay for the complete course in only a few short months and we'll continue your free 6-month subscription even if you decide to drop out of the course.

Refundable Registration Fee

TO ENROLL on a trial basis, simply return the application with your $5 Registration Fee (which may be charged to your VISA, MasterCard American Express Card or Diners Club Card). If you decide to cancel after reviewing Lessons 3 and 4 of *Successful Investing & Money Management*, just return them within 15 days; you will owe nothing and your $5 will be refunded in full—no questions asked.

Triple Guarantee of Satisfaction

1. LESSONS 1 AND 2 are yours to keep free whether you decide to continue with the course or not.
2. If within 15 days of receiving Lessons 3 and 4 you do not agree that the course will enable you to accumulate more money than you ever dreamed possible, simply send these lessons back for a *complete refund* of your Registration Fee—no questions asked and you'll owe nothing.
3. If you decide to continue, all future lessons will be shipped on approval. You have the opportunity, always, to examine them for a full 15 days and return them, if you wish, without paying or owing anything. And you will receive your free 6-month subscription to *The MoneyLetter* no matter what you decide about the course.

Statement of Principles

We are an independent educational service offering a unique, practical, successful method for learning the art of acquiring wealth. We are not a brokerage or insurance company nor do we make any financial offerings.

*If we can't teach you to make returns of better than 15%—almost from the moment you begin—we neither expect nor would we recommend that you continue.

No-Risk Enrollment Form

To: Mr. Ronald C. Hume, Hume Financial Education Services
120 Interstate N. Parkway E., Box 723188, Atlanta, Georgia 30339

I accept your invitation to evaluate *Successful Investing & Money Management* for myself without risk or obligation. I enclose my Registration Fee of $5. Please start my FREE complimentary *MoneyLetter* subscription and send me Lessons 1 & 2 *FREE* of charge. I will read them over and start putting their wealth-building principles to work. Shortly thereafter, you will send Lessons 3 & 4. I'll have 15 days to look these over and *then* decide. If I do not wish to continue with the course, I'll simply return Lessons 3 & 4, and pay nothing, owe nothing. And you will immediately refund my $5 Registration Fee.

If I wish to continue with the course, you will send me the remaining 25 lessons at the rate of two lessons approximately every 3 weeks. You will bill me only $10 for each of the 27 lessons accepted. Of course, I need pay for the lessons only after I have had the opportunity to examine them for a full 15 days, and I may cancel at any time. In any case, the first two lessons will be mine to keep free and my free *MoneyLetter* subscription will continue.

Mr./Miss/Mrs. Ms. (Please print)

Address

City State Zip

☐ $5.00 Registration Fee enclosed (payable to Hume Financial Education Services)

Or, I prefer to use my **VISA** ☐ **MasterCard** ☐ **American Express** ☐ **Diners Club** ☐

Account Number Expiration Date

Signature (credit card users only) GG-50-02-721-H-235-11G

Tax-Deductible Tuition

All tuition payments are deductible for Federal Income Tax purposes as expenses incurred in the management or protection of taxable income-producing investments.

HUME

Hume Financial Education Services
120 Interstate N. Parkway E.
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Atlanta, Georgia 30339

Successful Investing & Money Management

Why becoming a millionaire is now a perfectly realistic goal for you.

I am writing this message to convince you that it is perfectly possible for you to become a millionaire — without "luck" and without risking everything you have.

I am *not* trying to sell you on any particular investment, or even any particular form of investment. My main thrust is really aimed at selling you on yourself.

If you're anything like most people, you've dreamed of what it would be like to have real wealth. But, have you ever seriously entertained the idea that you could make that dream come true through your own efforts?

Have you ever thought of the fact that you are probably going to make over $1,000,000 during your working life? Has it ever occurred to you that if you knew how, you could multiply your lifetime earnings many times over — so that you could have at least $1,000,000 by the time you retired, if not before?

If the idea of being very affluent seems far-fetched to you, I don't blame you. Even though I worked for years as a vice-president for a major firm and saw wealthy people using the skills of our financially-trained people to multiply their wealth over and over again, it took me a long time to realize that fortunes are almost always based on one simple factor: knowledge.

For example, *why is it that the rich pay so little in taxes? The simple answer is that they know how to plan their finances to create the best possible tax situation for themselves.*

Getting a 25% return on an investment is impossible for most people — simply because they *don't know* how to do it.

Becoming Wealthy Is a Do-It-Yourself Proposition

To put it as bluntly as possible — those who have made their own fortunes first had to acquire the necessary skill of *manipulating* money. *And the plain truth is that nearly anyone can acquire the same money-making skill that has built the fortunes of most self-made millionaires.*

I'm Ron Hume, president of Hume Publishing. This realization of mine took place over ten years ago. Since then, I have built an organization with the help of some of the most successful money experts in the world, an organization dedicated to the proposition that the average person can *learn* to achieve real wealth.

The result of our labors is a proven self-study course called *Successful Investing & Money Management.*

But in spite of the fact that men like Dr. Morton Shulman, millionaire investor, and Andrew Sarlos, who started with $500 and now oversees a multi-million dollar investment empire, have spent years working with the editors of the *Successful Investing & Money Management* course to present the astute financial principles they've perfected in this unique self-study format; and in spite of the fact that many people earning an above-average salary can retire with a million or more, many people didn't seem interested in taking the course when we first started offering it. And then it hit me. MANY PEOPLE SIMPLY CANNOT BELIEVE IN THEIR OWN ABILITY TO MAKE A MILLION DOLLARS. And that's the reason for this message. It's also the reason that we are offering you a risk-free opportunity to *prove to yourself* that *you* can join the ranks of the wealthy.

This is why I said earlier that I am really trying to sell you on yourself. I'm not asking you to risk a penny. I'm not asking you to believe what I say. I am only asking you to believe in yourself enough to examine the first two lessons of the course which I'll send you absolutely FREE and without any risk or obligation whatsoever.

Where and When and How to Invest

Now, the *Successful Investing & Money Management* program is not a get-rich-quick scheme. It is a step-by-step education in all the techniques of money manipulation. We'll show you how to use borrowed money to build your own fortune. How and when to borrow — at the lowest possible rates, for the longest periods of time. How to cut your taxes to the bone. How the pros analyze and pick stocks. How you can sometimes get up to a 30% return on your investments. And how to make the most of the money you already earn so you start living better almost immediately.

But most important of all, *Successful Investing & Money Management* will show you techniques that will enable you to respond to the EVER-CHANGING economic climate. You will know how to act and *when* to act as the financial picture changes. Yes, the course does cover virtually every significant investment medium — from rare coins to the stock market. It does show you many simple money-management techniques that will bring immediate rewards. But the *real* benefit is that you will become financially independent — equipped to make your own decisions — to be really in control of your financial destiny.

Now that I've covered the fact that the program is not a collection of "hot tips", I do want to tell you about the kind of profit opportunities that the course will equip you to uncover and take advantage of.

Extraordinary Profit Opportunities

Take the skyrocketing price of oil. For most it meant unreal gasoline prices and home heating bills. But if you knew what to look for, you might have invested in Mexican oil bonds — a profit opportunity with a gain of more than 400% in a year (every $1,000 invested made $4,000), plus an additional after-tax return of 10%.

Successful Investing & Money Management teaches you the techniques necessary to multiply your wealth using other people's money. For example, suppose a convertible bond went from $1,000 — the issue price — to $1,170. Say you bought the bond when it was issued, investing $5,000 in five bonds. Right away you'd have a profit of $850. *You*, on the other hand, could have done *much better* with the same situation. Here's how:

You could have bought those bonds on 50% margin (a way of borrowing from your broker) with as little as $500 per bond of your own money.

Now, you could have made $1,700 on a $5,000 investment. That's 34% (less interest and brokerage fees) on your money instead of 17% on the bonds that were paid in full.

We teach you to take advantage of the profit opportunities (the action-reaction investments) in currency trading — like those that developed recently, doubling money invested in yen in only ten days — tripling it within 30 days in Swiss francs.

None of it is magic. It's all *know-how.* And it's precisely this kind of know-how you get in *Successful Investing & Money Management.*

That's just a part of my story — as much as I have room for here. But please remember I am not asking you to believe a word of what I've said. All I am asking is that you have enough faith in yourself to explore your own money-making potential.

No Risk, No Obligation Now or Ever

Examine the first two free lessons (there are 29 in all) which I'll send you at absolutely *no cost,* without risk or obligation. You must be satisfied that the lessons are easy to follow, completely practical and designed so they exactly fit your own financial situation. With your very first lessons you must be able to develop a map for your future, a formula for your own financial success that includes (1) a workable, easy way to significantly increase the money you have to invest... without changing the way you live...(2) a simple system for selecting the types of investments that currently best suit your needs...(3) easy ways to immediately increase your return on the money you have with a dramatic effect on your net worth almost at once.

Then I'll send you Lessons 3 and 4. If these lessons don't satisfy you in every respect, just return them within 15 days (we'll pay the postage) and we'll refund your Registration Fee immediately, with no questions asked. Lessons 1 and 2 are yours to keep FREE no matter what you decide.

Even more important, if you decide to go ahead, there is never any obligation to continue. You can quit any time you want — and you pay only for the lessons you have received up to that point and kept for a full 15 days. We go by the simple principle that your continuing success is the only good reason for you to continue the course.

Valuable Bonus Extra

Enroll now and get a free 6-month (12 issues) subscription to *The MoneyLetter* (regular subscription price $95 per year). This remarkable, exclusive subscription publication will bring you information on economic and investment trends well ahead of the crowd. Twice a month, *The MoneyLetter* brings you the latest money-making opportunities as outlined by financial heavyweights like Dr. Morton Shulman, Arthur Darack, Tim Foster and Jerry Davis.

Free Course Counseling

For our part, we'll help you any way we can. When you enroll we'll assign a counselor to you. He'll be available to talk over the course, provide any help that's needed as often as you like.

In summary, *Successful Investing & Money Management* will cost you $10 a lesson (with the first two lessons free) and take a couple of hours a week of your time. In return, some of the most brilliant and highly successful money men of our time will teach you how to put the skills that are going into someone else's business to work on your behalf.

You'll get a commanding understanding of how money makes money and how to turn the way the system works to your advantage. You'll learn to accumulate money more surely and quickly than you ever imagined possible. Moving toward the day when the money you have earns as much as the salary you make. That's financial independence. Available now through the coupon below!

Statement of Principles

We are an independent educational service offering a unique, practical, successful method for learning the art of acquiring wealth. We are not a brokerage or insurance company nor do we make any financial offerings.

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No-Risk Enrollment Form

To: Mr. Ronald C. Hume, Hume Financial Education Services
120 Interstate North Parkway E., Box 723188, Atlanta, Georgia 30339

I accept your invitation to evaluate *Successful Investing & Money Management* for myself without risk or obligation. I enclose my Registration Fee of $5. Please send me Lessons 1 & 2 *FREE* of charge. I will read them over and start putting their wealth-building principles to work. Shortly thereafter, you will send Lessons 3 & 4. I'll have 15 days to look these over and *then* decide. If I do not wish to continue, I'll simply return Lessons 3 & 4, and pay nothing, owe nothing. You will immediately refund my $5 Registration Fee.

If I wish to continue with the course, you will send me the remaining 25 lessons at the convenient rate of two lessons approximately every 3 weeks. You will bill me only $10 for each of the 27 lessons accepted. Of course, I need pay for the lessons only after I have had the opportunity to examine them for a full 15 days, and I may cancel my enrollment at any time. In any case, the first two lessons will be mine to keep free and my free *MoneyLetter* subscription will continue.

Mr./Miss/Mrs./Ms. (Please print)

Address

City State Zip

☐ $5 Registration Fee enclosed (payable to Hume Financial Education Services)

Or, I prefer to use my **VISA** ☐ **MasterCard** ☐ **American Express** ☐ **Diners Club** ☐

Account Number Expiration Date

Signature (For credit card users only) 722 017216

Tax-Deductible Tuition

All tuition payments are deductible for Federal Income Tax purposes as expenses incurred in the management or protection of taxable income-producing investments.

There are only two methods for acquiring real wealth

METHOD #1

Anyone who has made a fortune has probably done it in one of two ways. The first way—and until now practically the only way—has been to learn successful investing techniques in the "school of hard knocks". Many of the self-made millionaires you've read about actually spent years and a great deal of money learning the hard way how to make money work for them. Their success didn't depend on a special kind of magic or "gift". Rather, it was the result of trial and error, of learning all the ins and outs of the financial world, of many failures before the big success. If you've ever heard about someone making a million overnight, the chances are the part you didn't hear about was all the years of struggle that preceded the "overnight success".

Requires a lot of nerve

Making a fortune this way requires a lot of nerve, determination and the willingness to take chances—to start out with nothing more than guesswork and to try again if your financial guesswork turns sour. Of course, once people have gone through the "school of hard knocks" and learned all the professional techniques of investment and money management, they are in a great position to make even more money—providing, that they've managed to survive.

But most people can't afford to take the chances necessary to gain the kind of practical, nuts and bolts financial knowledge that until now has been the private preserve of the very rich. Everyone dreams about becoming a millionaire, but very few are in a position to risk everything to acquire the skill that is essential to consistent financial success.

METHOD #2

But now there is another way to acquire the skills and knowledge of those who have fought their way through the financial jungle and come out with a fortune. Now you don't have to risk everything you have in order to learn how to acquire wealth. Now you don't have to take a trial and error approach to investing. Now you can build your fortune surely, secure that each step you take will produce results.

Because now you can enroll in *Successful Investing & Money Management*, a proven, self-study program, developed by some of North America's most successful and respected financial experts.

The program contains the input of such men as Dr. Morton Shulman, multi-millionaire investor and author of best-selling books on how to acquire wealth—and Andrew Sarlos, who now oversees a multi-million dollar investment empire. Plus the educational expertise of Dr. Ben Branch to ensure that the principles of money manipulation are organized for the greatest possible ease of learning.

And you will be able to take advantage of all this valuable knowledge because in Lesson I you will discover that you probably do have money you can afford to invest—without changing your standard of living.

Finding an extra $2,500—the first step

If you think you're too beleaguered by prevailing economic conditions to even think of investing, *Successful Investing & Money Management* will show you how to find as much as an extra $2,500 a year to invest, depending on your income.

Positive proof that you can be a millionaire

Turning $1,000 into $1,000,000

Once you've found your $2,500 to invest, think of this: If you invest just $88 a month ($1,056 a year) at 15%, starting at age thirty, you'll have over a million dollars by the time you're ready to call it a career. And with *Successful Investing & Money Management* you can learn how to use leverage that could get you returns of up to 25%.

Getting wealthy sooner rather than later

All right. So you've seen it is possible for you to amass a million dollars by the time you retire. But just as important is the fact that *Successful Investing & Money Management* will enable you to act *now* to increase your wealth. It will show you how to get the best possible standard of living out of the money you have today. By applying the techniques you learn from *Successful Investing & Money Management*, you can reasonably expect to be on the road to financial security in five years. Ten years from now, you may no longer have to work for a living.

The safe way to learn to build a Fortune

When you fill out and mail the enclosed no-risk enrollment application you will receive a total of 29 marvelously readable lessons that make up a complete, step-by-step education in the techniques necessary to acquire real wealth. You have to supply approximately two hours a week and the perseverance to build your fortune safely over a reasonable period of time. You don't have to have a knack for figures. You don't need a big income. If you make an above-average salary you can profit from *Successful Investing & Money Management*.

The hidden barrier that stands between you and real wealth

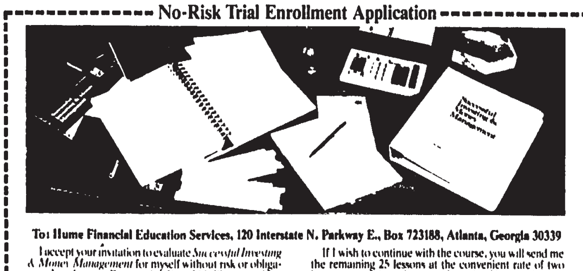
Most people are used to the idea that they'll never be wealthy. They simply don't believe it's possible—and before *Successful Investing & Money Management* was developed, they were probably right. But now, you can receive, in your own home, lessons that contain clear and practical explanations of techniques and principles of investing and money management that really do work. Course assignments and opportunities of the type you will encounter in the real world enable you to test and evaluate your own progress.

You don't have to be a passive victim of prevailing economic conditions any longer. Real financial independence is a plausible, attainable goal for you. But, if you find it impossible to believe that you could ever be wealthy—if you think that millionaires are "special", then the hidden barrier between you and a fortune is yourself. And that's why we're offering you a can't-lose, no-risk opportunity to prove to yourself that you really do have the potential to become wealthy.

Accept Lessons 1 and 2 FREE.

To help you get started on the road to wealth and financial independence, we'll send you Lessons 1 and 2 of the *Successful Investing & Money Management* course free and with absolutely no risk or obligation on your part. Put their wealth-building techniques to work for you right away. They are yours to keep whether you continue with the program or not.

No-Risk Trial Enrollment Application



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Discover what millionaires already know—without risking a penny!

Don't take our word that you can learn and use the same techniques that have built the fortunes of many millionaires. Find out for yourself without obligation or risk. Just return the enrollment application with your $5 Registration Fee (or charge it to your VISA, MasterCard, American Express or Diners Club Card). We'll enroll you in the course and send you the first two lessons absolutely FREE. Then we'll send you Lessons 3 and 4. If you're not satisfied, merely return Lessons 3 and 4 within 15 days after you receive them and we'll refund your Registration Fee immediately. Lessons 1 and 2 are yours to keep at NO CHARGE whatever you decide.

If you're as intrigued as most people are, go ahead with the lessons. Then we'll send you two new lessons approximately every three weeks until the course is completed and bill you just $10 (plus a small charge for shipping and handling) for each lesson after you receive it.

There's never any obligation to continue. You reserve the right to drop out any time—and that's guaranteed.

You get personal help as you learn how to build your fortune

When you enroll in the *Successful Investing & Money Management* course, you will be assigned a counselor. This counselor will be available at no extra charge to answer any course-related questions you may have.

Your Triple Guarantee

Guarantee #1 If within 15 days of receiving Lessons 3 and 4 you do not agree that the program will actually enable you to build a personal fortune, simply send the lessons back for a complete refund of your Registration Fee—no questions asked. Lessons 1 and 2 are still yours to keep at no charge.

Guarantee #2 You need only pay for materials after you have had a full 15 days to assess their worth and you have the right to drop out of the program at any time.

Guarantee #3 During the program your counselor will always be available at no extra cost to answer any course-related questions you may have.

Statement of Principles

WHAT WE ARE NOT—We are not a brokerage or insurance company nor do we make any financial offering of any kind to the public.

WHAT WE ARE—We are an independent educational service offering a unique, completely practical course and proven successful method for acquiring wealth.

OUR OBJECTIVE—Our objective is to enable each person enrolled in the program to achieve security and financial independence with just those investments most suitable to their particular circumstances.

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HUME

Successful Investing & Money Management

6 basic principles that have helped build the fortunes of self-made millionaires

It has often been said that anything is easy once you know how to do it. And this is especially true of making money, because successful investing is really knowing how to spot certain patterns, and knowing how to take advantage of them. Once you understand the patterns, you will be able to find profit opportunities no matter what the economic climate. Once you possess this understanding, opportunity won't knock only once or twice — it will knock over and over. This is the real reason why the rich always seem to get richer and the average person, who doesn't fully understand the financial world, is always treading water.

This report outlines just a few of the financial tactics and strategies that the average person can use not just "once-in-a-lifetime," or under very rare circumstances — but constantly, on an almost daily basis. These same techniques have been used for years by Morton Shulman, self-made multimillionaire investor and Andrew Sarlos, who parlayed a few hundred dollars into a multi-million dollar empire. They have been used by many others who built their fortunes from nothing. If these tactics sound simple, it's because they are...once you know about them and how to apply them.

Here, at last, then, are some of the so-called "secrets," the working principles, of the millionaires and multi-millionaires who have made their own fortunes. If you're serious about becoming wealthy yourself, read on.

Principle #1: *If you're starting from nothing... You always have more than you think you have.*

The excuse that most people use for not making more of their salary or income is that they don't have enough to invest. In almost all cases, this really is nothing more than an excuse. And if this sounds like a harsh judgment decide for yourself after reading the following.

HERE'S A MONEY MANAGEMENT TECHNIQUE THAT'S LIKE A RISK-FREE INVESTMENT AND CAN RETURN AS MUCH AS 18% ON YOUR MONEY.

During a period of falling interest rates, you should be taking a hard look at your existing debts. If you had contracted for debt that was at 18% only a short time ago, you should rid yourself of that burden immediately. Because it is really costing you 36% if you are, say, in a 50% tax bracket, and you're not itemizing your deductions. You are paying that 18% a year with after-tax dollars. You must make twice the amount of your interest to pay it. If you currently owe $10,000 at 18%, it is costing you, in fact, $3,600 directly out of your salary. If you renegotiate debts to 9% it would cost $1,800 a year. And in some cases it's possible to get your rate as low as 5% by borrowing against life insurance. So now you could have at least an additional $900 a year to invest.

And there are a multitude of such money-management techniques that prove the truth of Principle #1. You almost certainly have a lot more to invest than you think you do.

Principle #2: *High yield investments are not necessarily high risk investments.*

The idea that high risk and high yield go hand in hand is one of the "sacred cows" of people with a superficial knowledge of the financial world. The fact is, there are situations where you can make large profits with little risk. For example:

If you knew what signs to watch, you would have realized that the devaluation of the Mexican peso recently was virtually inevitable.

Anyone who took a short position in the Mexican peso could have realized up to an annualized 500% return on their money. And this was not a once-in-a-lifetime opportunity. Sharp fluctuations in currency values go on constantly.

Of course, the big question is, what were the signs that would have enabled you to spot the devaluation of the peso? And how do you go about taking a "short position" in a currency? If you had known, all you'd have had to do was read the newspapers and watch TV to have made a 500% return on your investment. So much for the "sacred cow" of risk/return ratios.

Principle #3: *There are times when very conservative investments can yield very large profits.*

There is a very simple fact about the financial world which, had you known it, and realized its value, could have brought you a 63% annualized return on your money in a matter of months with very little risk. The simple fact is this: as interest rates rise, bond prices drop and as interest rates drop, bond prices go up.

Bonds are generally thought of as a very low-risk income investment. But during the sharp shifts in interest rates that occurred not long ago, you could have bought and sold bonds for short-term capital gains and made as much as a 63% return. Of course, maximum profits would result from being able to pick the best times to buy and sell. We'll talk more about how to pick those times further on.

Principle #4: *You can make big returns on the market with a small amount of capital.*

Buying calls is a beautiful example of leveraging — using a small amount of money in such a way that it can reap really big rewards. For example, if you paid $200 for a call on 100 shares of stock selling at $20 a share, and the stock rose to $30 a share, you would have gained $1,000. Since the call cost only $200, you would have a profit of $800 (before commissions). If the stock had dropped, you would have lost only $200.

Developing "The Midas Touch."

Of course, the real trick is picking calls on stocks that will go up. You should be using the same techniques that professional analysts do when evaluating any kind of stock deal. And as you may have noticed, principles #1, #2, #3 & #4 require further knowledge to take full advantage of them. And in every case that further knowledge can be yours. You can LEARN how to evaluate stocks that will perform well under varying situations. You can LEARN what signs to watch for when investing in currency. You can LEARN which bonds to buy and how to chart the most likely course of interest rates. And you can obviously LEARN the simple but effective money-management techniques that will provide you with investment capital, without changing your standard of living. In fact, sound money-management techniques will probably enable you to start living better almost immediately.

This is the kind of nuts and bolts knowledge that goes into "developing the Midas touch." There's no mythology or magic about it, though for some reason a lot of people want to think that financial success is some kind of sorcery.

For nearly a decade now, we have been proving that the average person can LEARN to build their fortune without taking big risks and without changing their lifestyle. And we are perfectly prepared to prove, at no risk to you, that becoming a millionaire is a perfectly realistic goal for you — providing you are willing to spend about two hours a week learning the skills you need to become wealthy.

Successful Investing & Money Management.

Is the name of the proven self-study course that covers all the tactics and strategies outlined above, plus a whole lot more. For example, in Lesson 3 you will be shown exactly how to buy calls — when to buy them — and which ones to buy under which conditions. In Lesson 11 you'll learn how and when to buy bonds — the various kinds of bonds — everything you need to know on the subject. Lesson 15 will also teach you all the key indicators to watch for when investing in currencies. You will see the exact method for taking a "short position." And you'll find money-management techniques throughout the course's 29 lessons.

Successful Investing & Money Management has been developed and refined by some of the best financial minds in North America. In addition, the members of the Hume Advisory Board know the financial world inside out. So you'll find nothing vague or theoretical in *Successful Investing & Money Management.*

Essentially, the course is a step-by-step education in the techniques of making a fortune. We'll show you how to use borrowed money to build your own fortune. How and when to borrow at the lowest possible rates, for the longest period of time. How to cut your taxes to the bone. How professional analysts pick stocks. How to find some profit opportunities that will enable you to get at least a 15% return on your money. You will learn about every kind of investment from rare coins to the stock market — from commodity trading to bonds. All the ins and outs clearly, simply explained. Everything you need to know to be completely in command of your financial destiny.

Principle #5: *You don't have to start with a big income.*

If you make $25,000 or over, you already earn enough to profit from *Successful Investing & Money Management.* Because as we've already said, "you always have more than you think you do." If the course can't show you how to find up to $2,500 extra a year to invest, we would not advise you to continue. When you fill out and mail the risk-free enrollment form, you can receive a total of 29 marvelously readable lessons loaded with information — the most complete education in how to make a fortune that's available anywhere.

And to make certain that you derive the greatest possible benefit from that education, Hume Financial Education Services will provide you with PERSONAL COUNSEL AS YOU LEARN TO BUILD YOUR FORTUNE. When you enroll in the course, you will be assigned an experienced counselor. This counselor will be available at no extra charge to answer any questions you may have about course-related material.

Principle #6: *Every economic situation can be profitable.*

No matter what is going on in the economy there are always profits to be made. Most people, of course, don't see the opportunities and so talk about "bad times." A classic example of this was the high interest rates that could have brought you bond market profits. Most people just felt crushed by the sky-rocketing rates. And, "bad times" for Mexico meant windfall profits for currency investors. But these are only a few examples of the kinds of opportunities that CONSTANTLY exist for the really knowledgeable investor. *Successful Investing & Money Management* will teach you how to spot these opportunities. You won't just be reacting blindly. You will know what to do and when to do it as economic changes occur.

Another example of an investment that runs contrary to the average man's perception of the economy: The real estate market seems terrible in the recession-plagued economy. So who would invest in mortgages? You might if you had taken *Successful Investing & Money Management.* Some mortgages now carry high interest rates, are often secured by excellent real estate and are in plentiful supply. Often you can achieve a return of 16% or better for five years — GUARANTEED IN MANY CASES BY THE FEDERAL GOVERNMENT

The hidden barrier that stands between most people and real wealth.

As you can see, *Successful Investing & Money Management* is not for people who are looking for "hot tips" or "get-rich-quick" schemes. But it will show you how to profit from virtually any economic situation — it will teach what you need to know about your money and how to make the most of it.

But there is a catch — for most people. MOST PEOPLE SIMPLY CANNOT BELIEVE THAT THEY COULD EVER BE WEALTHY. Wealth remains for them a fantasy — a vague dream. These people are, themselves, the hidden barrier that prevents them from ever becoming wealthy. They don't believe in their own potential and so they simply never try. Don't make that mistake yourself.

The offer that could make you wealthy without risking a penny.

We want you to discover for yourself that you do have a potential for wealth, that you can use the same techniques other self-made millionaires have used to build their fortunes. But, obviously, the fact that we say so doesn't make it true

So, for the offer that could make you wealthy, fill out and mail the enclosed enrollment form with your $5 Registration Fee (or charge it to your VISA, MasterCard, American Express or Diners Club Card). We will enroll you in the course and send you the first two lessons absolutely FREE. Then, we'll send you Lessons 3 and 4. If you're not satisfied, merely return Lessons 3 and 4 within 15 days after you receive them and we'll refund your $5 Registration Fee immediately. Lessons 1 and 2 are yours to keep at NO CHARGE whatever you decide.

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There is never any obligation to continue. You reserve the right to drop out at any time — and that's guaranteed.

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Account Number Expiration Date

Signature (For credit card users only) 752

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HUME

These are two of the wealthy investors who helped devise 29 steps to successful investing.

Now, you are invited to take the first two steps free

I'd like to send you free and without obligation — the first two lessons in a remarkable self-study investment course called *Successful Investing & Money Management.*

This course is custom-tailored for successful executives who want to learn how to spot and capitalize on unusual opportunities in stocks, bonds, real estate, commodities, tax shelters, collectibles . . . and eventually accumulate an investment fortune.

What makes this course so special is that it's based not on "theory," but on the actual techniques of self-made investment millionaires, such as Dr. Morton Shulman, who ran $400 into a multi-million dollar investment fortune . . . and Andrew Sarlos, who started with $500 and now oversees a multi-million dollar investment empire. These experts and many others have contributed to make this course a once-in-a-lifetime opportunity for you to master the techniques of successful investing.

Dr. Morton Shulman

Andrew Sarlos

For starters, you can be $2500 ahead

We'll show you how to increase the amount of money you have to invest. By following certain surprisingly easy techniques, you should be able to gain up to an *additional* $2,500 a year for investment, without changing your lifestyle. This can be your "starter" fund — your investment "acorn" that grows into the mighty oak.

You'll also learn six of the most important principles of successful investing and how to apply them. You'll see how it's possible to get almost twice the return from fixed-yield investments. And you'll get an in-depth overview of tax shelters, including some of the most powerful tax shelters in America today. You'll see how to leverage your tax-sheltered investments . . . use deferred compensation . . . shelter more of your money through real estate . . . and determine if you can legally deduct an office in your home.

You'll learn all this, and much more, just in the first two lessons.

Why am I sending you these two lessons FREE?

Frankly, because they will demonstrate, far better than any words I might say, the enormous wealth-building power of this remarkable self-study investment course.

Indeed, if you want to learn how to capitalize on spectacular profit opportunities, shelter more money from taxes . . . attain financial independence . . . realize some opportunities with annual returns of 30% - 40% or more . . . and retire wealthy, then *Successful Investing & Money Management* was designed especially for you.

I'll tell you more about the course in a moment, but first, let me describe how it was developed.

The two most important principles of amassing investment wealth

First, you must realize that if you wish to grow wealthy and be financially secure from an investment program, *you must master the world of investing by yourself.* No broker or advisor cares as much as *you* do about making you rich.

My second observation is just as fundamental — the key to investment wealth can be found among the 10% - 15% of investors who are consistently successful. Obviously, they are using techniques and strategies that are different from the "crowd."

So, about 10 years ago we consulted with leading educators and prominent financiers. But most importantly, we went directly to men who've made fortunes from their investments. We retained, for example, Dr. Morton Shulman, who parlayed a $400 stake into a self-made multi-million dollar fortune . . . and Andrew Sarlos, who started with $500 in investments and now oversees a multi-million dollar investment empire.

The result is *Successful Investing & Money Management,* actually a comprehensive self-study course designed to show you how to be among the 10% - 15% of investors who are consistently successful. It consists of 29 step-by-step lessons that reveal how to spot and capitalize on unusual opportunities in stocks, bonds, real estate, commodities, tax shelters, collectibles — every major investment area.

Up to 500% return

And this is just the beginning. You'll discover how shrewd investors make a lot of money by doing exactly the opposite of what most brokers recommend . . . Real Estate investments that can yield up to a 300% return in 4-5 years; others that can yield as much as 500% in only 8-12 years . . . Where and how to invest your money for greater after-tax yield . . . How to combine real estate tax breaks with certain investment techniques to reap truly enormous profit potentials. A systematic way to profit from commodity investments . . . How to borrow money for only 6-8% and invest it at much higher rates . . . How to spot collectibles with super profit potential . . . and so much more.

How to profit from "action-reaction" investments

Perhaps most important, you'll learn how to profit from *action-reaction* investments. Let me give you a few examples of what I mean.

Rising interest rates, as you know, push down the prices of bonds and most stocks, just as soaring inflation pushes up the prices of many tangibles. In short, movement in one part of the financial system usually induces a corresponding movement in another. And if you know how and when to capitalize on these movements, your profit opportunities can be exceptional.

We call such opportunities "action-reaction" investments. We'll teach you to recognize the key indicators, the signals to act. And we'll also teach you the techniques you need to capitalize on what's happening, going long or short, so there's a profit to be made out of any action-reaction situation.

So, for example, when the price of oil was going through the roof, you could have bought heating oil futures . . . or to capitalize on rising interest rates, you can go short GNMAs or Treasury Bill futures. And you might turn to hard currencies, like the Japanese yen, German mark, Swiss franc, to protect your assets when the value of the dollar falls.

What's important is that investment opportunities like these seem to arise every few months — as the economy swings from one phase to another, as inflation heats up or cools down, as the government loosens or tightens the reins on the money supply. Moreover, these investments offer tremendous leverage. With a $2,500 Treasury Bill futures contract, for example, you control $1,000,000. So it's possible for you to turn $2,500 into $10,000, $3,500 into $12,000, sometimes in months, following the methodology you'll get from *Successful Investing & Money Management.*

Accept the first two lessons free

But you needn't take my word for any of this. You can judge the course for yourself. If you want to build your own investment fortune . . . if you want to attain financial independence and retire wealthy, I urge you to seize the moment and send for your first two free lessons now.

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Hume Advisory Board

WILLIAM E SIMON, *Chairman* — 63rd Secretary of the U.S. Treasury, member of President Reagan's Economic Advisory Board, and acclaimed author

LOUIS RUKEYSER — Host of Public Television's long-running program, "Wall Street Week," and celebrated lecturer, columnist and author

DR MORTON SHULMAN — Successful investor and author of best-selling books on how to acquire wealth

J TREVOR EYTON, Q C — A Director and Officer of prominent public corporations such as Scott Paper and Bank of Montreal

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To: Hume Financial Education Services, 120 Interstate N. Parkway E., Box 723188, Atlanta, Georgia 30339

I accept your invitation to evaluate *Successful Investing & Money Management* for myself without risk or obligation I enclose my Registration Fee of $5 Please send me Lessons 1 & 2 *FREE* of charge I will read them over and start putting their wealth-building principles to work Shortly thereafter, you will send Lessons 3 & 4 I'll have 15 days to look these over and *then* decide. If I do not wish to continue, I'll simply return Lessons 3 & 4, and pay nothing, owe nothing. And you will immediately refund my $5 Registration Fee

If I wish to continue with the course, you will send me the remaining 25 lessons at the rate of two lessons approx. every 3 weeks. You will bill me only $10 (plus a small charge for shipping & handling) for each of the 27 lessons accepted Of course, I need pay for the lessons only after I have had the opportunity to examine them for a full 15 days, and I may cancel my enrollment at any time In any case, the first two lessons will be mine to keep free

Mr Miss Mrs Ms (Please print)

Address 023815

City State Zip

☐ $5 Registration Fee enclosed (payable to Hume Financial Education Services)

Or, I prefer to use my **VISA** ☐ **MasterCard** ☐ **American Express** ☐ **Diners Club** ☐

Account Number Expiration Date

Signature (For credit card users only)

Hume Financial Education Services
120 Interstate N. Parkway E.
Box 723188
Atlanta, Georgia 30339

HUME

Low risk, high leverage, tremendous tax advantages, built-in inflation protection and great future prospects

THE ULTIMATE INVESTMENT

Now there's a detailed, step-by-step program that will teach you everything you need to know to begin to utilize the staggering wealth-building power of real estate investments.

The short cut to wealth
From 1972 to the present time, after adjusting for inflation, housing prices have outperformed the stock market by 70% And there are other kinds of real estate investments that have done even better

But that 70% figure is really very understated It does not reflect the fact that real estate investors who buy property on a high ratio mortgage can double their money even if the value of their holdings moves up by only 10%! And the incredibly flexible financing that's possible with real estate investing means that you're able to get started even with a modest amount of capital What's more, real estate yields one of the most lightly taxed investment incomes. You can even take your money out of an investment without paying any tax at all!

In addition, real estate offers built-in inflation protection, since labor and building material costs are themselves part of the inflationary spiral Finally, the future of real estate has never looked better People reaching the home-buying age bracket, 25 to 39, will set record levels during the 1980s. Almost 2 million units a year will be needed to keep up with the demand and presently there are about 1 million housing starts per year And while people may no longer be able to afford the house they might once have had, they still must have a place to live.

To put it simply, real estate investing does away with the three major things that stand between you and real wealth limited capital, taxes and inflation What's more, it's safe It won't suddenly disappear because of poor corporate management practices It won't plummet in value because of market reactions that no one really understands You can even insure it It really is a short cut to wealth

Fears, fallacies and facts
But what happens when you want to sell your investment and interest rates are up? Aren't you stuck? The answer is an emphatic no

Consider this If you want to get money out of a stock you hold and you must have that money on a certain day, you sell for whatever price the market dictates to you If you want to sell a piece of real estate and interest rates are high, you have several choices 1) You can offer the buyer financing at a rate less than current mortgages but greater than term deposits 2) Or, if you need your money immediately, you can refinance your property and get cash out without paying any tax Naturally, you'll pay interest for the new financing, but you won't be paying any capital gains, and you'll still be able to enjoy the leveraged future appreciation of your property

The fact is that with real estate you can borrow closer to its true value than with any other form of investment And using other people's money is, as every savvy investor knows, the single most important key to becoming wealthy

The basis of real estate wealth
In a word, it's knowledge It's the ability to quickly and accurately analyze the financial and physical aspects of a real estate investment and to have a complete grasp of financing possibilities and tax advantages

All the pluses of real estate investing described above were based on *good* real estate Good real estate is limited, and it's in demand Poorly chosen real estate, on the other hand, is a disaster A fatal miscalculation in cash flow, a poorly researched location, a misunderstanding about financing, ignorance of tax laws—any one of these things can make the difference between bonanza profits and a white elephant

And what protection do you have except your own knowledge? In real estate investing you are on your own You've got to ask the right questions, and make sure the answers you get are accurate Your own knowledge is your only guarantee

The power of real estate to actually make you wealthy is tremendous But it must be your own knowledge which forms the true basis for that wealth

Successful Real Estate Investing
Now, real estate knowledge is available from a variety of sources But do you have the time to go to night school? And if you're working a demanding full-time job, do you really have the time to run around and figure out which books are the right ones to read?

Successful Real Estate Investing was written and organized for self-paced, independent study It is thorough All the essentials of real estate investing are covered in-depth and in a logical, easy-to-follow order. Each lesson was designed to take approximately two hours to complete. And you can put those two hours in any time it suits you. Because the course was developed and organized for independent study, it will stand you in good stead later on when you might need to refer back to specific information in order to follow through on a particular investment.

Everything you need to know to begin building your fortune faster than you imagined possible
Successful Real Estate Investing will take you step-by-step through all the ins and outs of financing: wrap around mortgages, land contracts, little-known sources of funds available only to real estate investors, which lenders are best under what circumstances—all the fine points of using other people's money to build your own fortune

You'll be given the five essential factors in location analysis. You'll know exactly what to look for and where to find sources of unbiased information You'll be given strategies for finding neighborhoods that are on the move—before the speculators get there You'll find out why farmland is one of the best investments in America today, and you'll learn how to analyze farms, acreage and recreational property for investment potential

You'll learn how you can make tremendous short-term gains through land use change—how to spot opportunities and how to execute a rezoning maneuver

You'll learn how to take advantage of all the opportunities in rental, commercial and industrial properties—even with a modest amount of capital

You'll be taught how to set up a plan for achieving real estate wealth—a complete, thorough and realistic plan to meet your own personal financial objectives

You'll learn how to get the numbers right—everything you need to know in order to do a complete financial analysis on a piece of property—from simple cash flows to sensitivity analysis

Successful Real Estate Investing will explain the tax magic of depreciable real estate—why a sale where you sell for your original purchase price can still be very profitable You'll learn about the amazing advantages of tax-free real estate trades that enable you to build a fortune in real estate without ever paying a penny of tax. You'll learn everything you need to know to take advantage of the truly amazing tax benefits of investing in real estate.

All the knowledge you need to begin to build a fortune in real estate is included in the course Everything is carefully explained in clear, simple English. Everything is in a logical, easy-to-follow order. And, when you enroll in *Successful Real Estate Investing* you're not just left to sink or swim on your own You'll have help from someone you can trust

Course counseling whenever you need it—at no extra charge
When you enroll in *Successful Real Estate Investing* you will have access to an experienced course counselor by mail or by phone who will answer any specific questions you may have about the program

Your counselor's job is to help you understand real estate investing so that you can prosper This service is available only to people who have enrolled in *Successful Real Estate Investing*

Your first two lessons are free
When you fill out and mail the coupon below, along with a fully refundable $5 registration fee, you will receive the first two lessons of *Successful Real Estate Investing* free of charge They will show you immediately just how great the wealth producing potential of real estate is But even more important, your two free lessons will show you how you can make that potential for wealth a reality in your own life

Then you will be sent lessons 3 and 4. Examine them carefully for 15 days If, after that time, you don't believe that *Successful Real Estate Investing* will make a tremendous difference in your financial future, simply return lessons 3 and 4, postage collect We will promptly return your $5 Lessons 1 and 2 are yours to keep no matter what you decide

If you do go ahead with the course, simply pay for lessons 3 and 4 and you will be sent two lessons every three weeks You will be billed $10 per lesson You see exactly what you're getting before you pay Naturally you're free to drop out at any time

"More money has been made in real estate than in all industrial investments combined."

—Andrew Carnegie

And that's a plain fact It was true in Andrew Carnegie's day It's been true for the last 12 years—and will continue to be true Real estate prices will never reach a ceiling The reason is simple inflation affects all sectors of the economy As prices rise, wages rise And even if wages don't keep pace with rising housing costs, people still must have a place to live Which means that they will buy or rent a smaller house or apartment than formerly But they must, no matter what, have shelter. And companies must have a place to conduct business

In addition, the old saw about "the rich getting richer" is true There will always be a market for top notch residential property

If you're serious about becoming wealthy there is simply no better way than by investing in real estate It slashes your taxes, out paces inflation and offers safety and as much as 9 to 1 leveraging

And there's simply no better way to learn about what you need to know than through the *Successful Real Estate Investing* course You risk nothing if you fill out the coupon and send for your two free lessons On the other hand, if you don't, you might spend a lifetime wondering what might have happened So act now

The Successful Real Estate Investing program is offered by Hume Financial Education Services
What we are What we are not

WE ARE NOT a real estate agency, brokerage, or insurance company In fact, we are not a financial institution of any kind We make no financial offering of any kind to anyone

WE ARE a completely independent, professional EDUCATIONAL SERVICE Hume Financial Education Services offers a completely practical (and immediately useful) independent study program We are educators and publishers We have no axe to grind but yours

OUR OBJECTIVE is to help clients enrolled in the program learn how to make money in today's real estate market, and exploit the opportunities of the coming decade

Tax-Deductible
Your course payments are tax deductible if the program is used to make investment or business decisions

Two-Way No Risk Guarantee
1 Lessons 1 and 2 of *Successful Real Estate Investing* and a special glossary of real estate terms are yours to keep absolutely free
2 All lessons in the *Successful Real Estate Investing* course are mailed to you on a free examination basis You have 15 full days to assess their worth Naturally, you may cancel at any time without further obligation of any kind

Successful Real Estate Investing
Risk-Free Registration Form
Yes, send me lessons 1 and 2 and the Glossary of Real Estate Terms free of charge so I can evaluate *Successful Real Estate Investing* for myself

I understand this is a trial enrollment only and I'm enclosing my refundable registration fee of $5 Shortly after I receive lessons 1 and 2, you'll send me lessons 3 and 4 which I can review for a full 15 days before making a decision about the program If I decide not to continue I'll return lessons 3 and 4 at that time—and owe you nothing And you'll promptly refund my $5 registration fee

If I decide I do want to continue with the program, I'll pay for lessons 3 and 4 and you'll send the remaining lessons at the rate of two lessons every three weeks You'll bill me only $10 per lesson (plus a small charge for shipping and handling) I'll have 15 days to examine every lesson And I may cancel at any time

In any case, the first two lessons and the glossary are mine to keep free of charge

Name________________________________
40930
Address________________________________
City____________ State________ Zip Code________

______My $5, refundable Registration Fee (payable to Hume Financial Education Services) is enclosed

or, charge my
____VISA ____American Express ____MasterCard ____Diners Club

Account no ____________________ Exp Date__________

Signature________________________________
8392

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Hume Financial Education Services
835 Franklin Court
Box 105641
Atlanta, Georgia 30348

You...a Millionaire? Why Not?

Why do some people seem to have "all the luck"..better breaks ...and more money than you?

Chances are you've asked yourself that question over the years whenever you learned of a friend or acquaintance getting rich buying Polaroid or Xerox or IBM stock. Or making a lot of money by turning over a piece of land for a shopping center.

Let me tell you that luck and "the breaks" have *nothing to do with getting rich*...except, of course, for hitting it big on a lottery.

It's been said that the only way to master the art of becoming rich is to learn by trial and error—taking your losses, making your mistakes, and learning from them the hard way.

That was the only way, until *now*.

No longer do you have to risk everything you have to learn how to acquire wealth...to have all the finer things of life you've wanted...to give your family the very best of everything without a care for cost...to be able to retire, whenever you choose, with no money worries...

You can become rich by investing shrewdly and by managing your money cleverly. Now, you can profit from the trial-and-error experiences of others. And these others are not just casual investors. *These* are self-made millionaires and leading financial experts.

All you need is the knowledge. And that's where we come in.

We're Hume Financial Education Services, and we have developed the comprehensive, unique self-study program—*Successful Investing & Money Management.* It allows you to gain the knowledge you need to help you become wealthy through your investments. And you can do it in your own home or office, *at your own pace.*

Successful Investing & Money Management is unlike any program you've ever heard of because it doesn't deal with dry facts and textbook theories. It is solidly based on the *practical experiences*, the *actual techniques and strategies* of self-made investment millionaires. They were among the teachers and financial specialists who advised our editorial board in the years when *Successful Investing & Money Management* was being planned. Two of the millionaires are self-made men who earned their fortunes by doing what is taught in the program: *investing wisely and managing money brilliantly.*

These are not skills one is born with. They are techniques and money-skills that can be taught by experts...and, like any skills, can be learned by you. ***Successful Investing & Money Management* gives you the practical financial and investment education you've always wished you had, but never before had the opportunity to get.**

Who are these experts?

The program contains the input of such successful money-men as Dr. Morton Shulman, one of North America's best-known authors on investment. Dr. Shulman began with a stake of just $400, and invested his way into a multi-million dollar fortune. Andrew Sarlos also contributed his experience and knowledge. Mr. Sarlos started with just $500, and built a multi-million dollar investment group.

You need a plan—goals and ways to achieve them

Have you tried investing, and failed? Perhaps it was because you had no clear plan of action, no personal investment objective, no rhyme or reason to the kinds of investments you made. Maybe you invested in the stock market, on hot tips or hunches.

Believe me, there's a better way.

You *can* apply sensible foresight to your investment efforts and to your money management, but *someone has to show you how to do it.*

You need goals and the means to reach them. You need knowledge and the confidence to use it. And that is why *Successful Investing & Money Management* was created: to bring you the knowledge and the planning and the advice you will need to act with confidence in your personal investment program.

Does *Successful Investing & Money Management* work?

I'll let you answer that for yourself. I want you to prove to yourself that this program is of great value to you—that it will actually teach you the techniques that anyone can master to get rich—by accepting the *first two lessons FREE and without risk or obligation to continue.*

Once those lessons are in your hands, you can see for yourself the exceptional opportunity to learn how to get rich from people who've actually done it. You'll see how rewarding approximately two hours a week can be. That's all the time you'll need. And with just these first two lessons, you'll begin to acquire *secrets of shrewd investing* and *the skills of manipulating money.*

How to profit from "action-reaction" investments

Perhaps most important, you'll learn how to profit from *action-reaction* investments.

Let me give you a few examples: Rising interest rates, as you know, push down the prices of bonds and most stocks just as soaring inflation pushes up the prices of many tangibles. In short, movement in one part of the financial system usually induces a corresponding movement in another. And if you know how and when to capitalize on these movements, your profit opportunities can be exceptional. We call such opportunities "action-reaction" investments. We'll teach you to recognize the key indicators, the signals upon which to act. And we'll also teach you the techniques you need to capitalize on what's happening, going "long" or "short", so there's profit to be made out of any action-reaction situation.

Extraordinary profit opportunities

Simply consider the interest rate that was available with any money market fund. When interest was rising to 17%, don't you suppose you could have done better, much better, if you were one of the few who knew how the *system* would react to interest rates going as high as this?

What if you knew the potential of going short Treasury bills while a high interest situation like this was developing? Controlling a million dollars with each $3,000 T-bill contract. *Successful Investing & Money Management* teaches you to look for these types of relationships.

Paired relationships exist throughout the system, like the close connection of various currencies. So, if the value of the dollar drops, you can anticipate a strong profit opportunity in the corresponding rise in price of the Japanese yen or Swiss franc or German mark.

You can expect situations like this, when the signal is clear, the direction steady, once, twice, perhaps three or four times a year. But they're the icing on the cake, the heavy-hitting, home-run part of the plan you'll develop with *Successful Investing & Money Management.*

In your first two lessons, **which, again, are yours free,** you'll learn how to **increase your net profits as you minimize your taxes.** You'll have the potential to escape taxes just as the big professional investors do. Many of those same tax-avoiding avenues are open to you, all perfectly legal. But you have to *know* about them, how to *take advantage* of them, and *when* to take advantage of them. You need knowledge...and confidence.

Lesson 1 will show you how to increase the money you have with certain surprisingly easy techniques that may give you up to an additional $2,500 a year to invest—without reducing your standard of living.

Turning $1,056 into $1,000,000

Once you've found your $2,500, think of this: If you invest just $88 a month ($1,056 a year) at 15%, starting at age 30, you'll have over a million dollars by the time you're ready to call it a career. And with *Successful Investing & Money Management* you can learn how to use leverage that could get you returns of up to 25%.

To this you can add an extra, tax-free income. We'll show you the right types of tax shelters to use, depending on your situation, and help you get the big-dollar tax savings you've heard about but were probably never quite sure how to plan for or use.

Here are just a few more of the ideas you'll discover in your two free lessons

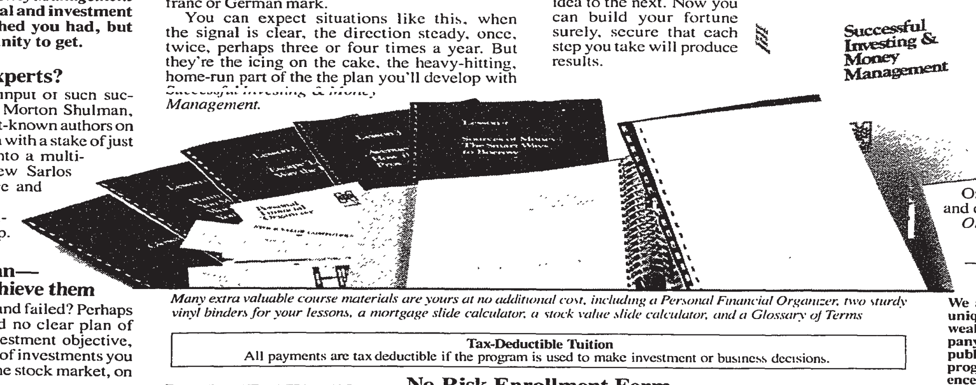
- ☐ How to borrow money for less.
- ☐ How to choose the kind of investment that's right for you.
- ☐ A review of the powerful tools you might use to shelter a higher percentage of your money from taxes.
- ☐ The many considerations to be made in assessing the different types of real estate investments open to you.
- ☐ Why you should consider Treasury bills and U.S. Government bonds.
- ☐ A surefire way to lower your investment risks.
- ☐ How to set your goals to achieve maximum return.

As you can see, these two free lessons will start you thinking and planning *as the rich do.*

But it doesn't end there.

The remaining lessons in the program build, in a very logical way, on what you've learned before.

The program is clearly written with lessons that flow logically from one idea to the next. Now you can build your fortune surely, secure that each step you take will produce results.



Many extra valuable course materials are yours at no additional cost, including a Personal Financial Organizer, two sturdy vinyl binders for your lessons, a mortgage slide calculator, a stock value slide calculator, and a Glossary of Terms

When you enroll, look at the wealth of information that awaits you

- ☐ How to understand and spot high-potential opportunities in every major field of investing—real estate, stocks, bonds, commodities, collectibles, franchises, condominiums, raw land, mortgages, and others.
- ☐ How to spot early warning signals that a stock is ready to make a major move.
- ☐ How to make some investment dollars do the work of $5 or $10.
- ☐ How to spot likely takeover targets *before* their shares begin to soar.
- ☐ How to borrow the greatest amount of money at the best rates and longest terms.
- ☐ ...plus, six steps to prepare a presentation that will help you get a loan...how to keep your investment records...how to time your buying and selling to maximize your profits...and how you can legally reduce, postpone, avoid (not evade) and eliminate many of the taxes you're currently paying.

Why not send for your two lessons today? **From people who've actually done it, you can learn how to get rich.**

This is your chance to see for yourself how our program can help you become wealthy. **And you are not risking even one penny!**

A no-risk opportunity

Return the No-Risk Enrollment Form with your $5 Registration Fee. You may charge the fee to your VISA, MasterCard, Diners Club or American Express card. We'll enroll you in the program and send you the first two lessons, *free of charge.*

Examine these two lessons and see if the information in them isn't enough to start you thinking about the ways you can improve the management of your finances and the quality of your investments.

Then we'll send you Lessons 3 and 4. Examine these for 15 days, and determine for yourself that they are every bit as important and useful as I've suggested. If you are not satisfied, just return them within 15 days after you receive them, and *we'll refund your $5 Registration Fee promptly. We'll even pay the postage!* Lessons 1 and 2 are yours to keep FREE whatever you decide.

If you're as intrigued as most new clients are, go ahead with the lessons. Then we'll send you two new lessons approximately every three weeks until the course is completed, and bill you just $10 (plus a small charge for shipping and handling) for each of the 27 lessons after you receive it.

So you see, you have *absolutely nothing to risk* and such a great deal to gain. If you have wished for financial success, for the kind of security for you and your family that only wealth brings, you have a decision to make.

You can keep dreaming and hoping that a lottery ticket will come up with your number on it, or somewhere, somehow, a fortune will land in your lap.

Maybe you can change your "luck".

Or get a "better break".

Or, best of all, start to take control of your own life and destiny.

Only you can take that first step.

Statement of Principles

We are an independent educational service offering a unique course and successful method for acquiring wealth. We are not a brokerage or insurance company, nor do we make any financial offerings to the public. Our objective is to enable those enrolled in the program to achieve security and financial independence. Clients less than satisfied during the program may cancel. Our ultimate commitment is to each individual's continuing satisfaction and success.

Tax-Deductible Tuition
All payments are tax deductible if the program is used to make investment or business decisions.

No-Risk Enrollment Form

To: Hume Financial Education Services,
835 Franklin Court, Box 105627, Atlanta, Georgia 30348

YES I accept your invitation to evaluate *Successful Investing & Money Management* for myself without risk or obligation according to the terms described above. My $5 Registration Fee is enclosed. Please send me Lessons 1 and 2 FREE.

I am also entitled to receive for free examination any supplementary course material and may purchase only those I wish to own. *No salesperson will ever call on me.*

☐ Mr
☐ Miss
☐ Mrs.
☐ Ms
(Please check one) Name (Please Print)

Address 52445

City State Zip

☐ **$5 Registration Fee enclosed (payable to Hume Financial Education Services)**
Or, I prefer to use my VISA ☐ MasterCard ☐ American Express ☐ Diners Club ☐

Account Number Expiration Date

Signature (for credit card users only) 8215

Canadian residents Mail Trial Enrollment Form to:
Hume Publishing Company, 4141 Yonge St., Willowdale, Ontario, M2P 2A7 (Offer will vary slightly) DPU-34705

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Here's a simple but powerful investing technique that anyone can understand. It's based on the rise and fall of interest rates. And you can profit handsomely whether the rates go up or go down.

"Hot Tips" and Hard Work...

You're a small investor. You've got maybe one or two thousand to invest. Or five, or ten. Somehow you don't quite trust the advice you could get from brokers, accountants, bank managers and the like...you figure they have something to sell, an axe to grind...they have to make a living after all...

Or, maybe you decide to rely on so-called hot tips from friends, or investment gurus. Or you try to figure it all out for yourself from the ads in newspapers and magazines. Somehow...you don't feel quite right about that either...

Leave Your Money in the Bank?

So, you'll wind up with some losers, some winners if you're lucky. But you just *know* that, out there, *somebody's got the drop on you.* You *know* you'll have worries and hassles, decisions to make, paperwork, more decisions to make...and if you get lucky, *really lucky,* you'll wind up making maybe 15% on your money. Minus commissions and taxes of course.

In the end, let's face it, you feel you might as well leave your money in the bank. And go out and spend every penny you can lay your hands on.

But you know enough to know where *that* gets you.

So what's the answer?

The "TED" Spread

Well, how about, for example, a little-known technique that's been around for years...and used only by what we call "SuperInvestors"? You know, the guys who make their living at it. The fat cats. It's been one of their little secrets until now. It's called, simply, The TED Spread.

And here's what it offers:

- *Anyone* can do it–easily.
- *You* decide the amount to put at risk (as low as $1000).
- You have the potential to double, or even triple your money–in *months,* not years.
- Takes 5 minutes of your time a day.
- Annualized returns of as much as 400%–and more–are possible.
- The opportunity usually occurs three, maybe four, times a year.

I know, I *know.* It sounds too good to be true...like "get-rich-quick." Like the down-home promoters you see on T.V.

22 Great Little Investments

But I *guarantee* that if you read on, you'll *surely change your mind* when you find out more about The TED Spread.

So...what's a TED Spread?

Well, let me back up just a little. For over a year now we've been researching into what we've come to call *The SuperInvestor Files.* And we've come up with some real beauties–twenty-two, so far. Twenty-two great little investing numbers that your broker–if you have one–may not even know about. And the first one we've put into plain English is The TED Spread. (By the way, that's our business...showing ordinary people, in plain English, how to invest.)

Recipe for Success

The TED Spread is the first technique in the new series *The SuperInvestor Files.* How it works is explained in precise detail, in language anyone can understand. *Nothing* is left to your imagination...you'll find the whole strategy no more difficult to follow than a recipe where all the ingredients are clearly listed with each stage of preparation described in proper sequence ...you'll be shown exactly:

- *How* and *why* the strategy works
- *When* and *how* to implement it
- Brokers to contact (or use your own)
- Exactly *how* to place your order
- *How* to monitor your investment
- *When* and *how* to take profits
- Commision costs...

in other words–*everything* you need to know, even if you've never invested before in your life! *Nothing* is left to the imagination.

Don't Take Gambles

The special characteristics of The TED Spread make it an almost perfect investment for the small investor with limited funds or people who, though they may have more money, don't want to take unnecessary gambles. Yet, with only a few exceptions, the full workings of this technique have remained part of the private preserve of the big-money SuperInvestors–until now.

Why? Because very few small or conservative investors have ever had the privilege to be *shown* exactly how and why the strategy works–even though implementing it is as easy as buying a hundred shares of stock.

The Upside, The Downside.

The strategy is based on interest rates–but here's the beauty of it: IT DOESN'T MATTER WHETHER RATES GO UP OR DOWN. You have the potential to make money either way. So as I've said already, with The TED Spread you have one of the few investments in the world featuring both limited and defined risk–*and*–virtually unlimited profit potential.

Here's an example of what I mean. (Don't worry if you don't understand it fully, it's all carefully explained in *The SuperInvestor Files.*) After you've learned about The TED Spread, let's say you decide to put up $1000 and secure a position in a spread at 100 points–as I write it's at 94 points–here's what would happen when it moves to various levels:

Rises to:	Your profit is:
500 points	$10,000 (1,000% return)
250 points	$ 3,750
150 points	$ 1,250

Bought at 100 points:

Drops to:	Your loss is:
80 points	$ 500
40 points	$ 1,500

An investment in a TED Spread can produce this kind of profit–sometimes in only a few months–with a level of risk you can hold to $1,000 or less.

Now, pay attention to this–The TED Spread has never–repeat, *never*–dropped as low as 40 points. It has only *rarely* dropped below 80 points. It has, however, been as high as 500 points, and several times has reached 400 points!

Thus, The TED Spread risk is *very* limited...and the profit potential is virtually unlimited.

Now, if this short disclosure has intrigued you just a little, why not ask for a free look at the complete TED Spread File? After all, as one man told us, *The SuperInvestor Files* are "like getting ice cream in July"!

Statement of Principles

We are a private educational service offering unique and practical methods for learning the art of acquiring wealth. We are not a brokerage or insurance company nor do we make any financial offerings.

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Here's how you can get all the information you need –and more–on The TED Spread:

Send your name and address to:
Hume & Associates, 835 Franklin Court, Box 105627, Atlanta, Georgia 30348

Then we'll send you *SuperInvestor File #1* –The TED Spread. Read it, use it...pay for it only if you want to keep it.

Otherwise send it back within two weeks of receipt and you won't owe a cent (but you'll know how to do The TED Spread). In this case we'll assume you don't want a free look at *SuperInvestor File #2* (which is *at least* as good as The TED Spread) or any of the other *SuperInvestor Files.* Each File costs $25.00.

So, to recap, if you decide to keep and pay for File #1 The TED Spread, we'll send you the other Files as they are prepared on the same basis: you send any one back, we'll gladly cancel you from the series. You pay, we send a new File to you for a free two-week look about once a month.

Please check box:
☐ Rush me The TED Spread. I'll either send it back in 2 weeks or I'll keep it and pay $25.00.

Name (Please Print) 118091

Address

City State Zip

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835 Franklin Court
Box 105627
Atlanta, GA 30348

HUME

Returning the coupon below can be your first step toward amassing a fortune in real estate.

Mail the coupon below for two FREE lessons of the remarkable self-study program, *Successful Real Estate Investing.*

Possibly one of the greatest real estate "deals" of all time took place in 1803 when President Thomas Jefferson acquired the Louisiana Purchase–almost one million square miles–for a mere $15 million from the financially harassed Napoleon Bonaparte.

Since then, real estate has proven again and again to be the foundation of some of the greatest fortunes ever amassed in the United States. Today, for *savvy* investors, real estate can be as successful and lucrative an investment as it was during "the gilded age" of the land barons.

Unlike other forms of potentially high-yield investments, with real estate you don't need to be a millionaire to get started. What you *do* need is expert knowledge, professional advice, an arsenal of basic principles and techniques, and a fluent grasp of real estate terms and formulas. You also need an overview of the entire real estate market. But to acquire all this could take a great deal of your time and money. Isn't there an easier way?

Reading books and taking seminars are only partial solutions, since they're usually too specialized or too brief to give you *all* the knowledge you need to invest wisely...and successfully. Let's face it: Today's real estate market is simply too complex to understand merely by skimming a best-seller or by taking a weekend seminar.

To provide you with the in-depth, up-to-date knowledge, the expert advice, the basic principles and techniques, and the professional vocabulary you need, Hume Financial Education Services has created a unique self-study program. Its straightforward title tells exactly what it's all about: *Successful Real Estate Investing.*

Is it too late to make a "killing"?

Contrary to what you might think, *right now* is a superb time to learn about real estate investing. Many different opportunities are beginning to open up. In fact, your prospects for making big money in real estate have probably never been better.

Successful Real Estate Investing will alert you to the ways you can benefit from the new income property tax laws, to using a small amount of capital to gain the leverage necessary to own an expensive parcel of real estate. *Successful Real Estate Investing* will enable you to identify, and then capitalize on today's opportunities to achieve impressive wealth through real estate.

And the time to gain the insights offered by this course is *right now.* There are many reasons why you should give serious consideration to investing in real estate today...and over the next decade:

- ❑ The need for housing is at an all-time high, yet the units to satisfy that demand aren't available–creating an attractive supply-and-demand investment opportunity.
- ❑ You can enter the field with extremely low starting capital, then arrange financing to produce profits with borrowed money through leverage.

You need information that's absolutely up-to-date

Due to our volatile economy and ever-changing tax laws, realities in today's real estate market are considerably different from those of years gone by. In fact, they are vastly different even from the realities of just one year ago.

Successful Real Estate Investing won't waste your time teaching you antiquated facts and old tricks. Instead, it will concentrate on communicating to you the knowledge you need to *succeed in today's–and tomorrow's–real estate market.*

This step-by-step program will provide welcome clarity in a sea of real estate confusion.

Rather than focusing on abstract real estate theory, it will give you *practical information you can put into profitable action immediately.*

It will answer questions such as:

- ❑ How do you deal with constantly fluctuating interest rates?
- ❑ How do you select the best mortgage, given the recent maze of options?
- ❑ When should you consider investments in raw land?
- ❑ Can even a small investor make commercial property–shopping centers, office buildings, motels–pay off?
- ❑ How risky is it to invest in "rehabbing"? How do you determine which neighborhoods to invest in?
- ❑ What are the best of the discounted cash-flow techniques these days?
- ❑ Should you pool your money together with friends to increase your buying power?

Successful Real Estate Investing works!

And people across the country are proving it...

"Thanks to the lessons, we re-entered the investment real estate scene with the purchase of a 4-family double duplex. The property is in a better location, has a POSITIVE cash flow and far fewer managerial hassles than our others did. We were also able to minimize our down payment and closing costs through some nifty techniques SREI showed us. No regrets from this quarter. Thanks for a great deal!!!" –S.R., Columbus, Ohio

"I have been investing in income property for the past 10 years and wish I had had the information from this course much earlier. I am sure it would have saved me from some of the pitfalls most novice investors fall into." –D.M., Spanish Fork, Utah

"I went out after the 5th lesson and bought a 2-family investment property with no money down. I am on my way to making my 2nd deal. Taking your course is the smartest investment I have made yet." –B.W., Danbury, Connecticut

"I felt real estate was out of reach until I enrolled in your course. My first project was a run-down 34 unit apartment complex. With great help from your manuals, I carefully evaluated the complex and bought it 3 months later. After taking 2 months to repair the apartments, I raised their rents by almost 60%. I just sold this complex for an $89,000 profit. What an 8-month adventure!" –J.K., Columbus, Georgia

We receive letters like this all the time, however, no express or implied representation is intended or should be drawn from the cited experiences of prior clients that those experiences are typical or representative.

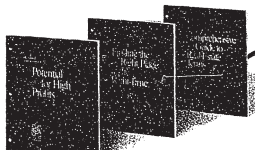
What real estate investors must know–captured in a comprehensive program

The program enables you to learn about profit opportunities in real estate at your own pace. It proceeds, step-by-step, to cover the key aspects of real estate investing. It provides you with a firm foundation for interpreting and evaluating changes in the real estate market. Best of all, the information is presented in an easy-to-understand format so that you'll have the expertise and the knowledge to *invest with confidence.*

You will find out:

- ❑ The single most important factor when considering a real estate purchase.
- ❑ Where good investments can be found in older communities.
- ❑ The 60 important factors that make a location desirable.
- ❑ One basic principle of borrowing money (very simple, yet often overlooked).
- ❑ How to take advantage of economic cycles.
- ❑ The single real estate investment vehicle that produces the greatest return.
- ❑ Why this is the best time in a generation to own an apartment complex.
- ❑ When rehabbing produces high profits.
- ❑ How a beginning investor can profit by investing in commercial real estate.

And this is just the tip of the iceberg. *Successful Real Estate Investing* will open your eyes to an entirely new world of real estate investments.



All this is included in your program

- ❑ Step-by-step lessons–prepared in ring binder format, complete with objectives, review questions and answers–covering all phases of real estate investments.
- ❑ A complete real estate glossary that enables you to understand all upcoming investment opportunities.
- ❑ A real estate slide calculator allowing you to easily and instantly compute mortgage payments, maximum loan amounts, acreage and other real estate factors.

Take a look at *Successful Real Estate Investing* yourself. Your first two lessons are FREE.

We'd like to send you the first two lessons of *Successful Real Estate Investing* and let you reach your own conclusion.

All you have to do is return the coupon below. Please include $1 to offset the cost of shipping and handling. You'll receive Lessons 1 and 2, along with a *Comprehensive Guide to Real Estate Terms,* FREE.

Shortly after that, we'll send you Lessons 3 and 4. You'll have 15 days to study these lessons before deciding whether or not to keep them.

If you decide that *Successful Real Estate Investing* isn't for you, simply return Lessons 3 and 4 and owe nothing. It's that simple.

If, however, you decide that this program could be your ticket to financial freedom, pay just $10 each for Lessons 3 and 4 (plus a small shipping and handling charge). You will receive additional lessons at the rate of 2 lessons every 3 weeks or so. You'll always have a full 15 days to examine each lesson before deciding whether to keep it. And you may drop out of the program at any time.

What's more, *your payments are tax deductible if the program is used to make investment or business decisions.*

If you have ever wanted to amass a fortune in real estate, your prospects have never been better...thanks to *Successful Real Estate Investing.* So why not start today? Take that simple, first step and mail the coupon for your two free lessons and the guide to real estate terms *now.*

Statement of principles

WE ARE NOT a brokerage or insurance company, nor do we make any real estate offerings of any kind to the public.

WE ARE an independent educational service offering a uniquely practical program for successful property analysis, investment and timing for those interested in real estate.

OUR OBJECTIVE is to help clients enrolled in the program learn how to make money in today's complex real estate market and exploit the opportunities of the coming decade.

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An easy way to take the first step toward amassing a fortune in real estate

YES! SEND ME YOUR FIRST TWO LESSONS FREE AS MY FIRST STEP TOWARD AMASSING A FORTUNE IN REAL ESTATE. I want to see how *Successful Real Estate Investing* can help me reap profits in today's real estate market. The first two lessons plus the Comprehensive Guide to Real Estate Terms will be mine *free of charge* so I can review the program for myself.

I understand this is a trial enrollment only. Shortly after I receive Lessons 1 and 2, you'll send me Lessons 3 and 4, which I can then review for 15 days before making my decision about the program. If I decide not to continue, I'll return Lessons 3 and 4 at that time–*and owe you nothing.*

If I wish to continue with the program, you will send me the remaining lessons according to the terms described above.

I am enclosing $1 to offset cost of shipping & handling.

Mr./Miss/Mrs./Ms. ______________________
(Circle one) Name (Please print) 84749

Address ______________________

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Mail to:
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IMPORTANT: TAX DEDUCTIBLE
Your payments are tax deductible if the program is used to make investment or business decisions.

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