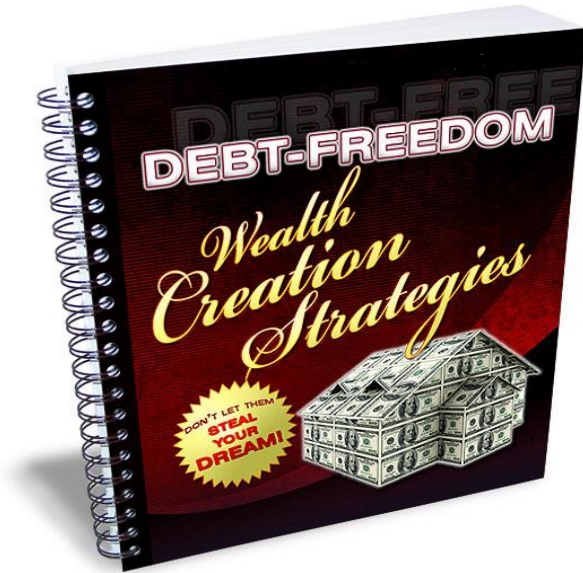


Wealth Creation Strategies 2

Post Card Cash & Income Investing Made Simple



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You May Want To Print This Out To Read - Watch [Video](#) First

What This Manual Can Do For You

Thanks for downloading a copy of this manual. We want to share some ideas with you that can really be life changing if you take them to heart. To get an overall picture in your mind of just how powerful the strategies outlined here can be, we would like you to first look at a "Must See" video. To do that, make sure you are online and:

[CLICK HERE TO WATCH VIDEO](#)

The video is in Windows Media Format, so most people don't have any problems watching them. The link above should pull up your Windows Media Player and just start playing. If it does Not start to play, you might want to try saving the link to your clip board, and then open your Windows Media Player up (or whatever player you use to view .wmv format media) and try to go to that link. You can copy the URL below:

<http://www.nosecretincome.com/IncomeInvestingMadeSimple.wmv>

Did you watch the video? If not, please go back and do that now. Once you have done that, it is time to move on to the next topic and get you familiar with some simple strategies that can secure your financial future forever.

After the meltdown of 2008-2009, many are still trying to pick themselves up, and some are wondering what happened. Whatever financial state you are in now, we are sure that you can dramatically improve your situation with these strategies. If you need to create more income (many folks do these days) to put these strategies into action, we will show you how to do that too, with a simple solid plan. So let's get started!

Top 2 Failure Reasons Why Most Folks Never Create Wealth

1. They Don't Have Enough Money Left At The End Of The Month To Pay All Their Debt - Let Alone Seed Capital To Invest In Anything
2. If They Did Have Money To Invest - They Wouldn't Know How

Let me share a mistake I made, and hopefully help you keep from doing the same. We will also help you overcome the 2 failure reasons listed above with simple proven strategies.

I Made a BIG Mistake!

My name is Doug West. With my wife Linda and a few family members (and a couple other helpers over the years), we run a company we call Kosoma. This business actually started out in a spare bedroom in our home. Soon we needed to expand so we enclosed the carport and made that into a garage office. Not long after that we needed more room. So, we put in a new home on our 300 acre place and turned our old house into all office space. Things were GOOD!



So what is the mistake you may wonder? You may even have a similar story of success in your business. The success was and is great, but where I messed up is that I didn't make enough simple income investments to secure our money flow when things got slim. Saving and investing money is not really something that is taught in the USA. That is why most folks end up broke at age 65 - Regardless of how much they make in their lifetime! In this manual, you will discover why you don't have to follow the crowd to financial failure. You'll also see why it happens to most of us in the first place, and how you can avoid those mistakes.

A few years ago I learned how to trade the index. I can make good money doing that. The longer I do it, the easier it seems, and the more money I can make. However, there are times when the market does not give you much. When it is moving sideways you can't make any money trading. As I write this it had been moving sideways for about a month (which is NOT typical - but after the meltdown nothing is). It is now starting to give us some decent profit opportunities again! I love to trade the index! The only time it won't work for me is when the market is moving sideways (or if for some reason or another I can't trade when the opportunities are there). So, if I'm not trading, I'm not making money! It won't work for me while I'm asleep. Later I'll share something with you that will create income for you no matter what you or the markets are doing.

I also started teaching folks how to trade the index. I really hadn't planned it that way, it just sort of evolved into that. I have been selling information for years. Before Kosoma Publishing started doing that online in 1997 we had been operating mainly via mail. Actually, I have had some sort of mail order info business (at least part time) since I was about 15 years old. Here it is some 35 years later, and that is still part of what I (and now we - my family) do.

Before the world economy melted down, our business was bringing in \$20,000 and even more on a good week! My mistake is that I guess I thought that type of income would go on forever. I should have known that there would be slow times. There always is in business. If you have a biz you know that is true. My father has always been an entrepreneur as long as I can remember. I remember lean times growing up, and times when things were doing great! I think I inherited that entrepreneurial spirit from him. Later in life mom became a successful entrepreneur too!

Again, where I made my mistake is that I didn't put more of our money into Rock Solid

investments. That could have improved our financial future even more. I knew about many vehicles that could easily work (and I did set up a few things - just not enough looking back now). At one point in my career, I worked with my dad in the financial services industry. He works with teachers and school employees (and also high income individuals) here in Oklahoma to help plan their retirement income.

The main thing he offers is something I call:

Guaranteed Retirement Contracts

A field that my dad has been in for over 40 years! I knew the plan we were offering (and he still is) was good, but I don't think I fully comprehended how good it was until the meltdown came and his clients all MADE MONEY! These contracts are tied to the S&P 500 when the market is doing good (so you get all the great upward movement), and revert to a guaranteed interest rate when times are bad or the market is going sideways. (If you don't have enough money - Problem # 1 listed above - to start investing, I'll show you how to get it in a minute)

Imagine that. You get to profit BIG when the market is doing well, and do good when the market is dropping (or going sideways). Without having to monitor the markets at all! How many folks would have loved to had a big part of their savings in something like that before their 401(k) or IRA melted down?

Barron's calls these unique investments, "The new way to retire." And Money Magazine stated that these contracts, "will become the retirement investing rage." The Journal of Financial Planning said that these contracts, "could be a magic bullet."

The monthly checks you receive are guaranteed, not only by a cash-rich U.S. firm, but also by your state government. These contracts are just one of the strategies we are now putting to work in our financial planning (and you can too). They are simple investments that anyone can put into action if they just know about them. You don't have to be a Wall Street Wizard to understand them.

We are also using several other income investments to guarantee that our income level will stay where we want it, no matter what happens in the economy.

One of the things I've done is my homework. I've spent the past several months learning as much as I can about income investing. I'm talking ROCK SOLID income investments that come in no matter what is happening with the economy.

The 08-09 melt down was a great test for finding quality income vehicles. Not many passed my rigid testing. The cream of the crop stood out on top. Some actually increased earnings during the meltdown! One of them I want to share with you right now:

Did You Get Your 401(r) Royalty Check Yet?

I recently got a teaser email that was touting a 401(r) royalty check. First let me share with you some highlights about this investment that for the most part is true. Then I'll tell you what a 401(r) check really is. Here are a few points the email (from our friends at Personal Finance) was touting:

Not many Americans have heard of this secret money strategy.

Unlike IRA or 401(k) plans, 401(r) lets you draw checks at any time, at any age and with no income requirements of any kind. I strongly believe that every man, woman, and child should be taking advantage of this strategy.

Paychecks can be \$10,000, \$20,000, \$50,000 or more Depending on your particular situation. The best news is, they are largely tax free (you may have to pay tax on 10 -20% of the money)!

These normally aren't publicized like traditional IRA or 401(k) retirement plans. Perhaps that is why so few know anything about them.

In a recent article, Kiplinger's Personal Finance pointedly said of this investment "a hidden asset class that Wall Street hasn't awoken to."

This amazing asset can give you a nearly tax-free income you can start collecting at any time.

Forbes magazine said that they are "a good place to be during this market funk. They offer good yields, tax breaks and strong growth potential."

Barron's stated, these income streams are a "pay off for taxpayers... offering double-digit returns today."

"Enjoy largely untaxed income" —Forbes Magazine

OK, so what exactly are 401(r) Royalty payments? Why are they the best place for at least some of your savings now? How can you get your name on the list to start getting paid this mostly tax-free income?

I think the 401(r) is a play on the Royalty word (we would all like to have some royalty income wouldn't we - in a moment I will show you to get the next best thing). There is no such section in the IRS code that I can find. The 401 section ends with (o). What they are really pushing is MLPs. I have written about them before many times, and am really fond of the investment vehicle!

Actually with MLPs you are deferring the taxes, and you will have to pay them later. However, you can defer them for a long time and maybe even pass your MLPs onto your heirs.

If you're not familiar with MLPs, they are publicly traded partnerships called Master Limited Partnerships. They focus mainly on the energy arena. Primarily dealing with natural resources like coal and oil. Most of the large and stable MLPs are pipeline companies. They are set up similarly to REITs (real estate investment trusts). MLPs pay no corporate tax as long as they dish out essentially all of their income to unit holders (the limited partners, those who own shares of the MLP). MLPs Generally pay out a lot more money than they make, and you can defer your taxes on most of it. Of course, "no taxes" and "deferred taxes" are very different. Check with your tax advisor and do your research on MLPs. They may well fit into your investment strategy.

Many MLPs actually increased their payout DURING the 08-09 meltdown! How many investment vehicles can honestly claim that?

MLPs can be somewhat difficult to get info on. Should you decide to take us up on the income producing plan I'm about to layout you will get a copy of our video course "How To Analyze Any Investment". This video course covers simple strategies for using free online tools to learn all you need to know about MLPs - or any investment for that matter.

You will also get the inside scoop on Guaranteed Retirement Contracts mentioned above. Take advantage of my fathers 40+ years of experience. Discover the best this asset class has to offer. Learn how you can easily set one or more up for your family. There are many of these "indexed" products out there, so even if you think you know what they are, I don't want to send you in the wrong direction. They don't all perform the same. We can show you how to tell which ones you want to invest in for long-term, hassle-free, lifetime income! While this is something nearly everyone will want to take advantage of, it should not be the only vehicle in your investment garage.

Another strategy that I feel like every man, woman, and child in the USA should be using helps you to:

Create Tax-Free Income For Life!

If you take the tax man out of your pocket, you will be surprised at how fast your nest egg can grow! I'm not talking tax deferred here, but NO INCOME TAXES period. The problem with this strategy is that there is soooooooooooooooooooooo much bad advice out there on the subject.

I am constantly amazed at how main stream financial "Experts" miss the value of a Roth IRA or 401k.

Here is an example. A quote from CNNmoney.com about a Roth IRA compared to a traditional IRA:

"Mathematically, there's no difference between getting a tax break at the beginning or end. All else being equal, you end up in the same place whether you pay taxes at the outset or in retirement."

Mathematically there is no difference???? This is the kind of garbage advice that has cost taxpayers untold Billions of dollars they could have otherwise put in their pockets.

We'll take a look at a hypothetical example, and compare the Roth to a traditional IRA.

In our example let's say that Bob puts \$40,000 in a Roth 401k, and then deposits \$40,000 in a traditional 401k account the following year.

Over the years Bob earns \$260,000 on each account. At retirement (age 59 & 1/2) each account now has \$300,000 in it.

With the traditional IRA, Bob got to deduct \$40,000 from his taxes the year he first opened it up. Let's say Bob was in the 30% tax bracket, so he saved about \$12,000 on taxes that year (disregarding any other tax strategies he may have been using at the time - which surely he would be if he was in that tax bracket).

With the Roth, Bob got no deduction the year he opened the account (although there is a small tax savings you may qualify for with your Roth - we'll just ignore it in this example).

Now, say that Bob needs to raise \$200,000 quickly for some reason at retirement age. He decides to pull \$100,000 from each account. Assume that Bob's business is still running (although with a

lot less Bob these days) so that he is still in the 25% tax bracket.

On the 100 grand he pulls out of the Roth, there are no taxes to pay, not one dime! On the other hand, Bob will need to pay Uncle Sam \$25,000 in taxes on the traditional \$100,000.

What if over the years taxes are raised (even though we know Washington would never do that to us) and Bob is now in the 50% tax bracket? Bob would gladly write a check to the IRS for \$50,000 and be so happy that he got the \$12,000 tax break years ago right?

Give me a break! No mathematical difference? You do the math and ignore what some of these so called "experts" are saying about the Roth.

With our program you will have access to some of the most Powerful Roth strategies around. You will discover how to change the financial future of your family for generations to come by getting Uncle Sam out of your pocket once and for all. The benefits of a Roth are so outstanding that we really don't have space to go into them all here. Lawyers charge thousands of dollars for the strategies you will know how to do yourself for a couple hundred bucks!

Roth strategies are even bigger if you have a biz of your own (if you don't we are going to show you how to set one up for less than \$300 here in a minute - and parlay that into tax-free wealth for the rest of your life - and your families lives if you want).

I Retired At Age 38 & So Can You!

According to some definitions, I've been retired for over 10 years, and I'm only 49 at the time of this writing. How did I do it, and why do I say that I'm retired?

Well, I have not worked for anyone else since I was laid off from AT&T back in 92. While I did work in financial planning as mentioned above, I was basically my own boss. Then in 1997 I started working for myself online. Now I do what I LOVE to do. I trade for an hour or two on three or four days of the week, and I teach others how to trade. I take Wed and week ends off for family and other interests. Not bad huh!

I really don't believe in the retire and do nothing philosophy. Or, retire and go fishing. I love to fish but that would really get old with me if that was all I did.

The man who is happy in what he does (and only does it when he wants to) is the goal I think

most folks have. Besides, I can do my online trading from about anywhere with my laptop. Just as long as I can get online (and I've done that many times while on vacation - many times before my wife Linda even wakes up).

So how can you retire young? If you're past 38 I can't help you beat my record. I can give you some ideas no matter what your age is.

First, if you are like me, and you are doing something you really enjoy, you don't feel like you are working do you? That is how I feel about trading. I love it, and I plan on doing it as long as I can see and click the mouse.

Perhaps you have a hobby or activity that you are good at. Could you use the Internet to find and teach folks how to do what you love? There could be great income for you if the answer is yes.

If you don't have a hobby that you can cash in on, maybe you can learn to do something that you have always wanted to do (like trading, investing, Internet marketing, etc.) to generate additional income for creating wealth. In a moment I want to share a great income plan with you, and most of it takes very little time out of your day.

Remember, if it doesn't feel like work to you, then it really isn't! If all you want to do is fish everyday, maybe you could become a fishing guide and have folks pay you to take them out on the water. Then your boat, gear, and tools all become tax deductible. Use your imagination and don't sell yourself short. If you are good at something, chances are there are people who will pay you to share what you know. Who knows, you may be able to retire right now!

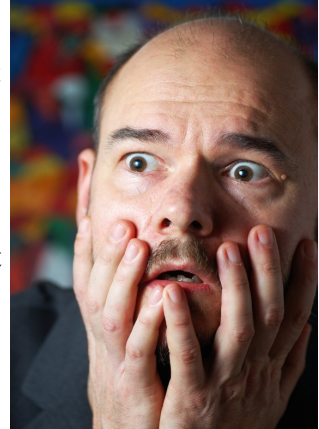
A Simple Biz Anyone Can Set Up & Profit From

If you watched the video mentioned above you have an idea of what we are doing. Now we want to share more about what exactly that business is, and how you can profit from it. You may have found this free manual from a post card? If so, someone on our team mailed that to you. Since you took the time to download this manual, and you are still reading, you are the type of person we want as a partner on our team.

Although we are a team, you will be building a business that YOU control. A biz that opens up many of the strategies that we have covered here (and many more simple steps that you can soon discover). Business owners get the best perks from Uncle Sam. Biz owners can put more money into their Roth accounts than anyone else (use your Roth account to make ALL of your trading and investing income tax free). But first lets learn:

Why Most People Are Broke @ 65

Statistics don't lie. They have been keeping stats on us for decades and it tells a sad story. When it comes to finances, the results are UGLY! 98% of American people wind up dead or broke by age 65. Why is that? Uncle Sam loves to tell us that we are the greatest nation on earth. Certainly, the US has one of the most powerful if not the most powerful military forces the world has ever seen. At one time it was the wealthiest nation (though that has certainly changed) on earth. Our individual health and wealth stats tell another story!



If you want to pull out of the statistical ranks, you MUST realize that the very system we live in has caused a nation of poor or soon to be poor folks! How did we let this happen?

Nearly Everyone Used To Work For Themselves In The USA

If you go back in time before the Industrial Revolution, back to the late 1800's, nearly everyone in America worked for themselves. YES, they were nearly all entrepreneurs. We had many independent farmers and ranchers. In the cities most people had shops or some type of business. If you did work for someone else, that entrepreneur was teaching you how to do the trade or biz for yourself one day. Most young men learned the trade of their father and took over the family business at some point.

Things were good! You didn't have to depend on others for income. If you were willing to work or manage a biz, you were set for life. What happened? The Industrial Revolution! Just think about the changes, and you can probably see why so many are dead broke or dead at 65.

During the Industrial Revolution big biz started to appear. These companies eventually turned into the HUGE conglomerate corporations of today. Small mom and pop stores and farms began to disappear. More and more folks moved into the big cities to find work. Henry Ford started to make automobiles, and the factory worker was born.

Then came the Great Depression, and along with it government programs to ease the pain. More and more people began to depend on Uncle Sam to bail them out when times got tough. (Back on the farm they just sucked it in until the bad times past.)

These big companies started giving BIG MONEY to the elected government officials to get the things they wanted. Instead of politicians coming from farming backgrounds, more and more were former lawyers and career politicians. These new bureaucrats thought of new, secret, and

innovative ways to get bigger slices of the corporate pie. Rich folks pass laws that benefit rich folks. If a politician does retire from politics he often goes to work for big business (the very ones they helped while in office).

If you research history, you will find that the elite class has always formulated plans to keep the average person average. This practice goes all the way back to Egyptian kings and pre-bible times. After all, they don't want little Johnny growing up to start a business that will compete with their own. Sure, they admire it when someone comes out of the average jungle to join their ranks, but they don't want to see it happen that often.

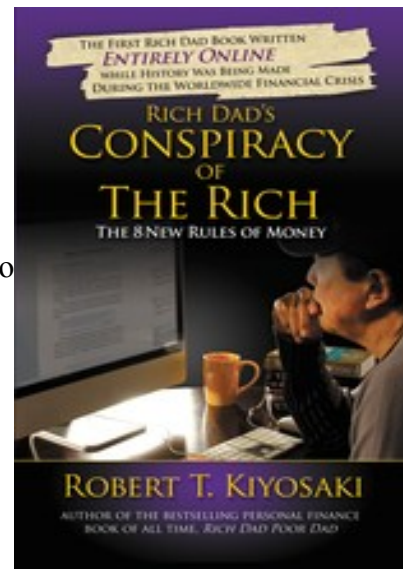
Another action that you will notice throughout history is the controlling of young minds and educational systems. The elite class want to ensure that there will always be new generations of up and coming employees to work for their companies. This is no different in America.

Think about it, you were taught basically just enough in school to become an employee. If you have ever read a copy of *Rich Dad Poor Dad* by Robert Kiyosaki, he shows how this affected his father (poor dad). He contrasts his fathers mindset to how his friend's father (rich dad) thought about things. His dad was a school teacher. He felt that going through as much of the educational system as you can was the only way to gain security. This mindset led him right to the 65 and dead broke crowd.

In Kiyosaki's new book *Conspiracy of The Rich*, he shows how the elite class has schemed to make sure you are left in the dark when it comes to finances. It is a deliberate and evil plan that has worked very well. Again, statistics don't lie!

The elite want you to have to hire one of their own to lead you through the financial jungle. And, they will likely lead you right to the poor house! We want you to know how to invest your own money, and spot good investments on your own.

Even if you do follow poor dad's plan and pay thousands of dollars to go to college, the numbers are NOT in your favor. Studies show that 95% of those who get a degree do not become gainfully employed in their field. In other words, they have a degree in engineering, but they end up doing something else. That is a really POOR record wouldn't you agree? Yet, counselors at school all push higher education as your only hope! Of the ones who do find work in their chosen field of study, nearly half of them lose that job before age 65, and lose all the company benefits. Many take their 401k funds and blow them up before they find another job.



The reality is, the more education you have, the broker you are likely to be in the future. I know that sounds like a contradiction to everything you were ever taught, but it is just the way the system is set up. Yet, it does not have to be that way. Only YOU can change it for yourself and family. Unless you are already part of the elite class (and if you are, I doubt you would have read to this point of the report), it really doesn't matter how much money you make, you have a 98% chance of becoming a financial failure in life.

The Secret

So what is the big secret that the elite have learned, and most others fail to see? It is the simple fact that you will never get ahead as an employee. You have to go back to your ancestral roots and become an entrepreneur if you want to create wealth (and learn how to manage your own money). It is that simple. However, many business endeavors fail too right! So just being in biz for yourself does not guarantee success. It should be a business that you can do, and has a proven track record, or is at least based upon proven business success principles.

You should also want to follow in the paths of folks who have been successful. You can learn from their mistakes and avoid doing the same. With that in mind we want to share with you a simple plan involving 2 amazing courses, and resale rights to those courses. Everything we do is simple, but effective. We know that anyone who follows our step-by-step plan can be successful.

Our income plan is simple and proven. You mail test-proven post cards (or pay to have them mailed for you) to people who want to break out of the rat race. Folks who have shown they are looking for something better. We will show you how to find those people with proven mailing lists. If you can mail 30 to 50 cards a day, you can be successful too! Many who receive your cards will go to your site (that we set up for you) and download this manual. 5-10% of those who read the manual will act upon what they see here. They will take the simple action necessary to make a better life for their family. These are the ones you want as partners (most of the others will become part of the 98% failure statistics).

Now let's go over what the 2 Powerful, yet simple courses included in this offer:

Post Card Video Course

In this course you are going to learn how to make simple cards that you can print at home with your PC and printer. You will also learn the best online services for creating post cards. You can actually have most of the work done for you automatically. There are plenty of companies that will print & mail cards for you. OR, you can print them yourself and mail a few cards each day (or maybe do a little of both). You'll learn about mailing lists, and much more. You will be leveraging your time for more income (another part of the "Secret" to wealth).

Most folks start with simple B&W cards and then as their business grows, they farm out the whole mailing procedure. Don't think that it has to take a long time to become profitable, it doesn't. You could be just one mailing away from a successful campaign that could bring in thousands of dollars for you new business!

When you learn how to successfully market with post cards, you can apply it to nearly any business you want to get into. It is a skill that no one can take away from you. You will have access to an audio interview with a post card marketing expert. In the back office there are videos that show you how to do each step, nothing is left to chance. You will also learn some simple techniques to tie your post card marketing in with online tools. Really, when you tie the two together (post cards & online tools) you really create an awesome synergy that has never really been available until the last few years.

Think of it, you can send someone a card, and they can download this manual (or any other materials that you may be working with for your business), watch video, listen to audio clips and more. A card alone could never pack that kind of punch! Now, with the Internet in the mix, a postcard can become a powerful tool. A tool that works even while you sleep or play.

Should you decide to market our 2 course biz, we can do most of the work for you. So, even if you are not too computer savvy, that is no longer an excuse to fail. If you can put a stamp on a card, you can be successful. You can even have the mailing done entirely for you if you want. Your site and this manual will answer most of the questions for your customers. You will also have an automated follow-up responder (with proven email letters) to grow a list of folks who have answered your post card mailings. Some will order right away, others may order later.



When people do order, the money comes right to you via Pay Pal, Alert Pay, money order, or whatever other forms of payment you accept. Pay Pal and Alert Pay offer you a simple and free way to take credit cards from your customers. No one touches your money but you.



In the Post Card course you will learn other simple techniques that you can put to use in your business. The whole system is extremely duplicatable, which is very important! You often see

that term in connection with an MLM opportunity. We are NOT MLM, remember, no one handles your money, it goes directly to you for your immediate use. We want you to use those funds to mail more cards, make Rock Solid income investments, and pay off all of your debt (more on this in a minute). But remember, the fact that this system is so duplicatable is important because everyone who orders the courses from your cards becomes your partner. When they start mailing post cards, you will get 50% from all of their sales too! How many partners do you want? There is no limit to the amount of business partners you can have. Some of the folks you mail cards to will want the Post Card course to learn how to build their current business with post cards, and that's OK too! We have some solid proven strategies for them in the course.

But, most of the people who respond to your cards will also want to mail this same proven offer:

Free Offer For Visiting Our Site Now
Wealth Strategies 2 - Download Your Copy ASAP



Here Are Just a Few Points You Will Discover In The Manual:

- Simple High Income Biz With Low Start Up & No Monthly Fees
- How to build Rock Solid Retirement Income with Simple Investments
- HOT New Post Card plan helps you generate investment capital Fa\$t
- Guaranteed Retirement Contracts backed by your state
- Special Opportunity - a few hundred now could = Thousand\$ Soon

Don't Wait - Get Your Free Copy NOW At:
www.YourDomainNameHere.com

We have other proven cards and versions of the above card as well. Let's look at how much you could earn by mailing your simple cards:

Mail 250 Post Cards Per Week	1% Response = 2 sales = \$250	2% Response = 5 sales = \$625
Mail 500 Post Cards Per Week	1% Response = 5 sales = \$625	2% Response = 10 sales = \$1250
Mail 1000 Post Cards Per Week	1% Response = 10 sales = \$1250	2% Response = 20 sales = \$2500

Let's say you have 10 partners also mailing 250 cards a week (you should send an average of 30 a day minimum). Then you would multiply the above amounts by 10! So if you received just a 1% response, you would be earning \$2500 each week. If you had 20 partners mailing 250 per week you would earn \$5,000 a week - not including the profits from your own mailings. You don't have to come up with a product, and **you can start your biz for just \$250 with no monthly fees to pay ever**. Compare that to what a shop or brick and mortar biz would cost.

Just remember, the system will work for you as long as you keep mailing cards. Your partners are going to follow your lead, so if you quit mailing, they will too. What if you only did 1/2 as well as the above figures? My guess is that if you were making an extra grand a week, you could begin to make some serious changes in your life. Pay off debt, make investments and more.

Many of the folks you refer to the Post Card and Income Investing course will decide to join us in Index Trading for another additional income stream. When they do, you can earn up to \$700 for each enrollment! That gets exciting FAST! So there are other back-end income streams that can develop for you just from mailing a simple post card.

The other course you will get with this offer is our:

Analyze Anything Income Investing Video Course

In this course you are going to learn the real MEAT of getting out of the 98% failure class of people! Here is just some of what you will get in the back office:

- * Income Investing Video Course with step-by-step instructions on how to Analyze any investment with free online tools

- * Debt Reduction Strategies To Get Out Of Debt (more on this in a moment)

- * Little-Known Investment That Could Turn a Few Hundred Into a Few Thousand (this opportunity could end at any moment)

- * Simple Strategies To Trade Currency Inside Your Online Discount Stock Broker Account (eTrade, Scottrade, etc)

- * How You May Qualify For 50% More On Social Security

* Copy Of "*How Anyone Can Save Thousands On Their Home Mortgage Without Refinancing*" & other bonus reports

* 50% Resale Rights To The Above Courses

* 50% On All Your Partner's Sales

* All Profits Paid Directly To You

* Simple System To Help Close Sales

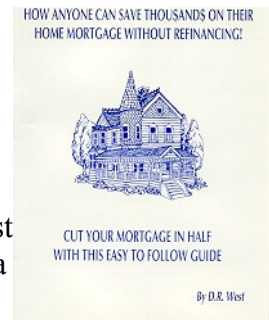
We have already covered some of the strategies that are included in this course. In short, you will have all the steps and techniques you will ever need to pull away from the crowd that is going full speed ahead toward a bad ending.



It's sad but this picture really reminds me of how most people plan their lives. They are sure to end up in the mire of what this system has to offer. Speaking of that, let's talk about debt for a moment. Move onto the next page and discover why this system is designed to keep you in debt for the rest of you life, and it will unless you put some of these strategies into action!

How They Get You In Debt & Keep You There & Why

When the mortgage meltdown happened in 2008, it should have taught us all a few valuable lessons. Years ago I became so disgusted at the mortgage industry, that I wrote a book on the subject to help folks get out from under the strain of their mortgages.



The world did just fine without amortized mortgages. Those are the loans that it takes you 15 to 30 years to pay off. I remember when I bought my first new car. I was 23 and it cost me just over \$16,000. I was living in Oklahoma City at the time and my aunt had a home she had lived in for about 20 years. She told me she paid \$15,000 for the house. I paid that car off in 4 years, and she was still paying on that 30 year amortized mortgage!

In fact, if you have a 30 year note on your home you will still owe 90% of what you borrowed from the bank after you have paid your payments on time for 15 years! After 24 years of payments you will owe 50% of what you borrowed! So my aunt still owed \$7500 on her \$15,000 mortgage when I had paid off my \$16,000 auto. I think this is a practice that should be illegal!

After the meltdown came, you saw first hand how important these high-tech loans are to the worldwide economy. Mortgage companies have been ripping us off for years! Wall Street got involved and started coming up with even fancier mortgage-backed investments (that hardly anyone understood). These hybrid monsters nearly stopped the worldwide financial system (or should I say Evil Empire of the elite). You **MUST** learn to get out from under your home mortgage and get their hands out of your pocket. These guys and the credit card companies are the very essence of predatory lending! They will rob your wealth from you, and make you think they did you a favor.

In the back office for the Income Investing course you will get a copy of my Mortgage guide and be able to pay off your home loan quickly. Your goal should be to become debt free and pay cash for everything you buy. If you use a credit card for **ANYTHING** you should pay it off before they ever get to charge you a dime of interest or any bogus fees! A credit card is almost a necessity these days, so get one that offers cash back, or a good rewards program and don't put anything on it unless you can pay it off when the bill comes in.

In fact, let me share a tip with you right now, whenever you use your credit card, make a deduction from your check book. That is money you've already spent. With this tracking technique, the funds will already be set aside when the bill comes in.

In the course you will also get our Debt-Free report that shows you how to dig out of debt even faster. When it comes to paying off your mortgage, it is more than just making extra principle

payments. Mortgage companies rarely calculate extra payments right. In my manual I'll give you a simple way to keep them from ripping you off!

You need to get MAD about what these predators have done to our citizens! Then take action to make sure they don't do it to you or your family members ever again. When you get on a campaign to help others, it will make you WANT to mail those post cards! You will be doing people a favor. No, we can't make them put these simple and awesome strategies to work, but we can keep looking for folks who will (by sending them a friendly card in the mail and directing them to this report).

Lenders are determined to keep you in debt for LIFE! That is why they designed an amortized mortgage in the first place. The elite class want to keep you in debt and working for them. Then they want to send you to their Wall Street brothers who will pillage any wealth you have left. They create bubbles all the time purposely to drain the wealth out of what they call "retail investors". Don't let them do that to you. There are some great investments out there, but chances are your broker will never tell you about them (if he even knows himself - after all he is an employee right - another cog in the wheel). Educate yourself by enrolling in these courses now.

Just look at the financial mess the world is in now. Nearly all governments are in debt. Cities, counties, states, and even entire countries are DEEP in debt! The US is now the largest debtor nation in the world. The big corporations and big banks want the tax payers to bail them out if they get in a jam. Then they turn around and burn us again with high interest rates and bogus fees. Our team members are not going to play that game anymore! Are you? If not, then you need to take the following steps to set your biz up NOW and get on the road to creating wealth and financial freedom for your family for generations to come:

1. Send your new partners their enrollment fees (see their info below \$125 each)
2. Fax in your reseller agreement form (see details and link below)
3. Fill out our online form to let us know you have paid the 2 partners below
4. Log into the back office once we set you up in the system and start your training
5. Determine which cards you want to mail or design one of your own
6. Keep mailing at least 30 cards each day
7. Start putting the debt-reduction & Tax-Free strategies to work
8. Start investing in Rock Solid Income Investments ASAP
9. Rinse & Repeat Until you never have to worry about debt or income again!!!

It's that simple So, what are you waiting for? Get started NOW by following the steps below:

Get Started Here

Thank you for deciding to join our team and start building wealth with post cards and Simple Income Investments. This is a great program that is generating many \$125 commissions for members, and teaching them how to create wealth with simple investments. You have taken a big step by asking for this information!

The next step is to pay my partner and I for the 2 training packages you will receive. Once payment is received, you will visit the online form (listed below) and inform the program administration that you have paid both partners (don't try to get in without paying or you may get locked out of the program). They will check and then send you the information and your personal login for the members area. Please don't share your personal info with anyone, or you could get locked out of the members area. Then fax in your agreement (see below).

Within the member's areas you will have access to everything you need to be successful with your new business, including postcard samples, templates, mailing list etc. You will also have access to the Simple Income Investments and video training (2 separate members areas). Take some time to put your plan together. These simple investment strategies can really give you a secure future! You may need to start generating more income (most folks do) before you can invest, but you should start planning your investments anyway so you will be ready!

Once you start receiving \$125 commissions you will simply duplicate the process. You will give your new members a form like this (I can provide that for you) with your payment details on it.

PLEASE PAY YOUR 2 PARTNERS \$125 EACH. Pay Pal, CASH, ALERT PAY OR WHATEVER FORMS THEY ACCEPT BELOW. PLEASE USE PRIORITY MAIL IF POSSIBLE. IF SENDING CASH PLEASE SECURE CASH IN DARK PAPER.

YOUR DIRECT REFERER (\$125):

**Doug West
PO BOX 8
Moyers, OK 80162**

TEL: 580-298-2778

[Click Here To Pay With Paypal](#)

Alert Pay Address = Doug@oiopro.net

or you can send a money order or cashiers check to the addresses (mail delays access until payment is received - no personal checks please).

2nd Partner Is (\$125):

**Sharon Hook
P.O. BOX 264
Auburn , KS 66402**

Paypal address: laniehook@yahoo.com

Once you've done the above, please visit & fill out the form at:

www.kosoma.com/CashFlowform.html

Just One More Step

You need to fax in your enrollment agreement. Fax it to the number included on the form for our records. Get the form here:

<http://www.kosoma.com/cashflowagree.html>

Thank You,

Doug West

(580) 298-2778

PS. Please let us know if you have questions. You can also use the support form at:

<http://www.kosoma.com/support.html>