

Savvy Secrets of...

American Quitters

By Tom Dyson

How a savvy subculture
of ordinary Americans —
who have quit working,
quit paying “ordinary” income
taxes and quit worrying about
paying bills ever again —
ensure they’ll NEVER, EVER,
RUN OUT OF MONEY!

*“... a unique way to start getting all the money
you’ll need for the rest of your life!”*

What people are saying about
“American Quitters”

“It’s an idea ‘whose time has
truly come.’” — *Barron’s*

“One of the most important
transitions you’ll make”... and
“what many retirees need”
— *Money Magazine*

“Quitting can be good for you.”
— *The New York Times*

“It could be a real sea change
in the way people think about
how they are getting their
income.”
— *San Francisco Chronicle*

“Want to quit early? Early
retirement is no longer the
curiosity it once was.”
— *U.S. News and World Report*

“The key to gaining enough to
fund a comfortable retirement.”
— *Money Management Magazine*

Why I Wrote this Book

Dear Reader,

The purpose of this book is simple...

I want to show you a unique and unusual way to get all the money you need for the rest of your life... without doing a single extra minute of work.

You see, I want to introduce you to a group of people who have done just that. I call them “American Quitters.”

No, these folks aren’t collecting food stamps or other government handouts. Far from it...

Instead, you’ll meet a group of people who were previously too busy with work to enjoy their families, friends, hobbies, and the other things in life that matter most.

So they “quit.”

They quit the rat race. They quit climbing the corporate ladder. In fact, most quit their jobs entirely... and now spend all their time doing what they love: volunteering... learning new sports... traveling for months at a time... writing books... renovating old houses... you name it.

In this book, for example, you’ll meet an American Quitter named Joe Kramer from Asheville, North Carolina...

You wouldn’t look twice if you passed Joe on the street. He’s a fit 55-year old, who wears blue jeans and drives a 4-year old pick-up. **What’s remarkable about Joe is that he hasn’t worked a single day in 7 years**... yet he gets paid thousands of dollars a month for doing... well... nothing.

Joe travels to the beach every month from his mountain home. He takes long sailing voyages to places like Guatemala and Belize. He volunteers at the local Boys and Girls Club. He and his wife go out for long dinners. He plays tennis and is learning to ride horses.

As Joe told us recently: “Experiences matter more to me than things. My life is wonderful... the extra time has opened my experiences expansively.”

How did Joe Kramer do it? That’s the purpose of this book.

In short, Joe did what all American Quitters do: He found a handful of unique investments most Americans have never heard of, which pay him so much monthly income he never has to work again.

One of the investments Joe took advantage of is something called the Mesabi Trust. I doubt one in 1,000 American investors has heard of Mesabi – yet over the past four years it has paid Joe Kramer 667% gains. In fact, Mesabi still pays Joe a 29% dividend... every single year.

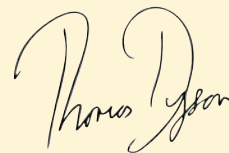
Don’t worry – the investments I’m going to tell you about in this book are very safe... and easy to understand. I’m going to explain exactly how they work, and how you can benefit.

Using these vehicles, I believe you can realistically collect an extra \$1,500 to \$2,000 a month in income, beginning immediately. In a few years, you could earn an extra \$5,000 or more – enough to pay for all of your living expenses... with plenty left over.

I first learned about many of these secret investments when I worked in London on the trading floor at Citigroup – the largest bond-trading firm in the world.

It’s no exaggeration to say I’ve probably seen every income investment under the sun. And what I find amazing is that the unique investments I’m going to tell you about in this book are probably safer and easier to use than whatever’s in your portfolio right now – and about 5- to 10-times more lucrative!

You just have to know how they work... where to find them... and how to get started. That’s exactly what you’ll learn here.



Tom Dyson

P.S. **One of the “American Quitters” I’ll introduce you to is a guy who now collects about \$100,000 a year in income** from a single investment he made a few years ago. It’s an amazing story that will change the way you think about money and investing forever...

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Can you become an "American Quitter" and never worry about money again?

Dear Reader,

Here's a question for you...

Would you rather...

- A) Make \$500,000 a year and work 7am to 7pm, 6 days a week, but rarely get to see your family or take a vacation or...
- B) Work ZERO hours per week, and collect \$12,000 a month in free income (that's \$144,000 a year), but also be able to coach your kid's little-league team... eat breakfast every morning with your wife and lunch twice a week with old high school friends... and spend your afternoons working on a book, playing 18 holes of golf, or restoring a 1957 Cheverolet Bel-Air.

If you'd rather be the guy who works 70+ hours a week for a half-million bucks a year, you can stop reading right now.

This book is not for you.

If, on the other hand, you are interested in collecting enough income each month to cover all of your expenses, and then some... without having to do even a single hour of work... well, you might be interested in becoming what I call an "American Quitter."

This savvy subculture of Americans are hard-working men and women just like you and me, who "quit" paying ordinary employment taxes. Who "quit" making hour-long commutes. Who "quit"

settling for just two weeks of vacation each year. And who "quit" worrying about money.

You see, thanks to a handful of unique investment ideas most people never hear about, "American Quitters" earn enough income every month to more than cover all of their living expenses.

This means they can spend their time however they please.

In this book, for example, you'll meet:

- An "American Quitter" from San Diego named David Walker, who quit the real estate business and now collects \$10,000 to \$12,000 a month in investment income. As David recently told me: "Next Spring my wife and I plan to bike 1,800 miles across Japan..." (page 7)
- An "American Quitter" named Ned Stankowski used to work 7 days a week but "quit" because he figured out how to make \$3,600 a month without lifting a finger. He told me: "I am probably in better shape than I have been in 20 years..." (page 21)
- Paul Freeze became an "American Quitter" 13 years ago when he lost his job. Paul doesn't work now - but collects \$8,000 to \$9,000 a month. (page 12)
- Dorris Morgan is a "Quitter" who loves giving to the United Service Organization (USO). She says: "It's my honor and privilege to give to the men and women in uniform who put themselves in harm's way, so... we can live in freedom and economic abundance." (page 14)

American Quitters aren't necessarily the wealthiest people in the country... nor do they care to be.

In fact, almost every "American Quitter" we've interviewed over the past few months drives an ordinary, late-model car. They live in nice, but not extravagant houses. They shop at regular stores... not overpriced boutiques.

Don't get me wrong: Being an "American Quitter" has nothing to do with skimping or clipping coupons.

But what "American Quitters" realize is that above all else, the most valuable thing you can have in life is not a fancy car or designer clothes... but the freedom to do what you want when you want.

How do these folks make so much income without doing any work?

In short, they use a series of unique income-generating investments most Americans have never considered.

Even if you've heard about one or two of these ideas before, I'm almost certain the rest will be brand new to you:

- >> For example, do you know about a unique investment we call "**K-1 Dividends**"? Most Americans don't have a clue how these work - yet they paid as much as 572% over the past year or so... including about \$7,500 in cash distributions. *BusinessWeek* says "K-1 Dividends: "offer investors yields up to 10 percentage points over U.S. Treasuries... and are required to pay out most or all of their cash flow in distributions." (page 7)
- >> Or how about "**Private Equity Dividends,**" which give you a backdoor way to collect huge dividends from America's best small and medium sized private businesses (which aren't traded

on the stock exchange). One "Private Equity Dividend" I'll tell you about has returned 578% over the past decade. Financial journalist and 20-year Wall Street veteran Bryan Perry says: "Now you can invest like a Rockefeller... I think [it] is just an amazing way for us to cash in on big dividend yields..." (page 13)

>> Many Americans have heard of Investment Trusts. *The New York Times* calls trusts: The "antidote to shrinking stock portfolios and tiny fixed income returns." But did you know that some Investment Trusts (which we call **"Reserve Trusts"**) regularly pay more than \$20,000 in cash distributions every few years? (see page 19)

>> Then there's something we call "DecaDividends," which over the past two years have paid some investors as much as 330% gains, including 20% dividends. One "American Quitter" I'll tell you about recently used a **"DecaDividend"** to earn \$1,450 a month over the past two years. Another told me about a "DecaDividend" that still pays him over \$8,000 each month. (page 22)

Don't worry, each of these investments, plus the others I'll reveal in these pages, is simple and easy to use.

I know because I'm an "American Quitter" myself...

Confessions of an "American Quitter"

You see, I learned about most of these unique income investments when I worked on Citigroup's fixed-income trading floor in London.

But after several grueling years (I left my flat at 6am each morning and rarely returned

home before 7 at night), where I handled trades of more than \$1 billion dollars... and worked around the clock to attain Britain's highest level of accounting certification - I "Quit."

I left London... and now my wife and I live in a quiet community on the Florida Coast.

We love it here.

I can walk or ride my bike to the office. I'm learning to surf. And I love my work - I now spend all my time tracking down the best income opportunities in the world, for a group of subscribers who live all over the country.

The purpose of this book is to show you how these investments work, and how you can get started with them right away if you are interested.

The truth is, once you understand how the best high income investments work, you may never want to invest in a regular stock or bond ever again.

What's amazing is that **each of the unique strategies I'll tell you about is more profitable... and probably a heck of a lot safer than what's in your portfolio right now.**

You don't have to be rich to get started. You don't need an Ivy League education. It doesn't matter how old you are or where you live. In fact, as long as you have access to a regular broker (either over the Internet or over the phone), you could benefit - big time - from the secrets I'll reveal in these pages.

If you are still working, these opportunities may give you more than enough money to cover all of your living expenses. Maybe you'll want to quit working. Or maybe you love your job (as some "American Quitters" do), and want to keep at it. Either way, it's nice to know that you've

got enough cash coming in each month so you're free to do whatever you want... whenever you want.


If you're already retired, these opportunities could give you more money than you thought possible... allowing you to travel more... or give more money to your favorite charity.

So let's get started.

In Chapter 1, I'll tell you about a guy who was simply tired of working too hard. So he "quit"... and now earns more than \$10,000 a month doing nothing.

I'll show you how he did it... and one of the best ways in the world for you to start immediately earning more money every month...

How David Walker quit, and now collects more than \$10,000 per month



Chapter 1

San Diego Real Estate Agent "Quits" – and now makes \$10,000 per month

Plus: The "K-1" Secret of earning thousands per month, revealed

It's amazing how much freedom and extra cash you can have when you figure out the secrets of "America's Quitters."

In this chapter, I'm going to introduce you to one guy who "quit" about five years ago, and show you how he did it. I'll also give you the details on one of the most important investments of "America's Quitters."

You can begin using this unique investment immediately - even if you want to continue working.

The American Quitter I want to introduce you to is a guy named David Walker, from San Diego, California.

David was in the real estate business, and had quite a bit of success. But he was tired of the daily grind. So he "quit." He didn't get a new job. Or cut back on his hours. He quit altogether... for good.

And how has David's life changed since becoming an "American Quitter"?

He told us recently...

“My free time is very important to me. I derive nearly all my income from the stock market. My only other investment is vacant land in Oregon. My income with investments average around \$10,000-\$20,000 per month.

I recently wrote a book. And now I use free time for bike riding, gardening, cooking and stock research. In the coming days I will also be helping a friend with his campaign to run for City Council. It seems as if I have more to do than time allows.

One of the best benefits of investing for a living is that I am able to spend additional time traveling. I also spend more time on each vacation. Instead of going somewhere for one or 2 weeks, I now take 3 weeks or more. Next spring we plan to bike 1,800 miles across Japan, camping along the way. It will be a 2 1/2 month journey. After that we will go to Africa for a 3 week safari beginning in June.

I do not feel as if I am an extravagant person. I buy used cars, normally 2-3 years old that are still under warranty and in good condition. I still have a hard time staying at hotels costing more than \$100.00 per night or dinners that cost more than \$80.00... although my wife and I do splurge once in a while for special occasions.”

You see, becoming an American Quitter is not about having millions of dollars in the bank.

It’s not about buying a new car every year, or spending thousands of dollars on jewelry and art.

American Quitters realize that the best thing money can buy is the freedom to do what you want... when you want to do it. And to know that you are never going to run out of money.

Of course, to generate enough income to live on comfortably, you can’t use ordinary stocks - they simply will never pay you what you need.

So “American Quitters” like David Walker find alternatives...

A secret investment of America’s Quitters

One of the unique investments “American Quitters”

often is something we call “K-1 Dividends.”

In a nutshell, “K-1” Dividends come from a select group of several dozen cash-rich companies located in the United States, which have received special status from the government (it’s in Section 7704 of the Internal Revenue Code).

These companies are given special treatment by the government because they provide vital and lucrative products and services, such as lumber, transportation, and resource storage.

We call the payouts from these private businesses “K-1 Dividends” because **the companies are required by law to send you a “K-1 Form” at the end of each year, detailing how much they’ve paid you over the preceding 12 months.**

If you’ve never heard of or used “K-1” Dividends, don’t worry.

They are simple and easy to own through any regular broker, and will pay you an absolute fortune over the next few years.

As MSN Money recently said: “If you’ve never heard of [this investment], join the club. This little cash cow that could get lost in the shuffle...”

What’s nice is that “K-1” Dividend companies pay no taxes on the federal level. In exchange, they are required by law to pay out nearly all of their income in the form of dividends to regular shareholders like you and me.

So what kind of returns can you expect from “K-1 Dividends”?

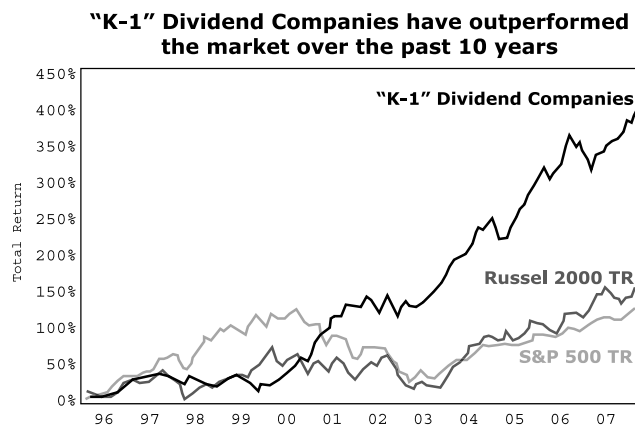
Well...

- A “K-1 Dividend” company based in Iowa called Terra Nitrogen has paid investors 572% gains in a little more than a year. That includes \$7.46 in “K-1” dividends for every share owned. With

1,000 shares, you'd have received an extra \$7,460 in cash over roughly the past year.

- A "K-1 Dividend" company based in Denver called MarkWest has paid investors 315% gains in the past five years, and that includes \$8.81 in dividend payments for every share owned. If you owned \$1,000 shares, you'd have received nearly \$9,000 in "K-1" dividend payments.

Also, take a look at this chart, which shows how much "K-1" Dividend companies have paid over the past decade, compared to ordinary stocks...



I'm not the only one who has caught onto the profitability of "K-1" dividends...

- A study by the financial firm Raymond James shows that from January 2000 to June 2005, **"K-1" Dividend companies returned an incredible 374% in total gains... while the S&P 500 went down 11%.**
- The giant brokerage and money-management firm **Merrill Lynch** recently issued a report on certain "K-1" companies. The study showed that over a 10-year period, **"K-1" companies returned 398%... beating the S&P 500 by an astounding 208%.**

Today, there are several dozen "K-1" Dividend companies available in the market. You can buy all of them through any regular broker.

I've thoroughly investigated each one over the past few months, and I've found the absolute best "K-1" Dividend to begin collecting immediately...

It's a "K-1" Dividend company based in California.

In the past two years, the company has increased their "K-1" Dividend 5 times. If you buy shares of this "K-1" Dividend company today, you could collect tens of thousands of extra dollars a year in income... plus make considerable capital gains over the next few years too.

If you are interested in this idea - of earning thousands of extra dollars a year thanks to a corporate loophole created by the U.S. government - I've written a thorough research on the subject called **The Secret of "K-1" Dividends.**

Here, I explain exactly how "K-1" Dividends work... and I detail the best "K-1" Dividend to buy in American right now.

I'd like to send you a copy of my recent "K-1" Dividend report free of charge.

Why would I do that?

Well... I'll explain more in a minute.

But first, I'd like to introduce you to a guy who became an American Quitter by accident... and I'll also tell you about another income-generating secret of American Quitters.

It was once completely off-limits to regular investors like you and me, but is now one of the best ways in the world to collect extra paychecks every single year...

Chapter 2

Connecticut man loses job – and now makes \$8,000 a month doing “nothing”

Plus: How “Private Equity Dividends” could help you make 650% over the next 5 years

Sometimes people choose to become an “American Quitter.”

Other times, it happens almost by accident...

That’s what happened to Paul Freeze, from Hartford, Connecticut.

In this Chapter, I’m going to tell you what happened to Paul, and how he now makes \$8,000+ a month, without having to do a single hour of work, ever.

I’ll also tell you about another one of the secret income-generating investments used by Paul and other American Quitters.

Here’s Paul’s story in his own words:

“In 1994, the company I was with was sold.

I decided to take some time off – and here I am. I started with income investments in 2002. I generated enough so I didn’t have to beg someone for work. After 6-7 years away from work, no one would have hired me anyway.”

I get about \$8,000 - \$9,000 per month, sometimes more. The income pays for everything I need – the house, the cars, insurance, vacations, etc. My fiancée and I travel a lot. We just returned from

three weeks in China and Thailand, which was a real firsthand learning experience. We’re going on back-to-back cruises to the Caribbean in December. And we have two transatlantic cruises coming up in April and November. We did two last year to Venice and back from Rome. Also, I take thousands of pictures.”

When not traveling, I walk my dog 4-5 miles every day – and I always have something to do around the house: pine straw and mulch the yard, caulk windows and doors, stain the deck... you get the picture. I used to volunteer quite a bit too. And I like to read several investment newsletters and newspapers each day.”

I’m 13 years into retirement and I don’t know where the time has gone. My days and nights are just full and it’s hard for me to get to everything.”

One of the unique investments “American Quitters” like Paul Freeze use is something we call “Private Equity” Dividends.

In short, this is a unique, publically-traded investment most Americans don’t know about... which gives you a backdoor way to collect extraordinary payouts from companies that aren’t traded on the public stock exchanges.

Don’t worry... thanks to the U.S. Congress passing the **Small Business Investment Incentive Act**, making these investments is really easy through almost any ordinary broker.

Kiplinger’s Personal Finance recently described the situation:

“The world of private equity – securities of companies that are not listed on a public exchange – has essentially been off-limits to regular folks... [available only to] the seriously rich or institutional investors, such as pension funds... But there’s another way to get into the game – and receive enticing dividends – for no more than the \$20 price of a liquid, publicly traded stock.”

In short, there’s now a unique way to get in on the huge dividends paid by privately held companies... with a simple investment you can

make through your regular broker.

Why would you want to get in on these "private" investments? Because they can pay you an absolute fortune...

- One "Private Equity" Dividend company called American Capital Strategies, which first went public in 1997, has paid investors 578% gains since then. It has paid out huge dividends every single year... and has increased these payouts 32 times!
- Another "Private Equity" Dividend company called Allied Capital has paid investors 208% gains since mid-2000... and has increased the quarterly payout to shareholders 16 times.

These investments are a heck of a lot more profitable... and will pay you much more in dividends, than ordinary stocks, bonds, and mutual funds.

As 20-year Wall Street veteran and financial author Bryan Perry said in his recent book:

"[This] is just an amazing way for us to cash in on big dividend yields and excellent growth potential. It's a sector of the market that has emerged as a truly excellent opportunity, thanks to a shift in how these once very exclusive entities, known as private equity firms, now operate."

I recently spoke with one "American Quitter" named Dorris Morgan, for example, who has been using "Private Equity" Dividends to help pay for everything from bills to vacations. Doris told me:

"I like to make it a game. Ask yourself, what can I invest in to get monthly/quarterly income to pay my insurance bill? Telephone, cable, electric, mortgage, whatever... When you have bill paying goals in mind, you start to think more precisely."

"My monthly investment income gives me peace of mind. It's a wonderful feeling knowing that you can use it to enjoy yourself,

however you wish, or to give generously to organizations which are meaningful to you. I give to the USO. It is my honor and my privilege to give to the men and women in uniform who put themselves in harm's way, so that I, and the people of this country, can live in freedom and economic abundance."

I've written a report recently that details exactly how this opportunity works. It's called **"Private Equity Dividends."**

In it, I'll show you two specific ways to take advantage of these massive payouts, immediately. One is a simple investment you can make through any ordinary broker. The other is an investment you can make with a company directly - no broker will ever tell you about it.


Like the Report on "K-1" Dividends I told you about in Chapter 1, I'd like to send you this Research on "Private Equity Dividends," FREE of charge.

Please read Chapter 3 to learn more about why I'm doing this.

There, I'll also tell you about yet another American Quitter who stopped working 15 years ago... and still collects about \$5,300 a month.

Plus I'll tell you about one of the secret investments this fellow uses to make so much money...

Florida man quits...
now pockets \$63,000 a year



Chapter #3

Former healthcare worker “quits”... and now collects \$5,300 a month

Plus: The #1 Investment used by American Quitters

James Arnott became an “American Quitter” 15 years ago, after working for more than a decade as a radiologist.

In this Chapter, I’m going to tell you not only how James did it, but also introduce you to an investment he used to help him collect more than \$63,000 a year in income from his investments - that’s about \$5,300 per month.

As Arnott told us recently:

“Since I retired, my portfolio is larger than before I retired, even after increasing my contributions each year. I generate about \$5,300 month from my investments. Our monthly income is far more than our living expenses. Our children even get \$10,000 each from us at Thanksgiving.”

This allows Arnott to forget about money... and focus on the things he loves...

“I play golf at least 3 times a week, tennis twice, and I’m on the board of a non-profit for the homeless. I also run two investment clubs, and my wife and I travel abroad 2-3 times a year. Recently we took back-to-back trips to Paris and the French Open two years in a row, the second time with the entire family (4 grown-up children).”

“It’s all about income, the more you have, the less financial pressure you have. What a remarkably comfortable life you can have in

retirement if you stick to the right income plan.”

So how does James Arnott bring so much income in the door every month?

Well, one of Arnott’s favorite ways to generate loads of income is to take advantage of the royalties paid by a group of extremely lucrative, but little-known businesses called “Investment Trusts.”

Arnott, for example, found a business called San Juan Royalty Trust four years ago. He bought 2,000 shares and since then has earned total income of \$65,662 over the four-year period. That’s an average of about \$1,370 every single month!

Investment trusts are like stocks in that you can buy them from almost any regular broker.

But that’s where the similarities end.

You see, unlike ordinary stocks, Trusts are required by law to pay out almost all of their earnings (often known as “royalties”) to shareholders. So in order to become an Investment Trust, a company must have a safe, steady stream of large and reliable income.

Another big difference between Trusts and ordinary stocks is that Trusts don’t pay ANY taxes on the Federal level. That means there’s a lot more money for investors (that’s you and me).

And it means you can get paid a heck of a lot of money as a Trust shareholder. For example:

● The PrimeWest Trust is a group that owns some of the most lucrative oil and natural gas wells in the world. If you’d bought just 1,000 shares of this Trust five years ago, you would have received 60 Royalty checks... that’s one a month. Your checks would have totaled nearly \$20,000. **I don’t know about you, but most people I know**

could have used an extra \$20,000 in cash pay-outs over the last 5 years.

Plus you would have watched the value of your Trust shares increase in value by more than 70%. Your total gain would have been about 332%.

● **Alexander's Trust.** There's another Investment Trust based in New Jersey called Alexander's Inc. They own some of the most valuable properties in Manhattan, Queens, and Brooklyn, New York. Since March 2003, the Alexander's Trust has paid shareholders 493% gains.

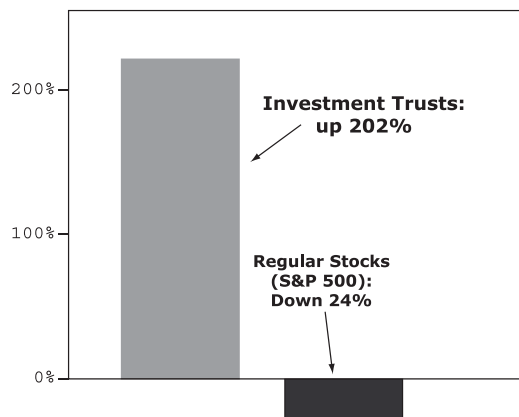
● **Taubman Centers Inc.** is an investment Trust based in Michigan, which owns shopping centers in the prime metropolitan areas across the country: New York City, Los Angeles, San Francisco, Denver, Phoenix, Miami, Dallas, Tampa, Orlando, and Washington, D.C. Since 2000, it has paid shareholders 663% gains, including 31 royalty checks.

The point is, why own regular stocks when you can own valuable Investment Trusts that are required by law to distribute nearly all of their profits to you as a shareholder?

BusinessWeek did a study not too long ago which showed how, over a five-year period, certain Trusts paid 202% returns on average (as of March 2005), while ordinary stocks, DROPPED 24% during the same time frame (see the chart).

That's probably why the mainstream press is finally

**Investment Trusts vs. Regular Stocks
March 1999 - March 2005**



starting to catch on:

- *The New York Times* calls these Trusts: the "antidote to shrinking stock portfolios and tiny fixed income returns"
- *The Financial Times* says these Trusts have "been a boon for investors seeking double-digit yields at a time of low interest rates."

There are several types of Investment Trusts available on the market today. You may have heard of some of these... such as Real Estate Investment Trusts... or Income Trusts.

But I'm almost certain you don't know about the most valuable type of Investment Trust in the world right now. I call them **"Reserve Trusts."**

There are only 6 of these "Reserve Trusts" publicly traded in the United States, because it is very difficult to meet the stringent qualifications. And right now, one of these companies offer you a rare opportunity to collect huge dividends every month, and extraordinary returns over the next few years...

I'll show you how to own shares in this Reserve Trust that has paid investors 549% gains over the past 7 years and - get this - sends you a royalty check EVERY SINGLE MONTH.

If you're interested in this idea, I've published a full investigative report, called ***The Best Reserve Trust for American Investors***

Inside this report, I'll show you exactly how Investment Trusts work.

And I'll show you how a specific group of 6 Investment Trusts, which I call "Reserve Trusts," offer you an incredible opportunity to make a ton of money in monthly income and long-

term capital gains.

Like the other Research Reports I've mentioned in this book, *The Best "Reserve Trust" for American Investors* can be yours, free of charge.

You see, what I ask in exchange is that you try a subscription to my monthly Investment Advisory Letter, which focuses exclusively on how to get tremendous income from your investment portfolio.


I'll tell you more about it in a minute.

But first I'd like to introduce you to just one more American Quitter... a man who owned his own business, but "Quit," and now has all the money he needs, without doing a single minute of work.

Plus, I'd like to tell you about one more secret investment used by American Quitters. It's helped some American Quitters collect a 93% dividend, every year for the past four years.

All the details are in Chapter 4...

How to get paid without having a job



Chapter 4

48-year-old business owner "quits"... and now collects \$3,600 a month

Plus: How to collect a 93% "DecaDividend" on a business most Americans have never heard of

Why do "American Quitters" want a steady stream of income?

For most folks, it's not about an expensive car, a new Rolex, or a flat-screen TV... but rather something much more precious: Time.

I was reminded of this recently when I talked with a "Quitter" named Ned Stankowski.

Here's what Ned told me in his own words:

"I went from being self employed working 20 hours per day 7 days a week for 8 years to being able to relax. I make \$3,600.00 per month. I have been doing this for 2 years, since the age of 48. Knowing I had the income rolling in was a large part of my decision to retire early.

The first year I renovated my house and reconnected with family and friends. As part of my house renovation I bought all new furniture and I took trips to galleries and auctions and bought some paintings. I lease a new pickup truck every 3 years. This past year a cousin got married so I drove to Nashville for the wedding and a visit - I would never have even thought of doing that before."

I spend my time doing day trips around Windsor and Essex County. We have Point Pelee provincial park 35 min away which I never visited, so I've been there several times. I bought a bike and started

exercising, so I am probably in better shape than I have been in 20 years. I am enjoying being available when friends or family call and need a hand with something I could not do before. Next year I am going to volunteer. I am thinking of "Meals On Wheels."

After everything you can think of is paid including all taxes and entertainment costs I generate \$850 per month extra. Right now I'm setting up reserve funds for things like a new roof or any out of the blue things that may come up. And I am paying the college tuition for my niece."

How does Ned do it?

Well, what Ned and many American Quitters use to collect more income than they need every month is something we call "Decadividends."

"DecaDividends" are unique businesses that go through stock market cycles of paying out bigger and bigger dividends. It happens like clockwork. **First they will pay you a dividend that STARTS at a minimum of 10% per year... and then escalates to 20%... 30%... even 75% or more over the next few years.**

It sounds impossible, I know. But it happens quite often. You just have to know where to look...

For example, I talked with several American Quitters who were recently able to take advantage of a "DecaDividend" offered by a transportation company called Frontline Ltd.

- If you bought Frontline in the middle of 2003, you would have paid about \$16 a share. You would have collected a 15% dividend that year. But that was only the beginning...

Over the next three years, you would have collected another \$45 in dividend payments... that's an average of a 93% dividend every single year. In 2007 you would have received another \$11 in dividends, with lots more money coming next year too.

- A similar "DecaDividend" was offered recently

by a company called Diana Shipping. If you had bought the stock in the middle of last year, it was priced at \$10 a share, and was paying about a 14% dividend.

But that was just the beginning - a year and a half later, the dividend is now up to about 20% - and total gains during this period of time are about 330%.

The secret to finding "DecaDividends" is locating small companies that are cash rich, which have a history of paying out a large portion of their profits to shareholders, and are in the beginning of a growth cycle in their industry.

For example, right now, there are two great "DecaDividend" plays you can make immediately.

Both of these opportunities are with companies you've probably never heard of - but they are extremely safe... and are two of the best investments in the world right now.

You can begin pocketing more than 10% dividends starting today... and you can expect to collect payouts of 2-3 times as much over the next few years.

I explain all of the details in my new Research Report, called: ***DecaDividends - How to Collect a 93% Dividend on an Ordinary Stock.***

I'd like to send you a copy of my DecaDividends Research Report free of charge.

What I ask in exchange is that you take a no-risk, trial subscription to my monthly Investment Advisory Letter, called **The 12% Letter.**

Is this type of Research for you? I explain exactly how my research works in the next section, so you can see if its something you'd be interested in...

How to get started with the secrets of "America's Quitters"

As I mentioned earlier in this book, my name is Tom Dyson.

I'm an analyst for a firm called Stansberry & Associates Investment Research.

We're headquartered in Baltimore, Maryland, in the historic Mt. Vernon district - where you'll find some of the most beautiful, century-old brownstone homes in America.

We've restored a beautiful 1890's railroad mansion here... and now have more than 400,000 subscribers, in more than 130 countries.

At Stansberry & Associates, we hire specialists to focus on various types of investments. For example, we've got a former hedge fund manager who scours the globe for the best "alternative" investments. We've got a guy who ran a California brokerage firm for 25 years who specializes in short-term trading. We've got two guys from the best medical institution in the world (Johns Hopkins University) who cover medical and biotech investments.

My specialty is income - finding unique ways to collect extraordinary amounts of money from your investments.

Much of my formal training came on the trading floor at Citigroup - the largest bond-trading firm in the world. There, trades of as much as \$4 billion passed over my desk every single day.

I'm also a member of the Chartered Institute of Management Accountants - Britain's rigorous accounting certification program.

But what I love most is the grunt work I do now - tracking down rare income opportunities that give my subscribers the opportunity to collect huge dividends with very little downside risk.

And please keep this in mind: At Stansberry & Associates, we are NOT brokers, or investment bankers... and we are completely independent from the investments we cover.

We believe that's how the investment business should work - no hidden interests or secret agendas.

The only income we receive comes from subscribers who pay for our research. (For example, every single one of the "American Quitters" mentioned in this book subscribes to one of our research services.)

So the only way for us to grow is to reliably give our readers great investment ideas they don't find anywhere else.

Over the past few years, we have discovered some unique and very profitable investment opportunities for our subscribers. For example:

- We found a secret way for regular investors to buy Hawaiian and Florida real estate for the equivalent of about \$150 an acre. Subscribers who took advantage of this situation were able to more than double their money.
- We found a unique gold investment that was created by the U.S. government more than 75 years ago, which could single-handedly pay for your retirement, and has gained more than 100% in the past few years.
- We found an unusual type of super-safe government bond that paid an amazing 60% interest over a 2-year period.

- We found a handful of government-created income opportunities (one is something we call “Supplemental Retirement Income [SRI]”), which are helping literally tens of thousands of Americans enjoy a better retirement.

But even with so many great finds over the past few years, I believe our most important discovery is what I’ve been sharing with you here: How a small subculture of Americans have “quit” the daily grind... and have found a handful of unique income opportunities, which allow them to collect all the money they need... for as long as they want.

I introduced you to a half-dozen of these folks so far. But there are many others I’ve met who I didn’t have a chance to tell you about yet, including:

“Could have quit 10 years ago...”

Robert Hourihan is from Lexington, Kentucky, and collects about \$15,000 a month from his investments. Robert told me recently: “I could have quit working 10 years earlier than I did, but I chose to work full time until age 60. I’m now 74 years old, and doing everything that I want to do, and have been for some time. I play a lot of golf, and I’m a volunteer Juvenile Arbitrator with the local solicitor’s office, arbitrating 20-25 cases each month. I give away a lot of money to family... I bought a Mercedes... and I buy any electronics or software that interests me.”

“Just bought a house in Coeur d’Alene...”

Janet Neary is a nurse from Idaho. She told me: “So far, I’m up to \$1,700-\$1,800 per month. I will soon have enough to live on to retire. I started late in life... this has helped me catch up. I could retire now but I plan to work a couple more years. I recently bought a house near Lake Coeur d’Alene to retire to.”

“Retired for 5 years...”

Gregory Reed is a retired teacher from California, and told me: “I have been retired for 5 years and have been collecting about \$1,700 per month. Retirement has been a good experience... my hobbies

include gardening, music, research on various interests from earlier in life. We have purchased a new truck and taken several nice vacations. Our income is somewhat greater than expenses and we enjoy helping some favorite charities on occasion.”

“This investment changed my life...”

Adam Starcher is a lawyer based in Chicago. He told me recently how he makes in incredible \$100,000 per year (that’s more than \$8,000 per month) in dividend income... from ONE SINGLE investment he made. “This investment changed my life,” Starcher told me recently. “It gave me a safety net, because it does cover reasonable living expenses... I still work, because I have something interesting to do – fighting war profiteering in Iraq.”

The funny thing is, everyone wants income. But most people, including almost every single financial advisor and stockbroker I’ve met over the past decade, simply don’t know the best ways to go about collecting it.

You’re never going to get enough income to live on by using ordinary stocks, bonds, CDs, and savings accounts.

If you really want to make serious income on your investments, you need to take a look at a group of unique investments that could pay you 5- to 10-times as much as these ordinary investments.

The best part is, these “alternatives” are every bit as safe – and a heck of a lot more profitable – than what you’re probably investing in right now.

The research I do every month is called **The 12% Letter**. And the premise is simple: I will show you unique ways for you to collect huge dividends, often as high as 12% or more, without taking big risks.

You simply have to know where to look and understand how these unique investments work.

If you are willing to take a simple no-risk,

trial subscription to my **12% Letter**, I will send you the full details on everything I've described in this book. This includes:

- Research Report #1: "K-1" Dividends. There are about 70 "K-1" Dividend companies in America. Studies by the financial firms Raymond James and Merrill Lynch confirm that "K-1" Dividend companies have paid out more than 200% more than ordinary stocks in recent years. I'll show you the top "K-1" Dividend company to own right now - it just went "public" two years ago.
- Research Report #2: "Private Equity Dividends." Sure, you can get a decent dividend by owning regular companies on the stock market. But thanks to the Small Business Investment Initiative Act passed by Congress, you can now collect tremendous dividends from the top small- and medium-sized privately held companies in America. I'll show you the #1 way to do it through your ordinary broker... and also a great opportunity on a privately held company that you can collect tremendous income from, by calling the company directly.
- Research Report #3: "Reserve Trusts." In America, Investment Trusts control many of our country's most valuable assets. What most investors don't know is that there's a small segment of this sector, which we call "Reserve Trusts." You can use these Reserve Trusts to collect about 10-times the dividends you would from an ordinary stock. In this report you'll get the details on the best Reserve Trust you can own right now. **It has paid an incredible 549% over the past 7 years... and could send you a check, every single month.**
- Research Report #4: DecaDividends. There are rare opportunities in the markets in which you

can find a cash-rich business that will pay you a 10% dividend or more - and is likely to increase this dividend dramatically over the next few years to 15%... 25%... even 50%. **If you want loads of income, you simply must take advantage of these situations when you find them.** In this Report, I'll show you the top 2 ways to collect a 10% dividend right now... with much more to come over the next few years.

- You will also begin receiving, on the third Tuesday of every month, my monthly **12% Letter** report on the best current income opportunity in the world.
- Plus, you'll receive my daily e-mail updates called **DailyWealth**, written by me and one of my colleagues, a former mutual fund manager and hedge fund manager. In DailyWealth, we'll tell you what we're investigating right now, what we're looking at next, and what we see happening in the markets. DailyWealth will arrive in your inbox each day before the markets open.

How will you know if my **12% Letter** research is right for you? Well, start by seeing whether or not my investment philosophy matches your own...

Why this may not be for you

You won't find the "Next Big Thing" in *The 12% Letter*.

If you want information on hot investment trends or risky penny stocks... this is not the place to look.

Instead, I simply investigate the best opportunities in the world to collect enormous dividends.

In short, my philosophy is simple: "Make sure you get paid."

And not once or twice a year either... but every

single month.

When you buy a typical stock, you have no idea when or if you'll ever get your money back.

But instead of holding regular stocks, with the hopes of cashing out one day, I suggest you try a different approach. "Get paid for your investments instead." And start collecting thousands of dollars every month in extra income.

I told you about a few of the unique investment ideas I cover in the 12% Letter: "K-1" Dividends... Reserve Trust Dividends... and Private Equity Dividends. But really that's just the beginning.

I also research:

Equity Income Hybrid Securities... Business Development Companies (BDCs)... Preferred Shares... Closed End Funds... Equipment Trust Certificates... Brady Bonds... iShares... and Income Deposit Securities (IDS)... just to name a few.

Don't worry if these things sound like a foreign language right now. As I'll show you, these investments are probably safer and simpler than what you're holding in your portfolio right now... and I'm certain they will pay you significantly more income.

For example:

- **A Government Bond Play that Pays 200%:** As soon as you try a subscription to *The 12% Letter*, I'll tell you about a unique investment you can make through the stock market in a group of bonds issued by U.S. government agencies and Government Sponsored Enterprises (GSEs). Not 1 in 100 investors knows about these very profitable investments, yet you can use them to collect huge dividends, and make several times your money over the next few years - all thanks to the U.S. government.

- **The Dividend Growing Machine:** There's an unusual business in America that is one of the most profitable companies in the world - and is increasing the dividend it pays shareholders by about 30% every year. Since November 2002, the company has increased its dividend to shareholders by an incredible 552%. If you buy this company today, I expect you will collect an easy 250% gain over the next few years - even if the shareprice goes nowhere.

Since I've started writing *The 12% Letter*, after leaving the world of corporate finance behind, I think I've taught a lot of people how to find unique ways to make a fortune from their investments. Some of these nice folks have written us recently. For example...

"Love monthly checks..."

"I have been receiving monthly checks since I subscribed to 12% Letter last year. Thanks for the recommendation and I would recommend to anyone who wants to "TURBO CHARGE" their retirement saving."
- Samuel Charles, Trenton, NJ

"Plan to retire in one year..."

"I am using the 12% newsletter as my primary source of investment for my retirement income. I plan to retire within a year."
- Harry Childes, Coral Gables, FL

"Just collect the checks..."

"I don't want to have to find the time to monitor my trades and with The 12%'s I don't need to...just collect the checks."
- Rick Thames, Pasadena, CA

"7 Payments per month..."

"[The 12% Letter] is exactly what I wanted and needed. I was looking for income with some chance of increasing stock price and the recommendations have done exactly that. I average 7 payments per month, or about 80 per year for about \$140,000."
- Stewart Monahan, Indianapolis, IN

You won't know for sure if *The 12% Letter* is

right for you until you try it.

That's why I've tried to make it as easy as possible for you to give it a no-risk, no-obligation look. Just let me know you want to give it a try, and I'll send you everything described in this book.

Plus you'll get my full 12% Letter report every month on the best current way to collect large dividends... and my DailyWealth e-mail, which keeps you updated on what's going on in the markets, and what I'm investigating next.

Then, I'd like you to take the next six (6) months to decide whether or not you want to keep your subscription. That should give you plenty of time to see my work firsthand, and to see how it performs.

If you decide *The 12% Letter* is not for you, no problem - just let me know and I'll send you a refund. There's simply no sense in doing business together if you're not happy.

So how much does *The 12% Letter* cost, and how can you immediately receive everything I've mentioned here?

Well, before I give you the details...

There's one more unique income opportunity I'd like to tell you about. I recommend you take advantage of this situation right away...

A California Co. on a mission to pay you every month for the rest of your life

There's one dividend-paying company in America (located in Southern California) that's traded on the stock market, and is unlike any other business I've ever seen.

Some companies produce shoes. Some produce golf balls. Some companies build houses. But this company... well, they simply produce monthly dividends for shareholders.

You probably think I'm joking... but I'm not.

In one of the company's recent annual reports, for example, the Chief Operating Officer (COO) wrote:

"The philosophy of [this company] is, quite simply, to provide all of its shareholders with increasing monthly dividends, every month, year after year, for the rest of their lives."

In the most recent annual report, the company's Chief Executive Officer (CEO) wrote:

"Our most important accomplishment is that we were able to pay 12 monthly dividends and increase the dividend five times during [the year]."

Sure, lots of companies pay dividends because they have to. But in all my years in the financial business, I've never heard of a business that's so dedicated to making sure its shareholders get paid.

In short, this company wants to pay you a monthly check, every single year, for as long as you own it. As the COO said recently:

"This philosophy colors every decision the company makes, dollar it spends, management discussions, and all of the employees' activities undertaken each day."

So what has it meant for shareholders?

The Monthly Paycheck Company, as I call it, is in its 38th year of business. As of November 2007, The Monthly Paycheck Company had paid monthly dividends for 38 STRAIGHT YEARS.

They've increased the dividend 46 times in the

past 13 years!

Since going public, the Monthly Paycheck Company has returned 2,471% gains - which includes a check sent to your house or brokerage account, every single month.

These results are more than 2,000% better than the stock market as a whole during the same period (measured by the S&P 500 Index).

The point is, there are very, very few companies in the world you should buy and hold forever, but this is definitely one of them.

How does this company do it?

Well, I can't reveal everything here in this book. But if you've ever been to an auto-repair shop, restaurant, bookstore, convenience store, shoe store, drug store, or pet supply store in one of the hundreds of small or medium-size towns in America, you've probably used this company's service.

I don't know of another company in America - or anywhere else in the world for that matter - like it.

And if you'd like to learn more, I've published a full Research Report on this company called: **A Monthly Paycheck for the Rest of Your Life.**

Like everything else I've mentioned in this book, this research comes free of charge, when you take a risk-free trial to *The 12% Letter*.

A one-year subscription, by the way, normally costs \$99. That's what thousands of subscribers have paid. But, through this invitation you'll pay just HALF PRICE That's \$49.50.

Why so cheap?

The truth is, after working at the biggest

bond-trading firm in the world, in the heart of one of the world's most expensive financial districts, it's a little embarrassing to sell my research for a fraction of what I've seen others charge for work that's not half as good.

But... I realize that the only way you're going to try a subscription is if we make it easy to do. That's why you can try everything mentioned here, so cheap.

I hope you'll give *The 12% Letter* a try. There are so many great opportunities out there to collect absolutely enormous dividends. Most investors simply don't have a clue as to where to begin.

I can show you all of the secrets of the "American Quitters." I can show you how to collect thousands of extra dollars every month. [CLICK HERE](#) to get started.

Sincerely,



Tom Dyson

P.S. One more thing. Most Americans put their savings in an ordinary bank savings account - and collect a minuscule 2% to 3% interest a year (before taxes). Well, one of the greatest secrets of America's Quitters is a secret type of "savings account." Right now, it pays you the equivalent of 9.02% interest per year. I call it **The World's Best Savings Account**, and I've written a Research Report by the same name, which explains the situation in full. I'll send you this Research free of charge. [CLICK HERE](#) for complete details.

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