

*Confessions of a Financial Insider Reveal  
How Anyone In The Next 60 Days Can ...*

## **Grow Rich The "Lazy" Investor's Way**

*Imagine pocketing an "extra" \$166,000  
doing nothing more than one ultra-safe  
transaction a month that takes only 10  
minutes...and without risking a penny*

Dear Friend,

In a recent interview, someone asked Warren Buffett how he finds companies to invest in.

Mr. Buffett smiled and said that he does three things:

He reads. He thinks. He talks to people.

How many average Main Street investors have the time, the patience and the knowledge to do this?

You're right: very, very few.

Let's face it: most people know they're not Warren Buffet and never will be.

I say GREAT! I've found a different way to grow rich, simply and easily.

It doesn't take a lot of time or work. It's ultra-safe. You don't need a lot of money to get started. Best of all, it puts "extra" income in your hands every month no matter what happens in 2008.

I hope you won't get insulted, but I call it the "lazy" investor's way to wealth.



**Andrew Gordon**  
Investment Director  
*Investor's Daily Edge*

The "lazy" investor spends about 10 minutes a month setting up his account.

In return for his "hard" work, he could put an "extra" \$166,000 in his pocket from just ONE investment. (I'll show you specifically in just a second.)

You see, *he's living THE DREAM*: he's getting steadily richer month by month AND he has more *time* to indulge himself. Play golf. Dine out. Hang with his family. Have fun.

That's what life is all about, isn't it?

What's the point of being prosperous if you don't have the *time* to enjoy the spoils of your success?

I'm here to tell you that YOU can live the "lazy" investor's dream: collect handfuls of cash like clockwork without busting your hump or sucking up your time.

How do I know "lazy" investors are making these riches? *Because I showed them the secret myself.*

***Your investments should  
do the hard work,  
NOT YOU!***

My name is Andrew Gordon. You might have seen my insights in *Investor's Daily Edge*, the fastest-growing financial research advisory with over a quarter million devoted readers. Or maybe you read one of my six books on the global markets. Other people know me from my time at the London School of Economics. I've helped build and evaluate companies around the world, from Jakarta and Russia to China and the U.S.

Whatever the connection, one thing has stayed the same:

Investors keep coming back to me because I've spent over a quarter of a century in the financial trenches helping Main Street investors make money in almost every kind of market.

**I've seen a lot of ways to get rich, but nothing compares to the "lazy" investor's way. Over the past 35 years, this ultra-safe advantage has increased investors' returns by 1,591%.**

**What I'm about to reveal isn't for everybody. If your idea of fun is settling down with an annual report instead of skiing in Vail or white-water rafting down the Colorado River, then STOP READING NOW.**

**If you want greater wealth but don't have unlimited amounts of time, energy or expertise to acquire it ... this is for you.**

## **Are you too busy chasing the markets to make any real money?**

**So what exactly is the "lazy" investor's secret to real wealth? I'll reveal the whole story, but you've got to promise me that you won't pre-judge what I tell you or jump to conclusions before you get ALL the facts.**

**Promise?**

**Okay.**

**You'll see why I consider these investment vehicles the perfect way to generate "extra" income every month with very modest risk. I'm talking about dividend-paying companies.**

**I've been actively engaged with dividend-paying stocks for more than a decade. The security and money-making power of dividends are hard to beat and here's why:**

- **Since the Bush administration cut the tax rate on dividends in half to a maximum of 15%, more money stays in your pocket.**
- **More companies in the S&P 500 are paying dividends than ever before:  
78% - a record high. Which means more checks are going out. And the value of those payments is higher, too: up 11.5% in 2007 over 2006.**

- Unlike earnings, dividends *can't* be manipulated. They protect you and your money from unscrupulous companies and lying CEOs ... like those who cooked the books at Enron or misled investors at Bear Stearns.
- You can take dividends in the form of cash OR re-invest them and accumulate more shares for a bigger payday down the road. The choice is yours.

The value of those reinvested shares really adds up, too. For example:

Let's say you bought \$1,000 of Altria (formerly Phillip Morris) in 1980. By 2007, you'd have \$47,000 in gains, excluding fees or commissions.

But if you had *reinvested* your dividends, you'd be sitting on a *mountain of money* worth \$213,000!

That's \$166,000 more money in your pocket - or a 21,200% return - *from just ONE investment in an ultra-safe "boring" company!*

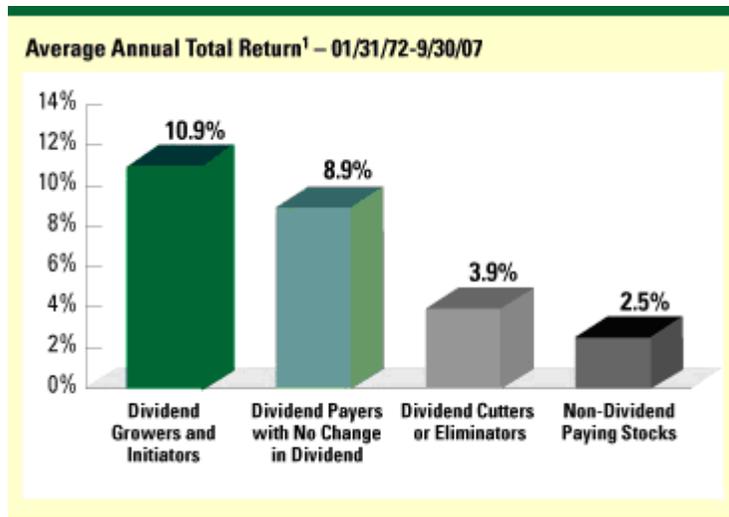
Whether you re-invest your dividends or pocket them when they're issued, you'll have an income stream that's practically failsafe in almost any kind of market – and here's why:

*Historically, investors in dividend-paying stocks make more money with less risk than other investors.*

Ned Davis Research found that since 1972, non-dividend paying stocks gained an anemic annual return of 2.5% on average.

But dividend-paying stocks generated annual returns of 10.9% ... allowing investors to make **FOUR TIMES MORE** on every dollar they invested in just the first year... and considerably more in every year after that.

**Non-Dividend vs. Dividend Returns Since 1972**



***Investors in dividend-paying companies quadrupled their annual returns compared to investors in non-dividend paying companies.***

**Let's see...**

**Lower taxes, more security, more choice, multiple income streams, higher returns ... maybe "lazy" investors are onto something after all?**

## **Warning!**

**Now you might be thinking that with all these terrific advantages, picking paying companies is a no-brainer, that you can invest in practically *any* company and you'll come out on top.**

**Nothing could be further from the truth! And here's why:**

**Most dividend-paying companies are well-managed and increase their payouts every year, but a few run into trouble.**

**Take Ford Motor Company. In 2001, it paid shareholders a respectable 30¢ a share four times a year. But after a series of bad decisions and weak performance, Ford was forced to slash its dividend in half.**

Or look at Xerox, which stopped paying dividends completely in 2001 during a massive restructuring. (Since then, it has re-started its dividend program.)

The facts speak for themselves: even household name or venerable American institutions aren't sure bets. So how do you decide *which* dividend-paying companies are right for you?

It's time-consuming to evaluate them by yourself. There are more than 20,000 publicly traded stocks to choose from. It's risky, too: a company can manipulate its earnings (like Enron) or inflate its revenues (like Lucent), giving you a false picture of its stability. Either way, the result is the same: you lose.

That's not all. Many investors don't have the experience to evaluate a company's payout ratio or dividend coverage ratio or cash flow. They don't know how to compare a stock's P/E (price-to-earnings) to its historical P/E.

Don't panic -- help is here! In a minute, I'll show you how to avoid these pitfalls and collect "extra" income regularly from dynamic dividend-payers with my help.

## **Pocket "extra" cash in ultra-safe dividend-paying stocks in the U.S. and around the world in the next 60 days**

Why are dividends so popular? If you said because they put real money in your hands every month, go to the head of the class.

People have discovered the comfort and security that "extra" dividend income provides - especially since companies are laying off workers, and the price of a gallon of gas, a loaf of bread or a new pair of pants is hitting record highs.

Best of all, they collect this income without lifting a finger. Just like Marjorie Bradt, a "plain vanilla" ordinary investor who amassed a comfortable "money cushion" worth more than \$1 million ... simply by letting dividends "work" for her.

Today you have more places that pay dividends than ever before.

**There are reliable dividend-payers for practically every sector: high-dividend U.S. stocks... funds and exchange traded funds (ETFs)... high-yielding foreign stocks and funds... banks... transportation stocks... real estate investment trusts (REITs)... high tech... and energy and commodity stocks - you name it.**

**You can have the money sent directly to your brokerage account or straight to your home.**

**The choice is yours.**

**Imagine how good it'll feel when you reach into your mailbox and pull out a fistful of cash every month *that you didn't have to work for!* And imagine the look of envy and surprise on the bank teller's face when you show up with freshly-minted checks in your hand week after week! (She'll think you're a "wage slave" ... only you and I will know the secret.)**

**As I'll explain in just a second, *you can start collecting your first checks in the next 60 days without risking one thin dime.***

## **What's YOUR dream lifestyle? LIVE IT when you follow these few easy steps ...**

**Investors love my plan because it's simple, takes only a few minutes and *works safely.***

**My objective is to find one dividend-paying company every month which I believe will generate a total gain of at least 14% every single year.**

**Why don't I chase "higher yielding" companies and collect "bigger" payoffs? Because that's not investing, that's gambling. The talking heads on TV won't tell you that, but *I* will. Here's why:**

**If you limit your search to companies with the highest yields, you can walk away poorer than when you started. An above average yield could be a "red flag" that indicates the stock price is out-of-whack or an imminent announcement of bad news.**

**In the worst scenario, the dividend could be cut or phased out altogether.**

I'd rather have cold hard cash in my hand that I can count on every month than get burned by "hot flyers" any day, wouldn't you?

For example, in April 2007 I recommended Tsakos Energy Navigation. In less than seven months, those who invested could have earned a total return of 28.42%... compared to a loss of 0.9% in the S&P 500 during that same period.

But that's not all. Tsakos also paid out a generous dividend of \$1.65 per share. Those who invested a modest \$5,000 in this recommendation could have pocketed a total return of \$1,421 ... while those in the S&P lost \$50.

But you don't have to start with \$5,000 a month. Or \$3,000. Or anything near that. You can begin with whatever you're comfortable with. Obviously the more you invest, the more you could make but it's not necessary -- not like many other "wealth-building" research services whose recommendations would expose your money to huge risk.

## **Financial security for the rest of your life**

How much is a *lifelong* income worth to you? Because that's precisely what dividend-payers provide. Lifelong income means FREEDOM ... to do the things you *want* to do, instead of what you *have* to do. There is a pool of companies that *raise* their dividends every year, so you're not dependent on high-risk stocks or "bubble" sectors to build wealth.

What kind of value would *you* place on that peace of mind?

If you believe that earning extra income with dividend-paying companies is for you, you probably have questions and concerns like these...

***"Wouldn't companies be better off holding onto their money instead of giving it away in the form of dividends?"***

***– Alan R., Charlotte, NC***

No, it's just the opposite. Dividend-paying companies force a company to get involved in only those projects that will enhance the company's value, instead of risky moves like costly acquisitions.

Since CEOs usually own large chunks of company stock, it's in their own best interests to manage the company correctly.

As Fidelity's Peter Lynch says: "Companies that don't pay dividends have a sorry history of blowing the money on a string of stupid diversifications."

***"If you focus on dividends, don't you miss out on early profits in growth companies?"***

***– Paul H., Manchester, NH***

Well, yes and no. You can scour the market for companies that experience rapid earnings and stock growth, such as Microsoft, Dell, Cisco and Amazon. If you're lucky and get in at precisely the right time, you'll make a killing. But the odds are against you.

On the flip side, dividend-paying companies *pay you now*. They also protect you against overvalued companies or from companies that go bust. For every Microsoft, there are many more start-ups and IPOs that go down in flames, taking investors' hard-earned money with them.

***"Aren't dividend-payers just boring old Blue Chips?"***

***– Gary S., Phoenix, AZ***

No, that's a big misconception. Sure, many of America's traditional corporations pay dividends: Proctor & Gamble, McDonald's, Coke.

But there are whole classes of dividend-paying entities that most investors never hear about or consider, including foreign stocks, energy companies, real estate investment trusts (REITS), high-dividend ETFs and more. They offer variety and excitement without the risk. It's a win/win/win.

***"How soon can I get my first dividend checks?"***  
***– John T., Orlando, FL***

You could begin collecting money in as little as 30 days, depending on the company and when you invest. Each company has its own schedule of payments. Checks can be mailed out at the beginning or middle of the month, quarterly or sometimes annually.

***"I'd like extra cash all year long. Can I do this with dividends?"***  
***– Mike W., Richmond, VA***

**Absolutely!**

**In fact, there's an easy way to double your monthly income. Many people don't know about this, but it works like a charm.**

**Companies can start their quarterly dividend payments in January, February or March. Some pay at the beginning of the month, others in the middle.**

**For example: Altria pays in early January, April, July and October. Sempra Energy pays in the middle of those months.**

**National City Corp. pays in early February, May, August and November. RPM International pays in the middle.**

**Deluxe Corp. pays in early March, June, September and December. Bank of Hawaii pays in the middle.**

**If you bought just one equity in each time slot - that's only six companies - you would get 24 checks a year ... *or a steady river of income twice a month every month all year long!***

***"I can't afford a lot of risk. How can dividends help me in this crazy market?"***

***– Alex B., Cleveland, OH***

Well, every investment carries *some* risk. As a knowledgeable investor, you know there's no such thing as a 100% risk-free opportunity.

But *historically* ... dividend-paying companies are among the safest to put your money in. They've proven themselves to be your "best friend" during recessions, corrections and downturns.

After the Crash of 1929, corporations paid out as much as 80% of their earnings in the form of dividends to win back investor confidence.

During the Market Slaughter of 2000-2002, non-dividend paying stocks fell 35% ... while dividend payers broke even on average.

And hundreds of companies have *raised* their dividends every year for more than 30 years in a row through almost every kind of market.

***"What makes your strategy successful?"***

***– Chris G., New York, NY***

I look at many factors before making a recommendation to my readers. I search for discounted companies with good value, a reliable track record of giving dividends, a reasonable payout ratio...

And then I ask: where will the company's *future* growth come from? How will they boost their earnings prudently in order to give back dividends to their shareholders?

If I don't like the answer, I run like a bandit in the night.

Specifically, I zero in on companies that could deliver a total return (capital growth and dividend yield) of 14%.

More than 20,000 companies are publicly traded in the U.S., but only 3 or 4 per month meet my strict criteria. Once I have those in hand, then - and *only* then - will I select THE ONE company with the highest chance of hitting my target goals.

***"I've followed other programs in the past that promise to make me a fortune and they never do."***

***– Roger F., Columbia, SC***

You're quite right. I've been in this business for more than 25 years. I've seen literally hundreds of "experts" make outrageous claims that turn out to be smoke and mirrors in the end.

I won't let that happen here because this program gets proven, measurable results for all to see. *That's why it has increased gains by 1,591% even when it was hard to make money.*

This is very important: I can't promise that *every* recommendation will be a bona fide homerun. But I DO promise that we'll have way more singles, doubles and triples than strike-outs.

***"What do I need to begin?"***

***– Ken C., Boston, MA***

About 10 minutes a month and the capacity to follow my clear instructions. Then you're free to spend more time with your family or on the golf course or traveling the world.

Remember: these investments do the hard work, not you.

As you'll see in just a minute, I'll actually GIVE YOU my next TWO DIVIDEND-PAYERS absolutely FREE. You won't pay a single penny!

**The key to unlocking dividend  
income starts here...**

**There are more than 20,000 publicly traded American companies.**

**If you're Warren Buffett, you have the resources to wade through this mixed bag and find the most promising dividend-payers.**

**But as we already know, 99% of investors aren't Warren Buffett. But now with my help, you can find high-yielding dividend-paying investments with INCOME -- the only investing research service whose mission is to find ultra-safe dividend-paying companies that will generate at least 14% total gains.**

**What makes INCOME better than competing dividend resources? What specific advantages will you receive? Let me tell you.**

## **You get ONE specially chosen dividend-paying company every month**

**Only one. Instead of "services" that recommend a bunch of dividend-payers in the hope that one comes up a winner, INCOME searches with laser-like precision for extraordinary investment opportunities.**

**I spend hundreds of hours and exhaustive researching thousands of prime dividend-paying companies. Most of them don't meet my strict criteria. That's why I recommend only one equity a month that generates a potential 14% total return and fills your mailbox with hard cash regularly.**

## **You can manage your investments in about 10 minutes a month**

**Once a month, you'll get INCOME delivered both electronically and in a handy print version, with my newest dividend-paying selection. All my analysis, research and evaluation will be boiled down into a quick-reading bulletin for your convenience. Investing has never been so easy: just follow my simple instructions, execute the trade - and you're finished. I do the work *for* you. I designed INCOME for people who want an uncluttered way to take advantage of the market that's fast, simple and reliable.**

## **Get V.I.P. access to the world's ultimate dividend champs**

To further minimize risk and maximize income potential, I select dividend-paying companies from a diversified range of sectors: telecom, consumer goods, energy, natural resources, pharmaceuticals, banking and finance, REITS -- wherever the best opportunities are.

I promise you investments with 14% potential returns once a month, every month for as long as you subscribe to the service.

By now, you should see that INCOME is unique, not like an ordinary "trading" service.

Well, just like INCOME itself is unique, so is my offer to you.

## **If there was ever an easy "unfair" investment opportunity, this is it!**

That's why I wrote to you today. And that's why I'm pulling out all the stops to make *trying* INCOME the easiest thing in the world.

I want to prove to you - beyond a shadow of a doubt - that INCOME is your gateway to "extra" cash every month for the rest of your life.

So to make your decision a no-brainer, I've put together a Special Introductory Offer just for this occasion.

I've arranged for you to get a TWO-MONTH Trial Membership to INCOME absolutely risk-free! That's right. If you accept my invitation now, you can try INCOME for TWO FULL MONTHS *without risking a penny*.

You'll have COMPLETE and UNLIMITED access to my dividend income-generating service *without risking a penny*. You'll get TWO COMPLETE RESEARCH REPORTS with my very next two dividend-paying recommendations *without risking a penny*.

You'll get the names, ticker symbols, my quick-reading analysis, clear investing instructions that won't take more than 10 minutes -- all of it -- *without risking a penny*.

But wait ... I'm only getting warmed up.

I'm so convinced that dividend-payers can be your path to steady income every month for the rest of your life ... so thrilled that this strategy has increased investors' returns 1,591 % for the past 35 years ... so excited for you to join us as we cash our checks as often as 24 times a year...

... that I want to give you every possible opportunity to maximize your money-making potential in the next six months.

And the best way for me to do that is to arm you with a FULL and COMPLETE SET of RED-HOT WEALTH-BUILDERS that have the power to jack up your gains as soon as you get your hands on them!

Accept a One-Year Membership to INCOME and you'll get...

## **Red-Hot Wealth-Builder #1: Ten Trends Shaping Our Investment World**

If you figured out the major forces shaping the financial world, you'd have an edge over other investors and most media pundits, too. I've identified ten powerful but little-understood trends that explain what's really going on in the investment world and put them in this fascinating 16-page bulletin. Since these trends don't change much over time, you can profit from them for years to come. (Value: \$75)

## **Red-Hot Wealth-Builder #2: The INCOME Investor's Manual**

Leverage the power of dividends to upgrade your security and wealth with this "black book" of secrets, including the four iron-clad rules for safe investing, how to calculate gains, profiting with Master Limited Partnerships, Canadian Trusts, REITS and foreign dividend-

paying stocks, insulating your money during falling markets, and more. (Value: \$75)

## **Red-Hot Wealth-Builder #3: Learning From a Legend: How Warren Made His Billions**

Everybody knows Warren Buffett and his methods for getting rich. So how come more investors aren't as wealthy as he is? Probably because they don't know how to apply his strategy correctly. In this Extra Bonus Report, I'll and clearly demonstrate how to outsmart the market and "invest like Buffett" to capture fantastic gains. (Value: \$75)

That's \$225 worth of investing know-how ... absolutely FREE.

But your extra value is just beginning. Let me explain.

As a connoisseur of investment opportunities, you know that most "services" have the gall to charge *obscene* prices. It's not uncommon to pay \$200 ... \$500 ... sometimes even \$1,000 a year in subscription fees.

Outrageous!

But you won't pay anything like that for INCOME. Ordinarily, a one-year membership goes for a bargain rate of \$149. But if you join up today, you'll get 12 Easy-Action Dividend Reports ... 12 new dividend-paying stocks with the potential for 14% returns ... Ten Trends Shaping Our Investment World, The INCOME Investor's Manual and Learning From a Legend: How Warren Made His Billions ... for only \$99... nearly a 34% discount!

*That's pocket change -- just 27 cents a day!* A regular bar of Hershey's chocolate costs almost 4 times more!

Now if you're the kind of bargain hound who's always on the lookout for Extra Value, then a Two-Year Membership provides superior benefits.

The regular price is \$298 ... but if you sign up today, you'll get the entire Two-Year Membership for only \$149. In addition to Ten Trends Shaping Our Investment World, The INCOME Investor's Manual and Learning From a Legend: How Warren Made His Billions, you'll also get TWO EXTRA RED-HOT WEALTH-BUILDERS absolutely

FREE:

## **Red-Hot Wealth-Builder #4: The Boom in Australian Bonds**

The demand for government debt in Australia has reached its highest level since August 2001. This "flight to quality" has opened up new opportunities for bond investors, providing a handsome 6.4% interest rate. Before you make a move, get the complete story in my just-published bulletin that reveals the safety and rewards of investing Down Under - like how you could easily make as much as 22% in one year! (Value: \$75)

## **Red-Hot Wealth-Builder #5: The New "Money" Railroad**

Railroads opened up the country and made fortunes for a few lucky individuals in the nineteenth century. Today there's a railroad company that's capitalizing on the mega-trends shaping our financial world. In this stunning report, you'll learn the name and how to play this opportunity. I'm convinced that anyone who invests *now* will be smiling all the way to the bank for years to come. (Value: \$75)

Okay, help me add up the benefits of a Two-Year Membership:

- ✓ 24 Easy-Action Dividend Reports with crystal clear instructions
- ✓ 24 New dividend-paying stocks specially recommended for potential 14% annual returns
- ✓ Deluxe Subscription Membership Savings: **HALF OFF** the Regular Price

- ✓ **Red-Hot Wealth-Builder #1: Ten Trends Shaping Our Investment World**
- ✓ **Red-Hot Wealth-Builder #2: The INCOME Investor's Manual**
- ✓ **Red-Hot Wealth-Builder #3: Learning From a Legend: How Warren Made His Billions**
- ✓ **Red-Hot Wealth-Builder #4: The Boom in Australian Bonds**
- ✓ **Red-Hot Wealth-Builder #5: The New "Money" Railroad**
- ✓ **\$375 Worth of Extra Bonus Tools**

**You get the whole package at the Discounted Two-Year Member Rate of only \$79!**

**You probably want to get your Bonus Wealth Tools right away, so I've arranged two Easy Ways To Begin Your Membership:**

**Call toll-free 1-877-465-1416 for fastest service (Mon-Fri between the hours of 9am - 5pm EST).**

**or...**

**Go online to activate your membership and to print out your Red-Hot Wealth-Builders in the next 3 minutes. [Click Here.](#)**

**If there was ever a no-brainer investment strategy, your No-Risk Membership in INCOME is it. But YOUR decision is the only one that counts.**

**I want you to have all the time in the world to give it a fair try. I've devised not one but TWO Money-Back Guarantees for your protection. Ready?**

**Accept a Trial Membership. Evaluate my next two dividend-paying recommendations. If you don't think they have the potential to generate 14% returns minimum, just let me know within 60 days and I'll reimburse your membership fee completely.**

**The risk is completely mine. It won't cost you anything, except a small amount of time to evaluate INCOME and see if it's right for you.**

**That's not asking too much, is it?**

**But your protection doesn't stop there. In the unlikely event that INCOME fails to live up to its promises anytime after the first 60 days, you can cancel and get a cheerful refund on the balance of your membership.**

**To begin your FREE Trial Membership -- including the Easy-Action Dividend Reports, the next two recommendations and your confidential library of red-hot wealth-building reports -- call toll-free 1-877-465-1416 or [Click Here](#).**

## **Your new dream life is calling you...**

**Do you want to go blind reading company reports or do you want *more TIME and more INCOME to have more FUN in your life?***

**In the short time we've been together, you've seen how...**

- **dividend-paying stocks made investors FOUR TIMES RICHER than non-dividend paying stocks.**
- **my strategy of investing in just ONE carefully chosen dividend-payer every month could put \$166,000 in your pocket.**
- **you have the potential to make steady "extra" income in about 10 minutes a month.**
- **you can get access to my next two high-yielding dividend-payers without risk.**

**With terms this good, my publisher would *kill* me if I offered them indefinitely. So before the window closes, please call toll-free 1-877-465-1416 now. [Click Here](#).**

**I promise: *some* investor will exploit this edge. I hope it's *you*.**

**Sincerely,**

**Andrew Gordon  
INCOME**

# **Click to Order**

**P.S. When you add it up ... a new dividend-paying stock every month, potential returns that could beat other stocks by 1,591 %, a complete toolbox of extra value wealth-builders, two full months of investing know-how at my expense ... I honestly can't think of a better opportunity to grow richer the "lazy" way than *INCOME*. The decision now rests with you.**