

WEALTH WITHOUT STOCKS OR MUTUAL FUNDS

*The Ultimate Blueprint of Little Known
Powerful Strategies for Building
Diversified Wealth and Income*

JOHN JAMIESON

PERPETUAL WEALTH SYSTEMS
DETROIT

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Published by JC Press
www.wealthwithoutstocksormutualfunds.com

Cartoons © Randy Glasbergen, glasbergen.com
Cover design by Tracey J. Henterly, Freelance Graphic Designer, Cleveland, OH
Interior design by Dorie McClelland, springbookdesign.com

ISBN: 978-0-9851976-0-5 paperback
ISBN: 978-0-9851976-1-2 ebook

Printed in the United States of America

This book is dedicated

to John and Dorothy Jamieson as well as all my other family members who have passed away. Combined you made my life a true gift with too many good memories to fit into a book.

I also want to thank my wife, Marybeth, who handles so much for our family that gives me the time to write books, work with clients, and help change people's lives. To my sons, John and Luke, I hope this book will always be a constant reminder to you of being the best you can be in your own lives and chosen professions. If you end up half as blessed as your old man, you're in for great lives indeed.

Thank you to my assistant, Colleen Zalewski, who has been a huge help with this book as well as our day-to-day business operations. I also would like to thank all the friends and business associates who have participated in this project that will help many thousands of people grow their incomes, wealth, and financial options.

Lastly, this book is dedicated to all of you who have been told that you can't achieve great things in your life because you lack the proper pedigree, college credentials, or background. The fact is, you can start from wherever you are today and make dramatic improvements in every area of your life over a very short time frame. You must have a desire and a belief in yourself that you can accomplish anything you set your mind to achieving. Today, you can start a trajectory for your life totally different than the one you are on right now. This trajectory can make your life almost unrecognizable from where you started in just a few short years. Some people want it faster than a few short years but the fact is the time is going to pass regardless of what you desire. Set up a plan to transform or improve your life in every major area. Never let anyone else's opinions of what you should be dictate what you will accomplish with your life.

Read and listen to positive information every day and your life will never be the same.

Your life is meant to be designed by you and you alone. You have in this book a great launching pad to help you in your money and business life. Use its platform to start to network with other like-minded people and begin to mastermind with people who have not just lofty goals, but also the fortitude to work and make them a reality. Your past does not have to equal your future and don't let someone's opinion of your talent get you down. I was a high school failure and college dropout who was told to find some trade I liked because that was what I was best suited to do with my life.

I am glad I was too damn dumb to know I couldn't do what I do today! Sometimes being "dumb" is an asset.

Thanks for ordering *Wealth Without Stocks or Mutual Funds*®. I would like to give you a free gift of further education as a small token of my gratitude for investing your money and your time to get ahead financially.

I have a special DVD entitled "The Flow of the Money Stupid" and "Not Your Father's Life Insurance Policy" which has world class information taken from a \$995.00 home study course. This DVD will be a perfect fit for the self-banking and one account chapters.

After you send us your completed request form we will get you out this DVD along with other wealth building material that will help you in your journey.

Truly,

John Jamieson

President of Perpetual Wealth Systems

Author of *Wealth Without Stocks or Mutual Funds*® and *The Perpetual Wealth System*

CONTENTS

<i>Preface</i>	<i>xxi</i>
<i>Introduction</i>	<i>1</i>
<i>Chapter One</i>	Beat the Bank by Becoming the Bank 13
<i>Chapter Two</i>	Your “One” Account 27
<i>Chapter Three</i>	Reduce Income Taxes by 50% or More 41
<i>Chapter Four</i>	Fast Turning Houses for Big Paychecks 51
<i>Chapter Five</i>	Fast Turn “No Equity” Homes 79
<i>Chapter Six</i>	The Secret IRA Your Financial Advisor Doesn’t Even Know Exists 93
<i>Chapter Seven</i>	Private Lending—No Banks Required 103
<i>Chapter Eight</i>	Nationwide Turn-key Income Properties 117
<i>Chapter Nine</i>	Million Dollar Marketing 131
<i>Chapter Ten</i>	Million Dollar Internet Marketing 147
<i>Chapter Eleven</i>	Million Dollar Media Strategies 175
<i>Chapter Twelve</i>	Create Your Own Private Pension 193
<i>Chapter Thirteen</i>	Mobile Home Park Investing 209
<i>Chapter Fourteen</i>	Mortgage and Debt Payoff in Record Time 221
<i>Chapter Fifteen</i>	Double Digit Returns Paying Other People’s Taxes 231
<i>Chapter Sixteen</i>	Network Marketing in the 21st Century 241
<i>Chapter Seventeen</i>	Wealth Without Stocks or Mutual Funds Game Plan 253
<i>About the Author John Jamieson</i>	<i>265</i>
<i>Become a Wealth Without Stocks or Mutual Funds Team Member</i>	<i>267</i>
<i>More Education from Perpetual Wealth Systems</i>	<i>268</i>

Preface

The 21st century is in full swing and starting to establish its place in history. In the world of finance, business, and investing the 21st century world can be a scary place. The complexity of financial markets combined with technology advances, have scared many Americans into a state of shock when it comes to building their own wealth. There are literally tens of thousands of financial advisors and experts all spouting off about how to grow wealth. With all the different products and programs available to us as consumers, deciphering what makes the most sense and gives our families the best chance at success can be a massive undertaking!

What I noticed in all my research and studying over many years is that almost every one of those financial experts focus on pie charts and predictions based on the stock market. I just Googled® “stock market investing” and pulled up just under 82,000,000 hits of people discussing all their strategies to “beat the street” with this play or that play. Walk into any traditional financial advisor’s office and you will be offered any number of strategies, stocks, mutual funds, and money managers. There is almost always a place for the stock market in any well rounded wealth building plan but certainly there are more options to grow wealth and increase income.

A diversified portfolio of stocks and funds is a myth. The 21st century’s instant information age and 24 hour news cycle has made the stock market a massive worldwide interconnected beast. The whole beast often moves in sympathy (be it up or down) with certain segments of the beast depending on what the beast is focusing on that particular day. The “modern portfolio theory” that is sold to most investors is in fact not modern at all but actually based on a theory that has been around for about 60 years. There is nothing new or innovative about this age old strategy. This strategy is designed to lull you into a false sense of security because your money is “diversified.”

However when the market tanks again, as it always does, almost all of your stocks and funds will tank in sympathy. Why utilize financial strategies that were designed to accommodate a totally different kind of world than we have now? If you had to go in for heart surgery would you want the best technology and strategy the 1950s had to offer? Wouldn't it make more sense to bring the most up to date, current strategies and technology to the table during your operation? It's time for you to rethink those old financial strategies and come into the 21st century with your income and wealth creation efforts.

A truly diversified yet powerful wealth strategy must include investments and strategies outside of the stock market completely. Needless to say this will not be welcome news to many in the stock market community so be prepared for blow back. If you really want diversified holdings with the chance at serious wealth creation you will need to own and understand different asset classes. You will need to diversify your income both now and in the future to provide rock solid stable income month after month for your entire life. This is actually not as difficult as you may have been lead to believe.

You will have to work what I call the 11 pillars of riches and they are laid out step by step in *Wealth Without Stocks or Mutual Funds*®. You have the ability to take control of your financial future and this book will be a huge step in the right direction. Don't ever believe you are not smart enough to handle some of your own money and make it grow quickly. What you need is the desire and blueprint for making sound financial decisions in your life. Financial success boils down to these simple truths:

- 1) Don't spend all that you make
- 2) Lose as little money as possible when you make an investment
- 3) Stop or slow down your 4 main wealth drains as described in the book
- 4) Put the power of true compound interest to work for you as much as possible
- 5) Minimize your taxes with simple strategies as much as possible
- 6) Always be learning and improving
- 7) Spend some and save some

These 7 truths are not difficult and you have taken a huge step in the right direction by investing in this book. Pay attention to the suggestions toward the end of the book on what steps to take first after you have read the content of the book. There are literally dozens of real world strategies between these covers and your job is to determine which ones to implement first and which ones to employ as you move forward. The conclusion of the book will help you determine what might be the best steps based on your current income, age, and wealth levels. You will also have the ability to reach out to us for help after you have finished reading this book.

Sit back and enjoy the *Wealth Without Stocks or Mutual Funds*® ride!



“If at first you don’t succeed, press 1. If life gave you lemons, press 2. If you’re a squeaky wheel that needs to be greased, press 3. If your actions don’t speak louder than words, press 4. If you have all of your eggs in one basket, press 5.”

Introduction

As I sit down to write my second book, I'm feeling very fortunate.

Until two weeks ago, I had no intention of writing another book—at least not for a few years. Writing a book, I've found, is a tremendous undertaking that requires hundreds of hours to put out a quality product.

I'm still having flashbacks of terror when I think about finalizing my first book, *The Perpetual Wealth System*—and that was three years ago! Now I stand at the beginning of an exciting new adventure far sooner than expected. The reason I'm doing this now is that a few weeks ago I was struck by a lightning bolt. You might call it providence.

When the idea came to me, it was a direct hit. It made me sit up and take notice.

I was in Manhattan at an event where I was pitching the media on why they should do stories about me and my business. When you're at an event like that, you've got about 120 seconds to make an impression and cut to the heart of the matter. Journalists quickly try to discount you and find out why you're not a match for their audience. It's up to you to prove to them that you, in fact, might be a great fit for their audience.

If you can pull that off in the two minutes allotted to you, then you have a great chance of getting media coverage in the form of newspapers, magazines, websites, radio shows, and TV shows.

I was about to pitch a man from *Investor's Business Daily* on why I should be included in one of his upcoming stories. Your first couple of sentences are critical because you have to hook the producer and make him want more information. I'd used many "hooks" in pitching the media during prior times. Some that went over well and some that were dogs. I usually have the hook and first few sentences ready to go, but this time I didn't—and thank God for that.

By Divine providence, I blurted out, “I show people how to create wealth without stocks or mutual funds.”

He was fascinated.

I decided to keep using the same pitch, and everyone I spoke to wanted to know how it was possible. Surely I couldn't have been the first person to pitch this concept to the media, I thought. There must be books or writings with this same angle. After the third person I spoke with loved my pitch, I sat down at a table in the hotel lobby and called my assistant and asked her to check domain name availability for www.wealthwithoutstocks.com, even though I was sure it was already taken. I asked her to get me something as close as possible.

Ten minutes later, she texted me that the domain was available.

I was floored.

Then she told me that I now controlled that domain. I quickly secured several other versions and extended it to also include www.wealthwithout-stocksoormutualfunds.com.

It was at that moment that I knew I'd given myself a brand-new project, and I needed to get it to market as soon as possible. When I got home, I contacted my attorney about trademarks and copyrights and before I knew it, I was off to the races.

But how is it possible that this is such a unique concept that no one had thought of before? How could the media not have been pitched this idea before I showed up on the scene?

Well, it turns out it has been pitched—by many people—but nobody that I'm aware of ever tied it all together in such a strong, all-inclusive package before today. In fact, I personally pitched the same media with variations of this title. I tried many other pitches, but none were as perfect or summed up my brand nearly as well as this title.

Many of my financial articles have been targeted at wealth seekers, showing people how to create tax-free generational wealth, how 401ks are for suckers, how to be your own bank, and how to create a real estate cash flow machine.

All of those took me to a certain point, but I knew my new idea was

going to be even better—not only for me, but for my readers, students, and clients.

Looking back, it's little wonder why the man from *Investor's Business Daily* and the other financial media people were fascinated by my “hook.” After all, people want to know: How is it possible that you can create and protect wealth without owning stocks or mutual funds?

Conventional wisdom tells us that to create wealth; you have to invest in solid public companies by purchasing individual stocks or mutual funds. These people had never really been shown any other way to create wealth without stocks or funds.

The ever-present stock market

Turn on your TV, your phone, your computer, or any other device, and you'll almost certainly be greeted by the day's stock averages: the Dow Jones, the NASDAQ, the S&P 500. You'll be instantly updated as to the direction of the market. There are entire television channels that are on 24 hours a day, seven days a week, which do nothing but report on the stock market.

How boring do you have to be to follow those for hours every day?

The media has been bombarding us like this for generations now, so it's no wonder people don't realize they can, in fact, create wealth without stocks or mutual funds.

This book is not anti-stock market. There's certainly a place in every wealth plan for stocks or funds somewhere along the way. The problem is that the vast majority of people have no idea about some of the many other ways we can grow and protect our wealth.

When my team and I work with clients from all over the country, people are always fascinated when we discuss the subjects of this book. The topics I cover here are virtually unknown to most of the world, but when used properly they can be extremely powerful.

As I write this, I'm so excited to put all of these wealth vehicles in one place that I can't wait to finish this project and get it into as many people's hands as possible. By writing this book, I want to help you learn

more about each topic and give you the chance to set these programs up in your lives.

Most books like this convey information, but you're usually left to your own devices to actually implement anything you've learned. Instead, I want to put a turnkey solution in your hands for as many of the strategies discussed in this book as possible.

If you're serious about wealth creation, further education is a must. I know some of you might feel a bit leery once you see the training programs available to you after you read this game-changing book. But there's just so much more I can teach you outside the pages of a traditional book. That's why my company and I produce so many recordings and live events for you to take advantage of above and beyond this book. Every year, I spend thousands of dollars on my education—and I know if I didn't make that investment, I would fall far behind in the marketplace. In this rapidly changing world with instant information if you don't learn anything new very often you quickly become antiquated and not as valuable in the marketplace. In short, you get left behind scratching your head.

You're holding in your hands a virtual bonanza of ways to create wealth without stocks and mutual funds. I can honestly say I know of no other book like it, and I feel like I was meant to write this book. This is the culmination of almost 25 years of business, investing, and hard-earned education put into one place. The knowledge I'm sharing with you will give you options you never knew existed. If you've heard of some of these strategies, then maybe this will be the push that gets you over the top to start using them in your own life.

We all know the stock market is a major force in almost every investor's life, but you don't need any real expertise to put your money in the market. Most Americans simply choose what kind of investor they are (aggressive, moderate, or conservative) when they sign up for their 401(k); which will be their main retirement savings and investing plan for the rest of their lives. More than 80 percent admit to having little clue what they signed up for and no knowledge of how their money is actually being invested. They just get their investment amount taken out of every check and let it ride!

The good news with that philosophy is that you don't need any market expertise; the bad news is that you're making one of the biggest financial decisions of your life blind. You're investing (not saving, in most cases) money, which is far better than not doing anything at all and just blowing all of your income. It's fast, easy, and painless to get started funding your future. So you don't have to be a financial expert to begin to accumulate wealth. That system is hands-off from you and will allow you to focus on other things that are also important in your life. The money is given to Wall Street (most of the time) and invested through mutual funds into many different kinds of stocks. However, that system also comes with enormous costs in the form of market losses and huge opportunity costs that we'll explore later in this book.

The wealth without stocks system is not that simple (it's pretty easy, but not that simple) and will require you to learn how to take advantage of the markets available to you—but only with some additional study on your part. If you're reading this book, then I'm going to assume you're the kind of person who's willing to shut off the TV—even for just an hour a night; that you're willing to sacrifice time on Facebook® and Twitter® every other social media time suck.

If that's true, then you have the opportunity to grow and protect wealth at an accelerated rate that should far outpace your colleagues who've bought into the old 401(k) plan. I want to congratulate you for being one of the few who'll actually take the time to design your finances and secure an abundant future.

You're about to enter a secret world (unlike the stock market and mutual fund world) that will actually make sense to you. This book isn't meant for you to use every strategy in every chapter. That would be a tall task, and it isn't necessary. There are a few chapters, however, that I think are a must for every family to read in order to grow their wealth simply and securely. There are other chapters that are very powerful but might not directly pertain to you at this point in your life. There are also chapters with separate strategies that could work great together under the right set of circumstances.

Think of this book as your own personal wealth buffet—you're free to choose whatever you like and leave the other strategies on the table. However, what will happen for many of you is that you'll implement one or two of the strategies and then come back to the book to see what else might be a fit for your goals. Just because it's not a fit for you today doesn't mean it won't be a fit for you tomorrow.

I recommend that you browse the table of contents and see what jumps out at you. Then read the chapters on being your own bank, creating tax-free wealth with life insurance, and reducing your income taxes. Those three chapters are a must for everyone because they'll be the cornerstones of your wealth. You might be skeptical of this now, but once you understand how they all work together to turbo-charge your financial future, I promise you'll see the light.

I also want to point out that creating wealth inside the stock market is very possible, and many people attribute their fortunes to it. My philosophy is not an “anti-stock” philosophy, but rather an alternative one. One of the biggest mistakes investors make is not allocating their money to correspond with their stage of life. I'll discuss this more in depth later in the book, but, for instance, does it make sense to have all your retirement invested in equities (stocks and funds) when you're getting close to retirement age?

Ask someone who did that in 2007 or 2008. Far too many of our fellow Americans could not retire on time, or—worse—had to come out of retirement and try to find a job to bring in a paycheck.

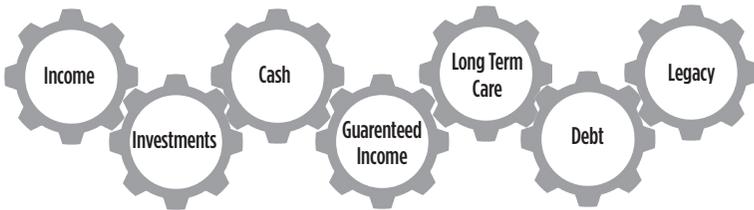
Wealth Without Stocks or Mutual Funds® is filled with money making, money saving, wealth creating, and wealth protecting information. We are dedicated to give you many options to grow your income and wealth so you won't suffer the fate of never having the option to not only retire, but retire in style! We need to talk about an important overall structure and content so the information will have structure and meaning. Everything I teach will be encompassed in 11 major financial structures or pillars of wealth. The first are the 4 wealth drains of taxes, interest and fees paid to banks, money lost in the markets, (all markets not just the stock market)

and depreciation lost on major purchases. I discuss these 4 drains in depth in an upcoming chapter so pay close attention.

The other structures are called the 7 gears of riches. Those gears are:

- 1) Income gear—income stream from your job and/or business
- 2) Investments gear—which is considered anyplace you put money where it can grow or lose value
- 3) Cash gear—cash on hand for liquidity and emergencies
- 4) Guaranteed income gear—income sources from investments or passive residual income
- 5) Long-term care gear—structure to make sure all your other 6 gears don't get eaten alive
- 6) Debt gear—to handle, reduce, and eventually eliminate all personal debt
- 7) Legacy gear—to provide resources and options to people and organizations after we're gone

The 7 Gears of Riches



Our goal is to always reduce or eliminate the 4 wealth drains while filling in the appropriate seven gears with money so those gears operate together like a well-oiled Perpetual Wealth machine. Consider this your rough blue print for both short and long-term financial abundance. This is your 10,000 foot view of a wealthy and balanced financial life. Some will address just one area but most will address several of the gears and/or drains. You get to decide for yourself which drains and gears are most critical in your life right now and focus on the chapters that support your most urgent need.

If you're lacking enough income and are truly struggling just to get by on that income, it does you no good to focus on long-term care or longer term passive income. You need to take steps immediately to get your gross and your net income higher to give you some breathing space.

You might be doing great with gross and net income and that is not a huge need for you right now but you're giving too much of that income away to several of the 4 wealth drains. This takes away from your ability to grow wealth at a rapid rate and in such a manner that you know the wealth is yours to stay. Your other 6 gears could be very much out of balance and not spinning together. When gears don't operate in tandem and together it creates a rough running engine and eventually leads to the engine seizing up and stopping. We want your gears to work in harmony for the rest of your life starting today!

- 1) Income from job and/or business is your life blood to live your life and pay all your bills. I don't feel we were put on this earth just to live, pay bills, and die so this cash flow must be large enough to pay your bills and live a certain lifestyle with options such as vacations, nice home, automobiles, charity support, etc. When your cash flow is weak you cannot plug up your wealth drains nor can you grease the other 6 gears. You should be working toward a results driven income so you are not limited by other people's opinions of what income you should make. One of my mentors told me years ago that profits are better than wages. He was so right and for many reasons.

This book will give you several ways to immediately increase your income. Some of those ways would involve you working with my company and some won't. I wanted to give you several options to make extra money and for some of you that might lead to an entirely new career in the future. There are millions of families whose lives would be greatly influenced for the better if they just brought in an extra \$1,000 to \$2,000 of monthly income. That is here for you in this book and much more if you will put in some time and effort.

- 2) Investments are the second critical gear and there is a seemingly endless supply of places you can invest money that could make you wealthy and another seemingly endless supply of places that could also take all your money and leave you poor. The secret is to find a few core investments that you understand very well and work those investments. Become an expert at even one or two (this book will help you get started to expert status) solid investments and focus your efforts in those areas. One of the biggest mistakes people make is to put all or most of their efforts to just their investment gear and little effort into the other main gears or drains of their financial life. We will give you an easy plan to lead a much more balanced financial life and keep these gears working together with as little resistance as possible.
- 3) Cash on hand is seemingly self-explanatory and is not a difficult concept. However, even though it is a simple concept many people focus on putting so much into investments that if a short-term cash need arises they might not be able to satisfy that need. They also might be able to satisfy the need but at a cost of selling investments at losses or incurring penalties and fees to get their cash needs met. Cash set aside is usually thought to be low interest bearing but that does not have to be the case. There are great financial vehicles out there that will allow you quick access to cash while still giving you a decent return on your cash as it sits in the account
- 4) Guaranteed income is the income we can count on after our job or business income either goes away completely or drops significantly. Do you know how much income you need every month to live your current lifestyle? Would you like to live even better? Most retirement accounts such as IRAs and 401ks make no guarantees on how much monthly income they will provide in your retirement years. Do you have a pension? How much will you receive from Social Security? Will Social Security be there in the future for your retirement years? The Social Security Administration's own web page says that if you

retire after a certain year you will only qualify for 77% of the current amount given to you as your projected retirement account. A successful and abundant retirement will require safe and stable income. Most of your retirement accounts are not built to provide these guarantees but this book will show you how to reallocate those accounts to provide you with safe stable income for life

- 5) Debt elimination or reduction will be critical to a worry free life and retirement. If you have a \$2,500 house payment and \$2,000 of that amount goes toward principal and interest you will have \$2,000 a more net monthly positive cash flow if you can pay that home off in full. You will learn how to do that faster and easier than you ever thought possible in this book.
- 6) Long-term care or home health care in your older years. Most people's plan for dealing with long-term care boils down to one word . . . Hope! Hope is not a strategy but there are strategies that are little known that can aid you should you ever need extra money for long-term care or home health care. If this one gear falters it can systematically destroy all the other gears you have been working so hard to build. Many times, by simply reallocating existing assets you can control the potential huge expense of long-term care or home health care without expensive long-term care insurance policies.
- 7) Estate or legacy is what you would like to leave behind in this world after you move on to the next one. Would you like to give family more options in their lives as far as education or opportunity? Do you have a special cause or foundation you would like to help long after you're gone from this life? Would you like to make sure that all your hard work doesn't go to Uncle Sam after you pass away or to a greedy court system? A proper estate plan is critical to closing out your financial life and leaving a positive influence behind generations after you're gone from this world. If you want to determine who is entitled to what than a simple estate plan is a must.

We are going to show you how to build out all your 7 gears of riches while at the same time plugging up your 4 main wealth drains. This book is dedicated to changing your financial future for the better. You hold in your hands a completely new way to look at money and wealth. We can't wait to get started helping you down your path to financial independence and abundance!