



“This book is probably the best book on financial planning in existence today! It takes the theory of finance and makes it easy to understand and follow with achievable results.”

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Excerpt from Chapter 1 of the book *80 Proven Ways to Become A Millionaire*

A WORD ABOUT LOVE AND MONEY

I wrote the book *80 Proven Ways to Become a Millionaire* to significantly enhance your life. Even your love life! And this article may be the most important excerpt of the entire book.

Money can bring you a lot, and the most important thing it can never buy. You can't buy love. You can buy a lot of imitations—but never the real thing! So don't waste money, years, or even moments trying.

Know this: Real love is always based on admiration, trust, and respect. And people especially respect others who have demonstrated the ability to manage themselves and their money. Those traits always attract quality admirers, including the kind of person who can significantly contribute to a lifetime of wise and mutual wealth management.

Conversely, the lack of money management skills in life can ruin relationships, even great relationships based on genuine love. That's because mismanaging money and wasting resources—real and potential—shows a lack of respect for the relationship! More marriages are ruined by money mismanagement and financial misunderstanding than by any other factor!

So don't try to buy love. And don't let a love relationship be devastated by a lack of money management skills! The goal of the book *80 Proven Ways to Become a Millionaire* is to bring you financial fulfillment in life plus a life worth living.

First, I want to give you a wake-up call. Then, throughout the book, significant financial solutions and options will be provided. Choose the ones that are best for you and your family. May you be inspired into action. Become excited about the possibilities. Where there is joy and happiness, abundance will follow. Many blessings as you create your enhanced financial life-and love life.

MAJOR OBSTACLES to FINANCIAL SUCCESS

Remember, even with great financial intentions, you may encounter financial obstacles. Be aware so that you can choose differently.

- 80% of Americans have not had even one hour of financial education.
- 75% of all households grovel from one paycheck to the next and are just 90 days from a major financial disaster or bankruptcy.
- 70% of all households go through life in debt, needlessly.
- Only 4% of all individuals are financially ready for retirement.
- 80% of success in life is determined on whom you marry. That is why you should marry the person you cannot live without, and not the person you can live with.

NO GOALS—Only 3% of Americans have financial goals. Consequently they have more money than the remaining 97% combined. Goals are powerful. Start with your financial goals. One possible goal could be to have financial freedom.

INSUFFICIENT TIME—It is simple. The earlier in life you start to save and invest, the greater your estate.

INSTANT GRATIFICATION—Some time ago the IRS said 96 out of 100 Americans reach retirement age unprepared, and all because of instant gratification-not differentiating between needs and wants. Learn the difference early on and you will be a financial success.

DEBT—Debt robs you of your investment money while making others millionaires. Read Chapter 8 on becoming debt-free quickly.

INTEREST CHARGES—Most families pay almost \$11,000 interest a year, thus robbing them of money to invest. See Chapter 7 for additional information and help.

TAXES—The average American pays \$750,000 income tax in 40 years. Study Chapter 13 in this book to reduce income taxes legally so that you will have your money to invest for yourself.

HAVING CHILDREN—Not every couple needs children to be happy and fulfilled. Most parents revert to day care centers to rear their children because both of them work. The hardest job in America is rearing children. In addition, the cost to bring up a boy from conception to age 18 is \$485,000 and for a girl an additional \$35,000. This does not include college costs.

HAVING DEPENDENT CHILDREN—Giving children everything they want disables them for life, while ruining the parents financially. If parents enjoyed the good life with each other, as young as possible, and were then prepared for an easy retirement-that would provide a great example! Instead, a lot of people work until they die because they did not teach their children to be independent at an early age.

*Remember that Wealth is a Matter of Choice—Yours Alone.
Choose today to become a millionaire, to focus on your wealth creation,
to create a life you love for you and your loved ones.*

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Paul Damazo

80 Proven Ways to Become a Millionaire was published in May 2007. It is an Award-Winning Finalist in Personal Finance category of the National Best Books 2007 Awards by USA Book News. Included are Paul's proven investment strategies that earned him an annual average return of 15% or more for the past 50 years. Flip to any easy-to-glean page and find neatly divided charts, actual results, and action lists that can be implemented today. It is a "brain dump" of what he taught for over 20 years at his Wealth Creation and Wealth Preservation seminars. He loves to help people, especially young people, to have a more rewarding, happy life as they make better financial decisions. He wants to improve the financial literacy of each person in this country.

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