

HIGH FINANCE on a Low Budget

"You don't need to earn more money to become financially independent."

Recently, a man from Ohio retired with an estate worth over \$1 million—yet he never earned more than \$15,000 a year during his entire lifetime. . . . A young man from Massachusetts has over \$25,000 in investment funds, even though he inherited *no* money from his family and has been employed only a few short years. . . . A housewife I know has invested over \$6,000, saved from her household budget.

These are not isolated cases. Thousands of savvy investors have built small fortunes from practically nothing—without depending on getting a raise, a second job, or real estate for additional income.

How did they do it?

These people have discovered the simple but little-known formula for successfully managing their own money. In my research as a financial consultant to thousands of investors, I've uncovered the key to that success. I call it the *art of high finance on a low budget*.

Now, for the first time, I offer this formula in my new book, *High Finance on a Low Budget*. It's a step-by-step program that anyone can follow, using current income. You don't need a big salary, or a large bank account, to get started. Begin with \$1,000 or \$10, it's up to you. My plan works even if you're heavily in debt, or without a savings plan. It's ideal for wage-earners, salaried employees, housewives, retirees, students, or the self-employed.

How does it work?

Automatic Savings Plan

First, my book shows you how to save large sums of money *automatically and painlessly*, no matter how small your budget is. This technique is so effective that it will easily cut your *cost* of living without reducing your *standard* of living. Many people are astounded by the amount of money they are able to save by using this proven technique. Here at last is a financial "diet" plan that works in *your* favor, without gimmicks and without making impossible demands.

Invest Like the Rich

Second, my plan shows you how to multiply your hard-earned savings just like the rich do. The wealthy make big profits in gold bullion, stocks and bonds, commodities, fine art, oil and gas, and foreign investments—and now, you can, too!

My program shows, for the first time, how the small investor can match the wits and performance of Wall Street insiders, *without* having to invest thousands of dollars.

No Minimum Investing

To prove my point, I created the incredible \$100 investment portfolio. It's made up of specific, high-performing investments that can be purchased for \$100 or less. They are:

1. *Buy gold bullion* from one of the largest, most reputable brokerage firms in the country. Pay only 5½% commission on a \$100 order (compared to 20% or more charged for small gold coins!). They'll even store your gold free of charge.

2. *Invest in top-performing stocks* through a mutual fund that has no minimum, charges no commission, and was recently rated "A" in both bull and bear markets by *Forbes* magazine.

3. *Earn 10-16% on a money market fund*. (Two of these funds have *no* minimum requirement!)

4. *Open a Swiss franc savings account*. The franc has tripled against the dollar over the past decade and remains the world's hardest currency. (Two reputable Swiss banks require *no* minimum to open an account.)

"Mark Skousen has a great gift for clear and honest prose, a rare gift. I strongly urge you to read his new book, *High Finance on a Low Budget*, and profit from Mark's sound advice!"

—Howard J. Ruff

My \$100 investment portfolio proves that you can make 20%, 50% or even 100% on your money in very little time. (Names and addresses of these investments are given in my book.)

High finance isn't just for the rich, as some small investors have believed. Indeed, my research shows that there are dozens of investment opportunities available to the small investor.

Consider these highlights, taken from my book:

• *Gold, silver and gold shares*. How to buy a diversified portfolio of gold shares starting with only \$500; pay no commissions to buy or sell. Names and toll-free numbers of reputable coin dealers that sell individual coins at low commissions (pay as little as \$10 over cost for Krugger-rands, even less for smaller gold coins).

• *Stocks and bonds*. How to invest in energy, high technology, and growth stocks *without* a broker and *without* paying commissions. Names and toll-free numbers of low-minimum mutual funds that have returned 100% a year or more! How and when to switch from one fund to another for maximum profit, simply by calling a toll-free number. Why using a stockbroker can be disastrous for the small investor (and where to find a reliable *discount* broker).

• *Foreign investments*. How to speculate in fast-moving foreign stocks in Europe, the Far East, and Latin America, starting with \$1,000.

How the small investor can earn high interest in German marks, Swiss francs, British pounds, and Mexican pesos.

• *Rare coins, gemstones and fine art*. How to buy rare coins, stamps, vintage wines, autographs, and other collectibles for under \$1,000. How to bid by mail at major New York auctions, and pay only 10% commission. How to buy low-priced, high-quality gemstones.

• *Real estate*. Earn up to 20% on second deed trusts. How to buy a posh resort condominium at Holiday-Inn prices! How to profit in the stock market from a real estate boom.

• *Commodity trading*. How the small speculator can make big profits trading mini-contracts through a discount broker. How the little investor can get into managed commodity accounts.

• *Tax shelters*. How to buy tax-free municipal bonds with only \$1,000. How to manage your own Keogh or IRA pension plan at lowest cost. How to defer taxes on stocks, bonds, and money funds. Plus a little-known danger in tax shelters that could be fatal to the small investor—and a way to avoid it.

• *Consumer debt*. How to get out of debt the "easy" way. How to borrow like the rich—instant, unsecured credit at below-market rates!

• *Need monthly income?* A better alternative than bonds and utilities—how to earn high dividends and high appreciation, too.

Special Low Price, Plus Free Bonus

High Finance on a Low Budget is full of practical, how-to advice, with dozens of toll-free numbers, addresses, and places to invest.

This 170-page, hardback book is priced for the small investor—it costs only \$10. It makes an ideal gift for friends, relatives or business associates.

If you order right away, I'll also send you a copy of my popular speech, "30 New Investment Tips in 30 Minutes," which was delivered to 5,000 investors in New Orleans recently. It's all new and practical.

Your hardback book and free bonus will be rushed to you within 2 days of receiving your order.

Start down the road to high finance today by ordering your copy now!

Mark Skousen

P.O. Box 611, Merrifield, Virginia 22116

Rush me _____ copies of your new book, *High Finance on a Low Budget*, plus your free bonus, "30 New Investment Tips In 30 Minutes." I enclose \$10 per copy (please add \$1 for postage and handling—thanks!). Mail within two days please!

SN1

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Address _____

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World's First and Only Solar-Powered Watch*

Guaranteed to outperform any watch sold today... or costs you nothing!

The Sunwatch; acclaimed as the most accurate, most versatile, most rugged watch ever made.

These features make all other watches obsolete:

- Clearly visible by day or night
- Natural side-view window simplifies reading
- 100% solar-powered, you never replace batteries
- No resetting of calendar, not even in leap years

Space age accuracy

Now you'll never worry about accuracy again. Because the Sunwatch will keep you on time for the rest of your life. (Accurate to within 1 sec. per month.)

Solar age efficiency

Miniature solar cells automatically convert sunlight, daylight or ordinary bulb light into usable energy for storage. The solar cells last virtually forever. So you'll never replace a watch battery again.

Programmed for over a century

The built-in computer on a chip will always display the correct time date and month. Also, it automatically adjusts the watch calendar for long and short months, leap years and it's programmed until the year 2100!

Easy to read

The natural side-view display lets you tell the time, day and date without twisting your arm into an uncomfortable position.

Numbers always visible

Four varying light intensities are built into the viewing display, allowing the Sunwatch to adjust automatically to any light. This means you can always read it, even in the brightest sunlight.

10 Display functions

The Sunwatch is capable of displaying the following information: hours • minutes • seconds • months • date • day • leap year • speed calibration • AM/PM indicator • seconds count-off.

Extreme accuracy

Unlike other electronic watches using tuned crystals to control timing accuracy, the Sunwatch incorporates a unique, programmable, microcircuit synthesizer to make it the first watch in history that is accurate to less than 1 second per month. That's 5 times more accurate than the latest quartz Accutron.

The Power Source

Tiny silicon power cells, which are constantly being energized by natural sunlight, daylight or an ordinary light bulb keep the Sunwatch energy storage system charged. Should the watch not be exposed to light, it will continue to operate for months on stored power.

The most indestructible watch in the world

The workings of the watch: solar panels, energy cells, quartz crystal, computer on a chip, etc., are all permanently sealed in a Lexan module. This module is so unique it's protected by U.S. and foreign patents.

Completely waterproof

Leave the Sunwatch in salt water for months. Dive with it in depths up to 750 feet. There are no openings — magnetic slide bars activate all functions. With Sunwatch's exclusive, permanently sealed Lexan module, there are no "O" rings or seals to leak.



Shock resistant to 25,000 G's

You can crash it into a rug-surfaced brick wall at 90 mph with no noticeable effect. Wear it while doing heavy work, exercise or any strenuous activity.

Temperature resistant

Put the Sunwatch in boiling water for 30 minutes, freeze it in a block of ice for a year. Extreme temperatures will not damage your Sunwatch.

Pressure resistant

There are no air spaces inside the Sunwatch. Therefore, it is not susceptible to high pressures such as might be encountered diving to great depths.

The perfect watch for a lifetime

Imagine split-second accuracy for the rest of your life. Sunwatch is a virtually indestructible, beautifully styled, space-age timepiece, and it's available in three exciting finishes: Brushed stainless steel, Gold tone stainless steel, or a Durable black finish on stainless steel. All Sunwatches come with a matching stainless steel band with removable links and adjustable clasp.

Made in the United States

The Sunwatch, designed by Roger Riehl, was being worn by its inventor nearly a year before the first electronic digital watch was even available to the general public. Since that time constant engineering evaluations and design improvements have been made on the Sunwatch to incorporate the latest in digital micro-circuit and solar power technology. Thus the Sunwatch today represents state-of-the-art electronics technology. It is built to the same rigid standards practiced by the manufacturer in creating sophisticated computer micro-circuits for the U.S. Government and other major users of these components.

* A word about other "Solar Watches"

Roger Riehl, designer of the Sunwatch, states that there is no other completely solar powered watch on the market today. Claims of solar power by other watch manufacturers are based on the use of a small solar cell. Due to their limited size, these cells can be proven, in technical terms, to be of virtually no significant value in extending the life of a watch battery. For this reason, all other so-called "solar watches" must have replaceable batteries. The Sunwatch's power storage system, however, need never be changed and is, in fact, permanently sealed to withstand abuse and the elements.

Unique and memorable gift

Available in a special gift box (see order form) the Sunwatch makes an ideal gift for special holidays, birthdays, graduation, Father's Day, etc. Perfect for business people, commuters, teachers, athletes and sportsmen, who require split second accuracy

Free custom engraving

At your request, each Sunwatch will be hand-engraved with the name you specify.

Limited Warranty is your protection

The Sunwatch is covered by a 2 year limited warranty issued by Riehl Time Corporation (manufacturers of the prestigious Synchronar 2100) and included with your watch. A copy of the warranty may also be obtained free of charge by writing to Riehl Time Corp., 53 S. Jefferson Rd., Whippany, NJ 07981. This warranty gives you specific legal rights, and you may have other rights which vary from state to state.

15 Day no risk trial offer

Order your Sunwatch today and use it for 15 days. Then, if you are not completely satisfied return it for full money back.

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- _____ Brushed Stainless Steel Sunwatches at \$129.95 each
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- _____ Gold Tone Stainless Steel Case Sunwatches at \$159.95 each.
- _____ 24 Hour (Military Time) \$10.00 Additional.
- _____ Gift Boxes at \$4.95 each.

Please add \$3.95 per watch shipping and insurance. Enclosed is \$ _____ Check or Money Order

(N.J. Residents add appropriate sales tax)

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