

How to put someone else's cash to work building your fortune!



Reeves-Thompson

Even if you know nothing about saving or investing... no matter how much or how little you have saved right now...

CARL E. PERSON's unique – and entirely legal – system can make you richer, faster, than the traditional methods of saving and investing you use now.

That's the spectacular appeal of

THE SAVE-BY-BORROWING TECHNIQUE

Revolutionary? Not exactly. Nearly every successful corporation borrows money to make money – General Motors' outstanding debt is in excess of 230 million dollars right now! And the Texas oilman who says he judges how much a man is *really* worth by how much he can borrow isn't kidding. Systematic borrowing – using someone else's money to make money – is a strategy sophisticated "big money" companies and investors have been following for years.

What is revolutionary about Carl Person's unique system is that it can work for nearly any investor. Mr. Person starts off THE SAVE-BY-BORROWING TECHNIQUE with this statement: "A person with a moderate ability to save, starting from scratch, has an excellent opportunity to accumulate a fortune exceeding one million dollars."

Begin immediately—and watch your money multiply

How? The key to the system is in putting money to work for you *before* you actually begin accumulating it. You've probably read investment books that show you how easily "money makes money." And some of them are fine – if you've already got a substantial amount to invest. THE SAVE-BY-BORROWING TECHNIQUE is different because it starts you on a sensible, long-term personal investment program *right now*, even if you have not had great success at saving. All you need is the *capacity* to save a regular amount every month, and the *desire* to go into action immediately.

The 10th-Multiple and Compound Magic

THE SAVE-BY-BORROWING TECHNIQUE begins with a certain low-cost loan with which you avoid discouraging, costly delays and *assure* regular, manageable saving. From this vital beginning, it develops an effective, practical system for putting that stake to optimum use – getting the highest yield while minimizing risk.

Once you're on your way, you'll find the strategy astonishingly simple, entirely legal, and arithmetically unassailable. With THE SAVE-BY-BORROWING TECHNIQUE you'll set in motion the action that hastens you toward the goal of achieving *ten doublings* of \$1,000 – the process Carl Person calls "*the 10th Multiple*." Here's how \$1,000 saved and invested *each year*, with compounding, can grow:

The Multiples	Total Accumulation
—	\$ 1,000
1st	2,000
2nd	4,000
3rd	8,000
4th	16,000
5th	32,000
6th	64,000
7th	128,000
8th	256,000
9th	512,000
10th	1,024,000

Avoiding "savings losses"

The chances are excellent that, as of now, you are one of the millions of people who will never become wealthy because you are experiencing one or more "savings losses" (a needless depletion of savings caused by a lack of understanding of saving and investment procedures). These are the kind of "poor traps" sophisticated investors *never* fall into. Carl Person, an attorney, college lecturer in business law, and successful practitioner of his own investment methods, exposes each one and explains how to avoid it. In THE SAVE-BY-BORROWING TECHNIQUE you'll discover for example:

- how to avoid excessive brokerage commissions (with THE SAVE-BY-BORROWING TECHNIQUE, you actually obtain the effect of purchasing stocks without paying any brokerage fees!);
- how you can stop saving money when you reach the 5th Multiple (\$32,000) and still reach the 10th Multiple without any significant delay;
- how to guard against abuses in mutual funds (start with Mr. Person's name-and-address list of 47 funds that charge no sales commission at all);
- why your first few Multiples come quite quickly;
- how to minimize your outlay for life insurance without forfeiting any protection – and what to do if you are already committed to an undesirable insurance program;
- why a difference of 9% in your return (including capital appreciation) can mean \$1,000,000 in your pocket – and how a portion of *that very 9%* is often accounted for by commissions, fees and premiums that look so unimportant on a yearly basis;
- the simple fallacy that makes the "low-interest" 2.88% passbook loan an *expensive* way to borrow;
- the secret of "anticipatory-reinvestment" – a foolproof way to make those "insignificant" dividend checks add up to *thousands* of extra dollars;
- how to evaluate the benefits to the small investor of the Monthly Investment Plan of the New York Stock Exchange – and why THE SAVE-BY-BORROWING TECHNIQUE saves thousands of dollars *in excess* of what the MIP offers;
- how to take full advantage of a tax saving possible *only* with this investment technique, including a \$40 annual "gift;"
- how to calculate true-annual interest costs . . . how to recognize the inherent savings losses in other "forced" savings programs . . . how to cope with high-pressure insurance and mutual fund salesmen . . . and much, much more.

In short, THE SAVE-BY-BORROWING TECHNIQUE offers a detailed, explicit, legal method to beat the "high cost of saving" . . . a way to take *full* advantage of compound yield rates by learning how they actually apply to both capital appreciation *and* reinvested income.

What the Technique is NOT

The spectacular success of THE SAVE-BY-BORROWING TECHNIQUE does *not* require you to go deeply into debt. The *most* you ever owe when you borrow to save is the amount you decide to put aside in one calendar year. And, of course, while you pay off the loan, the money borrowed can be making money for you (in excess of your net interest expense). There's no "magic" here. You must stick to your guns and set your sights on the 10th Multiple. But – because of the built-in compulsory nature of the technique . . . because you'll be avoiding *all* the savings losses that have been costing you money . . . because you'll be working with a system that says "go ahead" instead of "wait" – your goal of building a substantial personal fortune may actually be within your reach!

Start now with a FREE examination

If you're a beginning investor, THE SAVE-BY-BORROWING TECHNIQUE offers you an invaluable financial background explained in down-to-earth terms, and will give you the sophistication to avoid mistakes that would cost you thousands and thousands of dollars. And if you are an experienced investor, and can start immediately at the third or fourth Multiple (\$8,000 or \$16,000), you may be able to accelerate the rate of your personal investment growth far faster than you ever before thought possible.

Time is money – *especially* when you're taking full advantage of the wealth of practical information in THE SAVE-BY-BORROWING TECHNIQUE. Fill out the coupon now. If you aren't convinced that this is the most valuable book on personal investment you'll ever own, you may return it within two weeks and owe nothing. Mail the coupon today.

FREE EXAMINATION COUPON

To your bookseller or
DOUBLEDAY & COMPANY, INC.
Dept. 7-SCI-8
Garden City, New York 11530

Please send me copies of THE SAVE-BY-BORROWING TECHNIQUE by Carl E. Person. I understand that I may return the book(s) within two weeks and owe nothing. Otherwise, you will bill me just \$5.95 per copy plus shipping charges as payment in full.

NAME

ADDRESS

CITY

STATE ZIP CODE

SAVE: Send payment now and we pay postage. Same return privilege guaranteed. Offer available only in the U.S.A. and Canada