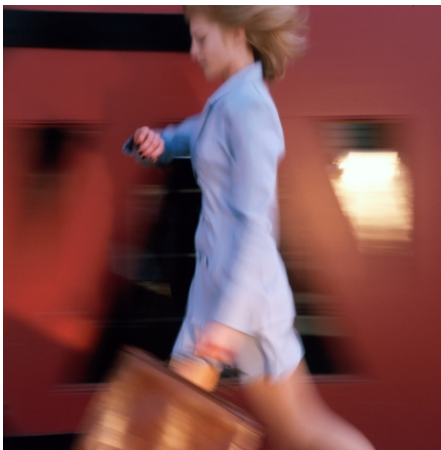


# Find out how you can retire early and wealthy

## The Special Report Issue 3

With the looming prospect of working until you're 70, Investigative Researcher Angela Goldsmith reports on how you can join the growing number of people taking advantage of current economic trends to quit the Rat Race and enjoy the "Freedom Lifestyle"



### John's Story

Every morning at 6.30, he's abruptly awoken to the sound of his alarm clock. He hits the snooze button to grab an extra few minutes of sleep - then, what seems like only a few seconds later - ERRRRRRRRR, the alarm goes again. John does this 2 more times before he realises that its 6.45 and that he's running late, he's got to be out of the house by 7am to miss the traffic!

He jumps out of bed and dashes into the shower- it's a race against time he can never win.

By 6.55 he's showered and shaved, gives his sleeping wife a kiss on the cheek, then it's downstairs and into the kitchen for breakfast- a mouthful of strong black coffee to wake him up.

It's still only 7 am and whilst John, and a whole army of employees around the country begin their daily 1-2 hour commute into work, there's a growing number of the population who have thrown away the alarm clock, waking up when they've finished sleeping... and still get paid!

John believes he's got no choice but trade his time for money in this way. He spends 8 hours a day (not including the commute) at a job that used to be fun. Now, it's like he's doing the work of two people but only being paid for one.

He has to ask when he can take his holiday, when he can have a day off and when he can have a raise. Then there's the staff appraisals, office politics, targets to be met and the ever-present threat of redundancy. Considering every Monday and Tuesday is spent working just to pay the taxman, John feels overtaxed and underpaid.

### Quiet Desperation

Actually John couldn't stop even if he wanted to - he's mortgaged to the hilt and what with his car payments, insurance policies, credit card debts and the increasing cost of living, he's already living on 125% of his income. His wife works nights to bring in some extra money but at a price - the kids are being brought up by the TV or out roaming the streets at night.

John has become a wage slave. He's sacrificed his soul to be a worker drone in the collective, earning just enough to keep himself from going broke, living a life of quiet desperation. John once had dreams of moving to Australia for a better quality of life but now his dream is to be able to make the mortgage payments every month.

John's story is all too common in today's times with many people financially, just able to keep their head above water. If they stopped working they'd be in trouble. What about you? Just ask yourself this question, if you stopped working tomorrow. How long would your money last...?

The good news is that there are options available to the average person who wants to develop financial freedom yet doesn't have thousands to invest. This special report looks at what YOU can do to take your financial freedom into your own hands.

But before we do this let's investigate just why it's more important now than ever, for you to take control of your own Financial future.

## Job security

In today's economic climate, is any profession truly recession-proof? It's a sad fact that job security has now become a thing of the past. Previously job losses mainly hit the blue-collar workers, now its happening at all levels and to all age groups even to the under 30's as companies down size, relocate to countries where labour is much cheaper or close down altogether.

Many of us were sold the dream by our parents and teachers that if you did well at school and got a good education, you could get on the 45 year plan in a secure job with a company. You could retire at 60-65 with a good pension and be able to spend your golden years with your grandchildren or living a life of leisure doing the things that you always wanted to do.

However ...in the last 10 years there has been a disturbing development....

## The Pensions Time Bomb

Never before have so many people bet their futures on the stock market. Some companies, strapped for cash borrowed into their employees pension funds and then went bust leaving their employees with nothing for their "golden" years.

It's clear the government are unable to fund the amount of people retiring in 2010 where there'll be 5 times as many 60 year olds as 16 year olds, as the baby boomer generation - children born after the war - all move towards retirement.

There's even talk of raising the age of retirement to 70. Can you see yourself working in your present job until you're 70? If not what provision have you made to fund your lifestyle when you're no longer able to work?



## *If you want to survive financially in the 21<sup>st</sup> century you've really got to take control of your finances. So what's the best way to do this?*

### Self Employment

One option employees like John take, is to branch out on their own and start their own business. However the initial buzz of being your own boss soon fades when you realise that the 8-hour days turn into 12-hour days as you invest more time and effort into your own business. But after you've paid your suppliers, advertising costs, employees, business rates and taxes, you're the last to get paid and even then its often at minimum rate. Pretty soon you realise that you don't own the business - your business owns you!

Statistics show that every year 1 in 5 businesses close down with many not even seeing their fifth birthday. Small business owner Michael Brown who ran his own computer business reports "I gave up being a wage-slave only to realise I'd become a self-employed slave. I was busy all right, busy being broke!"

### Business Franchise

Many people opt for the safer bet of a franchise - where you get a turnkey operation. The downside is that for a better franchise option you'd need cash of up to £1 million to get you started. That's even before you've started making any profit!

Or for under £20,000 you could be cleaning ovens, bins or scraping chewing gum off the streets! With a franchise, the franchiser makes money whether you, the franchisee, do or not.

It's no wonder that statistics show one third of all franchises fail.

### Network Marketing

However... there is another way of developing financial security - its how millions of people around the world have waved goodbye to the Rat Race and now spend more time with their family enjoying financial freedom, earning incomes they previously could only dream about.

It's called Network Marketing or Referral Marketing and big businesses like IBM, Citibank, Virgin, Avon, AOL and Toyota are all cashing in on this innovative way of distributing their goods and services.

By utilising teams of independent distributors using word of mouth marketing, profits are once again soaring because figures show that 93% of business is done through referrals.

### Be your own boss

One of the major attractions of Network Marketing is the chance for you to be your own boss instead of being bossed around.

"For me the crunch came when my employers refused to give me time off because my son was sick," says Joanne Smith, who left a lucrative job in the City to pursue a career in Network Marketing, now financially independent, she's never looked back.

### Flexible Hours

"The great thing was that I was already earning a significant income from Network Marketing as I'd started it alongside my day job working in the evenings and weekends." Having flexible hours which fit around present working conditions makes Network Marketing appealing to both employed, self employed and the stay-at-home-mums. It gives you the breathing space to develop an income, which in time can eclipse that of your main job or business.

Joanne continues "The bonus of working from home means that I can travel outside of peak hours and never have to experience packed trains, late trains or rush hour".

### Tax Benefits

With employees in the UK, working from January until the end of May just to pay the taxman, one of the perks of self-employment has been to deduct expenses from income and then pay tax. Employees always get the raw end of the deal as their income is taxed first and then expenses are taken out, too often leaving little to live on.

Network Marketing, provides you with an opportunity for personal tax relief. Just think, your car expenses, trainings, work-related travel, business lunches, telephone bill, books, even a portion of your mortgage or rent can qualify as business expenses which can be deducted from your home-based Network Marketing income.

### Travel Opportunities

If you like to travel around the world then this is the perfect business for you. Network Marketers with international businesses are enjoying lifestyles of the rich and famous that most of us only see on TV. Sue Booth, of Berkshire reports "I started my business 8 years ago from my kitchen table and now I regularly travel to USA and Europe!"

With companies operating in USA, Australia, Canada, New Zealand etc for many people Network Marketing has provided the chance to combine the family holiday to Disneyland with a fantastic earning opportunity.

## Personal Development

Are you sick of the dog-eat-dog mentality of the corporate world? Does the office politics turn you off? Are you tired of running after employees? Then building mutually supportive relationships in Network Marketing will make a refreshing change for you.

This is a business of succeeding by helping other people become successful, developing life-long friends and business partners. Everyone works in a self-employed capacity but training and support is given freely.

"I went from being a shy introverted person with limited social skills to being a confident, expressive teacher and trainer in 2 years with the skills I developed from my Network Marketing business" says Networker, Natalie Wilks, "It also opened up another world of seminars books and tapes on personal development that I never would have come across otherwise."

## Unlimited Income Potential

Unlike a job or small business, Network Marketing offers no ceiling on the amount you earn. You can make an extra £200-300 a month to meet your car payments or pay credit cards or you can earn an extra £1000-£2000 a month maybe to augment your current income or for that dream house abroad.

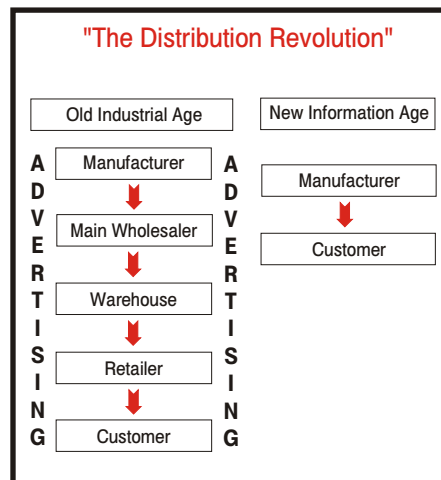
You can also build lifetime residual income and earn £5,000 a month and upwards. "It really depends on how big your dreams are", says Michael Brooking, "I help my people identify their dreams and put together a plan on how they can earn that figure". He continues "What attracted me to this business was the fact that I could earn a 5 figure income working from home on a part-time basis with few overheads and no staff, I mean how close can you come to heaven without dying!"

How it is that someone working in this way can potentially make more money than the Prime minister? Well it's all to do with changes in the way goods are distributed.

## Distribution Revolution

Many high street stores are reliant on the old Industrial way of distributing their goods. For example a jar of skin cream costs pennies to make. Once made, it's shipped to a main wholesaler who then ships it on to a warehouse, who then ships it on to a shop where finally the customer buys the cream.

Each person in this chain adds his percentage to cover overheads and to make a profit.



In addition there's all the advertising costs: TV, radio and magazines and celebrity endorsement. So when you buy the skin cream- what cost pennies to produce, now costs eg £50. This system made sense 100 years ago, but now it doesn't work anymore.

With the advent of the Internet, overnight shipping, fax machines, and sophisticated computer programmes we've moved into the Information Age. Network Marketing companies, (in most cases), manufacture their products and ship them directly to the end consumer- YOU.

By eliminating all the middlemen they free up to 65% of funds. Some of it goes back to the company for research and development and the rest is paid to the customer in bonus commissions for recommending the products or business to others through word of mouth advertising.

This type of distribution is also called Direct Marketing and reputable companies are regulated by the DSA.

## Residual Royalty Income

Independent distributors create a network of customers and other business builders. Whenever product moves through the distribution chain, everyone in that chain receives a bonus commission. The manufacturing company only sells its product through this chain of independent distributors and rewards are based on a compensation plan that varies with each company. The more effort you put into building a team, the more you get paid.

Because the products are made from high quality ingredients, they are effective and customer loyalty is high. It's a bit like a earning a royalty from writing a book or hit song as in the case of JK Rowling, who tops the UK rich list with royalty payments on her Harry Potter books and merchandising rights.

When you develop your own distribution chain you get paid a royalty whenever product moves through your network.

Eventually your network grows and you earn royalties from people that you don't even know!

Sharon Sylvester says "I only introduced 50 people personally into my organisation but over the last 5 years by teaching and training my people, my business has grown to over 3,000 people, many of which I don't even know. Now I get paid every month what I used to earn a year".

## The British Dream

So what do you need to be successful in this business?

Well you can do this business regardless of age, sex, education, background or colour. All you need is 7-10 hours a week and a dream or goal that you want to achieve. There are more female millionaires in this business than in any other industry. 18 year olds have become successful as well as 70 year olds. Success is purely dependent on effort, and can be achieved in 2-4 years depending on the plan you follow. "This business is perfect for everybody but everybody isn't perfect for this business" says Randy Gage, Multimillionaire entrepreneur.

Many people mistake this business as selling, whilst there are positions for the sales types, for the rest it's a business of teaching and training your team. People who do well in Network Marketing are often teachers, trainers and housewives.

## Secrets of the Wealthy

Studies of millionaires have shown that if you want to be truly wealthy, you need two things

Firstly you need to be your own boss - 97% of the world's millionaires are self-made. It's clear that you'll never get rich working for someone else. Secondly you need to employ the concept of Leverage. This is best explained in the words of one of the richest men in the world, John Paul Getty, who said "I'd rather have 1% of 100 people's efforts than 100% of my own."

So if you get paid £20 for cleaning windows there is a limit to how many windows you can clean in a day, however if you have a team of window cleaners and earn £5 for every window they clean, you can spend more time finding windows for them to clean so everybody gains and you've leveraged your time to earn more.

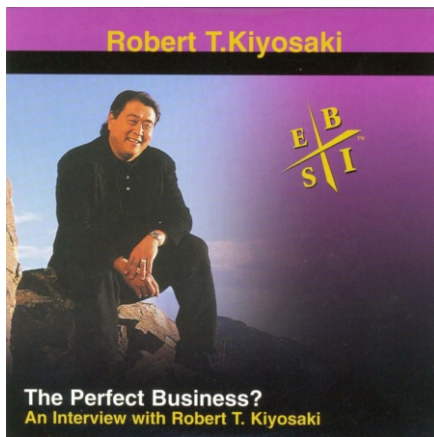
You can leverage your money too by investing in stocks and shares, other businesses and property. In this way you put your money to work, it's how the rich grow their wealth.

But what do you do if you don't have thousands to invest in the first place?

You can leverage your time in your Network Marketing business; working with your team, teaching and training them to follow a system, helping them achieve their dream which ultimately helps you to achieve yours.

### Rich Dad, Poor Dad

That's just what international author, investor and financial advisor, Robert Kiyosaki recommends. Author of the world-renowned book, Rich Dad Poor Dad, Kiyosaki, talks about the 4 "Quadrants" of the business world.



Firstly on the left hand side you have the "E's" The employees, which make up the majority of the population, trading their time for money, underpaid and overtaxed like John. The next step for most people is to become an "S" Self employed, which is still on the left hand side of the quadrant. People in this quadrant only get paid as long as they work and are still underpaid and overtaxed as previously explained.

Kiyosaki teaches that in order to become truly wealthy you have to do what the rich do and move to the right hand side of the quadrant by building a big business "B" which utilises the power of leverage. Then in turn you can leverage your money by becoming an Investor, "I".

The only problem is that building a traditional big business can be risky and expensive. But now people can move from the left hand side of the quadrant directly to the right hand side by building a Network Marketing business - a low risk, low investment big business. Kiyosaki says "The rich build networks whilst every one else looks for work."

Network Marketing has been going for 50 years and generates over £50 billion of revenue a year by all kinds of people in over 100 countries around the world. Courses are taught at degree level at the University of Illinois, USA, and it is recommended by entrepreneurs such as Donald Trump, Robert Allen author of the "One Minute Millionaire" and Randy Gage, who rose from washing dishes in a restaurant to Multi Millionaire through Network Marketing.

# Spotlight on Neways International

In my research into Network Marketing companies, one company stands out from the rest. Neways International, based in Cambridgeshire, has proven itself to be a winner for those looking for residual income and financial security.

Described by Networking Today, newspaper as "a company with true integrity and vision Neways has a light that is impossible to miss".

Established in the UK for over 10 years, Neways is a secure company to build your business with. It's debt-free and privately owned, so is able to set its distributors a good example of becoming financially free.

Neways offers its independent distributors a fair and lucrative payment plan that's turning industry heads, backed up by high quality, ethically- based health and lifestyle products that are superior to the ones that you are already using everyday. With Neways you get to simply transfer your shopping to your own business.

The generous business plan offers the chance to qualify for a free car and free trips abroad to exotic locations depending on qualifications reached as a reward for effort.

You get a chance to develop an international business as Neways is established in over 40 countries around the world and is currently expanding into Europe.

With low start up costs ranging from £25 to £1000, you get a business in a box combined with powerful training and support, all the things you need to start your home-based business on a professional footing.

Founded by Tom and Dee Mower from Utah, USA in 1987, Neways has gone from the kitchen table dream to Global innovator in 17 years, enabling ordinary people to lead extraordinary lives. We predict that Neways is set to become THE number 1

### Whats Next.

If you're happy with your job, income or the office politics then this business is not for you.

But if you don't want to still be working at 70 or are looking to spend more quality time with your family then you might want take a serious look at Network Marketing. You never know it could may well be the only way left you can retire early and wealthy.

## Neways Success Stories

**Louisa Turnhill, Brighton Sussex**

*I was a lone parent struggling to bring up two children caught in the social security benefit trap. When Neways came along, I knew I'd found my knight in shining armour. Now I own a four bedroom house and am financially independent.*

**Mary and Brian Chittick,**

**Belfast Northern Ireland**

*We spent 15 years looking for the right company and then we found Neways. It struck us as a unique company with a genuine mission and integrity. For the first time we felt really confident about growing the business for our long-term future and security.*

**Maggie Mohammed, Richmond Surrey**

*I always found it difficult to do the 9-5 daily grind and dislike the fact that women get paid less than men. I began Neways when I was 60 and I now enjoy a lifestyle that I only dreamed of years ago.*

**Mandy and Ashley Rickard,**

**Bournemouth, Dorset.**

*I was running my own hair salon when I came across Neways. After working with the company for 5 years we have bought a villa in Majorca and spend 2 weeks in every month there enjoying the sun.*



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