



Your Access to Health, Wealth and Well-Being

September 21, 2004

Why should we be in such desperate haste to succeed, and in such desperate enterprises? If a man does not keep pace with his companions, perhaps it is because he hears a different drummer.

Henry David Thoreau

If you have never read one of my emails all the way through, please take a few minutes and read this one. It is a little long, but please indulge me. If you don't have time right now, please print it out and read it this evening.

It is 1:00 am on a Saturday morning and I can't sleep. I haven't been able to sleep for several nights now and I could not quite figure out why until just a few minutes ago. The reason I can't sleep is that I have something rattling around in my head and it is trying to get out. It's some kind of drumming.

These words are what are having me toss and turn in the bed so uncomfortably. If I don't get them out, I will never get a decent night sleep again. So, here goes.

What I am about to say will strike some of you as a sales pitch but to those of you who know me pretty well, I hope you will feel the passion and sincerity. You see I have been going through a kind of birth over the last few months. I have something I want to share with you. Something that I know will change your life and give you peace of mind, and provide you with choice and control. For most of us, our life is one of following the crowd. We all start very early learning how to follow the crowd. I remember wanting to be picked to be on the best team for kick ball at recess in the second grade, to be noticed by the pretty girls, to fit in to the groups that I thought had it all together.

If you could ask my mother, she would have told you that I was good child. I listened to my elders and did pretty much what they wanted me to do, but I also rebelled. I did it in a way that I never really got caught. Some people are not that fortunate. My oldest Daughter, Stacy was one that got caught and her sister Cristyn, well, she was one that didn't. Neither one is better than the other. Both girls turned out pretty independent, but I think Stacy is the one who hears the different drummer the loudest. I think being caught gives one a better sense of life being about

the choices we personally make and not those that we inherit from the crowd. It would be good if we could learn this valuable lesson early in life. I tell you this to illustrate a point. Yes, there is a point.

I have heard the distant drum beats for most of my life and on occasion I have even moved in their direction. The boldest move was to go out on my own and start my own company. I did it mostly so that I could feel free to look for the best ideas, the best products and to then share them with others so they too could experience them. My job, as I see it, is to be out on the leading edge, looking for trends and listening for ideas that make sense and that will make a difference. To do that, I read a lot, I listen to people and I network with the intention of running across the one or two ideas that will make that difference. Let me share just a little bit of what I have found as way of a teaser for a much bigger idea.

I have spent the last 17 years helping people plan and invest for retirement. What I knew came mostly from the crowd. I listened well and I repeated what I knew to be true, and in fact, it was true for almost 100% of the population. Put away a little bit of money over a long period of time and you can retire comfortably. Max out your retirement plans and you can retire rich. Dollar cost average, buy low, pick this fund or that stock and just wait.

This is what I knew, this is what I believed and this is what I taught. I still believe that all of it was true, but now I know that it was true for a different time. But times have a way of changing and it is time we listened to a different drummer.

Over the last few years, I have asked many people where they think taxes are going. I have yet to find anyone who thinks that taxes are going to be lower in the future or even the same. To a person they all say that taxes will be higher. What about you?

There are many reasons that we believe this to be true but here is just one of them I read just this week: *The Social Security Board of Trustees has come up with a new measure of the unfunded "fiscal gap" between what the federal government can expect to receive in revenues and what it has promised to pay. The number - \$72 trillion - comes to nearly seven times the size of the nation's annual GDP (gross domestic product) and nearly 50% more than the value of all the assets tucked away in every burg and backwater in the entire country.*

Bill Bonner from the Daily Reckoning 9/15/04

We know that if we are to pay this bill, and the myriad others that exist out there, we will need to pony up more in taxes down the road.

One more analogy and then to my point, (yes, I know I said I was coming to the point quite some time ago). Suppose you are a farmer and the government comes to you and gives you a choice; you can choose to pay taxes on the seed you are planting or you can pay taxes on the harvest coming in the fall.

First, you look around at all the other farmers and they are all choosing to put their seed into the ground tax-free. You even talk to the farming consultants and listen to the farming experts on

Farm TV and they all agree that getting the seed in the ground tax-free is a good thing. What will you do?

It doesn't take a genius to figure out that paying tax on the harvest is foolish at best. Why would you create such a large future tax liability when you had the choice up front to pay it on the seed? Well, that is the question I am asking you. If you believe that taxes will be higher in the future why are we continuing to fund these huge future tax liabilities? Don't get me wrong, I am not saying you foolish; no... you have just been listening to an old drummer and it might be time to listen to a new one.

There are answers out there and, at first, they will seem to go against everything you know to be true, but as my friend Don Blanton would say, "If what you know to be true, turned out not to be true, when would you want to know"? What follows next is the sales pitch but let me assure you, I am honestly interested in you hearing where this point ultimately goes.

The ideas that I am teaching in my current workshops are life changing. They will open a whole new world of possibility, safety, liquidity, choice and control into your lives. They are ideas that anyone can do because they don't entail spending a single penny more than you are currently spending. So regardless of your income and assets you need to hear these ideas.

I would love to have you come to one of my workshops but I encourage you to attend any one that you see advertised and which you can get to (no matter where in the country you are. Look for those based on Douglas Andrews book "*Missed Fortune*"). That is how important this information is. No matter where you go you will get an education with no pressure at the end. There is nothing to buy and nothing to do, other than be open-minded.

If you want to attend one of my workshops please let me know, if I have more than I can fit into the current session I will schedule as many additional workshops as needed to get this information to you. Future seminars are listed below.

With apologies to Hemingway, I close: "Any man's death diminishes me because I am involved in mankind and therefore never send to know for whom the drum beats it beats for you."

Marc