

Investors Toolbox Win95 , Wm. OdlumInvestors ToolBox Win 95 'Try Before
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Help file produced by **HELLLP!** v2.5 , a product of Guy Software, on 01/21/1997 for Wm. W. Odium.

The above table of contents will be automatically completed and will also provide an excellent cross-reference for context strings and topic titles. You may leave it as your main table of contents for your help file, or you may create your own and cause it to be displayed instead by using the I button on the toolbar. This page will not be displayed as a topic. It is given a context string of `_.` and a HelpContextID property of 32517, but these are not presented for jump selection.

HINT: If you do not wish some of your topics to appear in the table of contents as displayed to your users (you may want them ONLY as PopUps), move the lines with their titles and contexts to below this point. If you do this remember to move the whole line, not part. As an alternative, you may wish to set up your own table of contents, see Help under The Structure of a Help File.

Do not delete any codes in the area above the Table of Contents title, they are used internally by HELLLP!

View this Window in full size, click Maximize on Title Bar.

Help-Always on Top should show check mark. If not and this window is made smaller, clicking on the Investors Toolbox Win95 program will hide this one which will still be running and using memory.

Close this Help file by clicking on Exit.

A special thank you to Vincent O'Meara, Leigh Lister, Evelyn Ann Fowler, Tom Rafferty and John Mann for their help and advice in checking out the program for errors, readability and ease of use, also to Bill Gates and all the Team at Microsoft who made this program possible.

'Try Before You Buy' Non-Registered software is copyrighted software that is distributed by authors through bulletin boards, on-line services and disk vendors.

It allows you to try the software for a 30 day trial period. If you decide not to continue using it, please delete it. You only pay for it if you decide it is useful. We rely on your honesty and integrity.

You benefit because you can try out the software to determine whether it meets your needs, before you pay for it. Unlike buying from a Store where you have no opportunity to try it out before paying.

When using a 'Try Before You Buy' version of the program you will be presented with nag messages asking you to register as the author has not been paid.

On registering you will be sent the Registration Code which will unlock all the capabilities of the program and erase the 'Try before you Buy' document, Order Forms and Nag Messages.

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Try Before You Buy

Getting Started

Since this is the '**Try before you Buy**' Non-Registered part of the program the 'How to Get Rich and Stay Rich' document is not available. I will not to share the secrets of successful investing until registration, which will unlock all the capabilities of the program.

The 'How to Get Rich and Stay Rich' document consists of easy to read and understand investment advice - shows step by step how to set your financial goal and set up a savings plan - **most important of all** - explains **how and where** to Invest your Savings for the greatest gain consistent with safety of capital.



Track Record

I can tell you that the simple, worry free, Investment strategies I will share with you have worked for me.

Initially it took a while to devise a **winning strategy** and from then on I have spent only 2 hours a month on my investments. By investing a small percentage of my salary each year, within a few years I had accumulated enough money to give me an Income/Growth amount each year that was greater than my salary.

I then retired, which was 14 years ago. Despite the fact that during this period we experienced one of the worst recessions in history, I was able to continue to withdraw from my investments the necessary money each year to maintain my lifestyle and today my Net Worth is greater than ever in real purchasing power.

Apart from the **financial freedom** of not having to work for a living, my wife and I have had the leisure time to pursue all the personal interests that are important to us.



Hazards

It saddens me to see people, young and old, out of work today through downsizing, changing technology, or bankruptcy in the workplace. With **no savings** they are forced to depend on Unemployment or Welfare benefits until they get another job.

What happened to these people, well educated with good jobs, living in the richest society on earth ?.

They put their faith in their companies to provide a pension plan and a well paying job for their future working life. They did not realize that in today's world a person will be in and out of many jobs and face career changes during their working life.

They did not take care of their own financial future by setting aside a small percentage of their earnings, while working, to cushion the inevitable layoffs and awful trauma of losing everything they have worked for due to lack of a paycheck.

However, it is **never too late** to start saving to build a secure, independent financial future, dependent on neither companies nor governments.

Many, to whom I have spoken, that do make the effort to save for that future, seem doomed to repeat all the mistakes of the beginning investor by trying to reinvent the wheel, instead of building on the knowledge of successful investors.

As a result they end up **wasting their money** on commissions/fees and lose compound growth by investing in slow growth companies which they equate with safety. I see slow growth as eventually turning into no growth due to incompetent or complacent management.

They do not seem to understand that if their investment is not at least **doubling** every four years that indirectly they have lost and will continue to lose the potential compounded gains from the money invested.

What the Future Holds

The recession of 1990-94 is over and with costs under control we are entering a new phase of solid, **sustainable growth** in the U. S. A. and the industrial nations that will be very rewarding to those who get in at the start.

Just as the Personal Computer changed the way the whole world does business in the short period of 15 years, there are new technologies and products coming out of research centers and laboratories which will lead to even greater change in our lives and with it more jobs and prosperity.

Biotechnology, Environment Pollution Control, Alternative Energy Sources, Space based Communications Systems, Fibre Optics, Transportation, Multi-Media, Health Care and the Information Superhighway are just some of the many areas that will bring about great change and growth.

The problem is to pick the winners. For example, in the eighty's we had hundreds of companies created in the personal computer hardware and software fields.

Most fell by the wayside leaving only a dozen giants, but look at the **rewards** of choosing winners.

To name three, Intel, Apple and Microsoft, which made their founders and shareholders extremely wealthy in the last 12 years.

The founder of Microsoft has a personal wealth of 20 billion making him the richest man in the world.

It is not just the developers of new technology but the users of this technology in their businesses who also benefit.

I'm told it cannot be done today because of high taxes and low wage competition from third world countries. This is nonsense.

The U. S. A. and the industrial nations have highly educated citizens, with most of the world's Scientists and Engineers.

While third world labor may assemble goods more cheaply than we, I can't see them compete with those unraveling the secrets of the Atom or DNA from which future technology and jobs are going to come.

The latest figures show that Retail sales, Factory orders and Corporate profits are moving up while unemployment is coming down. For instance **90% of all Automobiles sold** in North America during the 12 months of 1995 were built here!. Imports were away down at 10%.

1994 saw the start of the present bull market that will continue to grow slowly but surely for at least the next six years. With a lot of **money to be made** by the knowledgeable and lost by the gullible.

The Dow Jones Industrial Average showed a gain of over **30%** from Jan to Dec 1995 and a gain of over **26%** from Jan to Dec 1996!.

Conclusion

To be an Owner or a Lender ??. Most people take the safe approach to investing by putting their money in Treasury Bills, Bonds or other debt instruments knowing that they will receive a specified annual interest and be able to redeem their investment at full face value on the redemption date.

Others invest in equity, such as share ownership in companies, with no guarantee of dividends or even getting back the price that they paid for their shares.

However, studies show that over the past 60 years the return on Treasury Bills, bonds etc. has averaged out at 3.5% per year.

Over the same period an investment spread over all the common stocks listed on the New York Stock exchange shows a return of 7% including dividends and capital gain. This includes the good, bad and indifferent companies.

The **lender** just managed to keep up with inflation while the **owner** showed a gain over inflation of 3.5%.

I will show you how to weed out the bad and indifferent stocks and choose the growth stocks which will on average give a return of greater than 15% per year.

Check out on the Planning your Savings calculator the importance of **compounding**. For instance Investing \$1,000.00 each year for 25 years compounded at 6% grew to **\$58,156.00** but at 20% the same Investment grew to **\$566,370.00**. Almost ten times as much!!.

The programs in this package are all the tools you will ever need for successful investing. Don't get carried away with programs that are full of jargon, with no specific recommendations and give fancy charts and graphs.

The key to successful investing is a **strategy that consistently works** in the real world of commerce in spite of boom or recession. This is where 'How to Get Rich and Stay Rich' explains **how and where** to invest and most important of all, how to accumulate capital while legally avoiding all taxes.

Taxes which would have a devastating effect on long term capital growth.

Enough said. The choice is yours, do you want to **be a winner** and free of nasty bosses, income-stopping layoffs and future job uncertainty and to be able to retire early, live in luxury and be financially independent.

If so, register to unlock the complete program.

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INVESTORS TOOLBOX WIN96

With

HOW TO GET RICH AND STAY RICH

Investing made simple, effective and worry free

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Price: \$24.95 + \$3.50 for Processing/Handling = Total: US\$28.45.

Please register and I will send to you the Registration Code to unlock all the capabilities of the program and erase the 'Try before you Buy' document, order form and other annoying messages.

The Registration Code will be valid for all updates of the program. Which means that all future updates will be free to you!.

Be sure to keep a copy of the Registration Code in a safe place as you will need to enter it again for upgrades or re-installation of the program.

There are two ways to order

(1) Online using your credit card:

For your convenience I have contracted another company, NorthStar Solutions, to process any orders you wish to place with your Visa, MasterCard or Discover card.

NorthStar Solutions can be easily contacted FOR ORDERS ONLY via any of the following methods.

INTERNET ORDERS:

Simply fill out the online order form at:

<http://ourworld.compuserve.com/homepages/starmail>

PHONE ORDERS:

Available 10am - 8pm, EST, Monday thru Saturday.
1-800-699-6395 (Calls from the U.S. only)
1-803-699-6395

FAX ORDERS:

1-803-699-5465 (Available 24 hours. International orders encouraged)

E-MAIL ORDERS:

America Online: STARMAIL
CompuServe: 71561.2751
Internet: 71561.2751@compuserve.com

Please provide (or be prepared to provide) the following information when ordering:

- * The program you are registering: **Investors Toolbox - Win95**
- * Program identification number: **1207**
- * Your mailing address.
- * Your Visa, MasterCard or Discover # and its expiration date
- * Your E-Mail address. (so NorthStar can send you an E-Mail confirming your order and the Registration Code.)

IMPORTANT: NorthStar processes registrations only, please contact the author for any product/technical support.

(2) MAIL ORDERS: Direct from me (Author).

United States of America and Canada

Checks from only U. S. A and Canada residents are accepted. I pay no Bank fee to cash them.

Residents of all other countries

Do not send checks - I cannot accept them as the Bank charges a \$25.00 fee to cash them.

Please obtain an International Postal Money Order from your local Post Office for US\$28.45.

In some countries the cost of the money order is greater than the program price. While I do not recommend sending cash in the Mail if you wish to do so make sure the banknotes (no coins) are inside the folded order form and not visible through the envelope.

Click 'About...' on the Main Menu and then 'Show Order Form' and type in your name and address on the prepared form.

If you include an E-Mail address I will send the Registration Code by E-Mail. If not then by Air Mail to the postal address shown.
