

Free Chapter
Chapter One - Easy Money:
Financial Freedom on a Dollar a Day

Thank you for previewing this FREE CHAPTER of my new book, Multiple Streams of Income. This chapter is entitled, "Easy Money: Financial Freedom on a Dollar a Day." I think that after you read this chapter you will understand that becoming a MILLIONAIRE might be easier than you thought possible. But you MUST have a plan. Allow me to assist you in developing and carrying out that plan so you can have Multiple Streams of Income flowing into your life THIS YEAR!! Read this chapter and contact your Independent Wealth Affiliate today!
Robert Allen

Chapter One

It all starts with a single dollar bill.

Dig a dollar out of your wallet or purse. Rub it between your fingers. Feel the texture. Bring it to your nose. Does money smell? Examine the images. Notice the serial numbers.

Turn it over. Notice the strange symbols. What do they mean? Imagine you're looking at it through a microscope. Read every single word. "In God We Trust." Hmmm. Interesting words in these times of the "separation of church and state."

This simple piece of paper doesn't appear to be worth much. Buys you a soda. A chocolate bar. A bad hamburger. So what if you waste it, or lose it or throw it away?

It's just a dollar. Losing value every second.

Or is it? Is this ordinary dollar bill more than what it appears to be? Could it be a magic ticket to a more abundant life of anywhere/anytime/anything you want? One thing's sure; how people feel about these silly pieces of paper makes a huge difference in how they enjoy life's great banquet of prosperity.

When you've finished reading this chapter, I promise you'll never think of a dollar bill in the same way ever again. Ever.

You see, prosperous people don't think a dollar "is just a dollar." They imagine it is a seed—a money seed—with the power to grow into a money tree, bearing fruit to fulfill every one of their dreams.

And they are absolutely right.

Every dollar bill is a money seed. Just like a tiny acorn contains the power to grow into a mighty oak tree, each dollar bill has the power to grow into a mighty money tree. You can grow one of these money trees....on as little as a dollar a day. Could you afford that?

If you follow the advice in this book, you will soon have your own majestic money tree, growing right in the center of your future dream home. Imagine that! Branches of your money tree grow along the ceiling and spread into every room of the house. Every few feet along each branch are ripening money fruits which pop open once or twice a day releasing crisp one hundred dollar bills. As the \$100 bills fall from the tree they float into money baskets throughout the house. All night long you hear the pop, pop, pop of the ripening money fruits. You might think the sound would keep you awake, but it's a very soothing sound. 24 hours a

day, your money tree produces fruit. While you sleep. While you work. While you play. While you eat. It never stops. An endless stream of cash flow. Whenever you need money, you just take whatever you want from one of the baskets. Get the picture?

If you destroy an acorn, the oak tree inside also dies. Every time you waste one of those silly, green pieces of paper, it's just like destroying a money tree. That's why it is so important to preserve and protect each of these money seeds.

So, how much is one those seeds really worth? That depends on how long you let it grow and at what rate of growth. Let's suppose you take one single dollar and put it into a special bank account that will let the dollar grow, untouched by taxes and fees. How long will it take for this ONE SINGLE DOLLAR BILL to grow into a MILLION DOLLARS?

That depends on what interest rate the bank account pays. If it's like ordinary bank accounts.... paying 2 to 3% interest....then it's going to take a long, long time. The following chart shows you how long it takes for a single dollar bill to grow into a million dollars at various interest rates.

A Single Dollar Grows into \$1,000,000

0%	Never
3%	468 years
4 %	353 years
5%	284 years
6%	237 years
7%	205 years
8%	180 years
9%	161 years
10%	145 years
11%	133 years
12%	122 years
13%	113 years
14%	106 years
15%	99 years
16%	93 years
17%	88 years
18%	84 years
19%	80 years
20%	75 years

As you can see, at bank rates of 3% it will take 468 years for a single dollar bill to

grow into a million dollars. What!? Not planning on living 468 years? Relax. We're not done with that dollar bill yet. We've got to supercharge it. How can we do this? Rather than just planting one money seed, could you plant them more often? Could you afford to put away a dollar a day? \$30 a month! You can do that.

The following chart shows the number of years it takes for a dollar-a-day to grow into a million dollars at various interest rates.

A dollar-a-day grows into \$1,000,000

at 3%	147 years
5%	100 years
10%	56 years
11%	52 years
12%	48 years
13%	45 years
14%	43 years
15%	40 years
16%	38 years
17%	36 years
18%	34 years
19%	33 years
20%	32 years

Wow! A dollar-a-day becomes \$1,000,000 in the span of a normal lifetime. Suppose you'd invested a dollar-a-day starting on the day you were born. The next chart shows what you'd have at age 66.

A dollar a day compounded at various rates for 66 years

0%	\$24,000
3%	\$77,000
4 %	\$120,000
5%	\$193,000
6%	\$319,000
7%	\$535,000
8%	\$913,000
9%	\$1.5 Million
10%	\$2.7 Million
11 %	\$4.8 Million

Rate	Amount
12%	\$8.6 Million
13%	\$15 Million
14%	\$27 Million
15%	\$50 Million
16%	\$90 Million
17%	\$164 Million
18%	\$300 Million
19%	\$546 Million
20%	\$ 1 BILLION

A dollar-a-day grows into ONE BILLION DOLLARS by the normal retirement age! That's a whole forest of money trees. You're Ross Perot in embryo! And what makes this happen? The power of compound interest makes a few dollars a day grow into enormous sums of money. Einstein himself said, "The most powerful invention of man is compound interest."

But suppose you don't want to wait for 66 years. OK, there's another way to speed up the process. Could you plant two or three seeds a day? Or five? Or ten? What does that do? Well, let's cut right to the chase. If you put ten lousy bucks a day away every single day and put it in the right mutual funds, or stocks or real estate and let the clock tick at 20%, you're a millionaire in just 20 years! (Pop, pop, pop, pop) Excited yet?

Now, I can hear the skeptics saying that, "No one can sustain a 20% rate of growth for 20 years in a row! It's not possible!" Well, Warren Buffet, the stock market genius, was able to do it -- for over 40 years in a row. When you've finished with this book, you'll know that it's not only possible for you, but entirely within the reach of anyone with discipline and a few financial skills. You don't have to be a financial genius. You don't have to own a big company. You can do it from your kitchen table using the money that you're now foolishly throwing away. If you just re-divert a few of your ill-spent dollars and funnel them to some well-timed investments, you can achieve financial success.

I'll bet you'll think twice before you throw away one of those silly, green pieces of paper. It's like throwing away the seed to a million dollar money tree.

Every time you save one of those money seeds, you start your way to wealth. So the most important lesson of this chapter is to change your attitude about money, especially those single dollar bills. I have no doubt you can find \$30 per month....even on the most meager budget. Eventually you will want to increase this, over time, to \$100, \$200 or \$300 a month or more. The more the better. The more the faster. How many seeds do you think you could save and invest every day? In the following chart, I show you how a few dollars a day can grow into a million dollars.

How various amounts per day can grow into \$1,000,000

	3%	5%	10%	15%	20%
\$1 a day	147 years	99 years	56 years	40 years	32 years

\$2	124	85	49	36	28
\$3	112	77	45	33	26
\$4	102	71	42	31	25
\$5	95	67	40	30	24
\$6	90	63	38	28	22
\$7	85	61	37	27	22
\$8	81	58	36	26	21
\$9	77	56	35	26	21
\$10	74	54	34	25	20

How to earn an extra million in your lifetime

The real key is to keep socking away the money. Let the numbers whisper their silent but relentless message. Consistency. Day in. Day out. Save. Invest. Save. Invest. It might be boring. It might be dull. It might be hard to do. No matter. Just do it.

I met a young man in Chicago who had made the decision to make his future bright by dimming his desires today. He worked full time as did his spouse. If they had been like the normal (broke) young married couple, they would have pooled their two paychecks and bought a new car (with a fat monthly payment) stretched them into "too much house" and stressed out for the next 30 years. Instead, this young couple made a very smart choice. They lived on her paycheck and saved his entire \$2,000 a month paycheck. They put the money into well-selected mutual funds and watched the cash begin to pile up. This is true prosperity.

Our parents were right. We cringed when they told us:

Live on less than you earn.

Invest the surplus.

Avoid debt.

Build long term security

It may not be the exciting get-rich-quick rabbit..

But the tortoise laughs slowly all the way to the bank!

So, with that tortoise mentality firmly in place, let's start building some specific plans for the future.

Setting some specific and realistic financial goals

First of all, you have five decisions to make about your money seeds:

Target: How much total money would you like to accumulate?

Amount: How many seeds a day (dollars a day) can you squeeze out of your life?

Rate: What interest rate can you earn on your invested dollars?

Time: When would you like to reach your goal?

Purpose: What is your financial purpose?

For example, suppose you decide you want a million dollar nest egg in 20 years. Your ultimate purpose for the money is to quit your job and spend your life working with the youth in your church. The charts on the next page tell you to invest \$10 per day at 20% per year to reach your goals:

Target: \$1,000,000

Amount: \$10 per day

Rate: 20%

Time: 20 years

Purpose: Church youth

Assuming 5% interest.

Numbers are in thousands unless otherwise specified in millions.

	5 yrs	10 yrs	15 yrs	20 yrs	25 yrs	30 yrs	35 yrs	41 yrs	45 yrs	54 yrs
\$1	2	5	8	13	18	25	35	50	60	100
\$2	4	10	16	26	36	50	70	100	120	200
\$3	6	15	24	39	54	75	105	150	180	300
\$4	8	20	32	52	72	100	140	200	240	400
\$5	10	25	40	65	90	125	175	250	300	500
\$6	12	30	48	78	108	150	210	300	360	600
\$7	14	35	56	91	126	175	245	350	420	700
\$8	16	40	64	104	144	200	280	400	480	800
\$9	18	45	72	117	162	225	315	450	540	900
\$10	20	50	80	130	180	250	350	500	600	1.0 million
\$11	22	55	88	143	198	275	385	550	660	1.1 million
\$12	24	60	96	156	216	300	420	600	720	1.2 million
\$13	26	65	104	169	234	325	455	650	780	1.3 million
\$14	28	70	112	182	252	350	490	700	840	1.4 million
\$15	30	75	120	195	270	375	525	750	900	1.5 million

										million
\$16	32	80	128	208	288	400	560	800	960	1.6 million
\$17	34	85	136	221	306	425	595	850	1.0	1.7 million
\$18	36	90	144	234	324	450	630	900	1.1	1.8 million
\$19	38	95	152	247	342	475	665	950	1.2	1.9 million
\$20	40	100	160	260	360	500	700	1,0	1.2	2.0 million

Assuming 10% interest.

Numbers are in thousands unless otherwise specified in millions.

	5 yrs	10 yrs	15 yrs	20 yrs	25 yrs	30 yrs	35 yrs	40 yrs	45 yrs	56 yrs
\$1	3	6	13	25	40	75	125	200	300	1 million
\$2	5	12	25	50	80	150	250	400	600	2 million
\$3	8	18	38	75	120	225	375	600	900	3 million
\$4	10	24	50	100	160	300	500	800	1.2	4 million
\$5	13	30	63	125	200	375	625	1.0	1.5	5 million
\$6	15	36	75	150	240	450	750	1.2	1.8	6 million
\$7	18	42	88	175	280	525	875	1.4	2.1	7 million
\$8	20	48	100	200	320	600	1.0	1.6	2.4	8 million
\$9	23	54	113	225	360	675	1.1	1.8	2.7	9 million
\$10	25	60	125	250	400	750	1.3	2.0	3.0	10 million
\$11	28	66	138	275	440	825	1.4	2.2	3.3	11 million
\$12	30	72	150	300	480	900	1.5	2.4	3.6	12 million
\$13	33	78	163	325	520	975	1.6	2.6	3.9	13 million

\$14	35	84	175	350	560	1.0	1.8	2.8	4.2	14 million
\$15	38	90	188	375	600	1.1	1.9	3.0	4.5	15 million
\$16	40	96	200	400	640	1.2	2.0	3.2	4.8	16 million
\$17	43	102	213	425	680	1.3	2.1	3.4	5.1	17 million
\$18	45	108	225	450	720	1.4	2.3	3.6	5.4	18 million
\$19	48	114	238	475	760	1.4	2.4	3.8	5.7	19 million
\$20	50	120	250	500	800	1.5	2.5	4.0	6.0	20 million

ASSUMING 15% interest

Numbers are in thousands unless otherwise specified in millions.

	5 yrs	10 yrs	15 yrs	20 yrs	20 yrs	30 yrs	35 yrs	40 yrs	45 yrs	51 yrs
\$1	3	10	20	50	100	250	500	1m	2	5 million
\$2	5	20	40	100	200	500	1.0	2	4	10 million
\$3	8	30	60	150	300	750	1.5	3	6	15 million
\$4	10	40	80	200	400	1.0	2.0	4	8	20 million
\$5	13	50	100	250	500	1.3	2.5	5	10	25 million
\$6	15	60	120	300	600	1.5	3.0	6	12	30 million
\$7	18	70	140	350	700	1.8	3.5	7	14	35 million
\$8	20	80	160	400	800	2.0	4.0	8	16	40 million
\$9	23	90	180	450	900	2.3	4.5	9	18	45 million
\$10	25	100	200	500	1.0	2.5	5.0	10	20	50 million
\$11	28	110	220	550	1.1	2.8	5.5	11	22	55 million
\$12	30	120	240	600	1.2	3.0	6.0	12	24	60 million

\$13	33	130	260	650	1.3	3.3	6.5	13	26	65 million
\$14	35	140	280	700	1.4	3.5	7.0	14	28	70 million
\$15	38	150	300	750	1.5	3.8	7.5	15	30	75 million
\$16	40	160	320	800	1.6	4.0	8.0	16	32	80 million
\$17	43	170	340	850	1.7	4.3	8.5	17	34	85 million
\$18	45	180	360	900	1.8	4.5	9.0	18	36	90 million
\$19	48	190	380	950	1.9	4.8	9.5	19	38	95 million
\$20	50	200	400	1.0	2.0	5.0	10.0	20	40	100 million

ASSUMING 20% interest

Numbers are in thousands unless otherwise specified in millions.

	5 yrs	10 yrs	15 yrs	20 yrs	25 yrs	30 yrs	35 yrs	40 yrs	45 yrs	51 yrs
\$1	3	12	35	100	250	750	2	5	15.	50 million
\$2	6	24	70	200	500	1.5	4	10	30	100 million
\$3	9	36	105	300	750	2.3	6	15	45	150 million
\$4	12	48	140	400	1.0	3.0	8	20	60	200 million
\$5	15	60	175	500	1.3	3.8	10	25	75	250 million
\$6	18	72	205	600	1.5	4.5	12	30	90	300 million
\$7	21	84	240	700	1.8	5.3	14	35	105	350 million
\$8	24	96	275	800	2.0	6.0	16	40	120	400 million
\$9	27	108	315	900	2.3	6.8	18	45	135	450 million
\$10	30	120	350	1.0	2.5	7.5	20	50	150	500 million
\$11	33	132	385	1.1	2.8	8.3	22	55	165	550 million

\$12	36	144	420	1.2	3.0	9.0	24	60	180	600 million
\$13	39	156	455	1.3	3.3	9.8	26	65	195	650 million
\$14	42	168	490	1.4	3.5	10.5	28	70	210	700 million
\$15	45	180	525	1.5	3.8	11.3	30	75	225	750 million
\$16	48	192	560	1.6	4.0	12.0	32	80	240	800 million
\$17	51	204	595	1.7	4.3	12.8	34	85	255	850 million
\$18	54	216	630	1.8	4.5	13.5	36	90	270	900 million
\$19	57	228	665	1.9	4.8	14.3	38	95	285	950 million
\$20	60	240	700	2.0	5.0	15.0	40	100	300	1000 million

Using the charts on the previous pages, I'd like you to come up with a reasonable scenario for your wealth building plan. To do so, fill in the blanks for your target financial goals below. Make sure you spend some quality time asking yourself the question, "Why do I really want this money? What is my ultimate purpose?" Your money making will be much more successful and meaningful if you have a clear purpose. If it's just "to make a lot of money," you may find yourself one day with a lot of money and wondering, "Is this all there is?"

Target Financial Goals

What is my target investment goal? \$_____.

How much can I invest per day? _____ \$/day.

How long am I willing to invest? _____ Years

What is my target interest rate? _____%

Why is it important to me to achieve this goal?

The sooner you start, the richer you are immediately!

Hey, wait a minute! These sound too good to be true! A few dollars a day and you're a millionaire!? If this is all so easy, why aren't all of us millionaires? Well, the truth is, we all COULD be millionaires but most of us lack the simple discipline to make small daily deposits over long periods of time. And, then, of course, we procrastinate getting started.

Let me show you the terrible cost of procrastination. Suppose you had the discipline to sock away \$200 a month (less than 7 bucks a day) over a 20 year period of time with a target interest rate of 20%. How much could you accumulate? According to my calculator, \$200 per month at 20% for 20 years grows into \$632,000. Not bad!

Now, suppose, instead of starting this year, you wait a year to get started. This leaves you only 19 years of growth instead of 20. According to my calculator, you would only have \$516,000 in your bank account in twenty years. That's \$116,000 less than what you could have had if you had started on schedule. In other words, your procrastination cost you \$116,000 in future dollars!

Procrastination is expensive! For each of the 365 days that you waited, your future portfolio was shrinking by over 300 dollars. ($116,000 / 365 = \$317.81$) In other words, every day you procrastinate costs you \$300 future dollars. (Or \$13 an hour, 24 hours a day.)

What if you were to invest the same \$200 per month over thirty years? The cost of waiting that extra year is now a whopping \$842,803. That's right! Waiting an extra year cost you almost a million future dollars. That's over two thousand dollars a day. Or almost \$100 per hour, 24 hours a day!

Would you like to earn \$100 an hour each and every hour of every day for the next twelve months? Let me say this again for emphasis.

Every day you wait.... every hour you delay....is like burning up future money.

Even small amounts of procrastination have a future cost. Suppose, instead of paying yourself at the first of the month, you decide to wait till the end of the month to put your money into your investment program. This one simple difference means you will have \$15,000 less dollars in twenty years. In thirty years, you will have \$75,000 less. Now, you can see how much it costs to put things off.

Do it now. Do it regularly.

Now, one final word on consistency. How much you invest is not as important as consistently investing that amount over a long period of time. If you miss a payment or two, no big deal. But let me show you what happens when you mess with the formulas. Suppose you could invest \$200 month for twenty years with a target rate of return of 20%. You are pretty good at socking the money away for a few months and then you read an ad in the paper for a great deal on a new car. In order to afford to buy the new car, you decide to lower your savings rate from \$200 a month to \$100 a month. In 20 years, instead of the \$632,000 you could have sitting in the bank, you'll only have \$316,000 and a very old car. That's \$316,000 less. Is your new car worth that much? If you invest wisely today, you'll be able to afford to pay cash for any car you want in 20 years from now. It means deferring gratification for a while to allow your money tree to grow. When you prematurely pick the fruit from your money tree, you stunt its growth and dramatically slow down the time for you to enjoy a fully matured, fruit bearing money tree.

How to do the most good for the greatest number of people, yourself included.

Let's examine the money trees of some of this century's most famous billionaires. You'd have to admit they knew how to grow money trees. What did they do with their wealth? Almost every one of them set up a foundation that would outlive them. These foundations are like money tree forests that continue to thrive long

after the money tree farmers are gone.

In recent World Book Encyclopedia under "Foundations" you discover that there are over 24,000 charitable foundations set up in the United States alone that give out yearly charitable grants to needy groups and organizations of almost FIVE BILLION DOLLARS.

The top ten foundations are as follows:

(Assets/Annual Giving)

Ford Foundation 4.8 Billion/170 Million

Getty Trust 3.7 Billion/160 Million

Kellogg Foundation 3.1 Billion/75 Million

MacArthur Found 2.3 Billion/105 Million

Lilly Foundation 1.9 Billion/57 Million

Johnson Foundation 1.8 Billion/95 Million

Rockefeller Foundation 1.6 Billion/45 Million

Pew Charitable Trusts 1.6 Billion/90 Million

Mellon Foundation 1.5 Billion/67 Million

Kresge Foundation 1.1 Billion/42 Million

The Ford Foundation was established in 1936 and yet, decades later, is still giving away more than a hundred million dollars a year to needy causes. No matter what your attitude toward the wealth of the Fords, Rockefellers or Gettys, you've got to admit that hundreds of thousands of people (even you) are benefiting each day from the legacy of these great money masters. The fruits from their money trees continue to bless the world.

You can have a major, positive impact on future generations.

If you learn the secrets of these successful money masters, eventually you, too, will be able to leave a legacy that will outlive you. Although leaving a hundred million dollar fortune may be the furthest thing from your mind today (you'd probably rather make an extra \$10,000 this year), I encourage you to imagine what your future Foundation might look like. Answer the following question:

Once you have achieved your financial goals and lived a long, prosperous, happy and healthy life, how do you want your money invested so that it can have the greatest positive impact on future generations?

In the purest sense, money is a spiritual concept. It contains the power to do so much good. Imagine the benefit that you could provide to future groups of worthy people. Imagine your own posterity--your own great-great grandchildren--a century from now. How could they benefit from your wise financial, spiritual and intellectual legacy? If you won't do it for yourself, at least do it for them.

Now, look at that dollar bill one more time.

This simple money seed contains the power to bless you and countless future

generations. But only if you'll start now. The future is counting on you. A wealthy future is awaiting you. It's worth the sacrifice.

Remember, it all starts with a single dollar bill.

Now that you have the right respect for each of those priceless money seeds, let me show you specifically how to turn each of them into million dollar money trees.

**Choose Another Keyword
Below to Learn Even More**