

David Bach | **FinishRich™**



Live Rich with David Bach

Saturdays 1:00 pm - 4:00 pm eastern

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NOTHING LIKE BEING IN THE RIGHT PLACE AT THE RIGHT TIME

THE DJIA HITS 9,858!

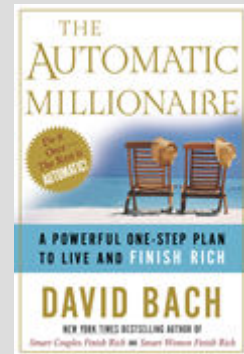
So the numbers are out and "surprise, surprise", the economy is looking brighter. Thursday's economic numbers show that the economy turned in its best quarter in nearly two decades.

I find this almost funny when I think about how many people have been telling me since March, that "I'm nuts to be so bullish". You see, I'm just a low "IQ Guy" that believes President George Bush wants to stay in office. What about you? And, I happen to think that President Bush learned from his father that "it's the economy that gets you re-elected, NOT WAR."

Well, actually that's not totally true. Wars can almost always be great long term for re-jumping an economy. It's a pretty much fool-proof approach. History has shown the economy almost always picks up following a major war and the stock market almost always goes higher. Shocker, that's exactly what is happening. The Stock Market is on a bull run right now that is historical. Again, just the facts; Year To Date: DJIA up +17.32%, Nasdaq up +44.72%, S&P 500 +18.99% and Russell 2000 +38.45%.

How do you like them returns? Sure is bringing a smile to my face when I read my statements.

The FinishRich Book Series



Coming Soon!



The Finish Rich Workbook: Creating a Personalized Plan for a Richer Future buy it now from

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Now factor in record low levels of interest for nearly two years (remember interest rates have been at 40 year lows), and add a MASSIVE TAX CUT and eventually the economy has to turn around.

JUST ABOUT EVERYTHING LOOKS BETTER

Consumers are shopping again! What's funny is again, this seems to be news to the skeptics. Is it just me or do skeptic economists live in a box and never go outside? The stores are packed! You'd think Walmart, Target, Costco and even the high end retailers like Prada were giving stuff away, there's so much shopping going on.

And businesses are growing again.

In New York City everyone is in "deal mode". People are wearing suits again and even ties. It's money time and bonuses are even going to come back this year. And the small business guy, he's even hiring and he's buying new computers.

SO WHAT'S THE PROBLEM?

Well it's not all champagne and caviar parties. This economic rebound is leaving a lot of people swimming with no life preserver. This is a true jobless recovery. Unemployment still is hovering at 6% of the labor pool, and it's moving slowly down, but slowly. Depending on who's numbers you believe, there's around 9 million unemployed people in the U.S, and 2.6 million jobs lost since President Bush became president. Also we've got a record deficit problem building and 40 states that are running a deficit this year.

HERE'S A KEY PROBLEM I SEE

Jobs are going abroad and they are not coming back any time soon. The biggest single threat to our way of life in the United States is that you can now hire an educated person from India to do a \$50,000 a year computer job for \$12,000. You can also hire an equally educated person from India to answer phones and handle servicing issues for less than \$10,000.

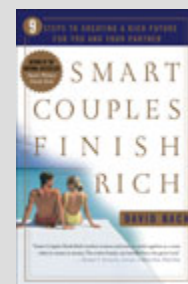
It doesn't take a rocket scientist to figure out that if you run a company that employs 1,000 people and you can cut your costs by 80% by moving the job abroad, where you get equal quality work you are going to consider it.

THIS IS DEMOCRACY AT ITS BEST

When you see American jobs going overseas, it's really sad and its tough on Americans. It's also democracy at its finest, heading around the world. The fact is that these jobs that are leaving the US are instantly improving the quality of people's lives around the world. Many of these people can't believe how lucky they are to make \$12,000 a year. It's like hitting the lottery. This money will ultimately raise the standard of living abroad, and the quality of life worldwide.



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HERE'S ONE MORE TRUTH

Over time these people who are working for 20% of what a job pays here will stop feeling lucky and they will want more money. Over decades their lifestyles will improve and like us, they'll have homes with two car garages that they can't fit their cars in. They'll drink at Starbucks everyday and have Latte Factor's™ and they'll live paycheck to paycheck and work 50 to 60 hour weeks and wonder why they can't get ahead and they'll want more money. Eventually it won't be so cheap to export these jobs and they'll start to head back home.

But that will take decades.

IN THE INTERIM

You better make sure you don't have a job that can be outsourced abroad for half of the price that you cost. If you do, then you are living on borrowed time. And trust me on this, the writing is always on the wall.

It's called "Moving The Cheese". Have you read *Who Moved My Cheese?* by Spencer Johnson? If you haven't, you should buy this book and read it today. [Click here](#) to order it. It's hard to imagine you haven't read it as it has sold over ten million copies, but again if you haven't read it....READ IT. It's a simple, powerful story that is all about change. Change can be good, provided you act before it's too late.

HERE'S A CLASSIC EXAMPLE OF CHANGE

Have you been to an airport lately? When you go to an airport now there are machines in the check-in counter to do your own check-in. The check-in people are helping you learn "how to" check yourself in. Think about that for a second. Imagine you are a check-in person training the customer to NOT USE you. You'd have to be a total idiot to not realize that pretty soon you are NOT going to have a job checking people in at the counter. But trust me on this, there are really nice people who have done these jobs for decades that are NOT IDIOTS that can't see what is happening to them even though IT'S RIGHT IN FRONT OF THEIR EYES. These people are "hoping" that they will somehow survive the job cuts that will take away 80% of their jobs. Wouldn't it be smarter to be out looking for a new career and going to school at night to prepare to have new job skills?

IS IT TOO LATE TO INVEST?

With the run up in the stock market of course comes the question, "Did I miss the rally?" Well, I certainly hope not. My newsletter and books have been preaching to you to invest monthly and build a balanced portfolio. If you are doing this then you are really doing well this year.

Personally, I think next year will continue to be an excellent year. For starters, there is nearly 4 trillion dollars sitting in money market accounts earning about 1%. That money won't sit there forever. If just 15% of it moves into the stock market next year because people see the economy is improving, you'll see a sustained rally in the market. Specifically, just 15% of

this cash moving into stocks historically has had a huge impact. According to Money Magazine, the last time investors moved 15% of their cash from money funds was 1983-and the Dow gained 36%.

WITH ALL THE GOOD NEWS WE STILL HAVE SMART PEOPLE IN CASH

It is important to say that Warren Buffett is not bullish right now and he's definitely smarter than I am. He's sitting on 28 billion, which represents about one third of Berkshire Hathaway's money. In 2000, he was almost fully invested so clearly he's taking profits. Then again, so am I. In fact, I'm personally 35% in cash right now, 35% in stocks and about 30% in real estate. So again, I'm bullish, but I'm also diversified.

THE AUTOMATIC MILLIONAIRE COACHING PROGRAM IS A HIT

The results of the Automatic Millionaire Coaching Program are already off the charts. We've had over thirty people send us emails sharing how much they've changed their lives in just the last four weeks since the coaching program started.

THE SUCCESS STORIES KEEP COMING IN...WILL YOU BE NEXT?

Here's just a few of their testimonials:

"I had to write to share the feeling of empowerment I am getting with each passing day and with each goal set and accomplished! Since call #1, we have increased my 401(k) to 13%, set up a cushion fund with indirect, set up a SEP IRA for my self-employed husband, started biweekly mortgage payments, and cut up all credit cards! This release of burden is spilling over into my life - an added benefit I was unaware of. I have been able to focus and commit to a health improving diet (life-style change) and feel I have the energy to do so because things are literally just falling into place!"

- Laurie Budnick

"In one week I have started paying 10% more on my 15 year mortgage, increased my 403b to 10% and consolidated my debt at 0% interest and it is all AUTOMATIC. I feel less stress and anxiety over my financial future."

- Rohanna Sykes

"Your 1st coaching call along with reading your book has already prompted me to make major changes. I have gathered all of my "errant" IRA rollovers and 401(k)'s into one place, I have AUTOMATED everything."

- Phyll Hurley

"As a result of reading *Smart Couples Finish Rich* and *The Automatic Millionaire* and joining the coaching program, we've made the following adjustments to our financial situation: started a bi-weekly mortgage payment, refinanced our house, increased our 401(k) accounts, met with a lawyer to create a will, created a security basket and thoroughly organized our files based on your Finish Rich File Folder System "

- Kim Lytle

The Automatic Millionaire Coaching program is for doers.

If you want to participate in a life changing, hands on coaching program that will walk you through EXACTLY what you need to do financially in order to live and finish rich, [click here](#). Because this program has been so successful, we are going to offer it again in the first quarter of next year. Like the first time, we will only accept 100 people and then we will close the program. Last time this program filled in 72 hours. So again, if you want to be the first to have the chance to sign up, [click here](#). Those who sign up for this advance notification, will be the first to receive the announcement in January when we launch the program.

FINALLY. CALL ME ON MY NEW RADIO SHOW 866-603-8316

This is the number to my new radio show, going national next year, and now airing on Sirius Satellite Network and WORD Radio, Greenville, SC. The show airs from 1pm to 4pm Eastern time. You don't need to actually hear me on the radio in order to call in to ask a question. Just call toll free at 866-603-8316 between 1 and 4 pm, Saturdays. Tell them you are a David Bach Newsletter subscriber and you'll more than likely get on the air with me. You might even win a signed autographed book.

HELP US HELP YOUR FRIENDS

Thanks again for passing along your friend's email addresses for us to add to our subscriber list and FinishRich Community. We need just two of your friend's emails to hit our goal this year! How about helping us hit our goal THIS MONTH and at the same time helping another friend finish rich! To subscribe your friends to this newsletter, just send their email addresses to us at subscribe@finishrich.com and we'll do the rest. We promise to never sell their names. Also there's a big advantage to signing them up now because in January we have a huge offer coming to our community (to you and your friends) that will involve the launching of *The Automatic Millionaire* book. There will be special offers and gifts coming your way, so stay tuned.

Live and Finish Rich,

David Bach

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