

## **The Story of Lisa and Lori**

There are those in life who have so much money that having a mortgage doesn't matter one way or another to them. But for the average person who does not have an unlimited cash supply, mortgages are absolutely critical. Why? Because it allows you to use leverage to create wealth.

However, how you deal with your mortgage can either create real and lasting wealth for you - or NOT!

### **The Story of Lisa and Lori**

Lisa and Lori each earn \$35,000 per year from their jobs. Both have \$12,000 in savings. Each buys a starter condo for \$120,000.

Lori wants to minimize her mortgage as quickly as possible so she uses her entire life savings of \$12,000 as a down payment, and chooses a 15-year mortgage at 6.5%. Her monthly payment is \$941.

She wants to pay off her mortgage quickly, so she sends in an extra \$50 with each payment (or \$600 per year). These extra payments are applied directly to principal.

Lisa chooses a 30-year mortgage at 7%, with \$6,000 down and finances the remaining balance. Despite the fact that Lisa's mortgage balance is higher than Lori's, (\$114,000 compared to \$108,000), her monthly payment is just \$758.

Lisa invests these savings each month for five years, earning 8% after taxes per year. Where as, Lori sends an extra \$50 each month to her mortgage lender, Lisa adds \$50 to her savings. The result: Over five years, Lisa accumulates a total in savings of \$12,675. Lori has no savings!

Suddenly and without warning, both women are re-engineered out of their positions due to corporate downsizing. This comes as no big surprise given the instability in today's job market. Who will survive?

Lori used all of her money as a down payment, so she now has no savings to rely on. She has \$43,285 worth of equity in her house because she started with such a large down payment and has been making monthly payments since the beginning of the loan.

Unfortunately, that won't help her to put food on the table and she now has no money coming in. As she is now unemployed, she cannot refinance because her bank denied her application for a home equity line of credit due to lack of stable income! If Lori is to access her home equity in order to support herself, she will have to sell her home. This would force her to do the one thing she wanted to avoid to begin with – lose her home.

The only thing that Lori can do to support herself is to use her credit cards, thereby creating consumer debt for which she cannot afford to pay because she has no income (and the interest costs are not tax deductible).

Sadly, Lori discovered the biggest secret of home ownership the hard way: Your mortgage is actually a loan against your income - it is not a loan against the value of your home. With no income, you are powerless to borrow money against your equity. Lori must land another job, and fast! Not something that is easy to do in an unstable job market. Not only can she not afford to feed herself, Lori is about to lose the roof over her head!

Now, let's see how Lisa is doing. With \$12,675 in savings, she is able to make her monthly mortgage payment with ease, even with no job. In fact, she has enough money saved to make her monthly mortgage payment for almost two years! No worries here!

Lisa sleeps soundly at night without worry that she will lose her home.

Here is the irony: Lori wanted to avoid a large mortgage and did everything she was able to pay off her mortgage quickly. To her dismay, she has discovered that her plan backfired in her face. Rather than protect her home, she now faces losing it!

### **The Moral Of The Story**

You should never hand a large down payment to the bank. You should never be in a hurry to pay off your mortgage. The less money that you have and the less secure your income, the more important the rationale of carrying a big, long mortgage is to your financial well being.

The example above reinforces what I have been stating for some time now. Do you know what it is? Don't tie up all your financial resources in your home!

A critical point that you must be aware of and clearly understand right now if you are ever to generate wealth: Nobody ever got rich by saving money! Paying off debt is not the same as accumulating assets! Many people believe that it would be to their financial benefit to eliminate their mortgage. They think that if they don't have to make a monthly mortgage payment, they are in much better financial shape than the guy who does have a mortgage. This belief is completely erroneous and you need to understand why.

Let's look at a "typical" Canadian and see how they deal with their mortgage.

Now follow along with me...

Let's assume a \$300,000 mortgage with 6% as the mortgage interest cost, a 5 year term and 25 year amortization

By doing nothing more than paying \$1,919.42 (principal & interest) a month you will see your mortgage end in 25 years and you will have paid over \$275,000 in interest costs. Now remember, you will have had to earn over \$950,000 to do all this!

However, if you do the bi-weekly accelerated payment of \$959.71 this essentially translates into a \$2,079.37 a month mortgage payment. Here, you pay off your mortgage in 21 years and "save" \$52,000 of interest costs. Sound appealing?

By going the bi-weekly accelerated way you are going to be forking over an additional \$159.95 more each month rather than the "usual" monthly payment of \$1,919.42.

Does any of this sound (and look) like stuff you may have already done?

And what's your home worth? Any more or less from paying the accelerated rates?

No. Your home is worth exactly what the prevailing real estate market in your area says it's worth. So then where is the true advantage of paying off your home faster? Is it that you saved over \$50,000 in interest costs?

So is this such a great deal for you?

A homeowner can accumulate the amount of cash needed to pay off a home just as soon or sooner by using a conservative, tax-advantaged mortgage acceleration pay down plan.

What I am talking about is managing your home equity effectively and efficiently so that it achieves YOUR goals – not someone else's. The most important elements of home equity management is maintaining liquidity, safety of principal and creating the opportunity for your home equity to grow in a separate side account, where it is immediately accessible for you in the event of emergencies or opportunities.

Look at another Canadian who has the commitment to create real wealth and so does an annual "equity take out" from their \$300,000 mortgage and does so for 5 years.

Fast forward to 5 years into the future.

The total debt still remains constant at \$300,000, due to the fact that the mortgage stands at \$269,510.12, but you have stripped out a total of \$30,489.88 of your equity via your investment LOC.

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You would have not only pulled out a total of \$30,489.88 of equity over the 5 year period, you would also now (at 8% growth) you have an investment portfolio valued at \$35,560.04. Make sense?

You have paid a cumulative total of \$1,829.39 in interest (tax deductible) on the LOC and have received a cumulative total of \$731.76 in tax refunds.

You now have an investment account generating investment returns, powered by generous tax deductions. But more importantly you have just created liquidity for yourself and your family. Where before there was none – now there is! The investments and their liquidity mean you now have options. Options as what to do with the capital as it grows – now and in the future!

And this can only grow exponentially for you.

Remember, this is not about reducing or eliminating your mortgage debt. This is ALL about transferring your non tax deductible (bad) debt to tax deductible (good debt) status.

This all begins as you start to manage your home equity – outside of your home. By doing this you are “borrowing for investment purposes” making the interest costs – tax deductible. Getting larger tax refunds and having an investment pool growing for you.

Now can you see that by managing your home equity you are truly the master of your financial destiny!

By seizing control of your home equity you now can begin to allow IT to earn a rate of return for you.

In fact, if you faithfully continue this strategy you can actually pay off your home in HALF THE TIME! With no more money necessary out of your own pocket!

Pay off your mortgage early by using the lazy idle dollars that are currently trapped in your home!

It is my belief that the majority of Canadians who continue to use accelerated mortgage pay down strategies by using up more of their fixed monthly cash flow are setting themselves up for a future lifestyle that is nothing like what they had dreamed of.

The retirement these Canadians will be faced to live will be one where they are house rich and cash poor.

As far as retirement is concerned, their choices are now limited. They will have to sell their home, downsize and bank or invest the difference for fund their future retirement lifestyle needs.

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Is this the life you envision for yourself? If not, and if you are like the majority of Canadians, without your intent (or perhaps knowledge) you are perfectly on track to having this as your reality!

### **Epilogue - How Do You Treat Your Mortgage?**

If you won the lottery tomorrow, would you pay off your mortgage?

Most people would. After all, isn't it "The Canadian Dream" to own your own home – and own it outright with no mortgage payment or lien encumbering the deed to your property?

Can you imagine how much more money you would have if you weren't required to send a check to the bank every month for that big, fat mortgage payment to keep a roof over your head? Imagine the sense of liberation you will have after 25 long years (300 months!) of monthly mortgage payments! It would feel as if a thousand pound weight just rolled off your shoulders! All your money and the house will finally be yours! You would be loaded – filthy rich, indeed! A mortgage is a debt and debt is a bad thing! Right? Of course you would pay off your mortgage - it's the smartest thing to do, right?

Hold on a minute!

It is crucial that you understand what is really happening here. You need to figure out why you are doing what you are doing! Your burning desire to satisfy your mortgage is not about economics or finance – it's about emotion.

You "love" the idea of owning your own home. You "hate" having to pay your mortgage payment. If you are like most, you may even "fear" your mortgage. Your drive to pay off your mortgage early is fueled by emotion, not by good financial sense! A mortgage is a financial tool, not an emotional state of mind, so why are you making decisions regarding your mortgage based upon emotion? And why do you feel the way you do about your mortgage? Could it be that your perception of mortgages is a learned perception, influenced by your parents and grandparents?

Think about this – just about everything you have ever learned about money, you learned from Mom and Dad. When you told them that you were planning to buy your first home, they said, "Better make a big down payment, and keep that mortgage payment low! You better pay extra to pay it off just as soon as you can! You don't want to be a slave to that mortgage for the next 30 years! You don't know what you are getting yourself into!" This is precisely what my parents said to me. My parents were wrong! Because, as a result of their advice, I lost thousands of dollars by paying extra toward my mortgage in order to "beat" the interest and pay off my loan early.

We were taught that mortgages are “bad”, require us to work extra hard to pay them off early, or that we should avoid them completely if at all possible. But what they never told us is why they felt this way about mortgages! It is important that you first understand their perspective in order to clearly understand why their financial advice is bad for you. Let’s take a look at mortgages through the eyes of our parents and grandparents.

Back in the 1920s, homes typically cost around \$5,000. That sounds like pocket change until you consider that the average annual household income in 1925 was only \$1,434. Just like today, very few could afford to purchase their homes outright, so they borrowed money from the banks to buy their homes.

Times have changed drastically and so have lending laws. Back then, banks had the right to demand full repayment of mortgage loans at any given time. If you failed to repay your loan when it was called due, the bank had the right to seize your property, force you out of your home and sell it to satisfy the debt.

On October 29, 1929, when the US stock market crashed, millions of investors lost huge sums of money. To make matters worse, the money they lost was not theirs to begin with – it was borrowed money. Back in the '20s, investors commonly purchased stocks with money borrowed from stockbrokers, from what was called a “margin account.” Under laws and rules in effect at that time, you could purchase \$100 worth of stock for a payment of just \$10 to your broker; your broker would then put up the other \$90. When the Crash hit, 30% of the value of everyone’s stock portfolios was sheered right off the top. A typical brokerage account previously worth \$100 was now worth only \$70. The investor was left holding the bag, having borrowed \$90 to buy the stock! The Crash led to a “margin call” where the broker would demand that the investor come up with more cash because his account had exceeded the “margin limits.”

If the investor couldn’t cough up the cash, the broker would begin selling off the investor’s stocks until enough cash was generated to meet the margin call. This is the last thing an investor wanted the broker to do! Stocks were already down in value 30% - this was the worst time to sell! To avoid having his stocks sold, the investor would go to his bank and withdraw enough cash to meet the broker’s margin call. The investor had to move fast, because under stock exchange rules, margin calls were required to be fulfilled within 24 hours (nothing like a little pressure, eh?) In the days following the Crash of '29, swarms of investors went to banks to make cash withdraws. Within a very short period of time, the banks’ cash supplies were depleted.

When the banks ran out of cash, word spread like wildfire and panic set in. Bank depositors stampeded the banks, demanding their money, but the banks were unable to meet their demands because the cash supply had completely dried up. To get more cash, banks started calling their loans due. They sent word to their borrowers demanding they satisfy the full balances owing on their loans immediately. The homeowners didn’t have the cash, so the banks foreclosed on the homeowners’ properties, forcing millions of families from their homes and into the streets.

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The banks' plan of raising cash by calling mortgage notes due backfired. Nobody had the money to buy the homes repossessed by the banks, so the banks were essentially left holding worthless real estate. Unable to meet the demands for cash by their depositors, US banks began closing their doors, many of them to never open again. The Crash caused a domino effect – investors couldn't meet margin calls, brokers couldn't find buyers for the stocks and with no one willing to buy, brokers had to continuously drop the stocks' prices.

More than half of US banks failed. Tens of millions of Americans lost their jobs as companies declared bankruptcy. Millions were rendered homeless. Thousands committed suicide.

This domino effect of financial catastrophe spilled over countries borders and virtually no one was immune to the havoc that ensued.

Who weathered the Crash of '29 without feeling the fury of its devastating impact?

Those who owned their homes free from mortgage. These few fortunate individuals were immune from the banks' collapse. With no loans to repay, they succeeded in keeping their homes. They may have had no work and little food to eat, but they kept a roof over their families' heads as their neighbors went broke and were forced into homelessness.

My grandparents lived through the Depression, and were raised with the Depression mind set that mortgages were a bad thing. This belief was passed down to my parents, who then passed it along to me. And yet, a small group of Americans (the wealthy!) insist on carrying home mortgages even when they can afford not to. Why would they voluntarily place themselves at such risk? Don't they know what they are doing? The truth may surprise you. They wealthy know exactly what they are doing.

These people are among America's elite: the wealthiest 1% of the population. Not only do they know what they are doing, they understand why they are doing it. The wealthy understand things about how money works which most of the middle class do not.

America took her hard knocks in the '30s and learned her lessons well. Both the US and Canada have never seen such financial devastation as happened in the '30s. However, it cannot happen again because of the safeguards for consumers that have long since been put into place by both Canadian and US governments. This is not to say that a Depression cannot occur again – but that a Depression like the 1930s cannot occur again.

Should financial disaster strike, the causes will be significantly different.

**Let's consider some of the safeguards for consumers today:**

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1. Banks are no longer able to cancel your mortgage. This means that if you have a mortgage, you are no longer at risk that the bank will suddenly mandate that you pay the loan in full or take your home. If you are current on your loan payments each month, no bank can force you to pay off the entire remaining balance upon demand.

2. Consumers can no longer buy stocks with only 10% down. The maximum margin limit is 50%. It is zero for speculative investments (such as internet stocks.)

3. The Canadian Deposit Insurance Corporation. CDIC is a Canadian Federal Crown Corporation, created in 1967. Before this, consumers were unprotected in the event their bank went bust – this is no longer the case. Today, consumer accounts up to \$100,000 are protected, providing consumers with security they did not have in the '30s. Since the birth of the CDIC, no one has lost their life savings due to bank failure because they are now protected by insurance.

There have been 43 financial institution failures since it was formed. The last was in 1996 when Calgary-based Security Home Mortgage Corporation closed its doors. About 2,600 Canadians had deposited \$42 million in the firm. All but \$10,000 of the deposits were insured and CDIC paid back all insured deposits within three weeks of Security Home Mortgage's closure.

4. The major lesson that governments learned after the stock market crash of 1929 is that the best way to prevent economical disaster is to grant banks all the cash they need, rather than withhold currency like the US government did in 1929. Back then, the government believed that flooding the banks with cash would result in inflation. Instead, the government created the worst depression in history. Hard lesson learned, but learned all the same.

5. Competition in the mortgage industry has dramatically increased. If Bank "A" won't provide you with the loan you seek, odds are in your favor that Bank "B" will. Additionally, new, innovative loan programs now exist, which make mortgages more affordable and flexible than ever before, significantly reducing the likelihood of consumer default.

For those of you who are still hell bent on getting rid of your mortgage, let's paint the most extreme picture of financial disaster.

If something so cataclysmic happened to our world – whatever that may be, our financial markets would ultimately crumble. And by markets I mean all markets – real estate, stock and bond markets, etc. If that happened, the real estate that we owned would be worthless. The mortgage market would be in tatters. (No one would be coming to collect on the mortgage because nothing would have value anymore and everyone would be out of work). The GICs in our friendly bank would be worthless because the financial institutions and/or governments "guaranteeing" them would not be around. In fact, there

would be looting and pillaging in all urban centers here and abroad as everyone tried to get food! “The law of the jungle” would be the order of the day.

Now if this sounds as extreme and far fetched to you as it does to me, our reality will continue on as has for the past hundreds of years. We will continue to dream and work to accomplish those dreams. We will look for love and love and be loved. In fact, we will live and die...and the cycle will repeat itself again and again and again...

However, what we do during our brief stay on this earth will have a profound effect on us and those we love and have in our lives.

We have the ability to dream big dreams and make those dreams into our realities. Or we can dream and never quite seem to get a grasp on the brass ring to achieve the good life.

The choice is ours. We have the intelligence, we have the knowledge all we must now do is act.

So what is the point of all this?

Well, those who tell you to pay off your mortgage are basing their beliefs and advice upon their fears! They fear that having a mortgage might cause them to lose the roof over their heads. These fears were well justified – fifty years ago. Today, however, these fears are largely unfounded.

You will note, I said largely – but not entirely. Still remaining are additional aspects of mortgage loans we haven’t discussed yet. Two of them are:

1. The challenge of affording monthly mortgage payments;
2. The interest to be saved by not making that monthly payment.

Do you worry that you might not be able to make your mortgage payment each month? Is your job in jeopardy due to corporate downsizing and the instability of today’s job market? This can be a very real problem, because the bank can foreclose on your home in the event that mortgage payments are not made on time. If you were suddenly to lose your job, you may not be able to make your house payment and you could potentially lose your home.

Wouldn’t it then make sense to eliminate your mortgage? Believe it or not, the answer is NO!

Even though on the surface it does not make sense, the truth is that the less money you have, and the more worried you are about the possibility of losing your job, the more important it is that you keep a big mortgage on your home! I realize that this sounds absurd, but it is true, and it is imperative to your own financial health that you understand this point as gospel truth!

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Here's why!

If you have little money, and even less job security, the safest way to keep your home is to have a mortgage securely in place.

Remember, the purpose of this material is for me to share with you the secrets of the wealthy – what they know that you don't – what they do that you don't.

### **Don't Miss Out on Your Fortune**

If you have read this far – I congratulate you!

My intent for writing this report is to challenge the way that Canadians traditionally view and deal with their mortgages.

While I focused on some basic strategies and ideas, there are a myriad of options and “variations on a theme” that can be employed – it all depends on your personal goals, time frame and situation.

So begin to think “outside the box”.

Change the mantra: “Don't confuse me with facts. My mind is made up!”

Lose those old habits and ideas and replace them with habits that lead to self-motivation and control over your life and financial destiny.

To become successful you must have the information and the tools - and then take action!

I sincerely hope that you have found this report to be of value and I wish you well and trust that the ideas presented – when acted upon - will make your trip towards your financial success rich and rewarding.

I have provided you with all the tools and resources – it's now up to you!

Make this year the year you increased your cash flow, made the interest on your mortgage tax deductible, eliminated your debts and began to live your dream life.

I am not disputing the fact, that a home is an important pillar of the wealth creation process. (It's the ONLY pillar in many Canadian households).

Remember, the rules of investing hold even truer today than ever. Diversify! Don't put all your eggs into one basket. Wouldn't you rather be 50% right than 100% wrong?

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You still need a balanced and well-planned approach to saving and accumulating wealth for your other goals in life - such as retirement. And money – or the quick access to money via RRSPs and non registered portfolios will be what funds your goals and retirement lifestyle.

Well, now is your chance to do something about this.

Most people don't realize this, but creating financial wealth begins with the money AND the resources that you already have.

If you don't take an action step today, you won't make any money tomorrow. Each day that you don't take an action step is ANOTHER day you won't make any money.

Remember...

You will never retire on the money you save.

You will only retire comfortably on the money YOUR money MAKES on the money you save!

You have 'till 1 March, but please don't leave it to the last minute

Let's book a time now to get together and craft your game plan.

Call me directly at (604) 207-9970 with a couple of dates and times that work best for you or email me here:

<mailto:mhuber@money-moves.com?subject=LetsGetTogether>

Looking forward to speaking with you shortly and seeing you soon as we all work together to make your dreams into your realities!

Until next time...This is Mark Huber signing off

To Your Success,

A handwritten signature in blue ink that reads "Mark Huber". The signature is written in a cursive style and is set against a light yellow rectangular background.

Mark Huber, CFP

“Tell me what success is to you and I'll draw the plans to build the life of your dreams.”

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**PS:** I have included a “suite” of tools to help you.

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See "leverage at work" in this short report I authored on RRSPs vs. borrowing to invest. Check it out to see who the winner is!

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"I lead a comprehensive wealth management team that specializes in providing customized, innovative and relevant solutions to individuals, business owners, key executives and their families."

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<mailto:mhuber@money-moves.com?subject=QuestionForMark>

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