GET RICH BOOK
To Cole, Grant and Kaylie.
This book is intended to provide humor. It is not tax-advice, retirement advice, or anything else one might want to sue about. So don't...

By the way... The author is not rich.

Thanks.

Edited by Diana Amacker
INTRODUCTION

Saving is key. Saving more – empowering. Investing is... well – leave it to the experts.

Advice one needs to be wealthy is present in a format that is easy to memorize and place into daily life. Your assuming author is not yet rich but, following the advice contained here, will one day be what is generally considered well-to-do. In today's world where pensions are all but extinct, Social Security is on the brink of failure, and the 401k is blessed – saving to “rich” is the only sure way to attain a comfortable old age.

The reader may be wondering why he should trust a fellow who has not yet achieved the desired goal... why not?

Millions trust a collection of books written by folks of questionable character whose riches are rarely due to their direct action. Unless the motto is, “save,” those authors have often received wealth through inheritance or a blustery windfall - neither being likely in the protection of your relaxed-years.

Finding this text means you will be the tree of wealth for the next generation. Follow the simple rules in the pages that follow and perhaps your spoiled progeny will put you in the focus of that generation's get-rich-book.

This book contains everything you need in concise language that is direct and easy to understand. The repetition is purposeful, and the blank pages necessary in protecting those that are not.

Time to get started...
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GET RICH BOOK
SAVE
This really cannot be said enough – save. Save money, save food, save gas, save energy, save that penny that is alone and face down on the ground. To help you remember this simple but extremely important message – memorize:

Save.
Save.
Save.
Does it hurt yet? Save!
Save.
Save moola.
Save food – are those left-overs actually bad?
Save more.
Not yet done...
Save power.
Save.
Please Save.
If only to let that helpless penny keep the owner it has grown to love... save it.
Every 10-spot saved now, is another hour you can sit care-free in retirement.
Though the author is mildly fearful of having repeated too many times the word, “save,” current society's future-be-ignored attitude immediately restores the confidence to continue:  Save money.

Save at least 10% of it. Do it to enable worry-free story telling in old age. Be able to afford little gifts to your grandkids that won't require a budgetary-pause to cloud the smile on your face.
It costs the U.S. Mint 2 cents to make every penny – so – in each copper piece owned, the efforts of 2 are possessed!

Of course, the saver should probably deposit that cent. It will briefly be worth one again, but it will have new potential! Incredible potential.
Please turn back to page 13...
EMPLOYED MONEY
Employed money is happy money. Cash loves to work. Let it!

If the reader is averse to letting money work near cliffs - let it play in a certificate of deposit (CD) where you send it off and it guarantees to come back with more. All banks offer these – some provide better rates than others.

On the other end of the spectrum - if interested in the money coming back with riches – put it into a mutual fund where it can work in corporations for years. Money happily toils at the same job with no thought about itself and no chance for boredom. Finding workers like that is near impossible and yet in every buck there are a hundred of them.

What follows is this chapter's memorization – the many ways money likes to work.

For instance - this is money simply flexing (which is the only work it will do when left in a piggy or simple bank account):

MoneY
When money is placed in CDs, it's often caught building houses, businesses or other sensible projects that the bank is overseeing:
Money in a mutual fund works in many different ways and is very efficient in its action. Here we see money working for a telecommunications company providing pathways for information:

Money works in many different ways and is very efficient in its action. Here we see money working for a telecommunications company providing pathways for information.

Money in a mutual fund works in many different ways and is very efficient in its action. Here we see money working for a telecommunications company providing pathways for information.
Page left blank for effect.
Page sullied for effect.
The last thing one truly needs to remember about making savings work is held in a secret you'll only find by flipping quickly through the next set of pages.
It's a good morning!
While you're trying to decipher the flipper message here is another little secret.

You have no idea where or how much you spend.

Let us fix that.
It goes to foot!
The only way to know how much and where you spend is to take the one week long: Money Tracker Challenge!

It works like this:

Use the recording sheets hidden in the next couple of pages to write down every penny spent - starting now.

In one week, sit down and review. Having done this, you'll be one of the few, the proud, the I-know-where-my-money-is-spent people. They are rare and wise folk.
Feel free to tear out the hidden expense ledgers. They've been strategically placed on the spaces of the hidden message.
I take good fortune!
There is one coming up!
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It takes a good imagination.
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I take good minut!
It makes a good point!
It takes a good minute!
So, please, start those workers now.
BURNING A HOLE
“The art is not in making money, but in keeping it.”
-Unknown

Money burns pockets because it does not thrive in cloth prisons. It's suffocating - looking for a way out. It can't be blamed - it's done nothing wrong. It deserves to be out working and enjoying the wild.

If the reader is not ready to let it fly appropriately - keep it in constant anticipation. Money loves to dream. It will do so for many years if allowed. This chapter will explain how to get money into that dreamy state for as long as needed.

**High IQ = Poor Saving**

Research shows those with higher IQs are far less likely to be good savers. These folks are often chasing new and exciting things or activities. Or, often, they simply have enough disposable income that they fail to see the need to save – they've always had money when they needed it. Take note of this tendency in oneself – slap it – then set those new and exciting things as rewards for good behavior or achievements.

Examples:

There is a book discovered that contains information about a hobby that the reader might consider. Instead of immediately having that book sent – reward yourself with that book if successful at taking lunch to work for one week straight.
Another:

“Oh my gosh – that jacket would go perfect with my...” If words similar to these have been uttered, even once, in one's personal history – ones personal closet has many garments that can be parted with. Donate enough of those garments so that the government will tax-credit that perfect coat into the wardrobe.

Yet Another:

Only start a new project when successfully completing a former. High IQ folks rarely have long attention spans. When the first rush of newness passes, usually around three months, an excuse is made for that project to no longer exist. Try this instead: Force that project to completion – even if it is not the grandest version of completion. Write up what's been done so far and place the information on the web. Sell it and its accessories to the next fellow, and impart your experience with it. Then reward that completion with the beginning of the next great idea and it's impending purchases.

Proposing another:

Set an annual budget for items that fall into the category of whimsical fancy. Find a monetary number that sounds reasonable, figure out how much per month that would require, and auto deposit it into a bank account titled *Whimsical*. Then all purchases that would be considered less-than-responsible should come out of that account. Never make loans to that account – that means no credit should be allowed – it's a buffer between the far-too-anxious brain and a future without work.
“I gotta spend!”

For some folks the act of finding something to purchase is the only means available to feel better. It's a sorry state to be in, but here are some methods of coping.

Hunt Stock:

Hunt down the best stocks you can find. Corner them, interrogate them, make 'em tell you which will provide the greatest dividend and bag the best one. A good place to start is the DOW's dogs – search for it. Snagging a good stock can be lots of fun.

Do not use these hunted stocks as the basis of your retirement. Leave the retirement funds alone and let the professionals take care of those for you. Fund managers are more efficient and spend day and night thinking about stocks. Purchase stocks to simply squelch the fire building in your pocket.

Buy Silver:

Some folks don't get a thrill purchasing stock. Its not something they can hold. If this pertains to you – try buying silver coin. Silver is guaranteed to always be worth something and will grow in value over time. An ounce of silver is easily within the price-range of most folks and can be attained from a reliable source like the U.S. Mint. Silver coin impresses folks – show little ones a pile and they'll think you are a nifty pirate. Additionally, an ounce of silver makes a wonderful gift in a pinch.
Buy Gifts:

This doesn't mean buy yourself a gift. There is a birthday coming around the corner and a gift will be needed – buy it with the money that is causing the urge. This way the last minute rush is avoided (a savings by doing that alone) and the joy of shopping is as close to completely satiated as should be needed.
STOP LEAKING
"Beware of little expenses.  
A small leak will sink a great ship."
- Benjamin Franklin

Over time little expenses crop up like weeds. It's time to take stock and whack them. What follows is a couple of places to look for weeds.

Each page has plenty of space. Use each mention of a weed as a starting point for finding the ugly growths. If a growth comes to mind write it directly into the book so that this can be the place where you line-out the weeds that were taken care of. This book is cheap - feel free to write all over it.

“Leaking is gross.”
- Not Benjamin Franklin

Really... write on the pages, they are bound so it's easier to keep track of them.

.
.
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Here – the first mark – now you should feel free to scribble:
Write notes....
BANK FEES

Some banks are ridiculous in the fees they charge. Find a nice credit union. If this causes fear, consider keeping the bank for part of one's direct deposit, put the rest into a credit union and slowly transition away from the greedy corporation as your comfort level rises.

Some credit unions refund ATM fees making their ATM network the largest in the world.
Go ahead – do a little scribble.
MOVIE MEMBERSHIP FEES

These are insidious. Get rid of them – the digital age means sending/receiving disks through the mail is useless.
EATING OUT

Neither breakfast, lunch, nor dinner should be consumed in restaurants.

That expensive coffee for breakfast – skip it. Perked coffee can be grand – most coffee makers have timers that can be set the night before. Grocery stores sell disposable cups with lids so you can take that homemade treat with you. Skipping expensive coffee even just twice a week is an hour more of rocking chair time in old age.

Lunch can be a sandwich made in the morning, or a salad made last Sunday.

Eating out is really expensive. Only do this as a reward. Have microwavable food on hand for when extreme weariness attacks.
You've still not written a thing down. I'll try a little harder...
Folks may have heard that many devices around the home consume energy even when they are not in use. The reason for this: the device never knows when it will be needed to come on in a flash! Help the poor thing out; Let it nap when there is no chance you'll need it. Tell it when to be ready by using a timer.

Things that do not need timers:

- Toasters
- Lamps
- Refrigerators

Wires that end in a heavy black hunk are using trickle power all the time, even if there is no device attached. Things with remotes are also prime candidates.

If one would like to measure how much power is used there is a device whose name sounds like “kilowatt.” A simple web search will turn it up. These devices work by being plugged into the wall and providing an outlet. Items plugged into the provided outlet will then have their power utilization measured. Measuring appliances and hunting out the most egregious power spenders is rewarding.
Another consideration is heat. Heating oil is very expensive and doesn't sting the customer until the end of the month. If a timed-thermostat is not yet installed – do so immediately. Not having one of these beauties is wasteful. They cost less than four lattes and are often subsidized by energy companies.

Has a note been made yet?
CELLPHONE

Reduce your plan.
In case you happen to meet me. Make a scribble of today's date right here:

Then show it to me. It will make me smile like a child.
CABLE

Get fewer channels. It's little known, but there are plans the cable companies do not mention that are far cheaper than those they do.

Start looking for content on-line. All major networks are now posting. A few bookmarks and all needed content will be yours. True, some shows will have to be bought, but those purchases will be far less than the monthly fee of cable packages.
This one will inspire you to write something down. I just know it.
GROCERY SHOPPING

Grocery stores have been around for a long time. They've done research on exactly how each type of customer behaves. They've watched folks shop for hundreds of hours and have figured out a thing-or-two about how to get you to spend more in the establishment.

For instance, on the next trip, watch how much of the store is covered during the visit. It's likely that the essentials have required a visit to all four corners of the building. This maximizes the number of products that one needs to pass - increasing the chances of the consumer purchasing something they did not originally intend.

To combat this and the many other tricks played to maximize their profits – make a list. Stick to it. Or shop on-line and pick the groceries up at the store. Shopping on-line will help avoid the lines, the gimmicks, and the temptations.
SERVICE RICHES
“Credit Unions Rock!”
- A wise author

As mentioned earlier – find a credit union – additionally, find one that is service rich. Service rich credit unions are those that provide access to many products on a single web page.¹

It is not immediately obvious how this is a great perk but, once tried, other less-consolidated providers will be hard-pressed to compete.

When the folks that provide lending alongside the brokerage that is used, alongside banking – it is suddenly a very fluid motion to take excess funds from the bank account and throw them into the brokerage account. Or to take excess funds and throw them into loans – potentially shaving years off of indebtedness.

Additionally when the bank allows bill pay complete bill paying – the checkbook register is no longer necessary and bills are never late.

When bills are on-time, loans are paid early, and brokerage accounts are used like slot machines - the wealth meter runs a lot faster.

Do some homework, find a good institution, it can save years of retirement life.

¹The credit union used by the author even makes it easy to create accounts - so that partitioning funds into something like a “Whimsical” account is an operation that takes less time than it took to write this paragraph.
Whoa. That was a short chapter.
One other thing... if you have all of your funds and savings in one place, that place is often able to provide better products due to seeing a larger sum and connection with you.

Try it. It's neat.
GET RICH BOOK SECRET
The secret behind every get-rich-book is this: customers buy them hoping to find a cheat to a healthy retirement. If the cheat is popular – the author's book has helped him get closer to his own golden years.

The result of these books is rarely a successful shortcut. In fact, if one were instead to have purchased a share of stock with the price of that get-rich-book, one would already be much further along to their goal of prudent saving.

Perhaps you could also write a book – with rich in the title. Make sure its at least 141 pages long – any shorter and it just wouldn't be credible.

Put a few tidbits of hard-won advice, be creative, and make something folks can enjoy.
CONCLUSION
“Whatever advice you give, be brief.”
-Horace

In brief:

It's not just about the years to be lived in retirement.

Saving for old-age, rather, saving for the second half of ones life – is not just about enjoying that portion of existence. Confidence in the future security of those retirement years brings rewards leading up to them as well.

Imagine this: there you are sitting on the porch of the house you saved for, in a bench-swing that is slowly swaying from the warm summer breeze, relaxed, because you know, truly know, that you will be a millionaire and all of your needs will be met.

Now imagine your future kids – they'll not worry about you.

Now imagine your siblings, and your parents – they'll not worry.

Your friends will be more relaxed, because you are relaxed. Folks will welcome your advice because you've succeeded. Even if success is to be enjoyed some time from now.

Wealth makes wealth:

The more you have, the more rapidly it accumulates. Remember the little workers in every buck. Each buck adds one hundred additional workers to your retirement-army and increases the work load it can take on. Grow that army and send it out to conquer greater and greater feats.
No cheating!:
There are no shortcuts. There is only hard work and saving.

And remember:
- Stash
- Keep
- Hold
- Invest
- Bank
- Diversify
- Set aside
- Auto-Deposit
- Add
- Budget
- Capitalize
- Plan
- Hoard
- Stow
- Bury (no don't - no interest)
- Compound
- Allocate

Save.
Thank you!

Thank you for adding a few workers to my army.

Please, pass this along to anyone else who might benefit from seeing this advice in print.

If more specifics are desired for any of the tips found in this work be sure to checkout mattsgetrichbook.com or email matt@mattsgetrichbook.com