



More Wealth Without Risk

By Charles J. Givens

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Charles J. Givens' *Wealth Without Risk* has become a classic in the field of financial self-help books for one simple reason: it *works*. His safe, legal, and proven approach has already started millions of Americans on the road to accumulating wealth through better strategies for **personal finance, tax reduction, and investment**. *More Wealth Without Risk* keeps you at the cutting edge of practical, easy-to-use financial techniques. Givens delivers more than 350 low-risk financial strategies -- with special sections on protecting your credit and keeping the IRS's hands out of your wallet -- including how and why to:

- * Get your next raise totally tax-free
- * Make your vacations and trips tax-deductible
- * Get your retirement-plan money tax- and penalty-free before age 59 1/2
- * Use high-powered, little-known strategies for getting out of debt and rebuilding credit
- * Get next year's tax refund this year

And much, much more!

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Editorial Review

Review

U.S. News & World Report Excellent....Pragmatic and Sound....A great deal of valuable advice and information....

Fort Worth Star-Telegram A monumental catalog of insurance credit, tax, and investing strategies.

USA Today Charles J. Givens is becoming to investing what Dale Carnegie is to human relations.

Self Magazine Finally, someone has turned investing into a simple-to-understand system....

San Jose Mercury News Very good....Stocked with considerable substance....

St. Petersburg Times Givens' plan focuses on reducing expenses for insurance, taxes and credit cards and increasing savings and investment earnings....Many of his strategies are common sense....

Booklist There is no way that an individual cannot benefit from at least several money-saving or -earning tips....

Kirkus Reviews Uncommonly sensible recommendations....Features a wealth of smart-money tips....

Publishers Weekly A top money guide -- entertaining, exciting and full of new ideas....

About the Author

Charles J. Givens is an entrepreneur, investor, lecturer, television and radio personality, self-made millionaire, bestselling author, and now a nationally syndicated newspaper columnist as well. He runs the largest and most successful financial planning and educational organization in the world, with 360,000 members: The Charles J. Givens Organization. Mr. Givens lives with his wife, Adena, in Orlando, Florida.

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Chapter 1

DEVELOPING YOUR FINANCIAL BLUEPRINT

I expect to spend the rest of my life in the future, so I want to be reasonably sure what kind of future it is going to be. That is my reason for planning.

Charles Kettering

Industrialist

1950

OBJECTIVE

TURN DREAMS INTO REALITIES.

There are three strategies we were never taught in school:

* how to run a successful marriage

* how to raise successful children

* how to build wealth successfully

The purpose of this book is to show you how to overcome the third of these educational gaps -- how to build your wealth quickly and easily by making your financial decisions correctly and with confidence.

Everyone with self-earned wealth will tell you that money is not complicated. The confusing trade terms, buzz words, and complex explanations that are thrown around by investment counselors and financial people are not necessary. They just muddy the waters and sometimes hide the fact that the so-called experts don't really know what they're talking about.

In the course of my life, I have discovered a success principle that has enabled me to accumulate tens of millions of dollars while maintaining a constant state of happiness, emotional balance, and zest for life.

Strategy #2

ACHIEVE SUCCESS IN ANY AREA OF LIFE BY IDENTIFYING THE OPTIMUM STRATEGIES AND REPEATING THEM UNTIL THEY BECOME HABITS.

Success with money, family, relationships, health, and careers is the ability to reach your personal objectives in the shortest time, with the least effort, and with the fewest mistakes. The goals you set for yourself and the strategies you choose become your blueprint or plan.

Strategies are like recipes: choose the right ingredients, mix them in the correct proportions, and you'll always produce the same predictable result: in this case, financial success. The success strategies for managing money and building wealth are called Money Strategies.

As you learn to use Money Strategies as a part of your day-to-day life, financial frustration and failure will become a thing of the past. Why, then, do so many people find it so difficult to accumulate wealth and, more importantly, to enjoy the journey?. There are two reasons: not being clear about what they are after and not knowing the strategies for achieving it.

The starting point in any plan is where you are right now. Where you are is where you are. Your first objective is to accept yourself and your current status as an O.K. place to be without making excuses as to why you don't know more or aren't doing better. Excuses become the limiters that turn realistic dreams into idle wishes. Lack of action and the lack of a willingness to change are almost the only things in life that create frustration and depression.

When it comes to excuses for not taking financial control, I hear them again and again:

"I can't even balance my checkbook."

"I'm too old."

"I'm too broke."

"I can't get my husband (or wife) to listen."

"I don't want much."

"I'm too young."

"I'm too tired."

"I'm too dumb about money."

"I'm too busy."

"I'm too scared."

Excuses do not produce results. You can find unlimited excuses for failure, but no one ever makes an excuse for success.

Now figure out where you want to be -- your goals in life -- and write them down. Your written plan sets the tone, speed, and most importantly the direction for your life. If you've ever attended a rousing motivational lecture, you were probably struck by the spirit, humor, and drive, but walked out of the room thinking, "Now, what the hell am I supposed to do?" Enthusiasm, but *no direction*.

Direction can turn the power of a light bulb into a laser beam. Lasers are nothing more than sharply focused light. Lasers have the power to cut through steel and destroy missiles in space. Same light as the light bulb -- just focused and directed. Clearly establishing objectives and choosing your direction will turn the power of your mind into the laser beam it was meant to be, drawing to you the opportunities, people, and knowledge you will need, allowing you to cut through the obstacles along your success path.

Power to accomplish also lies in knowing how to compress time -- to do in one year what it takes everyone else ten years to accomplish. The strategies in this book are powerful time compressors.

Success also requires an understanding and use of the Momentum Principle.

Strategy #3

SUCCESS REQUIRES FIRST EXPENDING TEN UNITS OF EFFORT TO PRODUCE ONE UNIT OF RESULTS. YOUR MOMENTUM WILL THEN PRODUCE TEN UNITS OF RESULTS WITH EACH UNIT OF EFFORT.

Direction and control begin with a written plan spelled out in two parts. Part A lists "dreams" -- what you are after both financially and personally. Part B lists your "strategies" -- the specific financial and personal road map that will take you from where you are to where you want to be. By clearly defining your direction, and by adopting the correct money and attitude strategies for control, you will automatically establish the shortest possible route.

When I was 18, I sat down with a pad of paper and, without totally realizing what I was doing, wrote an action blueprint for my life. I called it my dreams list. The exercise will do the same for you, clearly defining

at one time and in one place your goals, dreams, objectives, and even your fantasies. Choose a totally quiet spot where you will not be interrupted. At the top of the pad of paper write the following:

DREAMS LIST

If I had unlimited...

TIME

TALENT

MONEY

ABILITY

SELF-CONFIDENCE

SUPPORT FROM FAMILY

Here's what I'd do...

Relax and let the ideas pour from both your conscious and subconscious. Don't evaluate your potential for achieving each item you write. What you will write will excite you, motivate you, inspire you, make you laugh, and, most of all, define desires and dreams that all too often are ready to surface but are held back by the complexities of daily living. Write it all down no matter how silly it seems, no matter what it costs. The ideas will come slowly at first, gaining speed as you leave behind the realities and limits in your life.

My first list was 181 dreams long, of which 175 have already become reality. Since that time I've added dozens of others, as you will probably find yourself doing.

All of us at any age have dreams, and the first step of turning dreams into reality is to get those dreams out in front of you where you can see and feel them.

Having taught my students this dreams list strategy for over 12 years, I have seen some truly wonderful things happen that might never have occurred otherwise.

A 66-year-old Ph.D. spent his birthday hang gliding with me off the huge sand dunes at Kitty Hawk, North Carolina.

A 14-year-old boy started his own successful business.

A 45-year-old, recently separated housewife with no previous sense of adventure rappelled straight down a 200-foot cliff, then rode a zip line 60 feet in the air, 300 yards across a valley at 40 miles per hour hanging from only wrist straps, resulting in more self-confidence in two days than she had achieved in her entire lifetime.

Through the dreams list strategy a 35-year-old mother swam and played with dolphins at Kings Dominion Park in Virginia, a dream she had had since she was a child.

A 28-year-old European immigrant, who barely spoke English, built a \$5-million fortune in five years starting with a \$6-an-hour job. I will never forget the tears of joy in his eyes as he sat in my office in Orlando telling me the story of his success and the part my strategies had played in his life.

Once you have made your list with no limits, choose those objectives that are the most important to you. Some will be individual objectives, others will include and require the support of your family. Encourage your spouse and children, if you have them, to create their own lists.

After you define your dreams, the things you want to do, places you want to go, what you want to be and accomplish, the next logical step is to build your road map -- your strategies list. The rest of the chapters will show you all of the safe alternatives for creating the wealth to live out your dreams.

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Users Review

From reader reviews:

Vickie Miller:

As people who live in typically the modest era should be revise about what going on or data even knowledge to make all of them keep up with the era and that is always change and move ahead. Some of you maybe will certainly update themselves by reading books. It is a good choice in your case but the problems coming to you actually is you don't know what one you should start with. This More Wealth Without Risk is our recommendation to cause you to keep up with the world. Why, because this book serves what you want and want in this era.

Emma Englund:

The ability that you get from More Wealth Without Risk is the more deep you excavating the information that hide inside words the more you get considering reading it. It doesn't mean that this book is hard to comprehend but More Wealth Without Risk giving you thrill feeling of reading. The author conveys their point in specific way that can be understood by simply anyone who read the idea because the author of this guide is well-known enough. This book also makes your current vocabulary increase well. Making it easy to understand then can go with you, both in printed or e-book style are available. We suggest you for having this More Wealth Without Risk instantly.

Glenn Pryor:

Information is provisions for people to get better life, information nowadays can get by anyone at everywhere. The information can be a understanding or any news even a concern. What people must be consider when those information which is within the former life are challenging be find than now could be taking seriously which one is appropriate to believe or which one often the resource are convinced. If you get the unstable resource then you buy it as your main information you will see huge disadvantage for you. All those possibilities will not happen inside you if you take More Wealth Without Risk as your daily resource information.

Brenda Seddon:

Reading can be called a mind hangout, why? Because when you are reading a book specifically a book entitled *More Wealth Without Risk* your brain will drift away through every dimension, wandering in each and every aspect that may be mysterious for but surely can be your mind's friend. Imagining each and every word written in a reserve then become one contact form conclusion and explanation this maybe you never get prior to. The *More Wealth Without Risk* giving you yet another experience more than blown away your head but also giving you useful data for your better life in this era. So now let us show you the relaxing pattern here is your body and mind is going to be pleased when you are finished examining it, like winning a game. Do you want to try this extraordinary shelling out spare time activity?

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