

U.S. Postal secret could make you a "1 share millionaire"

Whether stocks go up or down... some companies return tens of thousands of dollars a month starting with just a single share. But you can't buy them on the market: They're available through the U.S. mail.

"It's almost impossible not to make money... "
says the *San Francisco Chronicle*.

Dear Reader,

Stocks are a mess right now.

But there's one group of people who've found a way to make tens of thousands of dollars a month starting with just a single share... by getting it through the U.S. mail.

Like Rex Trotter from Eugene, Oregon – who's made \$1.2 MILLION due in part to this secret. Or Bill Henderson in Dallas... John Richmond in Tucson... and hundreds of other ordinary Americans.

The catch is: You can't use this secret on just any stock, because it's not available for every company. And you can't go through a broker.

As *MarketWatch* explains, "it cuts out brokers. They won't tell you the 'best-kept' secret on Wall Street... and they've made sure the SEC keeps it a secret, too."

In short – it's a little-known way to buy ONE special and very powerful share of stock delivered through the U.S. Postal Service... no matter where you live. The power in these special shares lies in the fact that they multiply in number and in value, without you doing a single thing.

The folks who know about this secret are safely making an absolute fortune. Take George Mallard in Boston, for example...

Mallard, 52, works in the auto industry. He's never made more than \$46,000 in any year of his life. All he's ever wanted is "peace of mind," he says.

One day on a lunch break, Mallard filled out a short application for a share of his favorite company. He put it into an envelope... and dropped it in the mail.

Today Mallard's portfolio is worth \$1.1 million... and this secret helped get him there.

Now you can see why I call people who know about this opportunity, "1 share millionaires." And I'm not the only financial analyst who's uncovered this situation...

A CFA from Indiana named Charles Carmine recently spent an entire year traveling around the country... north, south, east and west... to track down the people who have used this secret – for a book he was writing...

For many, it's been "the passport to a seven-figure portfolio," he writes.

Now bear in mind: Not everyone who buys a single share of stock with this secret

approach becomes a millionaire. And it's not for day traders. But as you'll see, the gains can be unbelievable...

- Alex Goode from North Carolina, for example, bought 1 share of Chrysler for \$36.88. Today his stake is worth \$15,000.
- Sarah Brighton in Fort Lauderdale put \$25 into 1 share of her local power company. The account now has "well over \$20,000 in it," she says. "It's been such a relief to have that money ready to go. It was such an incredibly effortless way to invest... and it was simple. We didn't feel like we needed a financial background to use this method."
- Recently – 36-year-old Chris Damien in Richmond started with 1 share of McDonald's. So far he's made \$25,000. And it's still growing...

Bottom-line: Buying stocks through the ordinary approach of a broker is very risky these days.

But there's a unique way for you to buy just ONE SHARE of a small list of companies on the regular stock market – and simply by holding it, make more money than you may have ever made before... in any market, with any style of investing.

Let me give you the full details, including how to get your first share – and make thousands in extra income with it, beginning as early as this week...

Last great secret of American retirees

When I say 1 share... I literally mean 1 SHARE.

There's no hidden catch to this investment... and it has nothing to do with penny stocks... trading... bonds... or anything else you've likely heard of.

Take Jill and Eric Joyce, for example, a couple in their 60s from Palm Beach.

When they first heard about the secret I'll explain to you below – they didn't have much money to invest... and knew very little about the markets.

"\$200 a month was about as much as we could sock away," Mr. Joyce, an English teacher, said. "Sometimes only \$50." Naturally, he was worried about their retirement...

So when the Joyces heard a powerful way to make a lot of money starting with just 1 share – they took immediate notice. They bought 1 special share of Home Depot (HD), the retail giant, one of their favorite companies.

"\$1.8 Million"

That's how much Shelley Weaver, 75, has made. And she says she could never have done it without this secret.

Shelley lives in South Carolina with her husband of 50 years... and has little investing experience. Below: details on how it works...

As their local newspaper, *Palm Beach Post*, later wrote in a little-known report on

this investment secret, "They now own about \$20,000 in the stock."

** Other retiring couples have made even more. Hal and Edie Glamis in Little Rock, Arkansas have made \$166,288.93 with help from this secret. And it'll keep growing... They too could soon be "1-share millionaires."

** Amy and Gavin Monroe from Portland, Oregon used this secret to buy a small stake in their local utility, and have since made \$87,565.

But you can't become a 1 share millionaire through the regular market. And that's what makes this one of the last great secrets of American retirees...

Quite simply, it's available through the U.S. mail. You completely bypass the stock market – which is one reason this investment generates money even when stocks are falling.

Believe me, I know it sounds unusual. But once you see the details – I think you'll agree with *USA Today*, who calls it the "wonderful world of investment heaven."

Here's why...

2 Times More Money

The U.S. Postal secret to buying 1 share of stock begins with a simple application. It's usually 1 page long and is available across the country.

At the top is a line for your name... in the middle are two lines for your address... and at the bottom is a spot for your signature. That's basically it.

You fill it out... put it into an envelope with a check for the regular market price of the stock you're buying (as little as \$25)... and mail it back. And by following this secret approach – you receive 1 "Compound share" of company stock that returns up to *2 TIMES MORE* than an ordinary share bought the old-fashioned way.

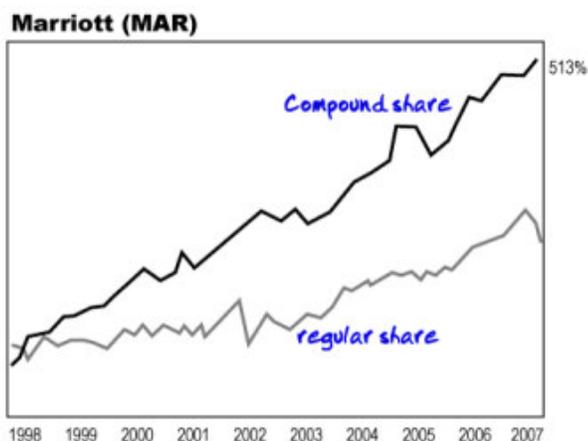
Take Marriott (MAR), for example. Suppose you'd bought 1 share of this international hotel firm back in 1998, through a broker. You'd have seen a big return at its high – more than doubling your money...

But by getting a "Compound share" through the mail, you'd have made a **513% return** over the exact same time period – outperforming the regular share bought the old-fashioned way by almost 3 TIMES.

Take a look ----->>

- Or consider General Electric (GE). Suppose you'd bought 1 share the old-fashioned way back in 1990, through a broker. You'd have done well. But by buying a "Compound share" in the mail, you'd have made almost 2 times more... a 1,242% gain.

- Or take a lesser-known



company like Avery Dennison (AVY), a tiny paper-maker. Again, suppose you'd bought 1 share in the mail in 1990. Well... once more – your gain would have crushed the regular share bought the old-fashioned way... for a 1,010% return.

And the exciting thing is, you don't have to limit yourself to 1 share when you take advantage of this secret. The fact is – you can buy as many shares as you want...

So why do "Compound shares" sent through the U.S. mail have the ability to generate returns that are so much higher than regular shares bought the old-fashioned way? Well, the answer is that when you apply for Compound shares through the mail, you receive them directly from the company.

This means you cut brokers... stock exchanges... and all the other red tape of Wall Street. And by buying shares directly from the company with the "1-share millionaire" approach, they'll pay you dividends worth up to 10 times more than regular dividends earned the old-fashioned way. That's why people who use this secret are making tens of thousands of dollars, starting with just 1 share.

Companies are glad to pay such huge amounts because it attracts investors... and that means more money for them. You win, they win. The only losers are brokers, who don't make a cent (which is why you've probably never heard of this before).

As you'll see – only a certain number of companies allow this type of investing. Some huge, others small... some well-known, others obscure... some in energy, tech, retail, others in healthcare, fast-food and metals. They have basically nothing in common.

But the fact is, each and every one of them could make you a "1-share millionaire" by selling stock to you directly, through the U.S. mail.

And it gets even better...

You see, there's a way for you to make even more...

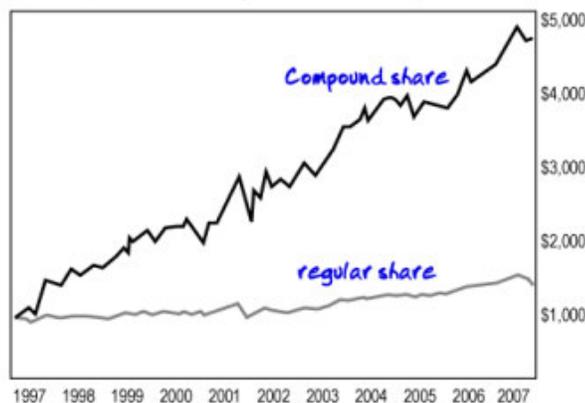
\$108,170... starting with 1 share

Have you ever heard of Allegheny Technologies (ATI)?

Most people haven't. It's a little Pittsburgh-based metals company that has been around since 1960. They work in aerospace and defense.

But Allegheny is one of the small number of companies who offer "Compound shares" through the mail. And every single year they pay a dividend on those shares worth up to 5 TIMES MORE than dividends of the regular shares bought the

Outperforms Regular Shares by 786%



As Money magazine reports: From 1997 to 2007, S&P 500 stocks bought with the 1 share secret saw 413% gains on average... while regular shares saw just 52.5% gains.

old-fashioned way.

As you can imagine, with \$5 billion in sales last year, that kind of money can add up pretty quickly... even on just a single share.

Take a look: Suppose you'd bought 1 "Compound share" of Allegheny through the mail, back in 2003. It would have cost you about five bucks. You'd have written a check for that amount... filled out the application... and mailed it. A few minutes' work.

But in just 4 years – your \$5 share would have become \$108.17.

More Shares, More Money	
1 share.....	\$108.17
150 shares.....	\$16,225
500 shares.....	\$54,085
1000 shares.....	\$108,170

Which 2 stocks do I recommend you buy in the mail right now? (below)

That's a 1,988% gain on just 1 SHARE.

But that's just for starters. Because as I mentioned earlier: You don't have to limit yourself to 1 share. You can use this secret to buy as many shares as you want...

And the more shares you buy... the more you can make.

On 150 shares of Allegheny... you'd have made \$16,225. On 500 shares, \$54,085. And on 1,000 shares... you'd have made a \$108,170 profit.

But to me – the most amazing part of this secret is that very few people outside of the financial world have even heard of it. Unless you're a wealthy money manager or an analyst... chances are you're reading all this for the first time.

You see, it was only during my experience at one of the largest banks in the world that I discovered this secret. And quite simply, I saw it make my co-workers rich...

1,600% extra dividends

I was at Citigroup when I got my first break in this business, working at the bond desk. Trillions crossed my desk every single day... trades as big as \$4 billion.

It was hectic. My colleagues barely spoke to me:

"Tom – we're buying this..." and "Tom – we're selling that..."

That's all I ever heard... till one day in one of my case studies I read something I couldn't believe. In short, some people were receiving a 34% dividend on ordinary stocks – while everyone else in the market got the regular 2% dividend.

That's 1,600% in extra dividends... and from what I learned – hundreds of traders... money managers... and smart shareholders were doing this every single week.

As you can guess... I'd stumbled across the powerful secret of getting "Compound shares" through the U.S. mail. For some folks, this approach has produced tens of thousands in

Money Magazine:

"The difference could be tens of thousands of dollars..."

extra cash...

- For example, I learned about a man named Paul Siegel, from Billings, Montana. He began with just 3 stocks... but last year, wrote that he's already made **\$50,000 more** money using this secret than with his entire regular portfolio.
- And I heard of Brad Hilloughby in Tulsa who built up to 200 shares of WEC through the mail. He's seen a **313% return...** enough to quadruple your money.

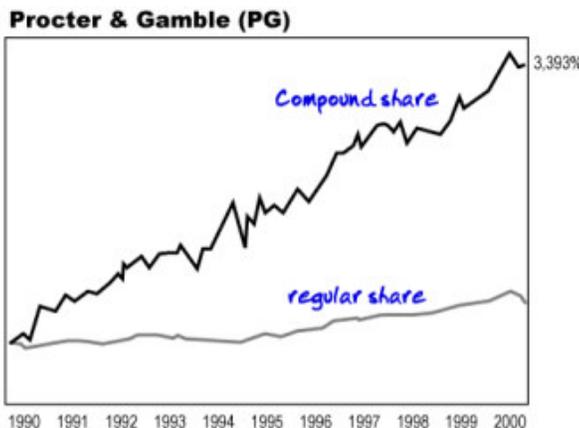
Consider Procter & Gamble (PG), for example...

Suppose you bought a regular share back in 1990, through a broker. You'd have seen a 744% return.

But by getting a "Compound share" through the mail, you'd have made a **3,939% return** in the exact same time period – outperforming the regular share by over 5 TIMES.

Take a look----->>

Or take yet another well-known public company, American Express (AXP)...

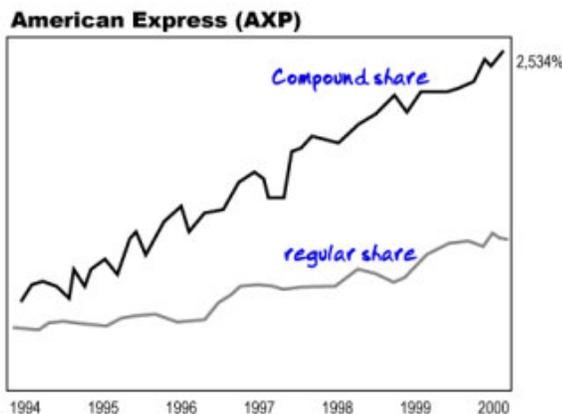


Suppose you'd bought a regular share back in 1994, through a broker. You'd have made a 704% return at its height – again, not bad, if you didn't know any better.

But by getting a "Compound share" through the mail, you'd have made a **2,534% return** over the exact same period – outperforming the regular share by almost 4 TIMES.

Take a look ----->>

You'd think an opportunity like this would be written about in finance papers and magazines. But incredible as it sounds, the full details have been described by just a relative handful of news sources...



Like *Money* magazine, who says: "The difference could be hundreds of thousands of dollars or more," from using his secret.

And get this: These opportunities are so lucrative the government actually actively discourages companies from running ad campaigns about them. Otherwise – too many people might get involved... and brokers would go out of business!

**Wharton Business School:
"3,233% difference"**

** It's easy to see why: If you'd bought AT&T "Compound shares" through the mail back in the '80s, you'd have made 290% more than if you'd used a broker to buy regular shares on the market.

** You'd have made 150% more money on Bank of America if you'd picked up "Compound shares" in the mail versus going through a broker back in the '90s.

As a Wharton Business School study shows – the difference between regular and "Compound shares" amounts to a staggering 3,233%.

The secret of "compound shares" has been studied extensively by a Wharton School of Business Professor, Jeremy Siegel.

He found that from 1871 to 2003 only 3% of the market's return came from capital gains, while the remaining 97% came from simply compounding dividends.

In other words... in over 100 years of market history, there's a 3,233% difference between holding regular and "compound" shares!

That's why I've been sharing the details with thousands of ordinary Americans all around the country. For example – Jim Leonard in Bangor told me: "If I'd known some of this information 10 years ago I'd be a millionaire today."

For the past year now, I've been researching the absolute best "Compound shares" to buy through the mail right now... for the biggest return in the shortest amount of time.

Here's what I found...

How to buy your 1st share

My name is Tom Dyson.

I work for an investment research firm based in historic Mt. Vernon, Baltimore – in a fully restored 19th century mansion.

Here... at S&A Investment Research, we hire specialists to focus on unique, little-known investment opportunities. For example, we have a multimillionaire trader who once managed the personal fortunes of the wealthiest folks in Silicon Valley. And we've got a Ph.D. from the best medical school in the world (Johns Hopkins) to cover biotech. We've even got a former hedge fund manager.

My specialty is income – finding secret ways to collect extraordinary amounts of money, very quickly... with almost no risk at all.

We've done well: "This is just what I needed," Stewart Monahan in Santa Fe said of my work recently. "I average about \$140,000 per year."

Neil Barton in Miami writes, "I use your research for my income account and my IRA. Last year I made \$128,674. This year I estimate I'll make \$120,214."

My passion is helping ordinary folks make more money for retirement. It's a full-time job that takes me around the world... Japan, India, China... and cities across the U.S. week after week. I spend all my time in search of big ideas.

But of all the hundreds of income techniques and stock advice I hear, nothing has proven more profitable than what I've been sharing in this letter.

That's why I've prepared a detailed Research Report – called *1 Share Millionaire*, showing you exactly how this investment works, and why it could make you more money in the months ahead than you may have ever thought possible.

You'll learn...

- My **top 2 favorite "1-share millionaire" stocks**. Both are outstanding businesses. I believe you should out-perform the regular shares by **200%** or more – and collect dividends up to **10 times** higher.
- How to buy "Compound shares" through the mail. I'll walk you through it step-by-step: getting an application... filling it out (it takes **5 minutes**)... and returning it. Plus, I'll show you how to do this with other participating companies.
- A trick to make even more. **One simple line** on your application can turn every \$150 profit into \$300... \$600... or \$900, on the exact same stock.

I'd like to send you a copy of this report, free of charge.

You see – every month I share my investment research in an advisory letter called *The 12% Letter*. And when you take a no-risk trial subscription, the first thing you will receive is my full report, *1 Share Millionaire*.

But I'll also send details of another great investment...

Let me explain...

Pocket thousands in "10-Minute Dividends"

It's sad how most people spend months waiting for dividend checks.

Surprising as it sounds – you can collect nearly 3 **TIMES** more income than even the best-paying dividends on the market... in just 10 minutes.

In short – every single day, over 3,500 companies offer little-known payouts over the stock market... which you can pocket with just a 1-step transaction.

- **\$680 in 10 minutes** from Frontier Oil (FTO)
- **\$575 in 10 minutes** from Yahoo! (YHOO)
- **\$300 in 10 minutes** from Seabridge (SA)

Take Citigroup (C), for example. If you'd owned 100 shares – you'd have collected \$476 in total dividends last year... paid out once every 3 months.

But by collecting Citigroup's "10-minute dividend," you could have made a total of \$1,505 – over 3 **TIMES MORE**, wired to your account the exact same day.

If you've never heard of this before – one reason is that these payouts came about through an obscure securities law known as "Regulation SHO."

"\$200,000 a year."

That's how much 64-year-old Dotty Cooper in San Francisco made with this secret, for nearly a decade.

To most people... it means nothing. In fact, typically only brokers and elite money managers have even heard of it.

But now... ordinary Americans around the country pocket this money every single day. Like Chuck Crinklaw, in Dallas. "I'm earning about \$500 to \$800 a month... and it's wonderful. This is my first time doing this," he says.

Or Ron Campbell in Winters, Calif., who says, "My wife and I have made roughly \$22,000." Jim Pangelinan in Omaha says, "I've made \$100,000."

As you can imagine, the secret of "10-minute dividends" hasn't gone unnoticed in the academic field. A recent Duke University study analyzed these payouts from a 16-year time span and came to a startling conclusion.

Professor Robert Whaley found that even during a period that included one of the biggest bull markets of the past century – this secret crushed the stock market as a whole... with less risk and more money.

Take a look at McDonald's (MCD), for example... and you'll see what I mean.

In the past 5 years, this fast-food giant has raised its annual dividend payment by 295%. Income experts consider it one of the best-paying stocks in the world.

In 2007, McDonald's paid just a single dividend – a special payout on November 13th of \$150 per 100 shares... a decent return by anyone's standards.

But by collecting a single "10-minute dividend" on those shares – you'd have made **\$470...** an incredible 213% extra... almost 3 times more money.

I realize it may sound impossible... pocketing such abnormally large dividends on regular companies, in just 10 minutes. But I've seen how this works firsthand and I assure you – it's one of the easiest ways to get a lot more income, safely.

**3 times more
than regular
dividends**

I've written a complete report called *10-Minute Dividends* that shows you exactly what you need to know to get started collecting these payouts, right away. It even includes my top three favorite payouts to collect right now.

When you try a subscription to my **12% Letter** newsletter – I'll immediately rush you a copy of this report... along with my first Report: *1 Share Millionaire*.

And that's just for starters...

"\$20,000 this morning"

You see, *The 12% Letter* has just one purpose: To make sure you get paid.

I don't waste my time chasing the "next hot thing"... or trying to predict where the markets will swing next.

If that's what you want, stop reading here. My *12% Letter* is not for you. There are plenty of other newsletters that'd be far better for you. Go find one.

Quite simply, all I care about is making sure you get paid.

As one of my readers – Lewis Sterner in Raleigh – puts it: "I love getting those fat dividend checks." Dan Tangan in Dallas says, "This additional income enables me to do lots of traveling and live the 'good life'."

I'll show you how to get paid an average of once every month. And the best part is – how much you want depends only on your situation...

For example, maybe you're looking for a couple of extra hundred dollars a month. I can show you how to get that, as I showed Dan Hammon in Reno who says, "I average about \$800 a month. *12% Letter* is tops!!!"

Or maybe you'd like more: As one of my readers, Eli Pleren in Miami, told me: "Hi Tom... your advice was a hit! When I opened up my computer this morning, I found out that I earned almost \$20,000."

It's ridiculous how people think the only safe way to earn income in the markets is by holding Treasury bills... bonds... and CDs.

That's not real income. Right now, for example, if you're holding a Treasury bond you're only making around 2%. That's so little you're actually LOSING MONEY... as inflation eats away at your savings.

Every month, my *12% Letter* shows you how to make sure you ALWAYS get paid for your investments... using only the highest-paying opportunities in the market – and making 3 times as much money as you'd make with typical investments.

**"Last year I made \$128,674.
This year I estimate I'll
make \$120,214."**

**- Neil Barton
12% Letter subscriber
Miami, FL**

And the promise of *The 12% Letter* is exactly what the name implies. If you follow the advice in my advisory letter each month, you should expect to see annual returns of 12% or more – 3-times better than what you'd get with bonds and CDs.

Even better – none of the opportunities I'll share will lock you in for any length of time. You can take money out... or put money in... whenever you want.

I admit... when I first started writing about little-known ways to collect thousands in extra income – I wasn't sure how many folks would be interested...

But the response has been overwhelming:

- "Your recommendations give us about \$34,000 a year, which I consider pretty darn good!" writes Virginia O'Connell out in Tulsa. Ted Garvey in Akron says, "The checks hitting my mailbox each month is a thrill."

- I'm especially proud when folks tell me they never knew getting income, safely, could be so easy. "I'm very pleased," writes Reg Strahan. "I didn't actually know that I could arrange to receive this much monthly income from my modest investments. I get as much from *The 12% Letter* (about \$900 monthly) as from my 401K. I am a retiree. This money helps."
- Richard Patterson in Woodland, Calif. puts it simply: "I just sit back and let the cash start rolling in. I finally have a system that works! Thanks!"

In today's economy... with markets up one week and down the next... nothing is more important than getting a steady paycheck from your investments.

As *The New York Times* has written on the subject: "For more than two decades, dividend payers... have generally done a better job than other companies when it comes to enriching their shareholders."

And *USA Today* writes, "You'd be silly not to look at dividends when you invest. Dividends are an enormous part of the stock market's return over time. The S&P 500 has risen 1,160% in the past 30 years. Toss in reinvested dividends, however, and you have a 3,251% gain." That's nearly 3 TIMES more money.

In other words: Make sure you get paid.

But by now – you're probably wondering whether *The 12% Letter* is right for you. Well, there's just one way to find out...

Give it a try, at no risk whatsoever.

Here's what I propose...

Just 14 cents

I'd like to rush you a free copy of my two new Reports:

Research Report #1: **1 Share Millionaire**

Research Report #2: **10-Minute Dividends**

These 2 new Reports will be the first things you should read when you take a trial subscription to my monthly investment advisory service, *The 12% Letter*.

Over the course of the next year, you'll also receive:

- **One full year of *The 12% Letter*** (12 issues in total). You'll receive a new issue on the 3rd Thursday of each month, first by e-mail and then by regular mail. Each month, I'll share details on little-known ways I come across to make the most extra income, with the least possible risk.

"A boon for my retirement"

"The 12% Letter is not some stock chasing newsletter. Rather it is a solid no-brainer investment guide, and a boon for my retirement account. Keep it up!"

- David Dragos
Concord, NH

- **You'll also receive *DailyWealth*:** Every day when the markets open, you'll receive an e-mail about the investments we're looking at... updates on what we've already recommended... and details on the most profitable insights from researchers and analysts around the world, first thing in the morning, before trading even begins.

Plus, you'll have full access to our online archive... with details on:

****How to make great tax-free income over the next 12 months...**

****Why Master Limited Partnerships (MLPs) are a great investment right now for large, safe gains with huge dividend payments... and so much more.**

Best of all: I'd like you to take the next SIX (6) MONTHS to decide whether or not you want to keep your subscription. That should give you plenty of time to see my work firsthand... collect your first few checks... and use these secrets yourself.

If you decide *The 12% Letter* isn't right for you, just let me know and I'll send you a total refund. I want you to be happy. That's the only way we'll do business.

So how much does *The 12% Letter* cost and how can you get started?

Well, before I give you the surprising details...

There's one more unique opportunity I'd like to tell you about...

Open a 25% "Bank Account"

Usually – putting money into a bank earns you about 2% a year.

But some Americans have found a "savings account" that has returned more than 25% a year... through one of the safest institutions in the country.

Incredibly enough, if you'd "deposited" \$10,000 into one of these little-known bank accounts 14 years ago and left it alone... by now you'd have more than a quarter of a million dollars.

I doubt your current bank account pays that kind of interest...

But let me make something clear... I'm not talking about an ordinary bank. You won't receive an ATM card, free toaster and a checkbook. Your "deposits" aren't insured as with ordinary banks.

But I think it's more than worth it, because...

Once you're in, the company that manages your "account" will send you a dividend check every single month. They haven't missed a single payout in all the 14 years since they first created these accounts.

Not only that – but since 1994 they've actually INCREASED their dividends every year in a row, giving a 25% return on each and every account.

One account holder, J.C. Riley in Arkansas, writes:

"This is the best thing I've ever done with my money. I've made tens of thousands of dollars and I've been paid every single month since then... Over the past 3 years, I've collected about \$9,000 in monthly dividend payments. And I still get a check... every single month. It's never failed me."

And he's not the only ordinary American who's stumbled onto the secret of these 25% bank accounts. Ben Singer in Maryland writes, "I first got involved in 1994. I heard about it from my parents. I've collected a check every month for the last 14 years. It still comes to my mailbox every single month."

Typically, the only way people hear of these "bank accounts" is through friends and family. As Casey Fitzsimmons in Los Angeles says:

"What's great about this... is that I've never seen [anything] so consistent in increasing their dividends, and paying those dividends, without fail, on the same day every month. Now... the annual income is over \$5,000 per year. This is one of the best investments I ever made. I've recommended it to friends and family over the years."

Is this situation right for you, in today's markets? You'll have to learn about the full details for yourself... and make your own decision.

But if you take a trial subscription to *The 12% Letter*, I'll send you all the details you need to get started right away – FREE of charge – in my new Report called, *The Stock Market "Savings Account."*

Here's how to get started right away...

Only if you're happy

The *12% Letter* costs \$99 for one full year.

But as I said before – I want you to try my work for yourself risk-free for the next six months before you decide if it's right for you. And I want this to be as easy for you as possible. So I'm making a special offer...

Sign up now for *The 12% Letter* – and get 50% off. You'll pay just \$49.50... which works out to about 14 cents a day.

I realize how cheap that is... But I'm making this offer for a simple reason. I want you to try my work. You see, after working with American retirees for most of my career, I'm certain if you take advantage of even just one or two of the secrets I've shared here – you could easily have all the income you'll ever need...

"TURBO CHARGE retirement"

"I have been receiving monthly checks since I subscribed to *12% Letter* last year. I would recommend it to anyone who wants to 'TURBO CHARGE' their retirement savings."

- Stephen Charles
Dayton, OH

We want you to be happy. Our customers stick with us because we work hard to make sure you'll benefit from our advice. And that's why we've quickly grown into one of the largest investment research firms in the business... with readers from across the country and 14 countries around the world.

If you're not happy after 6 months, you'll get a full refund. It's that simple.

Remember, when you start your trial subscription, you'll have immediate access to each of my newest reports:

Report #1: **1 Share Millionaire**

Report #2: **10-Minute Dividends**

Report #3: **The Stock Market "Savings Account"**

And when you sign up today, you'll receive instant access (within 15 minutes) to all of these reports on our subscribers-only website.

You'll also begin receiving *The 12% Letter* on the third Thursday of each month – first by e-mail and then by regular mail too.

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Tom Dyson
Editor, *The 12% Letter*
January 2009

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