

The Eighth Wonder of the World

When asked to name the seven wonders of the world, Baron de Rothchild once said, "I cannot. But I know that the eighth wonder is *compound in*terest."

Bankers are aware of it as are nearly all rich men. Few others are aware of its significance.

Here's what compound interest can do for you. A 12% return is readily available today in quality bonds and other investments. If you invest \$5,000 at 12% today, such an investment will grow to \$21,815 by the year 1992.

Yes, compound interest is indeed a wonder. It is the only form of investment wherein risk is virtually eliminated. Through the centuries, it has been the basis for nearly all the world's wealth. Unlike other investments, its power is irrefutable and absolutely predictable.

It takes a little more than 6 years for money to double at a 12% return. Your effective rate of interest is actually over 20% because it's compounded. Through compounding, your rate of return beats the present inflation rate. To survive and retire comfortably, your savings and investments need to exceed the inflation rate. Compounding it is the only guaranteed way known to do so.

Look at what would happen if you invested \$10,000 a year for a period of time at 12% interest:

Investment Each Year	Years	Value of Investment
\$10.000	7	\$112.996
\$10,000	12	\$270,290
\$10,000 \$10,000	17 22	\$547,496 \$1,036,028

To earn the above rates, income during the accumulation period must be *free* from all tax. What if the amount you set aside each year was tax deductible? How can you invest money tax free and tax deductible? All you need is a "vehicle" to "pass through" this money.

There is an answer—the ultimate tax shelter—a corporation of your own. It's almost too good to be true! With a corporation, you can set aside whatever amount you choose from your gross income. This is *not* your net income, and it's much easier to do than you may realize. There's a simple, efficient and low-cost method now available that *anyone* can put to use immediately.

Once incorporated you gain lots of benefits. For instance, it becomes simple to setup a pension and profit sharing plan. To get a plan going you can get plenty of free help from your local bank or qualified insurance agent.

Saving any significant money from a salaried job is, for most people, impossible. Perhaps the best chance any of us have for a comfortable retirement is through starting our own corporate-sponsored retirement program.

Your own corporation is crucial in order to maximize compounding because it enables you to set aside at least 25% (more under certain circumstances) of the salary you elect to draw from it tax free! (The maximum annual tax deduction for an Individual Retirement Account (IRA) is only \$1500 and \$7500 in a Keogh plan). You pay tax only when you decide to retire and then probably at a lower rate than now.

You've got to own a corporation to get the kind of leverage needed to take advantage of the Eighth Wonder.

Yes, you can thus create a retirement in the millionaire class by *owning* and *controlling* your own corporation. Incorporation under our present tax structure is the unsurpassed way of accumulating capital.

Other than the ability to compound the power of your investment program, there are many other sound reasons to form a corporation such as:

- personal liability protection
- tax shelters of all types unavailable to unincorporated individuals
- greater ease in estate planning
- business continuance or transfer

The classic book entitled How To Form Your Own Corporation Without A Lawyer For Under \$50 by Ted Nicholas provides you with all the details, all the pros and cons, and contains every tear-out form you need to complete the transaction. You get the Certificate of Incorporation, minutes, by-laws, and complete instructions. You'll save from \$300 to over \$2000 in lawyer fees.

Your corporation will protect you. All you risk is your initial investment. This amount can be zero, a few hundred or several thousand dollars. Your home, furniture, car, savings, or other possessions are not at risk. You can raise capital by selling shares and still keep control. In

the event of any disaster your personal liability is protected.

If you desire you can set up a nonprofit corporation or operate the corporation anonymously. This book includes specimens and will show you how to complete the appropriate forms.

Before this book was published, incorporation was not widely used by the small business owner. Now, with the help of this book, over 300,000 individuals incorporate each year, and most are small one-person businesses, or small-but-wise investors.

Even if you have a salaried job, you'll discover a way you may be able to incorporate now and turn that job into a corporation of your own.

As a bonus for ordering the book now you'll receive absolutely free, a portfolio of valuable information. It's called "The Income Plan" and normally sells for \$9.95. It describes a unique plan that shows you how to convert most any job into your own corporation. You'll increase your take-home pay by up to 40% without an increase in salary, or without even changing jobs in many cases. If you are an employer, learn how to operate your business with independent contractors rather than employees. This means that you'll have no payroll records or withholding taxes to worry about. And you'll be complying with IRS guidelines. "The Income Plan" includes forms, examples, and sample letter agreements to make it possible.

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compiled by Ron Miller

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