

HOW A \$1000 INVESTMENT ENABLED ME TO "Retire" at 42 with \$500,000

The true story of an amazing money-making formula
that may change your life too...the way it did mine

by **WILLIAM NICKERSON**

WHO EVER HEARD of an ordinary wage earner like me amassing a fortune of half a million dollars in his spare time?

Yet that's what happened to me. And the money-making formula I used can be applied by almost anybody, almost anywhere.

Maybe you'll make less than \$500,000. Maybe you'll make more (as I did, later on). In any case, I see no reason why you can't accumulate enough to retire on a handsome income while you're still young enough to enjoy it to the fullest. Your chances for success in this field are better than 400 to 1 — in fact, 1600 times better than if you went into business — according to actual U. S. Government statistics.

How It All Began

When I was 25, my wife Lucille and I started saving part of my first modest earnings as a telephone company employee. In three years we saved up \$1000, which we used as a down payment to buy a home. Then I began looking about for a way to insure a modest retirement income to supplement my telephone company pension.

I started with only the \$1000 cash equity in my home. Much to my surprise, I was able to pyramid this modest asset into \$500,000 by the time I was 42 — all in my spare time. I "retired" at 42 to concentrate on my investments — with plenty of time left over for gardening, swimming in our backyard pool, hunting, fishing, and traveling.

Many friends turned to me for advice on how they could follow me up the road to fortune. Finally I decided to write a unique guidebook, in which I would share my money-making secrets.

Another \$500,000 in Only 2 Years

This led me to study other men's money-making experiences, and current non-depression-period opportunities. Although I had not intended to increase my holdings, I found so many opportunities that in 2 years I doubled my estate to over \$1,000,000.

Now my book, **HOW I TURNED \$1000 INTO A MILLION**, is ready at last. And in it I reveal — and tell how to use —

these 4 basic principles of traveling the last remaining road to great fortune still open to the average person:

1. How to harness the secret force of free enterprise — the pyramiding power of borrowed money. If you have ever experienced difficulty in arranging a personal loan (or a commercial loan to go into business) you may have the idea that banks won't lend money to the "little fellow" for the purpose of making money. But I will show you how you can get lenders to put up gladly at least three dollars for every one of yours, thereby quadrupling the earning power of your capital.

2. How to choose income-producing multiple dwellings in which to invest your own (and your borrowed) capital. If you are interested in investing in income-producing property for income alone, then you will probably get along all right without any advice from me, although even there I can give you many tips. But if you are out to pyramid your capital, there is a definite set of conditions to look for.

3. How to make your equity grow. A fair market value of an income-producing property is in ratio to its income. Therefore, if you increase the annual net by means of the steps I outline, you increase the market value of the property — thereby increasing your equity.

4. How to virtually eliminate the "tax bite" on your capital growth. I will show you how you can increase your net worth steadily without its being subject to income taxes — not even capital gains tax! J. K. Lasser's famous guide, **YOUR INCOME TAX**, says of this method that "the mathematics have almost unparalleled attraction."

If you have about \$2500 right now — or if you can save only \$50 a month for the next four years — you can start out soundly along the road to a million dollars. To enhance your progress you will need an additional personal investment of \$50 a month, or \$600 a year, for two more years after that, making a total investment from your personal savings of \$3600. But then you will start receiving income from your investment. In addition, if you follow my instructions carefully, your capital can grow at the following startling rate:

In 2 years, your \$3600 grows to \$5,800.	In 10 years, \$70,548.
In 4 years, you have \$11,575.	In 12 years, \$124,884.
In 6 years, \$21,681.	In 14 years, \$219,972.
In 8 years, \$39,363.	In 16 years, \$386,376.
	In 18 years, \$677,583.
	In 20 years, \$1,187,195.

How far you want to go up this ladder depends on how much retirement income you would like. You can conservatively expect to earn an average net return of 6% on your personal equity. So, if you would be satisfied with a retirement income of at least \$12,000 a year, you might decide to stop when your equity reaches \$200,000.

"There Must Be a Catch to It!"

Right now, it would be understandable if you were sputtering, "But — but — it's not that simple. There must be a catch to it!"

Of course there's a catch to it! There are hundreds of "catches" — hundreds of pitfalls and traps for the unwary who have never traveled what I call the "realty road to riches." But I made it, by learning as I went along. And you have a priceless advantage which I never had — the advantage of being able to know beforehand everything I had to learn by trial-and-error.

My 497-page book is literally the product of a lifetime, into which I have poured every distilled ounce of practical knowledge I gained along the road to fortune.



WILLIAM NICKERSON is not the only self-made millionaire of our time, but he is perhaps the first one who is willing to reveal his money-making secrets to others in great detail. As a salaried telephone company employee, he did so well with his spare-time money-making that at 42 he was able to realize the popular dream of early retirement from the "daily grind" on a handsome income. He wrote his best-selling sensation, **HOW I TURNED \$1000 INTO A MILLION** (described here), out of his firm conviction that the age of opportunity is not dead — that one remaining road to fortune still lies open to the average person. Read what he has to say here carefully. Then if you would like to find out more, without cost or obligation, mail the coupon for a free-examination copy of his book.

It answers all the questions on real estate operations that my friends have ever asked me. I lead you through one actual transaction after another, setting forth each step in detail.

This method of making money is *not* dependent on continued economic boom or inflation. It is benefited and underwritten by America's continuing population boom, which is expected to result in 77 million more people by 1980. And it is comparatively recession-proof.

Read Book for 2 Weeks Free — Then Decide

You may have other questions, other doubts. Rather than attempt to answer them all here, the publishers invite you to examine my book free for two weeks in your own home. If you're not impressed, return the book in two weeks and pay nothing, owe nothing. Otherwise it's yours to keep for only \$4.95 plus a few cents postage. Mail coupon or write to: **SIMON AND SCHUSTER, Publishers, Dept 440, 630 Fifth Avenue, New York 20, N. Y.**

PERHAPS the hardest thing about making a million dollars — or even \$200,000 — is the act of believing it to be possible. This may be the stumbling block which will keep you from seizing upon the extraordinary opportunity presented here.

Out of every thousand people who read this page, perhaps only 10 will be able to overcome their ingrained skepticism enough to send away for more information. And out of those ten, perhaps only one or two will exploit this opportunity to the hilt. But those fortunate few may enjoy the kind of financial success that millions dream of but only a few achieve. I have come to the conclusion that opportunity frowns on those without faith, but a real fortune awaits anyone who earnestly seeks the fruits of free enterprise.

To Your Bookseller, or
SIMON AND SCHUSTER, Publishers,
Dept. 440
630 Fifth Avenue, New York 20, N. Y.

Please send me William Nickerson's 497-page book, **HOW I TURNED \$1000 INTO A MILLION**, for two weeks' free examination. If not convinced that this book can pay for itself literally thousands of times over, I may return it in 14 days and pay nothing. Otherwise I will keep it and remit only \$4.95 plus a few cents postage as payment in full.

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