

INTERNATIONAL WEALTH SUCCESS, Inc.

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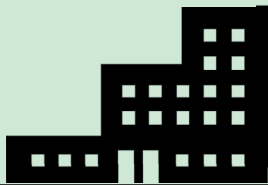
Best Sellers!

See Page 33



Multi-Family Home and Multi-Unit Real Estate Riches

by Tyler G. Hicks



See Page 25



FINANCIAL BROKER FINDER BUSINESS BROKER BUSINESS CONSULTANT PROGRAM



International Wealth Success, Inc.

See Page 22



The Single-Family Home Wealth Kit



Dear Wealth Builder:

What kind of a wealth builder are You—a BWB (Beginning Wealth Builder), or an EWB (Experienced Wealth Builder)? Be **You** a BWB or an EWB, I have good news for **You**.

Do You want to get rich in your own successful business? Have independence, security, vacations, and **all** the good things **You** seek (beautiful home, impressive car, a boat or airplane)? If **You** do, I think we can help **You** find great success. To make **You** the success **You** should be in your own independent business we have a number of powerful helps. These are:

- Our monthly Newsletter, **INTERNATIONAL WEALTH SUCCESS**—the Newsletter of Business Success Methods which gives You many wealth-building ideas and money sources every month—and you can run free classified ads in the Newsletter
- Practical **SUCCESS KITS** and books which may give You a new view and new ideas while putting Big Money into Your life
- Loan sources sought out for our subscribers who need funds to buy, start, expand, or take over income real estate or a business of their own
- Personal consultations to help You get ahead faster in Your own successful small business which can grow into a big one. Ty Hicks is your Private Tutor
- Free classified ads, which You, as a subscriber, can run in our monthly newsletter to get the help You need to grow wealthy sooner

Please read every page of this catalog. It gives You a full view of our many services—like books, Success Kits, our Newsletter, hotline phone number, etc. We are specialists in WEALTH AND FORTUNE BUILDING. We want to help You get rich.

We hope You join our group of SWBs—Successful Wealth Builders. Be sure to read Page 50 of this catalog to get the flavor of what we do for BWBs throughout the world. You should—we believe—start doing—instead of dreaming. And we'll help.

Don't waste another moment. Get started **Now** by sending for our Newsletter, one or more Success Kits, and books. Put the methods we give You to work and they'll probably work for You—bringing in money, freedom, independence, and comfort soon. You are entitled, as a subscriber, to run one FREE classified ad in the Newsletter each month.

I'm here to help You when You need me—seven days and nights a week. So let me help You. Send for the items You think will help—and I'll help **YOU**.

Cordially yours in great success,

INTERNATIONAL WEALTH SUCCESS, INC.

Tyler G. Hicks, President

P.S. If You have already subscribed to IWS, please pass this along to a friend.
P.P.S. We've helped thousands. We want to help YOU. Subscribe NOW.

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INTERNATIONAL WEALTH SUCCESS, Inc.

THE WORLD-WIDE MONTHLY NEWSLETTER OF UNUSUAL
BUSINESS OPPORTUNITIES FOR WEALTH BUILDERS

Twelve BIG issues each year bring you profitable money-making ideas you can use anywhere, any time. Here are a few ways you are shown to help you on your path to GREAT riches:

- ☛ 100%, 110%, 115% FINANCING (MONEY) SOURCES
- ☛ COMPENSATING BALANCE loan sources
- ☛ NEW WEALTH IDEAS EVERY MONTH
- ☛ MANY, many sources of BUSINESS LOANS
- ☛ PART-TIME MONEY-MAKING IDEAS
- ☛ MAIL-ORDER RICHES opportunities
- ☛ FINDER FEE listings of many types
- ☛ WORLDWIDE money-making ideas for YOU
- ☛ FAST-FORTUNE money-making wealth deals
- ☛ FRANCHISE RICHES ideas and METHODS
- ☛ CAPITAL AVAILABLE pages in each issue
- ☛ MONTHLY TY HICKS PAGE where Ty talks to YOU
- ☛ FINANCIAL BROKER OPPORTUNITIES
- ☛ COSIGNER LISTINGS for YOU and others
- ☛ WAYS TO GET MONEY you need for business
- ☛ UNUSUAL TECHNIQUES you can use to grow
- ☛ METHODS that can put cash in your pocket
- ☛ HUNDREDS OF WEALTH IDEAS each year

As a subscriber you can run
one FREE classified ad in the
IWS Newsletter each month.

See a sample page
from a recent issue
of the IWS Newsletter

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16 or more pages
each month



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INTERNATIONAL WEALTH SUCCESS Newsletter.

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Begin my subscription with the CURRENT ISSUE

BONUS ITEMS FOR
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IWS NEWSLETTER:

☛ BUSINESS LENDER
LIST shows many
sources of mail-order
loans for people in
business and real estate.

☛ HOW TO BORROW
YOUR WAY TO
GREAT RICHES—a 24
page booklet by Ty Hicks
showing the how, where
and why.

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package may be
improved.

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what can be done to
make it pull better.

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EVERY MONTH YOU GET 16 OR MORE PAGES OF ADS AND SPECIFIC HOW-TO DATA LIKE THIS. SOME ISSUES CONTAIN UP TO 200 BIG-MONEY LEADS—ENOUGH TO KEEP YOU BUSY FOR WEEKS. SUBSCRIBE NOW AND PROFIT.

You can run YOUR own ads FREE of charge if YOU are a regular one-year, or longer, subscriber. A number of readers find that their ads pay off in loans, capital sources, finder fees, etc. Subscribe NOW and start on YOUR way to profits with a FREE ad.

WEALTH NEWS FLASHES

COMPENSATING-BALANCE LOANS. Unlimited funds available for compensating-balance loans and/or for releasing your compensating balances. Write or call: LENDER'S NAME, lender's address, lender's phone number.

100% FINANCING AVAILABLE for growing businesses, start-ups, new ventures, other worthwhile xxxxxxxx. LENDER'S NAME, lender's address, lender's phone number.

EARN BIG FINDER'S FEES. We urgently need machinery (lathes, drill presses, planers, etc.). FINDER'S FEE FOR EACH machine you find us. IMMEDIATE ACTION. Write or call for finder's fee of \$100 to \$10,000, or more. FIRM NAME, firm address, firm phone number.

PERMANENT FINANCING AVAILABLE, Apartments, motels, hotels, nursing homes, inventory, and receivables. We give 3-day service. No large deposits. Triple-A company. Write or call: LENDER'S NAME, lender's address, lender's phone number.

\$25-MILLION AVAILABLE, start-ups, certificates of deposit, business loans, construction loans, and real-estate loans. LENDER'S NAME, lender's address, lender's phone number.

EXECUTIVE MAIL-ORDER LOAN UP TO \$100,000 with NO collateral, NO cosigners, NO bank credit check. Up to 5 years to repay your UNSECURED loan. Call COLLECT or write LENDER'S NAME, lender's address, lender's phone number.

BORROW THE MONEY YOU NEED. Get the financing YOU need quickly, easily, without long interviews, extensive investigations, etc. How? By going where the money is. Call or write for information. LENDER'S NAME, lender's address, lender's phone number.

24-HOUR ANSWER (YES OR NO) ON YOUR REAL-ESTATE LOAN. Minimum amount is \$100,000; maximum amount is \$1-million. Try us—we're fast, fully funded, and friendly. LENDER'S NAME, lender's address, lender's phone number.

INSTANT CASH—IN A FLASH—HURRY. Millions available for any honest, worthwhile, profitable business deal. Write or call us NOW and see how helpful we can be to you. LENDER'S NAME, lender's address, lender's phone number.

CASH FOR BUSINESS NEEDS of ALL kinds. Get a loan NOW to build your new business to a high profit in no time. We have the cash—if YOU are ready to put it to use in your own business—start-ups, real estate, new ventures, expansion of present plant, etc. Call or write: LENDER'S NAME, lender's address, lender's phone number.

GET LUCKY. READ IWS EVERY MONTH.

(NOTE: The lenders' names were deleted from this promotion piece. The full name and address are given in each issue of IWS).

OTHER VALUABLE IWS TOOLS AND GUIDES TO START YOU GETTING RICHER—FASTER TODAY. NOW.

BORROW USING IWS LEADS—yes, that’s right. IWS CAN BE A SOURCE OF LOAN LEADS FOR YOU—if you need money for business or income real estate use. Here’s how this works for you:

★ EVERY TWO-YEAR SUBSCRIBER TO THE IWS NEWSLETTER has the right to apply for a real estate or business loan application in the IWS REAL ESTATE AND BUSINESS LOAN SEARCH PLAN. And what does IWS do for you in this plan?

We will:

- ① Send you a loan application which is of a general type—that is, most real estate and business lenders might probably accept it. (While you may have to fill out a longer application at a later date, the one we supply might get you started in getting your business loan, but this is not certain).
- ② Send you – with your application—a selected list of 50 possible lenders to whom you can send your loan request and application, after you have filled it out neatly and clearly. (It’s important—we think—that you type your loan application and request—or have it typed by someone)
- ③ Have Ty Hicks call you free of charge in the evening (if you request him to do so) to try to answer any business questions you may have about your loan application.

★ IN SENDING YOU THIS BUSINESS LOAN APPLICATION, we want to point out that **THERE IS NO GUARANTEE THAT YOUR APPLICATION WILL BE APPROVED.** The reason why no guarantee can be made is because business conditions and people vary so much that any loan guarantee is impossible to make.

★ WE DO GUARANTEE THAT 50 QUALIFIED LENDERS' NAMES WILL BE SENT TO YOU, and that you can send your loan application to each of these lenders—if you want to try to get your business loan. **SO ACT NOW—WHILE YOU CAN.**

Here's my \$65 for a 2-year (24-issue) subscription to the monthly newsletter, <i>INTERNATIONAL WEALTH SUCCESS</i> . Send my loan application and lender list NOW. I understand that no guarantee can be made that a loan will be granted.		
NOTE: Overseas subscriptions (including Canada) are \$130.00 U.S. via Air Mail for 2 Years.		
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NOTE: To order any IWS item by credit card please include the following: Signature		
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Phone Number	Best time to call	
(NOTE: If Ty can't call you, he will send YOU his "HOT-LINE" phone number and the secret password YOU can use to call him COLLECT—FREE OF ANY PHONE CHARGE. Just ask for the Ty Hicks "Hot Line" phone number when YOU send your payment above).		
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HOW TO FIND COSIGNERS FOR THE BUSINESS LOANS AND REAL ESTATE LOANS YOU NEED.

How? By advertising for cosigners in the pages of the IWS Newsletter and in the special inserts we send to people and firms seeking to earn cosigner fees. Join the GLOBAL COSIGNER AND MONEY FINDERS ASSOCIATION (GCMFA) by sending \$50 today for an individual membership, or \$100 for a company or corporate membership. We'll send you your papers which tell your potential cosigners 1) WHAT you need in terms of the amount of money 2) WHAT you offer the cosigner for helping you get the money you need for your business or real estate deal. So send your check or money order today and we'll get you started by circulating your need to people who might be able to help you. Your need gets wide distribution around the world in our many mailings.

While we cannot, do not, and will not, guarantee that you'll find a cosigner, we DO guarantee that your need will be circulated in a number of our mailings around the world. Your chances of finding a cosigner are—we believe—better than if you do nothing and just sit at home and dream away. So send your check or money order NOW and we'll work hard for you—starting right NOW.

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Credit Card #	Exp. Date	Sec. Cd
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GLOBAL COSIGNER AND MONEY FINDERS ASSOCIATION		

USEFUL BUSINESS BOOKS FOR PEOPLE SEEKING BUSINESS INFORMATION—

Import/export, real estate, financing sources, manufacturers' reps, licensing, etc.

BUSINESS CAPITAL SOURCES lists more than 1500 lenders of various types—banks, insurance companies, commercial finance firms, mortgage companies, and others. 150 pages; \$20. Product # IWS-1.

SMALL BUSINESS INVESTMENT COMPANY DIRECTORY AND HANDBOOK lists more than 400 small business investment companies that invest in small businesses to help them prosper. Also gives tips on financial management in business. 135 pages; \$20. Product # IWS-2.

WORLDWIDE RICHES OPPORTUNITIES, Vol. 1. Lists more than 2500 overseas firms seeking products to import. Gives name of product(s) sought, or service(s) sought, and other important data needed by exporters and importers. 283 pgs; \$25. Product # IWS-3.

WORLDWIDE RICHES OPPORTUNITIES, Vol. 2. Lists more than 2500 overseas firms seeking products to import. (*Does not duplicate Volume 1*). Lists loan sources for some exporters in England. 223 pages; \$25. Product # IWS-4.

HOW TO PREPARE AND PROCESS EXPORT-IMPORT DOCUMENTS. Gives data and documents for exporters and importers, including licenses, declarations, free-trade zones abroad, bills of lading, custom duty rulings. 170 pgs; \$25. Product # IWS-5.

HOW TO BORROW YOUR WAY TO REAL ESTATE RICHES USING GOVERNMENT SOURCES, compiled by Ty Hicks. Lists numerous mortgage loans and guarantees, loan purpose, amounts, terms, financing charge, types of structures financed, loan-value ratio, special factors. 87 pgs; \$20. Product # IWS-6.

THE RADICAL NEW ROAD TO WEALTH by A. David Silver. Covers criteria for success, raising venture capital, steps in conceiving a new firm, the business plan, how much do you have to give up, economic justification. 128 pages; \$20. Product # IWS-7.

MIDEAST AND NORTH AFRICAN BANKS AND FINANCIAL INSTITUTIONS gives information on more than 500 private and public sector banks, chambers of commerce and trade and investment institutions in 30 different countries. Includes name, street/POB address, telephone & Fax number. Many entries include Telex/Cable, E-mail and web site. 67 pgs; \$20. Product # IWS-10.

EXPORT MAIL-ORDER. Covers deciding on products to export, finding suppliers, locating overseas firms seeking exports, form letters, listing of firms serving as export management companies, shipping orders, and more. 50 pages; \$20.00. Product # IWS-11.

PRODUCT EXPORT RICHES OPPORTUNITIES lists over 1,500 firms offering products for export—includes agricultural, auto, aviation, electronic, computers, energy, food, healthcare, mining, printing, robotics, etc. 219 pages; \$21.50. Product # IWS-12.

DIRECTORY OF HIGH-DISCOUNT MERCHANDISE SOURCES lists more than 1,000 sources of products with full name, address, telephone number for items such as auto products, swings, stuffed toys, puzzles, oils and lubricants, CB radios, belt buckles, etc. 97 pages; \$20.00. Product # IWS-13.

REAL-ESTATE MONEY RAISER'S QUICK GUIDE TO SUCCESSFUL PROJECT FINANCE by Tyler G. Hicks. Gives dozens of proven ways to raise money for real estate projects of all kinds—from single-family homes to multi-building residential or commercial projects. These hands-on methods can be used by both beginning and experienced real estate wealth builders. 96 pages; \$21.50. Product # IWS-14.

DIRECTORY OF FREIGHT FORWARDERS AND CUSTOM HOUSE BROKERS lists hundreds of these firms throughout the United States which help in the import/export business. 106 pages; \$20.00. Product # IWS-15.

CAN YOU AFFORD NOT TO BE A MILLIONAIRE? Covers international trade, base of operations, stationery, worksheet, starting an overseas company, metric measures, profit structure. 202 pages; \$20.00. Product # IWS-16.

HOW TO CREATE YOUR OWN REAL-ESTATE FORTUNE by Jens Nielsen covers investment opportunities in real estate, leveraging, depreciation, remodeling your deal, buy and lease back, understanding your financing. 117 pages; \$17.50. Product # IWS-18.

HOW TO MAKE YOUR REAL-ESTATE FORTUNE IN SECOND MORTGAGES by Ty Hicks covers second mortgages, how a 2nd mortgage finder works, naming the business, registering the firm, running ads, expanding the business, limited partnerships, etc. 100 pages; \$20.00. Product # IWS-19.

GUIDE TO BUSINESS AND REAL ESTATE LOAN SOURCES lists hundreds of business and real estate lenders, giving their lending data in very brief form. 201 pages; \$25.00. Product # IWS-20.

DIRECTORY OF 2,500 ACTIVE REAL-ESTATE LENDERS lists 2,500 names and addresses of direct lenders or sources of information on possible lenders for real estate. 197 pages; \$25. Product # IWS-21.

IDEAS FOR FINDING BUSINESS AND REAL ESTATE CAPITAL TODAY covers raising public money, real-estate financing, borrowing methods, government loan sources, venture money, etc. 62 pages; \$24.50. Product # IWS-22.

HOW TO BECOME WEALTHY PUBLISHING A NEWSLETTER by E. J. Mall covers who will want your newsletter, planning your newsletter, preparing the first issue, direct mail promotion, keeping the books, building your career. 102 pages; \$20.00. Product # IWS-23.

INTERNATIONAL DIRECTORY OF MANUFACTURERS' REPRESENTATIVES lists more than 5,000 manufacturers' reps and agencies in the U.S., Canada, Mexico, and Europe. Includes state-by-state, country and product listings; agency name and contact information with E-mail and web site addresses; What types of products the reps represent; which geographic area(s) they cover; what kinds of customers they call on, and much more. 344 pages; \$28.80. Product # IWS-24.

All books are 8½ inches X 11 inches in size.

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BUSINESS INFORMATION KITS—business and real estate finance, real-estate business, business borrowing, business cash program, financing real estate, grants and fund raising, mail-order direct-mail business, business starting, franchise business.

- FINANCIAL BROKER/FINDER/BUSINESS BROKER/BUSINESS CONSULTANT KIT** Contents: Financial Broker Guide; Business Broker Guide; Finder Guide; Business Consultant Guide; How to Take a Company Public; Government Regulations for Selling Stock to the Public; Executive Search Firms; Typical Financial Broker/Finder/Business Broker Forms and Agreements for Loans, Real Estate and Inventions; Lenders for Business and Real Estate; Directory of Small Business Investment Companies; 12 Speed-Read Books; 485 pages; IWS Product # K-1; \$99.50.
- STARTING MILLIONAIRE SUCCESS KIT** Contents: Reading Guide; Export-Import Guide; Limited Partnership Questions and Answers; Business Facts; Real Estate Guide; Mail Order Guide; Going Business Guide; Borrowing Review Techniques Guide for Business People; Association of Venture Capitalists; How I Got Started in Direct Mail/Mail Order, by Ty Hicks; City and State Auctions Offering Real Estate for Sale; Worldwide Riches Opportunities-2500 Overseas Firms Seeking Imports or Exports; and much more. 12 Speed-Read Books; over 350 pages; IWS Product # K-2; \$99.50.
- FRANCHISE BUSINESS SUCCESS KIT** Contents: Reading Guide; Comprehensive Report on Modern Franchises; Typical Franchise Ads; Guide for Prospective Franchisers and Franchisees; Franchise Agreements; FTC Report on Franchises; Profits from Franchising; The Radical New Road to Wealth; The Basic Disclosure Document; Financing Arrangements; Financial Info About Franchisor; Use of Earnings Claims; Official Text of the Franchise Rule; Information for Prospective Franchisees Required by the FTC; and more. 7 Speed-Read Books; over 700 pages; IWS Product # K-3; \$99.50.
- MAIL ORDER/DIRECT MAIL SUCCESS KIT** Contents: Reading Guide; Sources of Mail Order/Direct Mail Data and Information; How to Address Mail; Useful Mail Order Forms; How to Prepare and Process Export/Import Documents; Export Mail Order Techniques; How to Start and Operate a Mail Order Business; How Mail Order Fortunes are Made; Strategies of Mail Order Selling; Calculating Mail Order Costs; How to Test and Run Classified Ads; How to Score with Catalogs; and much more. 9 Speed-Read Books; over 600 pages; IWS Product # K-4; \$99.50.
- ZERO CASH BUSINESS SUCCESS KIT** Contents: Reading and Study Guide; Zero-Cash Money Techniques; Licensing Agent Business; Six Guidelines for Licensing; Foreign Investment Checklist; Government Laws and Regulations; Financial Factors; Interbusiness Financing; Venture Capital-A Useful Handbook; Handbook of Borrowing Money for Business; How to Buy and Sell a Business; Small Business Financing, a 57-minute cassette recording by Ty Hicks; 7 Speed-Read Books; 876 pages; IWS Product # K-5; \$99.50.
- REAL ESTATE BUSINESS SUCCESS KIT** Contents: Getting 100% Financing for Your Real Estate; Using Lease Options to Make Big Money; Finding 125% Loans Today; Getting Started on Zero-Cash; the Easiest Real Estate Anywhere; Mortgage Broker Guide; Mortgage Banker Guide; Income-Property Operation Data; Raw-Land Purchase and Sale; Industrial-Property Operation; Real-Estate Financing Methods; 2,500 Real-Estate Loan Sources; Sources of Distressed Properties; State Real-Estate Agencies and Administrations; Tax-Aspects of Real-Estate Operation and Ownership; Keeping Accurate Records of Real-Estate Operating Costs; Profit Aspects of Various Types of Real-Estate; 6 Speed-Read Books; 466 pages; IWS Product # K-6; \$99.50.
- BUSINESS BORROWERS BUSINESS SUCCESS KIT** Contents: Reading Guide; How to Borrow Business Money; Glossary of Money Words and Terms; Business Methods for Money Borrowers; Selected Loan and Equity Capital Directory; How to Prepare Loan Applications; Directory of Selected Housing, Land, Farm and Business Programs in the Government; The Radical New Road to Wealth; Practice Forms for Loan Applications; Lenders of Funds for Business and Real Estate. 7 Speed Read Books; 596 pages; IWS Product # K-7; \$99.50.
- GRANTS AND FUND RAISING SUCCESS KIT** Contents: Reading Guide; What Makes a Good Proposal? Using Grant Money Profitably; Getting Grants for Yourself and Your Firm; Typical Money Grant Offers for Study; What a Foundation Looks for When You Submit a Grant Proposal; Grant Money Sources—a listing of thousands of grant-making organizations; Directory of Federal Government Programs; Directory of State Agencies and Authorities and Capitols; 7 Speed-Read Books; more than 496 pages; IWS Product # K-8; \$99.50.
- FAST FINANCING OF YOUR REAL ESTATE FORTUNE SUCCESS KIT** shows the real estate wealth builder how to raise money quickly for worthwhile real estate deals. Gives Fast Financing Shortcuts to Loans and Funding, Quick Methods for Real Estate Startup and Expansion, Rapid Real Estate Loan Getting Methods, Your Ultimate Secrets to Successful Real Estate Financing, Government Programs for Real Estate Finance, plus Hundreds of Lenders for Your Real Estate Deals. Contains 7 Speed-Read books, more than 400 pages; \$99.50

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Money for Real Estate

The reports and books below offer low- and no-down-payment strategies for financing various types of real estate. Each 8 1/2" x 11" report presents needed information on getting money for — and profiting from — the type of real estate covered in the report

NEIGHBORHOOD AND CONVENIENCE SHOPPING CENTER LOAN PACKAGE provides examples of a typical successful real estate loan package. 40 pages; \$12.50. Product # M-1.

DOWNTOWN OFFICE BUILDING presents an example of successful loan package for an office building. 24 pages; \$12.50. Product #M-2.

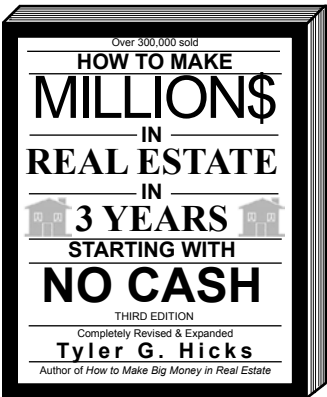
SINGLE-FAMILY HOME FORECLOSURE BUSINESS PLAN shows how money could be raised to buy single-family home foreclosures and rent them out or resell them for a profit. 24 pages. \$12.50. Product # M-3.

SINGLE-FAMILY HOME INCOME PROPERTY BUSINESS PLAN shows how money could be made by owning a string of single-family homes and renting to tenants at a profit. 24 pages. \$12.50. Product # M-4.

HIGH-RISE APARTMENT BUILDING LOAN PACKAGE AND BUSINESS PLAN presents a comprehensive loan package and business plan for financing and operation of a multi-family apartment building. 24 pages; \$12.50. Product # M-5.

REFINANCING PROPOSAL FOR A MULTI-FAMILY APARTMENT HOUSE shows how a large apartment house can be refinanced to enhance its competitive position in its marketplace. 61 pages. \$12.50. Product # M-6.

FHA MULTIFAMILY BUILDING LOAN PACKAGE AND BUSINESS PLAN shows a typical loan package and business plan that complies with federal agency requirements. 24 pages. \$12.50. Product # M-7.



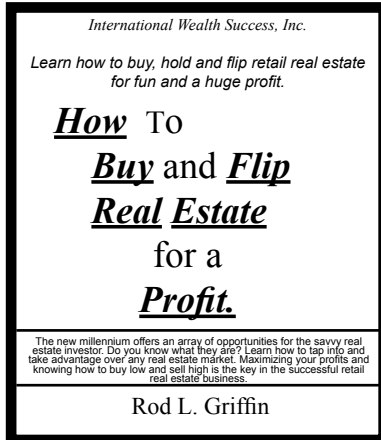
How to Make Millions in Real Estate in 3 Years Starting With No Cash by Tyler G. Hicks

Enjoy the good life that real estate ownership and investment can provide. Ty Hicks shares his proven methods for finding prime bargain properties, financing your finds, and managing them for profit – in a few hours in your spare time, with little or no down payment. Includes ready-to-use strategies, step-by-step techniques and case examples. Covers 100% financing, zero-cash deals, “mortgaging out,” building tax-free income, conventional and unconventional financing, and much more. 5 3/8" x 8 1/2". 270 pages. \$20.00. Product # IWS-72.

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Mail your check or money order to the address above. If you prefer, charge by phone – 516-766-5850 or fax your order to 516-766-5919. You can also order online at www.iwsmoney.com .							

How Do You Buy and Flip Real Estate with Little Risk?

The new millennium is here, but how will you keep up with the trends in the real estate market? How will investors purchase real estate in the new millennium? The answers are finally here.



Within this great book Mr. Griffin shows you some of the fantastic benefits of investing in retail real estate in the new millennium. This great guide shows you how to flip properties for fun and profit while staying away from novice mistakes. Investing in retail real estate in the new millennium requires learning how to invest with No Risk while at the same time creating a huge profit.

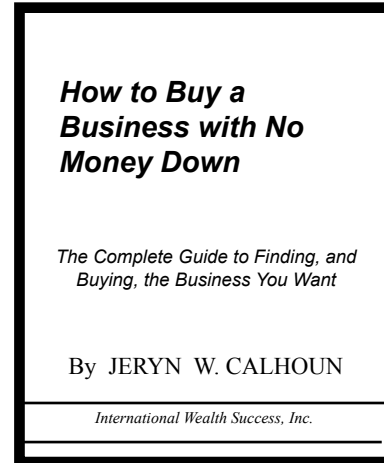
Get started in your spare time learning how to purchase property in any market. The new millennium investor knows how to buy cheap and sell high, maximizing their investment dollars. Filled with ready-to-use strategies, checklists, real-life case studies and success stories, this incredible book will show you how to:

- ◆ Make Cash in Days not Years.
- ◆ Get into Retail Real Estate Investing as a Business
- ◆ Buy Low and Sell High.
- ◆ Qualify the Property for Sale
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- ◆ Sell your Investment Property Fast.
- ◆ Buy and Leverage Property with No Money and Little Credit
- ◆ Maximize your Investment Profits
- ◆ Create a Retail Real Estate Money Machine. And much, much more.

With a wealth of information, "How to Buy and Flip Real Estate for a Profit," reveals the inside information you need to begin building a personal fortune investing in real estate right now and in the years to come. So Start Now. **Send \$20.00 today and Start to Begin Building a Fortune in Real Estate Investing.** IWS-#87

How Would You Like to Buy a Business With No Money Down?

The Complete Guide to Finding, and Buying, the Business You Want



This book shows You how to buy a business of your choice without making a down payment on the business. It gives sample purchase agreements, ways to value a business, procedures for making an offer, financing methods, no-down-payment strategies, negotiating techniques, handling objections, closing steps, legal considerations, accounting, understanding P & L statements, and making the business you buy prosper and grow. It includes:

- ◆ Step-By-Step Guidance
- ◆ How to Figure The Value of a Business
- ◆ Negotiating with the Seller
- ◆ No-Money-Down Strategies
- ◆ Dozens of Sample Forms to Help You Buy Right
- ◆ Ideas for Aspiring Millionaires to Reach that "Pot of Gold" –Your Own Business

Order **How to Buy a Business with No Money Down** by Jeryn W. Calhoun for \$20.00 and start finding a business for YOU.

IWS-#33

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Send order to IWS., Inc. 24 Canterbury Rd., Rockville Centre, NY 11570

HOW TO MAKE EXPORT-IMPORT INCOME

GET STARTED IN YOUR OWN Exporting BUSINESS (and in importing, if YOU wish) for less than \$250. Earn big fees without ever having to touch what YOU sell. As this user of our big Kit writes:

“Enclosed is a copy of my first commission check from my export business. The sale was for \$32,000 and my commission was \$4,269.50. Not bad for starting with \$100 capital and your ‘Import-Export Kit’. They are getting ready to order two more similar machines.”

YOU MIGHT GET SIMILAR ORDERS. How? By using our BIG “Import-Export Kit” which gives YOU:

- ◆ 5000 ways to earn big fees for selling needed products all over the world
- ◆ Easy steps to take to do the simple papers used in both importing and exporting
- ◆ Simple letters YOU can mail or fax to your overseas customers to make sales fast
- ◆ Ways to work from YOUR home without having to travel much farther than your mail box or computer
- ◆ Get BIG repeat orders which may put generous fees into YOUR pocket quickly and easily
- ◆ Ways to be paid through YOUR own bank with checks that will never, never bounce.
- ◆ Quick finance sources that may give YOU loans or grants to operate YOUR business
- ◆ Personal help 800-number telephone line for on-the spot answers to YOUR questions. Or if YOU can’t call, an address to write or fax to get instant answers and help

ALL THESE BENEFITS CAN BE YOURS — sooner than YOU think. YOU might bring in generous fees within days after making the first contact by mail, fax or phone. One user of this Kit says he is making big money each month after ALL costs, after making just one phone call. YOU might be able to do the same, once YOU have this big Kit in YOUR hands.

With this BIG Kit on hand YOU'LL have, we believe, 99% of what YOU need to know to get started. The other 1% YOU get by doing — while YOU'RE being paid to learn. Other key data YOU get in this Kit are:

- ◆ How to avoid the 12 most common mistakes of potential exporters
- ◆ Directory of Federal and State export help YOU can get free of any charge
- ◆ Sources of assistance (including financing) by state — there’s more money around for YOU than YOU ever may have thought.
- ◆ Contacts for top overseas markets — people YOU can talk to or write or fax for big sales
- ◆ Typical forms used in export-import deals all over the world
- ◆ Reliable ways for you to get paid for the work YOU do in exporting and importing
- ◆ Building YOUR export-import business to the level that gives YOU the income you desire

DON'T WASTE ANY TIME: Get into export-import NOW. YOU'LL probably be able to get away from nasty bosses, a slave-wage pay check, and constant threats of being fired.

BE YOUR OWN BOSS IN A BUSINESS WHERE YOU CAN WORK only a few hours a day. Bring in big chunks of money every day of the year. Get started exporting in just a few hours. Why scrimp and save to get what YOU want when YOU might make a good income in just a few months in an interesting and rewarding business?

SEND FOR YOUR EXPORT-IMPORT KIT TODAY.
Fill out the coupon below. YOU'LL get started SOONER..

ABOUT THE AUTHOR:

Tyler G. Hicks is the president of **INTERNATIONAL WEALTH SUCCESS, INC.** as well as the director of a large lending organization in New York. He is internationally recognized as the foremost expert on making money from scratch and is the best-selling author of many books, including **How to Get Rich on Other People's Money**, **How to Start a Business on a Shoestring and Make Up To \$500,000 A Year** and **How to Borrow Your Way To Real Estate Riches**. Over 2,000,000 people (worldwide) have profited from his books. He will provide free consultation for every buyer of this kit.

FREE CONSULTATION

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Your sole obligation is for
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* this is how one real estate seller
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GET ALL KINDS OF REAL-ESTATE LOANS FASTER. Take the hassle and delay out of getting a real-estate loan. How?

Use the **IWS REAL-ESTATE LOAN GETTERS SERVICE.**

This popular new service from Ty Hicks gives you:

- ◆ Proven, fast ways to get real estate loans
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YOU CAN USE THIS SERVICE to get loans for your own real-estate deals, or for deals that other people have. Ty Hicks gives YOU complete support in this service — giving you the forms you need, the lenders you might work with, and business and real estate ideas over his hotline.

GET REAL-ESTATE LOANS for any type of deal, from single-family homes to office-complex developments, etc. If it's real estate, this service can help YOU — with 1st, 2nd, 3rd — even 8th mortgages. Get money for raw land, air rights, shopping centers, garden/senior citizen apartments, marinas, etc.

MEGA-MORTGAGES INTO THE MULTI-MILLIONS are there — just for the right applicant. Don't let them go to waste. Get in on the real estate boom. Be part of the lending spree that's putting billions into new and used real estate every year. Know who's lending for what use. To start using this service send \$100 today to IWS, using the convenient form below, or call in your credit card order. Product # K-12

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Please send me my REAL ESTATE LOAN GETTERS SERVICE (Product # K-12) for only \$100.00.

See SHIPPING on Page 50 for important information on getting your KIT sooner.

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The Efficient and Effective Way to Find Grants

NEW, EFFECTIVE & TIMELY GRANT-GETTING METHODS FOR YOU

HOW TO GET HARD-CASH MONEY GRANTS TO DO GOOD WORK FOR THE NEEDY

The Phone-In/Mail-in Grants Kit is the smart way to find organizations, companies, foundations and government agencies that might be a source of no-repay money for your organization or project grants you seek.

This concise professional kit shows you how to prepare grant proposals for projects that benefit large numbers of people in important areas of their lives—such as education, health, housing, career training, youth athletics, etc. The kit gives you the steps needed to evaluate a grant request, identify and contact potential grantors, prepare a suitable proposal, and more. Emphasis is placed on identifying potential grantors as efficiently and as effectively as possible, using the Phone-In/Mail-In method. Remember: most grants are NOT made for personal financial needs—only for specific projects or for helping specific groups of people. This kit is directed at people, organizations and companies who can provide such services—not at individuals seeking personal grants. \$100, 200 pgs., 8.5 x 11 in., Product #K-18.

- **Each year nearly \$30 billion in grant** money is advanced to nonprofit organizations, companies and others for all kinds of projects.
- **You might be eligible to apply for—and potentially get—some of this grant money.**
- **But until you know who's giving the grants** and for what purposes they're given, the thought of getting any grant will remain a pipe dream. It's essential, too, to know what's required to apply for, and get, any grant.
- **To seek grants effectively, you need** to have a method of narrowing down your "prospects" (that is, your potential grant sources) quickly and easily. Doing this saves you time, money and effort.
- **An effective grant-seeking method** lets you focus on the most promising grants and prospects so you have the best chance for a favorable response to your requests.
- **The Phone-In/Mail-In Grants Kit shows** you a fast and effective method to identify grants you can apply for. Then it shows you how to land the grants you want.
- **Put the IWS Phone-In/Mail-In Grants Kit to Work for You.** Your Phone-In/Mail-In Grants Kit is an excellent way for you to get started on the way to getting grants for valuable social, humanitarian, education, civic and other purposes.
- **Shows Each Step You Must Take.** The kit shows you each step you must take to get the grant of your choice. It takes you by the hand and shows how to make telephone calls to grant makers to get information and find if they're interested in your grant request.
- **Gives typical grant proposals and** shows how to write each so you win the grant you seek. Gives the actual words to use in your call and in your proposal.
- **Includes contact information for** several hundred grant-making organizations and government agencies, along with brief descriptions of the kinds of grants each makes. Product #K-18

FREE BONUS

Order NOW and get names and addresses of selected grant makers on self-stick labels for easy use. So order TODAY—NOW

Enclosed is \$100. Send me the PHONE-IN GRANTS KIT plus my free bonus foundations on computer-printed labels.

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LOANS-BY-PHONE

Collect generous fees for getting people loans over the telephone. Many 800 numbers for your toll-free calls to get money faster. Here are some statements some lenders make about their loans.



- ❖ Immediate funding
- ❖ NO fees; NO points
- ❖ NO credit check
- ❖ NO appraisal fees
- ❖ Instant approvals
- ❖ Worldwide low rates
- ❖ One-hour approvals
- ❖ All types of business loans available
- ❖ Mortgages for real estate—1st, 2nds, 3rds, where needed
- ❖ Letter of credit—all types—by phone
- ❖ Apply by phone, toll-free; save time
- ❖ Anyone can apply; everyone eligible
- ❖ Problem cases our specialty
- ❖ Bankruptcy? No problem

Today, almost everyone needing money for business or real estate is in a hurry. You can serve their needs (and your own if you're looking for a loan) by using the newest way to raise money—LOANS-BY-PHONE.

There are dozens of ways you can use this new approach to raising money for almost any kind of business or real estate deal. In a matter of moments you can learn 1) if a loan can be made 2) what the interest rate will be 3) when a closing can be held for the loan.

Even if you don't like to make phone calls, and even if you can't make a phone call, LOANS BY PHONE can help you. How? By speeding up the process of loan approval—saving you and your client time.

Get the new, never-offered-before LOANS BY PHONE KIT. It might get you \$1,500 to \$25-million or more.



BE A LOAN-BY-PHONE BROKER



- ① GET names and phone numbers (some toll-free) of more than 200 lenders who work by phone. (Your cost is less than 50¢ per name) Updated weekly.
- ① GET "The Art of Making Loan-Getting Phone Calls"—tips on making each phone call work for you by having others make the calls for you.
- ① GET Typical application forms, client agreements, time-zone map for planning your phone calls, interest-rate tables.
- ① GET Monthly updates on LOANS-BY-PHONE LENDERS for three months, at no cost to you when you become our Loan-by-Phone Broker.
- ① GET Step-by-Step LOANS-BY-PHONE procedures for yourself and your client—the methods you can use now—today—to earn big fees from clients or to get big loans for yourself.
- ① GET Fast Loan Decisions—don't wait around for weeks—get your answer—YES or NO in just minutes. If the answer is NO, move on to the next lender by just punching in a few numbers. Stop losing time and money—now.
- ① GET income from loan fees faster. Make just a few calls each day and earn your money in an hour or less—take more time off. Work less—earn more.



Become a LOANS-BY-PHONE BROKER and get started sooner. You will get the complete kit plus 3 updates of LOANS-BY-PHONE LENDERS (10 or more per month) for just \$100.

Enclosed is \$100.00. Send me the <i>LOANS-BY-PHONE PROGRAM</i> plus my 3 monthly updates of lenders. C-13 See Shipping Charges on Page 50 for Important Information.			
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How to Get Personal and Business Loans By Mail

- Overcome bad credit** for yourself or others
- Get cash in a check**—maybe in a few days
- Find an “Angel”** for your cash needs
- Develop** signature-loan money power
- Rate your loan chances** in minutes
- Wipe out** all small debts with just one loan
- Deal by mail**—no interviews; no pain
- Get liquid assets** for any personal need
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- Be a mail-order unsecured signature-loan finder** and help individuals and businesses get loans
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- Get mail-order loan convenience**, speed, efficiency, confidentiality
- Earn generous fees** helping others get quick unsecured signature loans for personal or business use
- Know who’s lending** for what use
- Earn “all the way to the bank” NOW**
- Deal by mail and avoid** face-to-face hassles and arguments



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Use the **LOANS BY MAIL SUCCESS SYSTEM**—the fast way to get a signature loan today. Learn how to deal with lenders—prepare winning loan applications—help yourself or others to the MILLIONS available for unsecured loans. Build your own, or your client’s, loan rating fast. It’s ALL here—plus much, much more in this NEW powerful SYSTEM.

Written by Ty Hicks, a man who has supervised the lending of some \$50-million in all types of unsecured signature loans, this system is just what’s needed to get people the money they seek. And YOU can use the system for your clients, or for yourself. It may work, work, work for YOU. And it may work for anyone you’re helping get a loan. The SYSTEM gives you thousands of lenders to contact—shows YOU how to build your own list of willing and interested lenders. Send your check or money order for your SYSTEM today. Get loans SOONER because you know who's lending for what purpose today.

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THE SMALL BUSINESS LOAN PROGRAM

A Helpful and Needed Program

YOU CAN SELL TO MANY BUSINESSES IN THE UNITED STATES

USING THIS BIG AND HELPFUL KIT you can help get funding for small and minority-owned businesses that do work for large corporations, universities, hospitals, governments (Federal, State, City, County), and other strong-credit organizations. Lenders make millions of dollars of loans to small businesses every year using what are called **ACCOUNTS RECEIVABLES** (money the business is owed for work it did) as collateral.

YOU CAN HELP BUILD small businesses by reducing the amount of money tied up in Accounts Receivables because this money is one of the biggest problems of many small businesses. Many large organizations delay paying their bills for 30-, 60, 90-, 120-days. This prestigious program is the answer to these delayed payments for work that has already been done by the small business.

LITTLE PERSONAL OR CORPORATE DATA are needed to get loan approval when the small company has contracts with large organizations such as those listed above. Startups are also eligible for funding with this Big and Helpful Program.

INTEREST COSTS ARE COMPARABLE to bank rates for many loans. Up to 80 percent of the amount owed the small company is loaned quickly to them. On full payment of the Receivables, the 20 percent reserve is paid, less interest costs.

YOU GET EASY PAPERWORK FOR LOANS that are backed by Accounts Receivables. Your Kit gives you the simple forms needed by either of the two lenders you get to process quickly any loan.

THE MANUAL YOU GET WITH YOUR KIT gives you what you need to get started in this great business. You just follow the 1-2-3 directions. You could soon be earning big money from the commissions you receive for every loan you process. Your Manual explains how the program works, gives you a Finder Agreement you can use, shows where—and how—to get leads for firms needing your services, and gives direct mail letters you can send to prospects.

ADVERTISING IS AS SIMPLE as running a classified ad or going to your local public library and getting the contract award announcements in the government publications there. Your approach to firms is: "How would you like to get paid within about 48 hours instead of the usual 30, 60 or 90 days?" Leads are also available at low cost from several government agencies.

ACCOUNTS RECEIVABLE FINANCING is more popular today than ever before. And it can be used by almost any type of business doing work for large organizations. So your horizon is almost unlimited. Your imagination is the only limiting factor. There is no other program we know of that is like this. **ACT NOW**—send \$100 for your **BIG, HELPFUL KIT**—you'll be glad you did. Any questions you have will be answered quickly and directly—just give us a call.

YOU WILL GET INTO an interesting and potentially lucrative business that could promise a great future.

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| PROSPECTS EVERYWHERE <ul style="list-style-type: none"> • Manufacturers • Distributors • Security • Janitorial • Builders etc. | LEADS <ul style="list-style-type: none"> • Govt. Publications (lots) • Corporate treasurers • Bankers • Public information |
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New – Mortgage Cash-Out Program

“Discounted mortgages can be another way to wealth in real estate today” — Tyler G. Hicks, author of the best-selling book *How to Make Big Money in Real Estate*.

Imagine—a small classified ad in your local newspaper might earn you thousands of dollars in commissions in the weeks ahead.

EARN GENEROUS FEES TAKING PEOPLE OUT OF MORTGAGES THEY DON'T WANT ANYMORE. Stop struggling for pennies—earn BIG FEES in commissions quickly with the NEW MORTGAGE CASH-OUT PROGRAM that has Financial Brokers and Wealth Builders excited.

GET IN ON THE GENEROUS FEES-RECEIVING END of Creative Financing and get some of the cash for yourself. With simple ads—which we've written for YOU—clients may flock to you to be taken out of mortgages they don't want to hold anymore.

NO SELLING—all YOU do is get some simple info—in writing—from the person who answers your ad. Send it along and the lender will give a quick YES or NO answer, depending on the numbers, YOU don't have to even add or subtract—you just write some numbers in a few spaces. Or you can have your client do this for YOU and mail, or fax, it to the lender of your choice.

NO LICENSE FEE REQUIRED. You can get cashouts for mortgages on single-family homes, condos, apartment houses, duplexes, triplexes, income commercial properties, shopping centers, etc. Almost any piece of real estate having a second, third, fourth, or other junior mortgage on it is eligible for study.

YOU GET UP TO 4% OF THE AMOUNT paid to the seller of the mortgage as your commission. **NO WAITING FOR YOUR FEE. IT COMES DIRECTLY TO YOU.** (Your fee can vary with the amount of the mortgage and the buyer of it. But you are ALWAYS paid a liberal fee.)

DEAL WITH PROFESSIONALS of all kinds—real estate brokers, lawyers, accountants—be part of the “in” group in your area. Why? Because you have a “line to the money”—and people flock to the bucks.

GET INFO YOU NEED TO MAKE A FORTUNE as a discount cash-out mortgage broker. You get:

1. **The Discount Mortgage Broker's Cash-Out Manual**—the best book (we believe) ever written on the subject
2. **A big collection of classified ads** you can run
3. **Information on lenders with whom YOU can work directly**
4. **Free telephone consultation with us or with a lender** to have any questions you may have answered quickly, clearly and in a friendly way.

THE RUSH TO CREATIVE FINANCING and periods of lower interest rates could make YOU RICH in this field. While we cannot, and do not, promise any specific earnings, some people do very well with this Program in their spare time—others work it full time and do very well, too—from home or their own office.

We recommend this Program to YOU. It could put YOU on the road to wealth. So order it TODAY—RIGHT NOW.

ORDER BY PHONE: 1-516-766-5850, FAX: 1-516-766-5919 or MAIL

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Credit Enhancement:

HOW, AND WHERE, TO FIND LOAN GUARANTORS to Strengthen A Borrower's Credit, Protect Lenders and Guarantee Loan Repayment to the Lender — on Time and in Full

Successful Techniques for Finding, and Using, Guarantors, Cosigners and Comakers to Enhance (Improve) a Borrower's Credit

I NEEDED MONEY BADLY—to pay my bills so I could get rid of the bill collectors banging on my door—day and night.

BUT THE LENDERS WOULDN'T EVEN TALK to me since my credit was so bad. "Get lost" is what they said, or told me in their eyes. I was desperate. My kids hardly had any food; my car wouldn't go a block without breaking down; the landlord was ready to throw us out of our tiny, unheated house.

I FRANTICALLY RAN AROUND, looking for money. Yet everywhere I turned I got a NO along with a cold, cold shoulder. I couldn't—it seemed—raise a thin dime to pay my bills. What could I do? My wife was ready to leave me, taking our kids with her.

THEN ONE NIGHT, WHILE LYING AWAKE IN BED, I discovered the idea of GUARANTEED LOAN MONEY. I jumped up and madly searched for a pencil and paper to jot down the ideas pouring out of my mind. It seemed like the perfect answer to anyone who:

- ➔ Has bad credit
- ➔ Has been turned down for a loan
- ➔ Doesn't have a good job history
- ➔ Needs money so badly "he can smell it"
- ➔ Seeks personal, business or real estate loans to make money in their own business

BUT BEFORE I STARTED FEELING GOOD I decided to test out my GUARANTEED LOAN MONEY METHOD to see if it would work. To give it an "acid test" I went back to several lenders who had turned me down in the last few weeks.

TO MY GREAT SURPRISE EACH LENDER SAID YES. That meant each would lend me the money I needed—with almost NO QUESTIONS. I was stunned. The method really does work. Joy hit me and I became very happy.

TO BE DOUBLY SURE THE GUARANTEED LOAN MONEY

METHOD WORKS, I had some of my "bad-credit" friends try it. They got the money they needed in hours. After they had been turned down just a few days earlier.

RIGHT AWAY I KNEW I WAS ON TO SOMETHING GOOD. But to be sure, I called friends 3,000 miles away and told them about my GUARANTEED LOAN MONEY METHOD. "Try it out this way," I told them. "Let me know what results you get."

WITHIN HOURS I GOT EXCITED CALLS saying "It works. It works. I got the first loan I've ever been able to get in 15 years. And it only took 20 minutes. I love you for what you've done for my family and myself. You should put this method into a kit." Now it's available from IWS—the entire method.

USING THIS METHOD YOU MIGHT BE ABLE TO GET:

- ➔ Unsecured signature loans for personal use
- ➔ Business loans of any type
- ➔ Real estate loans of any type
- ➔ Any other type of loan needed
- ➔ Financing that's "tough to get"

SO IF YOU NEED ANY KIND OF LOAN you should get a copy of my big, helpful, get-out-of-hock GUARANTEED LOAN MONEY METHOD. And if you order now I'll include FREE a copy of "Diversified Loan Sources" which gives YOU hundreds of money sources for this great Method.

BE POOR NO MORE. Get the cash you need NOW. Let me show you how to get GUARANTEED LOAN MONEY sooner than you ever thought possible.

Send or call TODAY for your GUARANTEED LOAN MONEY METHOD KIT AND BONUS "DIVERSIFIED LOAN SOURCES."

Enclosed is \$100.00. Send me the "GUARANTEED" LOAN MONEY METHOD Kit plus my free bonus—"Diversified Loan Sources"
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How, and Where, to

GET REAL-ESTATE FINANCING MONEY

DO YOU NEED MONEY TO BUY INCOME REAL ESTATE? Want to put up a new building, marina, hospital, hotel, or a nice motel? Then you need money. How can you get this money you need for the real estate you want to buy or build?

There are many ways to raise money for real estate today. And we think we can show you most of them in an easy-to-use, high-speed Success Kit:

FAST FINANCING OF YOUR REAL-ESTATE FORTUNE SUCCESS KIT. You can move ahead to greater success faster using this big Kit which shows you:

- How to use real estate to build your wealth
- Where the big profits are in real estate NOW.
- How to buy your first home for investment
- How to work with real estate forms and get rich
- Successful borrowing of money on real estate
- Investing to make bigger returns faster
- The repossession market—BIG profits for you
- Eleven great investment opportunities for YOU
- Liquidity and leverage—YOUR keys to wealth
- Million-dollar guide to fast-financing shortcuts
- How to establish a good borrowing record
- Hundreds of sources of fast loans for real estate
- Names, addresses, phone numbers of BIG lenders
- Photos, drawings of buildings loaned on
- Complete guide to local money financing sources
- Development sources for real estate and business
- Large financial directory for wealth seekers
- Commercial banks, brokers, dealers, other aids
- Venture capital companies interested in real estate
- Industrial reps of overseas countries for loans
- State housing finance agencies for loans for you
- Fast financing methods you can use NOW
- FHA loans for YOU -- easy ways to get money
- Tables of monthly payments YOU can make
- Closing costs -- what to expect for YOUR loans
- Commercial bank loans for construction

- Savings and loan bank loans for you
- Mortgage bankers and what they can do
- Private financing -- quick success for beginners
- Wraparound loans: leverage for YOU
- Mortgage insurance can make the difference
- Trailer parks -- a great real estate investment
- Moderate-income apartments -- high tax shelter
- Medium-income apartments -- high income for YOU
- High-rent apartments -- great for YOU in all ways
- Condominiums -- high leverage for YOU
- Houses -- single family -- high leverage again
- Duplexes -- high leverage and tax shelter
- Vacation homes -- good returns in season
- Raw land -- large lots -- high income
- Raw land -- small lots -- high leverage for YOU
- Conversions -- high profit potential
- Group investing -- REITs (Real Estate Investment Trusts)

Here are a few of the comments IWS has received from successful real-estate Beginning Wealth Builders (BWBs), telling how they borrowed money to build their real-estate wealth. For example:

“I just got my loans. It took only three days to get \$25,000. I got five \$5,000 property-improvement loans on a building I don’t even own yet. I took over a \$200,000 38-unit building and borrowed the down payment. The cash flow pays all of the loans. I walked away with \$3,000 cash and a building.”

“I’m buying my second apartment building with no money down. It is 20 units for \$90,000, \$9,000 down. On the down payment I’m getting the real-estate broker to loan me his \$5,400 commission and am borrowing \$5,000 from a savings and loan as you recommended.”

“I have gone from zero to owning \$250,000 of profitable well-located income property in less than 2 years. I used your principles. Thanks millions.”

“I started to become a millionaire 2 years ago. I had no cash when I started. Today I have \$200,000 in income properties and lake shore raw land.”

IWS, Inc., 24 Canterbury Rd, Rockville Centre NY 11570-1310

C-13

Please send me my FAST FINANCING OF YOUR REAL-ESTATE FORTUNE SUCCESS KIT (Product #K-9) for only \$99.50.

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MONEY WATCH BULLETIN

Lenders, Lenders, Lenders.

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APPLY FOR ALL THE LOANS YOU NEED—for business, real estate, or personal use—work with lenders in your area, nationwide, or internationally. You get 100+ lenders each month who may make the loan you or your client seeks. Deal with lenders who can make many types of loans in today's economy, such as:

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- ❖ Construction loans
- ❖ Apartment financing
- ❖ Debt consolidation loans
- ❖ Credit card cleanup loans
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START RIGHT NOW and get your 100+ lenders each month. Your lenders will be right up to date. If you call or write any of these lenders we guarantee the lender will be at the address and phone number given.

And some of these lenders have toll-free numbers so you can call them free of charge to see if they'll make the loan you seek. Lenders you'll get are:

- ❖ Banks
- ❖ Mortgage lenders
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- ❖ Plus hundreds more.

GET TO KNOW WHO'S LENDING, and for what uses—be among the first to know. Get the **BULLETIN** that is like no other. It gives you at least 100 active lenders a month and info on what kinds of loans they seek.

THESE LENDERS ARE both domestic and overseas lenders. So no matter where you live, or what your business interests are, you need—every month—a copy of **THE MONEY WATCH BULLETIN**. Just \$95 a year, it might get you a loan for many times that amount. So send your check or money order for \$95 today and get started finding the big dollars (or any other kind of currency) you need.

IWS Product # MWB-NL

MORE GREAT OPPORTUNITIES FOR YOU — MAKE MONEY FROM US!

HOW? By selling the great IWS products—our Newsletters, Books, Success Kits, Tapes, etc. Earn a **BIG COMMISSION** on every item you sell! Start—**NOW!**

BECOME AN EXECUTIVE! How? By signing up for the IWS "Publisher's Independent Executive Representative" Plan. You get: ① Income each time you sell one of our products (33% to 40% of the selling price), ② Prestige as a rep of an outstanding publishing firm, ③ Full backing with promotion materials you can print yourself—if you wish, ④ Regular help from a well-known wealth builder—Ty Hicks, ⑤ Guaranteed income when you move our products into the hands of users and readers at the list price.

To become an Independent Rep in your own business, we suggest that you subscribe to the IWS Newsletter for 5 years by sending \$120 now. We will make you our Independent Executive Rep so you can sell our Newsletters, Books and Kits. You have no inventory, packing or shipping. We do it all for you!

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GET ON A "HOTLINE" TO TY HICKS! Call Ty **FREE OF CHARGE** to ask any questions about business and real estate that **YOU** may have! Get advice from Ty on any subject (excluding tax and bonds) by subscribing to IWS for 3 years by sending \$72 **NOW**. Tell us **YOU** want to be on Ty's Hotline to call him **FREE OF CHARGE!** We'll give you your Secret Code Number to use.

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FORECLOSURES AND OTHER DISTRESSED PROPERTY SALES

YOU HAVE ALWAYS KNOWN YOUR FUTURE IS IN YOUR HANDS, but did you know you could revisit the past to change the future? That's right the past. Once you have acquired the skills necessary to locate and purchase distressed property you will be able to roll back the hands of time and purchase both real estate and personal property at yesterday's prices.

There is no quicker way to make big profits in real estate than by purchasing distressed property. Now is the best time for you to acquire distressed property, and soon you can enjoy financial independence.

These new tapes by Cliff Leonard, author of **"The Foreclosure Kit,"** will provide you with information on a variety of methods for acquiring property with very little down, no qualifying, and much more

Every day we hear about how much better the economy is getting. Even with our "better" economy the facts show that there are still thousands and thousands of property owners that are in financial trouble. Distressed property sales occur everyday throughout the U.S. There will be a profit made at each of these sales and that profit will go to the individual that has learned how to acquire it That profit could be yours.

This profit can be made by purchasing property from various sources that includes: sheriff sales, foreclosure sales, trustee sales, bankruptcy sales, and IRS sales' to name a few of these sales.

You will learn:

- How to locate the distressed property.
- How to approach the owner.
- How to locate pre-foreclosures.
- The legal steps used in foreclosures, trustee sales, IRS sales, Bankruptcies, Sheriff sales, etc.
- How to discount liens
- Numerous methods for locating distressed personal property for sale.
- And much more

I assure you that nowhere in the market place will you be able to purchase a tape program on distressed property that covers so many areas for such a low price. Most distressed property tape programs are selling for 2 to 4 times the price. There are even books for only foreclosures that sell for more than this tape program. And this program covers all kinds of distressed property including foreclosures.

I'll bet that some of you are saying right now "I sure wish I had started purchasing distressed property five years ago."

Well for goodness sakes don't say that five years from now. I want you to be able to say, "I'm glad I did rather than I wish I had."

After you have purchased your first piece of distressed property you'll wonder why you waited so long.

This tape program is for you if:

- You want to make a profit as soon as you buy
- You would like to cash in on the distressed real estate market
- You want to gain financial independence

This program includes a workbook that outlines the steps presented in the tape program. In addition the workbook includes copies of many forms used in the foreclosures and trustee sales and the addresses of various agencies who conduct distress property sales.

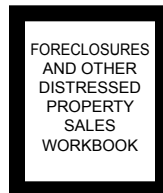
If you want to start making a profit **when you buy** real estate and personal property — then learn to invest in distressed property. If you want to take advantage of today's market then fill out the coupon below and order **"Foreclosures and Other Distressed Property Sales"** for **\$49.95.**

"If not for the help in your excellent program I would not have the many rental properties I now own. I recommend you to anybody."

M.S. Jacksonville FL

"I really enjoyed your tapes. They have already helped me several times to purchase items significantly below market value."

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Your KIT comes with 6 audio cassettes

I want to learn how to purchase real and personal property below market value. Enclosed is \$51.95. Send me the **FORECLOSURES AND OTHER DISTRESSED PROPERTY SALES KIT. IWS Product # K-20**
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WHAT'S THE FASTEST WAY TO GET RICH IN REAL ESTATE TODAY?

Here's one answer:
BORROW ALL THE MONEY YOU NEED TO GET RICH.

Ty Hicks shows YOU exactly how to do this in:

HOW TO BORROW YOUR WAY TO REAL ESTATE RICHES

This 324-page paper bound book is full of real-life examples you can use to build your riches in real estate on borrowed money, including:

- ✓ Earning real estate wealth using OPM—Other People's Money
- ✓ How to put Zero-Cash Success Methods to work NOW
- ✓ How to get 110%, 115%, 120% financing for your real estate deals
- ✓ Making your borrowed-money real estate fortune the fastest and easiest way
- ✓ Sure, easy steps to getting ALL the real estate money YOU need—now.
- ✓ Special financing methods for “Zero Cash Down” deals that may work almost every time
- ✓ How to borrow real estate money from any lender who loans on property

With no money of your own, and no special real estate training, YOU can start right now to use the Ty Hicks zero-cash methods for making YOUR real-estate fortune. This extraordinary guide reveals “insider” ways for YOU to get the money you need to buy valuable real estate of all kinds—apartments, houses, commercial buildings, office centers, garden apartments, hotels, motels, etc.

Written by the Director of a large lending organization who has built a real estate fortune for himself, this big guide gives YOU expert info on hundreds of ways to buy all the real estate YOU want or need to provide the income you seek.

Other topics Ty covers—and on which he'll advise YOU free of charge when you buy his helpful guide—include: (1) What any lender seeks from a loan applicant; (2) How to keep lenders happy; (3) How to work with dozens of lenders at the same time, and (4) Where to find lenders who are actually anxious to lend YOU money; (5) Specific steps YOU can take to get 110% (or more) financing for your real estate; (6) How to put together a winning loan application; (7) Sample form letters YOU can use to get YOUR loan... and more.

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Now—Top real estate “insider” and financing expert reveals his amazing plan for a

60-DAY FULLY FINANCED FORTUNE IN REAL ESTATE

...That might earn you \$5,000...\$50,000...up to \$500,000 a year starting with no cash.

INTEREST RATES ARE FAVORABLE—money for real estate is available. If you got out of real estate when interest rates were sky-high, now's the time to get back in—and fast.

TY HICKS SHOWS YOU HOW to make the biggest money you've ever made in real estate—and you can do it without much money to start. Perhaps best of all, you can get started quickly—if you have the right information.

Get started now—there NEVER was a better time than this very moment. With the Ty Hicks **60-DAY FULLY FINANCED REAL ESTATE KIT** you can move ahead to a big income from real estate without ever even owning one piece of land, not even one building.

YES, IT CAN BE DONE—and YOU can do it—if you take action right now—right here.

SEND \$29.50 FOR YOUR KIT TODAY (just \$15 if you order a \$99.50 Kit at the same time) and you'll get going within just days.

START PILING UP A BIG FORTUNE NOW. Don't waste another moment—send \$29.50 for the single Kit or \$114.50 for the **60-DAY FULLY FINANCED REAL ESTATE KIT** and any \$99.50 Kit of your choice today and we'll rush your Kit (or Kits) to YOU.

See how YOU can get wealthy in real estate in a shorter time—if you start right.

BE THE FIRST IN YOUR AREA TO BUILD WEALTH USING THE TECHNIQUES IN Ty's 60-DAY FULLY FINANCED REAL ESTATE KIT—NOW.

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Enclosed is \$ _____. Send me the **How to Borrow Your Way to Real Estate Riches (\$20.00) and/or** **C-13**
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SUCCESSFUL FINANCING TECHNIQUES FOR BUSINESS AND REAL ESTATE

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Contains a whole slew of real estate and small business moneymaking tips. Focuses on helping the beginning wealth builder-it takes the mystery out of many standard types of loan and business deals. Coverage includes: 45 ways to better credit, using unsecured signature loans, how borrowing *really* works, how and where to find a money lender, using asset-based loans, becoming a financial broker/finder, low-cost big-income businesses, and much, much more.

90 pages; 8" x 10"
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This practical, information-rich book shows you what you need to find a loan, grant, or venture capital you seek for any business--mail order, export-import, financial brokerage, real estate, etc. Here you'll get Tyler Hicks' success secrets that you can use to get venture capital money, no-repay grants, and start-up funding for your business and others. And the book covers how you can get yourself free from the 9-5 grind and includes a section on exporting your way to wealth.

80 pages; 8" x 10"
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Covers raising public money, real estate financing, borrowing methods such as "time deposit" borrowing, government loan sources, venture money, how to approach a lender effectively, zero-cash financing, compensating balance loans, overseas lenders, balloon loans, various U.S. Government loans, loan guarantees, lease-purchase plans, and more. Includes listings of Small Business Administration and Minority Business Enterprise offices.

62 pages; 8" x 10"
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This book not only contains helpful new information for anyone seeking a loan for a small business or a real estate project, but it also covers getting public money that need not be repaid, proven real-estate zero-cash methods, mail-order success secrets for beginning wealth builders, export riches techniques, getting a credit card merchant account, getting venture capital, running your business from home, how and where to get business loans, and more.

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How to Build **SUCCESS** in Real Estate with Single-Family Homes Using Other People's Money. An IWS Speed-Read Kit

Have you tried—again and again—to get a loan for a multi-family real estate property and been turned down because the amount you need is **TOO BIG** for your income? If your answer is **YES**, welcome to the non-exclusive “Club” But cheer up—starting right **NOW**.

The “Club” is made up of thousands who tried to start in real estate deals too big for their income and their experience. You can now leave the “Club” and join the starting ranks of real estate wealth builders today. How?

Get the IWS *Single-Family Home Riches Kit* written by Tyler G. Hicks, called “*How to Build Riches in Real Estate with Single-Family Homes Using Other People's Money.*” Just \$150 from IWS this **BIG KIT** gives you more than 1,000 lenders who want to finance Single-Family Homes plus over 150 ways to make money in Single-Family Homes, using **OPM***.


To see what this great **KIT** covers, just glance to the right for a partial listing of some of the topics covered. Besides what's listed on the right, you get:

- 10 Ways to get your real estate on **OPM**
- Where to find big cash-flow properties
- How to buy low and sell high—every day
- When, and where, to get zero-down finance
- Getting hard-money equity loans today
- Investing with little risk to your money
- Many ways to make big flipping profits
- Moneymaking checklists for you

Order your **BIG KIT** today by sending \$150 check or money order. Or call 516-766-5850 to order by credit card. When you order you get **4 BIG BONUSSES**, “*The HUD Home Buying Guide*,” “*Looking for the Best Mortgage*,” “*Handbook on Adjustable Rate Mortgages*,” and the Ty Hicks 48-page “*Fast Financing Methods for Real Estate Startup and Expansion—Tips and Techniques for Today's Fast Growth Properties*.” This **BIG KIT** could get you started in the easiest real estate ever. You could be richer sooner than you think on Other People's Money.

* = Others People's Money

The Single Family Home—Building Wealth on Other People's Money (OPM)
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 Multiple Homes Can Expand Your Wealth
 Real-Life Examples of Single Family Homes and Their Income Streams
 6-Bedroom Single Family Home and Its Income for You
 Mine Section 8 with Single Family Homes
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 Detached Single Family Home
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 Apartment in a Multi-Family Building
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 Mobile Home in a Mobile-Home Park
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 Guidelines for Earning Big Money from Single-Family Homes
 Choose the Right Tenants—the Key to Single-Family Home Wealth for You
 Security Deposits You Will Receive and Put in the Bank
 Cautions You Should Follow When Buying Any Single-Family Property
 How, and Where, to Get Financing for Your Single-Family Home
 Credit Unions are Yearning to Lend You Mortgage Money
 17 Mortgage Options Available to You from Credit Unions
 8 Unusual Loans Credit Unions Make to Needy Borrowers
 Commercial Banks Have Thousands of Loans Available
 You Can Never Have Too Many Lenders for Your Wealth Building
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 More Mortgage Loan Options for Your Wealth Search
 Veteran's Administration (VA) Loans and Guarantees
 Farm Service Agency Loan Guarantees
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You've heard, again and again, that "Cash is King" in business and real estate deals. Well, if Cash is King, "Zero Cash is the King of Kings."

That's right—take over a business you like without using any of your savings or other funds. To show you what we mean by Zero Cash, here's an actual recent ad from the Real Estate section of a large, well known newspaper:

LAKE—/—: 0 down, 0 closing.
 Contemporary: 4/2, 1800sf, \$99,500.
 Call —/—.

If you bought this 4-bedroom 2-bath house for the \$99,500 price you could rent it out for \$1,200 per month and make at least \$335 per month after paying all expenses. Not bad for zero cash out of your pocket.

You might get dozens of deals like this in almost any business you like. How? Use the big Course Kit "Zero Cash Business/Real Estate Success Kit." Just \$99.50 for this big Kit which shows you:

- *Zero-Cash Money Methods for Real Estate and Business Deals
- *How to Buy A Business with No Money Down Today
- *Secrets of Venture Capital Financing for Zero-Cash Deals
- *Interbusiness Finance—the Secret for Zero Cash Used by Some of the World's Biggest Firms
- *101 Ways to Get 100% Money from Diverse Sources for Your Real Estate or Business Deals Using Powerful Little-Known Tips
- *Small Business Financing that Could Build Your Fortune Sooner Than You Ever Thought Possible
- *Licensing Agent Wealth—Getting Money from Overseas Companies for Little More than the Cost of an Air Mail Letter, FAX, or a Quick E-mail
- *Handbook of Borrowing Money for Any Business You Want to Start or Buy Today
- *57-Minute Cassette Tape by Ty Hicks Showing You How, and Where, to Get the Financing You Need for Any Business You Want to Buy or Start Today

Using the powerful guides in this Big Kit, you can get started in your own business in just hours. What's more, you have the full IWS Staff, headed by Ty Hicks, ready and available

to answer any questions you have, 7 days a week. Just call our toll-free phone number and you'll get a quick answer to every question you may have about real estate or business

Or fax or E-mail your questions to us. We'll call you back and give you a fast answer to every question you may have. Further, your IWS Staff will:

- *Recommend possible sources for the zero-cash money you need to start, or buy, real estate today
- *Help you fill out any type of loan application you have on hand
- *Write your Executive Summary for venture capital you're seeking for your business or real estate
- *Give you a list of venture capitalists who may be willing to put money into your corporation to make it prosper and grow fast

Then, you, too might write or call us to say:

"I got more than \$1-million in real estate in a year with only \$3 down."

"I bought my first rental house with 100% financing, Thanks."

"A property I bought with a borrowed \$1,000 is now worth \$225,000."

"I bought 25 acres of prime land without one penny of my own."

"Just bought a 3-bedroom house at 50% of appraised value and cashed out with \$5,100 at closing. This is my fourth straight no money down real estate deal"

"I got three loans from three banks at the same time for \$15,000 for down payment on a restaurant."

"I just bought a 2-bedroom condo with no money down."

"In the last 6 months I bought several real estate properties. On 3 of these I used no money of my own but closed with several thousand dollars in my pocket."

IWS Kit #K-5 Price: \$99.50

To order your big "Zero Cash Riches Kit" use the coupon below or call 516-766-5850 to order by credit card. You'll be glad you did.

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The **MONEY AGENCY PLANNING GUIDE**

You have heard about it or have seen the ad in a magazine—"Become a financial broker... earn big fees, daily... write..." The manual you buy says to charge \$100, \$200 or more, in advance, and send the loan package off to 25 or 30 lenders. Now, we all know that's not the way to a successful financial brokerage operation.

On top of all this, what a manual of this nature doesn't tell you are the ins & outs of the money brokerage business. The MONEY AGENCY PLANNING GUIDE we are offering was developed to get anyone started in the money business and to assist them in their journey to success.

The MONEY AGENCY PLANNING GUIDE is over 190 pages, packed with in-depth information and material which will lead almost anyone to a successful financial consulting agency.

Written in laymen's terms, the MONEY AGENCY PLANNING GUIDE was originally developed, exclusively, for the brokers with a financial services firm. Now, this planning guide is being offered to those who are seeking a lucrative career as a financial consultant.

Broken down into two basic sections, this guide discusses everything from dealing with direct lenders to broker fee agreements; from developing direct lending sources to a formula for success.

Some key chapters include:

- ◆ Loan Packaging... Fact or Fantasy;
- ◆ Takeout... Standby Commitments;
- ◆ How to Work With Any Bank;
- ◆ Financing a Small Business;
- ◆ Brokerage Commissions;
- ◆ Pros & Cons of Co-brokering... and more.

All in all, there are 41 chapters that detail the correct way to achieve preferred status as a financial consultant. In addition, there are 20 different chapters on business loan financing—a must for every financial broker.

Highlights of this section include:

- ◆ Import-Export Financing;
- ◆ Government Loans... HUD Projects;
- ◆ Income-Producing Property Loans;
- ◆ Installment Loan Guarantees;
- ◆ Venture Capital;
- ◆ Farms & Ranches... and more.

Now, you might be thinking that a guide, of this nature, would cost in the hundreds of dollars...but the MONEY AGENCY PLANNING GUIDE doesn't. The cost for this impressive guide is only \$25.00, which includes postage and handling.

As a special incentive, we are offering you, absolutely free, a computerized print-out of Venture Capital Firms.

Reward yourself with the MONEY AGENCY PLANNING GUIDE... mail the coupon below today.

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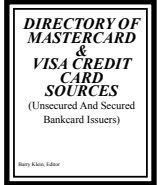
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- ◆ Plus many, many other credit cards for you.
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If you want to live fully in today's world, you MUST have a credit card. Without a credit card you're "lost." You can hardly rent a car, reserve a hotel room, get an airline flight, buy something on the spur of the moment. Why? Because the credit card is today's "plastic cash." Nearly every business accepts payment by credit card. If you don't have a credit card, you're "out of the loop"—almost unable to function.

Your answer to getting a credit card is at hand. This big book gives you hundreds of credit card issuers of both unsecured cards (based on your credit rating) and secured cards (for people with less than perfect credit). You get, in this book:

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- Annual interest rate for card
- Minimum income required for the card
- Cash advance fee, if any
- Late payment fee
- Credit line range, in dollars
- Balance transfer fee

Other key topics you'll find in this great book include:

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- Little-known secrets on how to get approved on your credit-card applications
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- *How to Get Loans When Your Credit is Bad
- *Where to Get Zero Down Real Estate When Your Credit is Bad

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Franchise Opportunities
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HOW YOU CAN EARN BIG MONEY IN COMMERCIAL REAL ESTATE TODAY USING BORROWED MONEY

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Office Buildings—Shopping Centers/Malls—Bowling Alleys—Tennis Courts—Swimming Pools—
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Some of the largest real estate fortunes are earned in commercial real estate--that is, buildings and other facilities in which your tenants are there to earn money in the space they rent from you.

In Commercial Real Estate, your tenants and lenders treat you as a peer—a fellow business person. They are usually more timely in paying their rent, they allow you time to make needed repairs, they don't bug you on weekends like a residential tenant, etc.

This NEW, BIG KIT from IWS, written by Ty Hicks, gives you many BENEFITS, while showing YOU, in quick, easy-to-read ways:

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- **What is a fair price** to pay for commercial property you want to own
- **Which sources of income are best** for you from commercial property
- **When to make a bid** on a commercial property you want to buy
- **Which lenders you can work with** to get 100%, or more, financing for your commercial property
- **How to figure your Net Positive Cash Flow** from any commercial property.
- **What to tell a lender** when applying for a commercial property loan
- **What's a fair price to pay** for a commercial property giving you a known positive income
- **Which lenders are best** for getting a low-interest commercial property loan
- **How to know what guidelines** a lender uses in making a loan to you for the commercial property you want to buy
- **Which lenders** might be best for you
- **How to fill out the Loan Application** for best results to get your loan
- **Where to seek 100% financing** for the commercial property you want to buy
- **What to look for in a commercial property** to ensure that you get your funding
- **500+ Internet Lenders;** 50+ unusual lenders: 25+ Private Lenders for you

Ty Hicks, the well-known real estate investor and advisor, created the big *Commercial Real Estate Riches Kit* to get you started in commercial real estate faster than you might think. Learn how, and where, you can find profitable office buildings that can give you a dream income.

Enclosed is \$150.00. Send me my Commercial Real Estate Riches Kit Today

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“How to Lounge Your Way to Riches Using A Proven Method To Earn Huge Finders Fees”

With 14 million people out of work in the United States today and 3 million who have run out of unemployment benefits money is scarce for most people. You can beat this horrible situation—Start your own cash business in your own home in your spare time. You can even continue looking for work at the same time, if you wish.

EARN AN INCOME YOU CAN BRAG ABOUT!

This is your shot to use genuine, time-tested ways that can make you rich and independent sooner than you thought possible. Start Today!

You’re done taking orders! Now enjoy the freedom of being your own boss. The *Finder’s World Business Success Kit* can get you started making big commissions soon.

Don’t waste your time chasing affiliate marketing schemes that pay pennies or less. We’ll show you how to earn great Finder Fees without spending thousands of bucks on boring classes, expensive start-ups or hit-and-miss methods.

Sadly, people sincerely wishing to make money today shell out bucket loads of cash for “money machines” that promise the world on a silver platter but deliver a peanut on a paper plate. Many such programs require technical knowhow just to get out of the starting gate. Forget that!

We won’t kid you. You’ll need to find leads (we provide hundreds of them right in the *Kit*) and meet real people. But you’ll finally be free to work when you please, where you please, and as much or as little as you please.

Playtime is over! It’s time to join the big dogs and make the money you always wanted. The *Finder’s World Business Success Kit* contains all you need to start earning Finder Fees in any number of big industries.

With this Kit, you can:

- **Find loans** for deserving people and businesses
- **Locate rare gems and minerals** for jewelry makers, museums and laboratories
- **Discover collectibles** for wealthy collectors
- **Land real estate deals**
- **Find aircraft** for sale
- **and so many more**

The *Finder’s World Business Success Kit* gives you many benefits, showing you, in quick, east-to-read ways:

- Hundreds of red hot national and international GLOBAL FINDER LEADS every month
- Step-by-step easy-to understand ways to set yourself up as a Finder
- Forms you can use to protect

your Finder’s Fees

- Places to run your Finder Gee ads every month FREE
- Tools to earn a BIG fee on every Finder deal
- Personal phone mentoring with author Ty Hicks
- 12 monthly issues of the Global Finder’s Service Alert Newsletter (GFS). The Monthly Newsletter of Global Finding Opportunities.

The GFS newsletter gives you tons of Finder opportunities of all types, including:

- Finder Fees Offered
- Finder Fees Wanted
- Money-Finding Deals
- Money Available
- Products Wanted
- Products Available
- Business Opportunities

The demand to Find all Types of products and services is universal and undeniable. With this success *Kit* and the monthly leads in the included GFS newsletter, you can get started sooner and make huge commissions—even in hard times.

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Sources of Canadian Financing for Business and Real Estate

Sources of Canadian Financing for Business and Real Estate is an IWS book which will help you find loans for Canadian real estate or business projects. This unique book includes:

- More than 1,000 selected financing and loan sources in Canada
- Descriptions of the largest, most active lenders and loan programs
- Sources of commercial and residential first and second mortgages, mortgage renewal and re-financing, personal loans, business operating loans and working capital, loans for professionals such as doctors and lawyers, and much more
- Banks, credit unions, factoring firms, finance companies, government programs, mortgage brokers, trust companies, etc.
- Name and type of lender, address, telephone and fax numbers, e-mail address, Web site address, and area where loans are made
- Loan amounts, loan types, and loan program options
- Application info for many lenders
- Sample loan application and related documents

90 pages, 8.5 x 11 in.; \$29.50.

Product # IWS-89

Financing for Religious Organizations and Places of Worship

Financing for Religious Organizations and Places of Worship can help you get into the highly profitable world of niche loans. You can be a big earner in a field that is often overlooked but which has a continual need for smart financing.

This book includes:

- Hundreds of loans for religious groups
- Descriptions of top lenders to religious groups in the U.S.
- Summary of types of loans made
- Lender name, address, phone/fax
- E-mail address, Web site address
- Amounts loaned, where available
- Application info for many lenders
- How and where to get free applications
- Actual sample loan applications
- Mini-loan and leasing applications
- Plus much other valuable info

75 pages, 8.5 x 11-in.; \$29.50

Product # IWS-52

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- Sources of Canadian Financing for Business and Real Estate and/or
 Financing for Religious Organizations and Places of Worship

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How to MAKE MONEY as a FINANCIAL BROKER/FINDER/BUSINESS BROKER/BUSINESS CONSULTANT

Become a **FINANCIAL CONSULTANT/FINDER/BUSINESS BROKER/BUSINESS CONSULTANT!** Some people call this the "best business anyone can get into!" Would YOU like to become a Financial Broker/Finder/Business Broker? You can! Read on!

If YOU like money, if YOU have ever had some type of job in business, if YOU want to help others, and if YOU like people, YOU can become a Financial Broker. All YOU need to do to start YOUR future in this great career is to use the IWS FINANCIAL BROKER/FINDER/BUSINESS BROKER/BUSINESS CONSULTANT KIT: It shows YOU the how, where, when and the why of this money-laden career. Here's why YOU need this great KIT. It gives YOU the ideas, methods, forms, and steps which YOU can use to get started. And here are some of the specific topics covered in detail in this great KIT!

- How to prepare your business announcement
- Developing a list of financial and business brokers
- Typical business loan application forms
- How to start your own financial broker office
- Where to locate business
- Doing business from your home
- How to get your letterhead and business cards
- How, and where, to contact money sources
- What to charge your clients for your help
- Finding clients all over the world
- 2,500 sources of business loans for you
- How to be a financial broker while complying with state or city license requirements (this method has never been covered in print before – so far as we can determine.)
- Typical financial broker/finder/business broker forms (113 pages of forms covering every aspect commonly met-from placement and processing agreements to financial statements for borrowers to commercial financing forms. You get a total of 41 forms, some of which YOU can use directly without changing a word!)
- Complete guide to becoming a highly paid business broker in your spare time
- Fees you can collect as a business broker
- Starting with NO license, NO test, NO exams
- Which industries pay the biggest fees to YOU
- How to become a highly paid business consultant (fees to \$1,000 a day!)
- Kinds of problems financial brokers/finders/business brokers solve (get paid big to suggest ideas.)
- Get contracts for annual consulting fee
- How to become a highly paid finder in your spare time (turn leisure into BIG cash)
- What finders do – and where – and for what
- How much to charge for being a finder
- Typical finder-fee agreement you can use today
- How to pick a good plant site

- Taking a company public – Regulation 'A' offerings
- Terms used in the Regulation; what they mean
- How to write a selling prospectus
- Samples of forms to be used for Reg 'A'
- Irrevocable appointment of you as an agent
- Offering stock through underwriters
- Registering with the SEC for the offering
- Loan packages – how to prepare them for approval
- SBIC – Small Business Investment Companies – what they do, how you can use them
- Advertising and office mailing flier for your firm
- Typical bank letter of credit, typical surety bond for a business loan
- Plus four membership certificates suitable for framing and mounting in your office or den
- Plus much, much more to help YOU get started

Here's what some of the users say about this great FINANCIAL BROKER/FINDER/BUSINESS BROKER/BUSINESS CONSULTANT KIT:

"Received Financial broker Kit yesterday morning. Using info in it, closed deal for \$463,750 yesterday afternoon. Thank you. Best Regards." Tennessee

"My financial brokerage business grossed \$45,000 in first year. I am now working on starting a finance company." Virginia

"It was through your letter that I became a part-time financial broker, have been one for six months and have enjoyed several commissions!" Massachusetts

"...went out and borrowed \$10,000 and bought a business brokerage representing small business opportunities. I was recently (1 year later) offered \$25,000 for half of my brokerage." Pennsylvania

"My fee between two findings is \$180,000." Montana

"I am underway and doing quite well. I have completed one merger deal and placed 2 loans for \$75,000." Massachusetts

The great KIT contains 12 speed-Read books, a total of some 500 pages, 4 ready-to-frame membership certificates and costs only \$99.50. Send your check of money order TODAY!

ABOUT THE AUTHOR: Tyler G. Hicks is the president of *INTERNATIONAL WEALTH SUCCESS, Inc.* as well as a director of a large lending organization in New York. He is internationally recognized as the foremost expert on making money from scratch and is the best selling author of many books, including How to Get Rich on Other People's Money, How to Start a Business a on a Shoestring and Make Up to \$500,000 a Year and How to Borrow Your Way to Real Estate Riches. Over 2,000,000 people have read some of his books. He will provide free consultation for every buyer of this kit.

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BUSINESS CONSULTANT KIT
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FREE CONSULTATION!

Yes, I do like money! And this sounds like the kind of business I've been looking for. Enclosed is \$99.50.
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HOW, AND WHERE, TO GET A MERCHANT ACCOUNT FOR YOUR BUSINESS



TO ACCEPT ALL MAJOR CREDIT CARDS FOR SALES

Do you want to make sales by credit card in your business? Are your customers offering to pay for your products or services by credit card?

If you answer YES to either question, then you need a MERCHANT ACCOUNT for your business so you can accept credit card payments.

Have you tried to get a MERCHANT ACCOUNT and been turned down? If you have you know the feeling of rejection

the turndown gave you. But don't worry, there's plenty of hope for you.

Ty Hicks, well-known business author, shows you exactly how, and where you can get a MERCHANT ACCOUNT TODAY. Better yet, you have unlimited free consulting time with Ty by phone or in person to answer any questions you may have about getting your MERCHANT ACCOUNT.

Here's what you get in this helpful, practical kit:

- Why Get a Merchant Account?
- How to Get a Merchant Account Today
- Getting a Merchant Account Directly from a Bank
- Reasons Why Banks Reject Merchant Account Applications
- How to Get Your Merchant Account at a Smaller Bank
- What You'll Do to Get A Bank Merchant Account
- Where to Apply for Your Merchant Account
- Using Sample Applications to Improve Your Approval Chances
- Equipment You'll Use With Your Merchant Account Today
- How to Key in a Card Charge on Your Merchant Account
- Telephone Procedures for Merchant Account Charges
- Saving Money on Your Terminal and Printer Equipment
- Typical Merchant Account Application Used Today
- Filled-Out Merchant Account Application
- Resolutions to Open a Deposit Account for Your Merchant Status
- Equipment Purchase Agreement for Your Merchant Account
- Merchant Account Terminal of the Type Used Today
- Some of the Credit Cards You'll be Accepting in Your Business
- Printer Used with Credit Card Sales—One of Many Types Available
- Typical Credit Card Sales Slip You'll Use as a Merchant
- Mail Order Coupon for Use with Credit Card Sales
- Telephone Order Form for Credit Card Sales in any Business

- Filled-Out Telephone Order Form for Credit Card Sales
- Equipment Lease Agreement for Printer and Terminal
- Using an Independent Sales Organization (ISO)
- Working with an ISO to Get Your Merchant Account
- How to Protect Your ISO Dealings
- How to Deal with a Typical ISO When Getting Your Account
- Practical Tips on Working with ISOs Anywhere
- Typical ISO Agreements You'll Fill Out and Sign
- Appointment Agreement for An ISO
- ISO Agreement to Procure a Merchant Account
- Merchant Cover Sheet for An ISO
- Merchant Authorization for An ISO
- ISO Client Application
- Equipment Sales Agreement for a Merchant Account
- Sample Bank Credit Card Service Rates
- Equipment Purchase Agreement for a Merchant Account
- Use a Credit Card Processor to Handle Your Orders
- Use An Answering Service to Handle Your Credit Card Orders
- Answering Service Application Form
- Typical Answering Service Fees
- Buy, or Merge, with a Firm Having a Merchant Account
- Get Several Merchant Accounts For Your Business

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Do You Sincerely Want to Succeed in Mail Order?

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Thousands of moneymaking opportunities exist today for the mail-order beginner. Get started without ever renting an office. Cash in on the double-income family that has plenty of money to spend but no time to spend it. So they shop by mail—sending you buckets of orders every day. Order your "money-in-the-bank, good-as-gold" **'Mail Order Riches Success Kit'** today and start:

- ◆ Seeing your mailbox stuffed with important orders every day
- ◆ Going to the bank each day to deposit money—not take it out
- ◆ Building business-at-home income free of cranky, surly bosses
- ◆ Racking up important, overnight profits in the world's best business.

Choose Any Product

This big, opportunity-of-a-life Kit may deliver sizzling sales of any item you want to sell by mail order. You'll have a top-dollar advisor because the author of the Kit, Ty Hicks, has made millions in mail order himself. He shows you exactly:

- ◆ How to start your mail-order business at home in just hours
- ◆ Where to find products that will deliver important sales to your wallet
- ◆ Dozens of ways to bring money into YOUR business in just a few days
- ◆ How to find low-cost (and no-cost) mailing lists to use to promote your sales
- ◆ Useful ways to get the people to buy from you again and again
- ◆ Where to meet with Ty Hicks free of charge or how to call him on the phone.

Move Ahead Easily

This big Kit helps you move ahead with confidence. You owe it to yourself to strive for great wealth. To go for it ... to live your dreams in your own golden-opportunity business.

Get Expert Help by Phone

What's more, Ty Hicks is as close to you as your phone to help you unleash your greatest creative skills—which many of us have. Then you might be rejoicing like the following readers, who told us:

"I ordered your Kit two months ago. I've already made \$16,400 from it and project an income of over \$100,000 in the next 10 months. Thanks for the time you spent with me on the phone—you've been wonderful."

"I raised \$200,000 from a 20,000 mailing in just a few weeks. Thanks for your help."

"Not long ago I was working my head off at two jobs and not enjoying either. Now I make more money and work at home when I feel like it."

So send for the BIG **'Mail Order Riches Success Kit'** which gives YOU the information YOU need to start your own riches-building mail-order business that might deliver millions to YOUR mailbox.

Virtually Everything You Need to Start in Mail Order Today

Priced at only \$99.50, Ty Hicks tells thousands of his happy buyers: "This Kit gives YOU almost 99% of what YOU need to know to get started in mail order today. The rest you learn by doing—while you bring in the important orders."

Now is your chance to get everything you need to get started in mail order in one place—the **Mail Order Riches Success Kit**. Order it today. Once you have your Kit, Ty Hicks will help you:

- ◆ Pick moneymaking products or services to earn YOUR mail order income
- ◆ Reach your income goals sooner and more easily in your own business
- ◆ Get the financing YOU may need to start making YOUR mail order income.
- ◆ Become successful with printed products, food products, gadgets, convenience, hobby and unusual products
- ◆ Learn profit-making tips and tools for YOUR mail-order business success

IWS # K-4 Price-\$99.50

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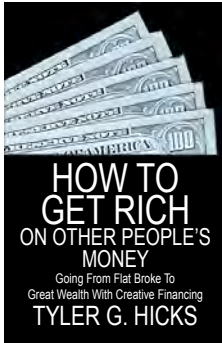
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HOW TO GET RICH ON OTHER PEOPLE'S MONEY

Tyler G. Hicks



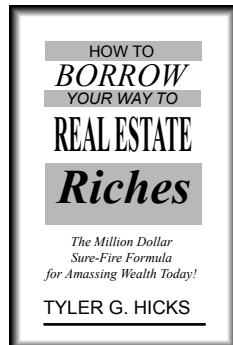
One of the all-time best-selling authors of books on money, Tyler Hicks knows that people can't make money without money. Here, Hicks offers hundreds of little-known ways to build wealth using OPM (Other People's Money). Every method in the book is practical and easy to do.

Tyler G. Hicks has built his fortune in real estate, publishing, mail order, and other fields, and is the author of a number of bestselling money books.

\$20.00 U.S.
\$25.00 Canada
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Paperback
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IWS - # 65

HOW TO BORROW YOUR WAY TO REAL ESTATE RICHES

Tyler G. Hicks



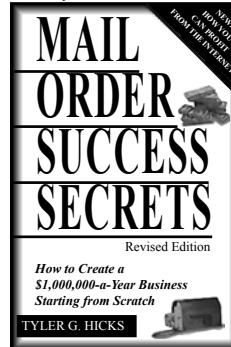
This 220,000 plus-copy best-seller is a superb no-money-down real estate book. The hook, of course, is making money on borrowed money. Financial expert Tyler Hicks knows that low interest rates and real estate prices mean greater opportunities to get rich. This book, updated to include the new federal tax laws, identifies the opportunities and explains all the how-to's. It will help you get started sooner in the real estate you like.

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How to Create a \$1,000,000-a-year Business Starting from Scratch

Tyler G. Hicks

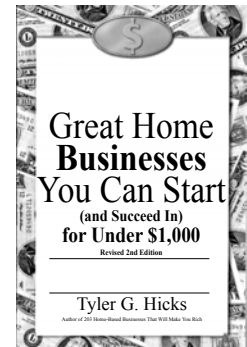


Written by the two-million-copy author of business opportunity books, this is his most accessible and practical book on starting a mail-order business. No other mail order book gives the down-to-earth experience and insider secrets of a long-time businessman who built a mail order future with just pieces of paper, stamps and the Internet. Learn how YOU can get started sooner in any mail order business.

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Tyler G. Hicks



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DO YOU WANT TO LEARN ABOUT *MEGA-MONEY METHODS?* HERE'S HOW:

Do you know that MEGA-MONEY METHODS often regularly raise \$50-million, \$100-million, \$150-million for real-estate and business deals?

Such amounts *are* available for the *right* deals. And our new kit—MEGA-MONEY METHODS shows you how to find, work with, and profit from such deals. These are *real* deals—not dreams of some amateur who never put a deal together. Here's what this *big* kit gives you:

1. What MEGA-MONEY deals really are
2. Examples of real-life recent mega-money deals and their amounts
3. Selected active MEGA-MONEY funders—people and firms with the money
4. How to structure the MEGA-MONEY deal so it works for you
5. Fees you earn with MEGA-MONEY deals after you get funding for your client
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This powerful kit is the real answer to deals from \$5-million to \$999-million. It puts you in command of methods used by *big money* funders who deal in multi-millions. And it gives you the names, addresses, and telephone numbers of real-life MEGA-MONEY funders—the people really doing big deals today. Written by Ty Hicks, this *big* kit shows YOU:

- ◆ Proven ways to get MEGA-MONEY loans
- ◆ Loan package methods for FAST OKs
- ◆ Full info on MEGA-MONEY lenders
- ◆ Step-by-step borrowing methods
- ◆ A turnkey business for you from your own home anywhere
- ◆ Steps to earning BIG income

Get dozens and dozens of MEGA-MONEY METHODS like these fundings:

- ◆ Long-term mortgages
- ◆ Short-term mortgages
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- ◆ Interim bridge loans for real estate
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You can run a MEGA-MONEY METHODS business on the side while you hold a normal job or run a small business of any kind.

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Order your MEGA-MONEY METHODS KIT *today* for:

- Just \$100 from IWS gets you started
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HOW TO GET 100% FINANCING FOR REAL ESTATE FROM PUBLIC OR PRIVATE SOURCES

**Using Your Own REIT — Real Estate Investment Trust —
You can get public or private money to buy investment real estate of
almost any kind you enjoy and like — such as:**

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YOUR REAL ESTATE
FORTUNE TODAY
IN A REAL ESTATE
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(REIT)

- ◆ Residential multifamily apartment houses everywhere
- ◆ Shopping malls—both new and existing properties
- ◆ Office complexes—from single buildings to multi-units
- ◆ Marinas, playgrounds, tennis complexes, bowling alleys
- ◆ Golf courses, driving ranges, clubhouses, pro-shops
- ◆ Hospitals, nursing homes, eldercare facilities, nurseries
- ◆ Factories, industrial plants, executive and computer centers
- ◆ Plus any other type of income real estate needed today

And you can get this money long before you own any property. What you need is a good, sound plan for developing, or acquiring, investment real estate to produce a positive cash flow for your investors, along with a good, positive profit each month.

To learn how to tap into the millions of dollars available to you from public and private investors, send \$100 to IWS, Inc., for the "big Kit" *How to Build Your Real Estate Fortune Today in a Real Estate Investment Trust (REIT)* by Tyler Hicks. This blockbuster kit shows you exactly how to form your own REIT to raise millions of dollars to get the real estate you want to build your riches today. If you want the Kit by Insured Air Mail anywhere in the U.S., include \$12 extra, for a total of \$112. Call 516-766-5850 to order by credit card. Do it today and get started sooner.

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PROFESSIONAL PRACTICE BUILDERS KIT FOR DOCTORS, DENTISTS & OTHERS

DO YOU WANT TO HELP HEALTH PROFESSIONALS – medical doctors, dentists, chiropractors, podiatrists, etc., who seek a larger patient flow through their offices? If you do, we can show how you can earn generous fees doing exactly this.

You can earn generous fees in your spare time mailing flyers that bring in more patients to the doctor's office. And you can earn big fees getting the doctor's name in front of large groups of people — such as those in religious organizations, labor unions, small and medium-size companies.

Work from the comfort and privacy of your own home. Pick your own hours—daytime, nighttime—whichever suits you and your schedule best. Be paid a generous fee by each health professional each month you promote his or her practice. Expand your business every day to bring in a larger cash flow—again in the comfort of your own home—working your hours.

If you can address an envelope, make a phone call now and then, you can get started the same day you receive our big KIT. Start with your local health professionals, do a good job for them and then expand nationally — if you want to. Or work your local city or town and then expand to nearby ones — helping health professionals bring more patients into their offices. And the people who have a medical, dental or other health problem solved will be glad you got them to see a doctor because they feel better, look better and have an improved quality of life, every day from morning to night.

Here's what this BIG Kit gives you to help you get started quickly in this great home business:

- ◆ Letters you can use as is when seeking new business
- ◆ Savvy ways to approach health professionals
- ◆ Sample flyers you can send prospective patients
- ◆ Exact steps to take to start and build your business
- ◆ Sample agreements you can use to cover your fees
- ◆ What to say when you call companies or unions
- ◆ How, and where, to get loans for health professionals
- ◆ Loan application forms and letters to use in funding
- ◆ Precise directions for getting money for your clients

Using this BIG Kit you can get started quickly and easily. You're even given a lender who works with health professionals with good credit.

And you get specific instructions from the author who has many years experience in this lucrative field. Numbered steps take you from knowing little about the field to a full knowledge of how, and what, to do to earn a big income in the comfort of your own home.

Who can do best with this Kit? People in the health professions field—nurses, hospital managers, physician's assistants, doctors, etc. Also, people in the money field—financial brokers, loan finders, and financial advisors will find this Kit extremely profitable in their work.

With the pre-designed flyers, fully written letters needing only your name and address, complete loan applications and financial forms given in this BIG Kit, you are ready to start in your own home business in just hours. Order today and see how you – too – can get in on BIG MONEY IN HEALTH.

Professional Practice Builders Kit
\$100.00
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TYLER HICKS' ENCYCLOPEDIA OF WEALTH-BUILDING SECRETS

Tyler Hicks is one of the most sought-after experts on how to make money starting with little or no cash, and now he gives you his best "Wealth-Building Secrets" to help you make your fortune quickly and easily.

YOU DON'T HAVE TO BE AN INVESTMENT EXPERT TO PROFIT FROM THESE WEALTH-BUILDING SECRETS

Written in clear, easy-to-understand language, without any mind-boggling formulas or equations, this moneymaking encyclopedia is packed with over 2,500 Wealth-Building Secrets that others have followed to actually make many millions of dollars.

TURN YOUR INTERESTS INTO DOLLARS \$\$\$

Whether you're what Ty Hicks calls an "EWB" (Experienced Wealth Builder) or "BWB" (Beginning Wealth Builder), you can follow his Wealth-Building Secrets and watch your bankbook grow like you never thought it could.

JAM-PACKED WITH CASE HISTORIES YOU CAN USE

Complete with many case histories that show how other people have made fortunes from these Wealth-Building Secrets, this comprehensive encyclopedia will show you:

- *How to make \$1 Million in real estate starting on no cash.*
- *How to find people who may lend you millions of dollars for your business deals*
- *How to make a fortune renting mail-list names*
- *How to make a million in a "spare-time" business*
- *How to make BIG money from small one-family houses*
- *Big moneymaking ideas for finders, BWBs, licensing agents, etc.*
- *10 Ways to get rich in the credits and collection business*
- *How to make money from "hobby businesses" you like*

It's true. With these 2,500 tremendous Wealth-Building Secrets, you might become as rich as you want and improve your present lifestyle. You'll discover 7 lucky fast-finance methods for real estate riches ... unique ideas for getting rich in little-known businesses ... an unbelievable method of turning \$25 into \$2 million—at home ... and much more.

Product # IWS-45

HOW TO BUILD REAL ESTATE INCOME IN LOW-COST PROPERTIES

THE BIGGEST CHALLENGE for real estate BWBs is the down payment needed for their first property. So if a BWB starts with a low-cost property (say \$50,000—not \$5-million), it's much easier to borrow the down payment.

FOR INSTANCE, if you need 10% down, that's \$5,000 for the \$50,000 property, but \$500,000 for the \$5-million property. There are thousands of sources for a \$5,000 loan. But there are few for the bigger loan.

"WHERE CAN I FIND LOW-COST PROPERTIES?" you ask. Here are a number of active sources you can start using today WHICH ARE DETAILED IN THIS GREAT BOOK:

- **Pre-foreclosures**--that is, people who have fallen behind on their mortgage payments and want to sell out before the lender takes the property back.
- **Post-auction sales** where the lender foreclosed on a property, took it back and failed to sell it at auction. You might get 100% financing with these.
- **Zero-down properties** advertised in the real estate classified ads columns of some newspapers around the nation and the world. You may not find an ad the first time you look. Keep looking--you're almost sure to find one.
- **Estate sales**--where the family of a deceased person "wants out"--that is, they want the money, not a house. So they sell at a "give-away" price.
- **Government seized-property sales** often offer bargain prices on a simple bidding basis--that is, you are not bidding against others at an auction.
- **Damaged-property sales** in which fire, storm, flood and other damages make the property either a giveaway, or a very low price--just \$1.
- **Bankruptcy sales** in which the mortgage holder sells the property of a person, or firm, that went bankrupt. Prices of such properties can be low.
- **Swapping** of one property for another can get you into another property for zero down quickly and easily. Swaps (called a 1031) can be tax-free

SO HOW CAN YOU EARN MONEY from low-cost properties? Here are a number of proven and profitable ways this great book gives you—in full detail:

1. **Hold the property** and rent it to tenants for an income.
2. **Fix up (rehab)** the property and sell (flip) it for a profit.
3. **Leave the property** in the same condition and flip it.
4. **Trade the property** for a better one elsewhere.
5. **Use the property** as a starter in group you plan to buy.
6. **Convert the property** to bring in larger income.
7. **Tear down the property**; offer the site to developers.

100 PAGES, 8.5 X 11 IN., \$21.50 Product # IWS-17

Order this great book today. Written by Ty Hicks, it could get YOU started earning big money from low-cost properties everywhere.



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IWS-45 Tyler Hicks' Encyclopedia of Wealth-Building Secrets, by Tyler Hicks
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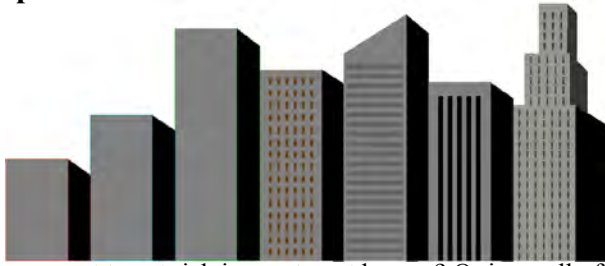
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HOW TO BUILD YOUR REAL ESTATE WEALTH IN MULTI-FAMILY PROPERTIES

Apartment Houses Condos Garden Apartments Townhouses Small Office Buildings



Do you want to get rich in apartment houses? Or in small office buildings? If you do, we can show you how, starting right now.

“So how can I get rich in apartment houses,” you ask. Our answer to you is:

Use the IWS “Multi-Family Home Riches Kit,” written by the famous real estate advisor, Tyler G. Hicks. This BIG Kit shows you:

- **How** to get started building your real estate wealth in apartment houses today.
- **Where** to get money to buy multi-family properties of all kinds to finance your future wealth.
- **What** to do to get started on zero cash.
- **When** is the best time for you to start building your real estate fortune.
- **Which** multi-family properties can build your real estate fortune the fastest.

And this BIG Kit gives you step-by-step instructions on exactly how you can get started in this wonderful business today.

As part of the Kit you get more than 3,500 lenders that specialize in multi-unit properties of all types. Imagine that, more than 3,500 lenders ready to work with you in this great business to lend you the money you need.

And you get four BIG bonuses when you buy this Kit. They are “*Selected Private Lenders*,” “*Lenders for Large Real Estate Projects*,” “*Examples of Real Estate Foreclosure Documents*,” and “*Multi-Family Free Weekly Sales Data*.” Your bonuses, alone, are worth the price of your Kit.

As an extra big bonus, Ty Hicks is as close to you as your telephone. When you buy this BIG Kit we give you Ty’s 800 number so you can call him FREE anytime you have a question about multi-family real estate. Ty will quickly answer your questions—day or night. Just ask him.

So order your BIG MULTI-FAMILY RICHES KIT now. Look to the right to see some of the great topics you’ll find in this BIG Kit. Use the coupon below, or call 516-766-5850 day or night to order by credit card. You’ll be glad you did.



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 Use a Personal Loan for Your Down Payment
 Use a Business Loan for Your Down Payment
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Loans for Health Professionals

NOW YOU CAN COMPETE WITH THE LOCAL BANKS FOR THOSE DOCTOR LOANS AND MAKE GENEROUS COMMISSIONS FOR YOURSELF

HEALTH PROFESSIONALS—medical doctors, dentists, chiropractors, podiatrists, optometrists, veterinarians, and others, are often high-earners. They may also have large income needs to meet their life style choices. And their professional needs may be such that they need financing for their office, lab equipment, furniture, instruments, etc.

YOU CAN HELP THESE IMPORTANT HEALTH PROFESSIONALS cope better with their financial challenges by showing them how, and where, they can find suitable financing for their various needs. The **NEW DOCTOR LOAN PROGRAM** is designed to help you assist these desirable professionals to:

- ◆ **Describe** their needs in terms lenders can understand and want to see.
- ◆ **Complete** a suitable application which can be sent to a lender for consideration.
- ◆ **Submit** their application to a suitable lender who may fund their needs at a competitive interest rate and term.

THIS BIG, USEFUL KIT shows you—in clear, simple step-by-step procedures:

- ◆ **How** to find Health Professionals seeking financing of many different kinds,
- ◆ **What** kind of financing is available to Health Professionals today.
- ◆ **Which** type of loan application is suitable for Health Professional financing needs.
- ◆ **Why** certain types of financing—such as sale-leaseback—may be suitable for a given Health Professional you have as a client.

◆ **When** to best approach a Health Professional to solicit his/her business.

◆ **Where** to find lenders who will consider the loan applications your Health Professional clients want to submit.

THIS BIG KIT SHOWS YOU HOW TO FIND SEVERAL DIFFERENT TYPES OF LOANS

for Health Professionals. The types of loans are: Unsecured Signature Loans, Sale-Leaseback Loans, Accounts Receivable Loans and Business Credit Card Line of Credit. Using this Kit will help you establish an important business that can help Health Professionals meet their financial needs sooner with less stress at competitive interest rates. Meanwhile, you can earn desirable commissions for providing a needed service to some of the most important professional people in our lives.

THE HEALTH CARE FIELD is one of the fastest growing industries in the United States and the world today. You can share in some of this rapid growth by providing needed financial services to Health Care Professionals seeking assistance of one type or another. Your average commission can be significant and you could be well rewarded in a highly respected business. So take action **TODAY** to start working for your future success. You will be quickly preparing yourself for a better life.

To order your Big Kit today, fill out the coupon below and mail, fax or call it in to us. You will—we believe—be happy you did.

Price: \$150.00.
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Enclosed is \$ 150.00. I WANT TO MAKE MONEY NOW. Send me THE DOCTOR LOAN PROGRAM. IWS #K-29			
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THE MILLIONAIRE CREDIT CARD SYSTEM

Featuring key steps, how-to details and smart techniques everyone needs to know in order to get the money they need for business or real estate.

Includes:

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- How to Protect Yourself and Your Credit
- Acquiring and Improving Credit
- How To Handle Collection Agencies
- Resolving Disputed Charges
- How to Repair Your Credit
- Sample Letters And Forms For Managing Credit
- Building Your Credit
- Consumer Credit Laws
- Sources of Credit Cards, Lines of Credit
- Sources of Business & Real Estate Loans

S. DAVID HICKS, Editor, based on the original work of Jacques Fiala
144 Pages, 8.5 X 11 in., \$20.00

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Find Borrowing Power To Get Your Working Capital

This big book shows YOU easy, quick, simple ways to:

- ◆ Raise money FAST for any good business deal you like and understand
- ◆ Find money in a hurry without paying front fees or any of the rip-off charges YOU hear about from other BWBs who have been "taken"
- ◆ Put deals together quickly and easily by yourself before you have to get legal help

Yes, Ty shows you the best ways out of the hundreds of ways to raise 100+% financing. He starts this new book with a definition of 100+% financing. Briefly it means:

- ◆ YOU borrow more money than you need for a business or real-estate deal and walk away with cash AND ownership of a business or real estate
- ◆ Or YOU take over a business that gives you a nice income without putting up a penny of your own
- ◆ Or buy a business or property and have ALL your costs paid for by the loan.

100+% financing is the most powerful force in business and real estate today. It can put YOU into the big bucks faster than you ever thought possible.

So send \$24.50 now for this latest Ty Hicks masterpiece which can get YOU onto the money road faster than you might think possible.

Learn how others get "folding money" at the same time they increase their net worth with a business or real estate property of their own.

Overcome bankruptcy, bad credit, and other money problems by bringing more money into YOUR life quickly and easily.

Become a person of means. Get respect, appreciation, help friends — when YOU can command and control money.

282 pages
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Product # IWS-56

How To Start Your Own Business On A Shoestring And Make Up To \$500,000 A Year

Tyler G. Hicks, the author of this book, says "You can build a fortune starting with only a little cash. And that cash need not even be yours—if you use the easy, proven practical, money-making techniques in this book."

There's Big Money All Around You

You needn't step outside your home to make big money each week. For instance, this book shows you how:

- ◆ A widow started a greeting-card business in her basement. Within three years her income was more than \$1-million per year (Chapter 1).
- ◆ A mail-order rare-book dealer who regularly earns \$125,000 per year at home (Chapter 2).
- ◆ Two city firemen opened a picture-framing business with \$50 cash. Today, four years later, their annual business volume is \$500,000 (Chapter 1).
- ◆ A newly married couple started, and still operate, a \$500,000 business in their home (Chapter 2).
- ◆ A housewife began a bakery in her own kitchen and today grosses more than \$50 million a year (Chapter 11).

You Don't Need Big Cash

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ABOUT THE AUTHOR

Tyler G. Hicks is president of International Wealth Success, Inc. and director of a large New York-based full-service lender. A consultant to real estate wealth builders throughout the world, Hicks is the author of numerous books on real estate, including *How to Make Millions in Real Estate in Three Years Starting with No Cash* and *How to Borrow Your Way to Real Estate Riches*.

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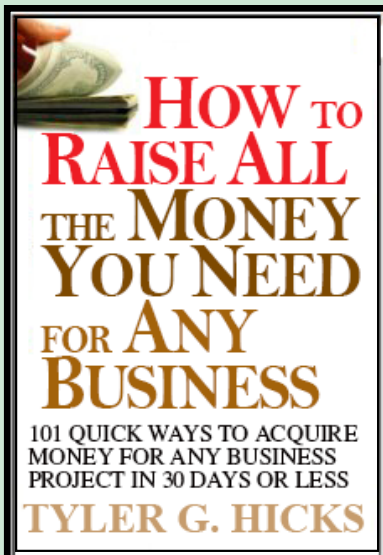
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