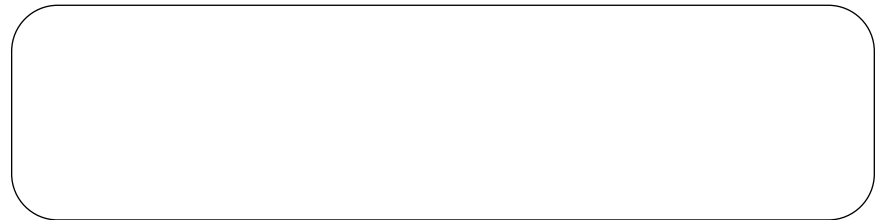


Personal Finance



Current Issue Enclosed



Personal Finance

September 2003 Alert

MARKETWATCH

How Fortunes Are Lost and Won (Back)

Dear Friend,

If I could get *one* message out to every investor in America whose knees are shaking and stomach is in his or her throat, it would be this:

Your financial future is far brighter than you can possibly imagine right now. That is, *if* you can look past today's headlines—and read the *real* trends that will be driving the markets tomorrow.

I'm not saying you don't have reason to be concerned. These days the business section reads like the crime page—and a few rotten apples seem to be spoiling the whole barrel. Even stocks once thought safe enough for "widows and orphans" have become tainted by scandal in these treacherous times.

Not only that, in spite of multiple market corrections over the past few years, the stock market as a whole is still extremely overvalued. When you look at earnings for companies that make up the S&P 500 and back out "phantom" earnings, factor in pension obligations, and make other realistic adjustments, their actual earnings are still so low they drive the companies' price/earnings (P/E) ratios sky-high.

And so the game continues. Companies pull out all the stops to lure jittery investors, while investors themselves are too blinded by fear to stay rational. In fact, you can trace the recent

(continued on page 2, col. 1...)

The Surprise Winners and Losers in Today's Grim Market Reality

By Neil George, Editor, *Personal Finance*

The S&P 500 is projected to return as little as 3 percent a year in the coming decade—and real rates of return could be negative.

Meanwhile, a select group of assets will beat the market tenfold or more over the next ten years.

Here's why...

For the sake of your investing future, please do NOT be fooled by the springback that may be underway in the S&P 500 by the time you read this Special Issue!

If you stake your portfolio on it, you will wind up with a fraction of what you had hoped for ten years from now.

You see, this rally of financial assets like big-cap stocks will be short-lived. The party could last for as little as six months or as long as twelve.

But then the market will retreat into a decade-long hangover. That's because a shocking economic reversal is underway—triggered by two unstoppable trends—and the S&P 500 won't be the beneficiary of either. In fact, they could drive *real* rates of return into the negative range.

The Stock Market Dream is Over

In a moment, I'll reveal who the big winners will be as a result of these trends—and why this select

group of assets will beat the market *tenfold or more* over the next ten years. But first, you may be surprised to learn that one of the most historically accurate methods for forecasting stock returns predicts the S&P 500 will return *just 3.3% percent a year* over the next ten years!

Now, if the tech bubble burst was a sharp left hook to the jaw and the market's subsequent 45 percent loss a gut-wrenching jab to the abdomen, this dismal projection is like a full body blow set to finish the job. Because it means making back what you've lost could be next to impossible, or at least take an eternity—if you expect the stock market alone to do it for you.

Let's say that, since the top of the tech bubble, you've watched aghast as your \$500,000 portfolio shrank to \$275,000—a mere shadow of its former self. At an average annual return of 3.3 percent, it will take over *18 years* just to get back where you started...never mind where you

(continued on page 2...)

MARKETWATCH, *continued*

decline back to the brutally psychotic days of early 2000, the year the techs and dot-coms began to crash and eventually burn. Back then the paramount fear was the fear of losing out on the certain pot of gold—but that pot of gold turned utterly black. Now this intense fear of losing out has given way to an equally intense fear of losing.

It's Time to Profit from Panic

That's why in the current investing environment, it makes sense to heed one of Warren Buffett's famous edicts: "*Be fearful when others are greedy and greedy only when others are fearful.*" Fear now rules, so now is the time to get greedy.

But don't try to ride the S&P 500 back on the road to riches. While the S&P 500 may enjoy brief rallies from time to time, you won't be seeing the 20 percent or more annual returns you enjoyed during the last bull market anytime soon...perhaps not in your lifetime.

Mark my words—the stock market alone will not get you where you want to be. Please read this Special Issue to discover where you *will* find that pot of gold.

Yours for a profitable future,



Neil George, Editor

P.S. If you like what you see, you may try a risk free trial subscription to *Personal Finance* at our special introductory rate of 59 percent off the regular price. Return the enclosed No-Risk Free Trial Certificate now to take advantage of these special savings and get up to nine free bonus reports—including my up-to-the-minute stock recommendations and forecasts.

need to go. Whether you're a decade or two away from retirement or you're living in retirement right now, you simply can't afford to waste that much time playing catch-up.

Why Investors Who Blindly Bet on the S&P 500 Will Lose Their Shirts

I'm a little more bullish than this dire 3.3 percent prediction—but not by much. I believe the S&P 500 could produce 5 to 6 percent annual returns over the next decade. That's because the remaining excesses have not been wrung out of the tech bubble, wiping out the effects of the wild rollercoaster ride investors took during the late 1990s and early '00s.

For the past 55 years, the stock market has returned about 11 percent a year on average. Now due to the S&P 500's recent 35 percent loss, the average annual gain since the bull market began in 1990 is 11.1 percent—which mirrors returns during the previous 43 years. This means it would be reasonable to expect the S&P 500 to continue to perform at this level, assuming economic conditions remain stable.

However, corporate earnings will stay flat, as the economy hiccups and stumbles towards recovery. You see, companies depend on a stable and healthy

bond market to raise and maintain capital. If they can't borrow efficiently and reasonably, then their P/Es will remain at anemic levels.

Yet short-term borrowing has become even trickier with that part of the market getting crowded by existing corporate borrowing as well as Uncle Sam's Treasury. As a result, much of the benefit of the Fed driving yields lower may quickly be lost, resulting in a flattening or an inversion of the yield curve—which is always bad news for the

economy and the stock market.

That's why the next decade won't even come close to producing the 11 percent average annual return the S&P 500 delivered in its entire postwar history. Even if the economy *does* manage to start roaring back, companies'

lower P/Es will stop big cap stocks from scoring the kinds of gains they typically do during periods of strong growth. And if you don't change what you're doing now, the net effect on your portfolio could be disastrous.

Grow or Die Economics

The Fed's "grow or die" economic mandate will also keep valuations sliding. Because if you think the Fed is going to raise interest rates and risk triggering a recession, think again. Corporate debt is too high and financial markets too leveraged to face the threat of a potentially catastrophic vicious circle

"While the S&P 500 as a whole is slated to return as little as 3 percent annually over the next decade, about 1 in 10 stocks will do at least ten times better."

in which economic weakness feeds itself.

So in order to fend off any global abyss, the Fed will keep flooding the economy with money. And even if the broad rate of inflation stays at fairly benign levels, the day-to-day inflation that primarily impacts older Americans—such as the soaring cost of healthcare, especially prescription drugs, not to mention housing—is rising at double-digit rates. Just to tread water, you need to produce higher income and capital gains.

The bottom line: you must

“With real assets, you have the best shot at turning your money into real wealth.”

look elsewhere for long-term growth moving forward. And that means it’s

time to stand up and take notice of the vast fortunes to be made from assets that possess the *only* trait that matters for building your wealth in the turbulent ’00s: ***the potential for sharp supply constraints relative to potential demand.***

That means *real* assets like oil, natural gas, precious metals, and real estate will soar to new heights. Investors who get in today will be lying on a beach in the Cayman Islands counting

their millions ten years from now.

It’s Time to Get Real

Now, there’s a good chance you’re not used to buying gold company stocks, oil stocks, and other real assets. It hasn’t always been the best way to make money for the past decade or two, at least until recently. Yet in the past year or so, we’ve been seeing a massive shift in investors’ preference from overvalued financial assets to undervalued real assets.

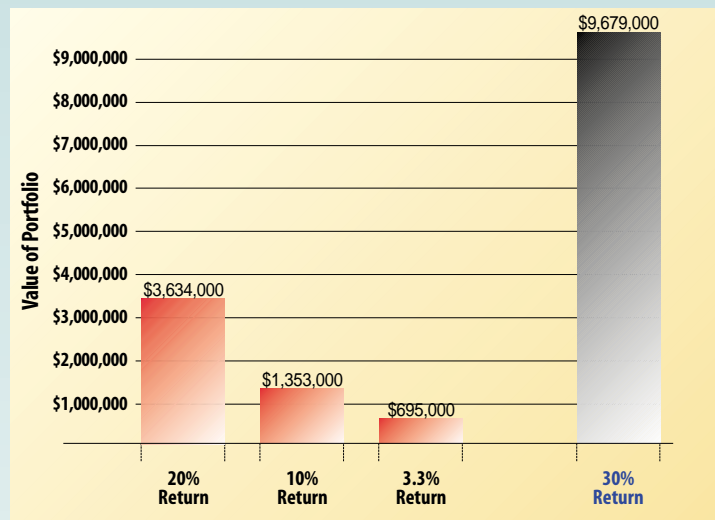
This real asset bull market is just starting to get underway...and will attract more and more investors the higher it goes. Already, my *Personal Finance* readers have seen gains as high as 57 percent in some of our portfolio picks in these booming sectors, while the S&P 500 fell 2 percent.

Our record since 1999 is more compelling proof that our “real world” approach to investing works over the long haul. While the S&P 500 lost about 16 percent during this period, our Growth Portfolio gained over 12 percent.

Keep in mind I warned my readers away from some of the biggest “tech wrecks” months before they started to freefall a few years back. So they were able to preserve their tech gains *and* keep building their wealth to even bigger heights.

In a moment, I’ll tell you exactly how you can do the same, no matter how deep the S&P 500 plunges—all the while making your portfolio a safe haven. But first, let me reveal the three biggest trends that will

The Cure for the Incredible Shrinking Portfolio



If you’ve got \$500,000 in your “nest egg” today, ten years from now it could only grow to about \$695,000. Not the \$1,353,000 you may have counted on based on a “conservative” 10% annual growth rate. And certainly not the \$3,634,000 you dreamed of back when 20% annual growth was commonplace. Yet by riding the trends in this Special Issue, you could make 30 percent or more a year—and be sitting on over \$9,679,000 a decade from now—and that’s without investing another penny!

stock market returns, and yawn-provoking bond yields (at least, if you're not making the *right* kinds of bond plays).

Silver and platinum are ready to shine as well. These metals may retreat slightly if the market sparks a short-lived rally. But once this springback has sprung, look for them to come back even stronger.

Near-term economic uncertainty has always helped gold, because it's seen as an asset that always has a tangible value. It's been a chosen store of value for centuries.

The Midas metal gives you extra insurance against a weakening dollar. Already, the weakening yen spurred buying in Japan, where the "legal tender" qualities of paper money aren't as well respected as they are in the Western hemisphere. The yen is likely to weaken further and that sentiment will get even stronger.

It's also a great hedge against inflation. Gold began to rally when the difference between interest rates and reported inflation was more than 2 percent. When real rates are negative, that's when it pays to borrow and buy a hard non-interest bearing asset like gold.

That's why gold should continue to rally until the markets perceive real rates are positive once more. And if inflation hits us hard like it did in early '80s, you could reap "impossible" profits of *1,200 percent or more!*

Now, am I saying you should completely pull out of the stock market, put all your money

"Gold's meteoric rise shows no signs of stopping anytime soon...and it's got a long way to go before it reaches the sky-high levels it hit in the mid-'70s. Silver and platinum are ready to shine as well..."

into gold bricks, and hide them in a special vault in your basement? Certainly not. But there's a place for precious metals in 3-10 percent of every investor's portfolio.

It's not too late to grab gold now and still enjoy a jaw-dropping ascent...but leave a little room for this other precious metal that can fatten up your portfolio.

Get Ready to Cash In On Silver's Silver Lining

You see, gold isn't the only precious metal with growth potential. Silver is also ready to shoot skyward, and this prime portfolio pick is sitting atop one of the largest silver deposits in the world—and waiting. Why? Because they *can*.

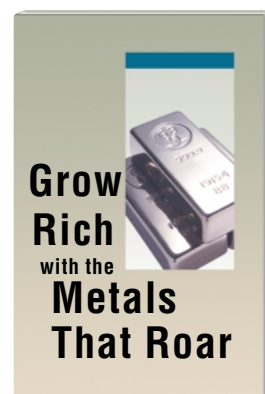
Right now, silver prices are depressed, causing weaker producers to go belly-up. Low prices are also keeping gold miners that produce silver as a byprod-

uct from mining their silver assets as well. As a result, silver inventories have been in steady decline since 1995. But it won't always be that way.

Demand for silver is getting ready to explode. Dozens of industries are ramping up their use of silver in manufacturing. Renowned for its conductivity, silver is widely used in the electronics arena in everything from cell phones to printed circuit boards. Due to its anti-bacterial properties, silver is also used in water purification and other anti-bacterial devices. Silver is also uniquely valuable for a number of applications in the booming high-tech aerospace and military arenas.

The longer silver prices remain depressed, the brighter the prospects look for this well-financed company—backed by none other than über-investors George Soros and Louis Bacon. And right now, it's the cheapest precious metal stock you can buy.

You'll get all the details on how to ride this silver powerhouse plus the most profitable ways to play gold (even if you're the least likely "goldbug" around) in your FREE report, *Grow Rich*



with the Metals That Roar. Return the enclosed No-Risk Free Trial Certificate to get yours now!

FREE REPORT #4

Are YOU Ready to Grow Your Wealth to New Heights?

If So, Send For Our Most Profitable Recommendations Immediately!

Get up to 9 free bonus reports with a risk free trial subscription to *Personal Finance*

The shift from big cap stocks and other financial assets to a select group of real assets and small stocks is already underway. The question is: will *you* join Wall Street's most savvy investors in time to profit?

Or will you sit out on the sidelines and watch your money earn a measly 3 percent a year—and try to choke down fears of not being able to retire or outliving your savings?

Without being too dramatic, this is one of those rare moments in your life when you're faced with a decision that can have a monumental impact on your financial future.

Like whether you'll be booking an inside cabin on a budget cruise

ten years from now, or simply phoning Raoul to get the yacht ready. Whether you'll be ordering the \$12 bottle of house red with a cheeseburger, or the \$312

bottle of Chateau Lafite Rothschild with chateaubriand. Whether you'll be weeding through the bargain bin at Wal-Mart for jeans and a t-shirt, or having custom-fitted shirts and suits shipped from your personal tailor in Hong Kong.

Profit Today from Tomorrow's Shortages and Inflation

You can choose to ignore the trends...and they will ignore you. Plenty of other investors will get rich, while you worry yourself to sleep each night wondering if you shouldn't just stuff your money under your mattress and be done with it.

Or you can request a risk free trial subscription to *Personal Finance*. I'll immediately rush you up to nine in-depth reports I've personally prepared to jumpstart

your wealth-building efforts in this new era of shortages and inflation—and aging baby boomers who somehow manage to make both even

worse...or better, depending on the action you take now.

If you like, you can even put down this special issue for a moment and go online to www.pfnewsletter.com/invite and print your own copy of *Portfolio for the Millennium Millionaire*. These four stock picks alone could set you up for life...so just imagine what a risk free trial subscription to *Personal Finance* can do for your portfolio.

Absolutely Zero Risk!

At any time you wish, for whatever reason, after you've had a chance to read and fully digest every word of your nine free wealth-building reports...

- even after you're months into receiving your twice-monthly bulletins with 12 pages of up-to-the-minute advice
- and even after you've visited my web site and read every one of the thousands of pages of private, subscribers-only research—from weekly and daily hotlines to easily-searched back issues

...you can request a full refund of every penny you paid...*right up until your last issue!* (continued)

"For the past three and a half years, our Growth Portfolio has been built around two key rational principles: buying growth at reasonable prices and diversifying among those industries most likely to exhibit growth in the years ahead."

richer our guidance is making them. They also recognize a great bargain when they see one.

Only \$79 for Two Full Years—and That's NOT a Misprint!

Compare *Personal Finance* to most investment advisories. Take a look at what they offer you: only one slim, 8-page issue *once* a month (with content that often focuses on one specific market sector or category of investments), and as many or more additional pages devoted to ads stuffed into the envelope. Then check out their prices, and you'll see them charging \$200 and up just for a one-year subscription.

That's not the way I operate. Being thrifty myself, it's important to me to give you the absolute best value!

In fact, *Personal Finance* is already a steal at its regular rate of \$97 (a price our returning subscribers gladly fork over!) And no wonder—when you look at everything you get as a subscriber—not to mention the glee of watching the skyrocketing balances on your monthly brokerage statements—it doesn't take a financial genius to realize *Personal Finance* should cost at least five or ten times that (better *you* figure that out before our bean-counters in the back room do!)

You get twenty-four, twice-monthly issues—each of which includes 12 in-depth pages of detailed recommendations, market news, economic analysis, and portfolio listings. Not only that, you get daily e-mail updates and full access to our subscribers-only web site—so you can read my weekly hotline, current and past issues, and more.

By joining us now, you can take advantage of all this for just \$39.95 per year—a savings of nearly \$57! This is the **ONLY** chance you'll get to subscribe at this incredibly low rate, so if you're a smart cookie like most of our readers you'll sign up for two years right off the bat.

Not only will you lock-in "new reader" savings of \$115 for two full years and pay just \$79 (less than what other investment advisories charge for one year) you'll get a total of eight **FREE** special reports, including:

FREE REPORT #1: *Portfolio for the Millennium Millionaire*

FREE REPORT #2: *Guzzling Down Profits: 5 Explosive Oil and Gas Plays*

FREE REPORT #3: *The New Drug Kingpins: Profit from the Regime Change*

FREE REPORT #4: *Grow Rich with the Metals That Roar*

FREE REPORT #5: *The Big Bond Bonanza: Profit Now, Profit Later*

FREE REPORT #6: *The 8 Best REITs in America*

FREE REPORT #7: *Electric Gold: 5 Top Picks to Power Up Your Portfolio*

FREE REPORT #8: *Tech's Comeback Kings*

Of course, you can also take advantage of our low \$39.95 introductory rate for just one year. You'll save \$57 off our regular rate plus receive these four **FREE** special reports:

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FREE REPORT #2: *Guzzling Down Profits: 5 Explosive Oil and Gas Plays*

FREE REPORT #3: *The New*

Drug Kingpins: Profit from the Regime Change

FREE REPORT #4: *Grow Rich with the Metals That Roar*

Either way, please don't pass up this chance to profit from the unstoppable trends that will drive tomorrow's economy. Return the enclosed No-Risk Free Trial Certificate to get started without delay!

Yours truly,



Neil George

Editor, *Personal Finance*

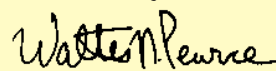
P.S. Reply within the next 10 days and I'll also send you your **FREE** fast-response bonus, *Small Stocks: The Best Investment for the Next 12 Months*. Small caps are ready to soar again and this time they'll reach even loftier heights. Use this report as your guide to grabbing the best picks at fire sale prices. One smart play alone from this report could pay for the cost of your subscription several (hundred) times over!

Dear Investor,

I hope you enjoyed reading this Special Issue. As a *Personal Finance* subscriber, you'll discover many more ways to multiply your wealth in the turbulent '00's.

Please read the enclosed flyer to learn more about the 9 free gifts I've reserved in your name just for trying a risk-free trial subscription.

Sincerely,



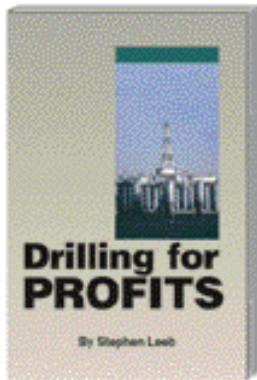
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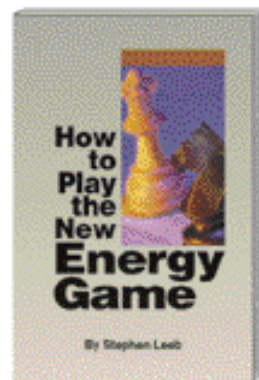


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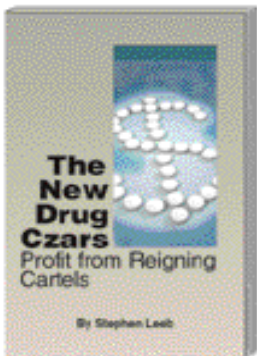
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OR... Request a Two-Year Risk Free Trial Subscription and Get **FOUR** More **FREE** Reports!

Reap **BIG PROFITS** from “Big Pharma”



FREE REPORT #5

When a market goes through tough times, drug stocks have historically been good hiding places. But patent expirations and a host of profit warnings from the major drug companies have dragged down the sector. Stricter FDA and less exuberant pipelines at major firms like Merck and GlaxoSmithKline have also contributed to the freefall.

Yet drugmakers' long-term fundamentals are still intact. Drug companies are still plowing money into R&D, and for the investor with a longer time horizon, the rewards will be substantial. That leaves “Big Pharma” looking like a bargain bin with many P/Es below 20.

Because no matter what happens with the economy, I can guarantee you one thing: we're not going to be spending any less on healthcare than we do now. In fact, we're going to be spending a heck of a lot more.

Baby boomers will be hitting

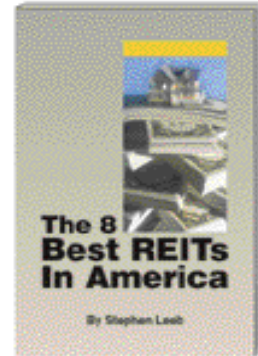
their 60s during the next decade, and entering their peak healthcare-consuming years. Meanwhile, drug prices are far outpacing current rates of inflation and will continue to rise. Last year, prices for the 50 most frequently prescribed drugs for older Americans rose *triple* the rate of inflation. Some, like Premarin, rose as high as *7 times* the rate of inflation, or 17.8 percent.

Not only that, baby boomers have been courted by marketers every minute of their lives with SUVs, fast food, self-help books and more. Now it's time for drugmakers to step up to the plate—and those with the most marketing muscle will dominate.

Few companies offer investors a surer bet to beat the S&P 500 ten times over than this pharmaceutical marketing powerhouse. Poised for 20 percent or more growth in the coming year, it's like being able to buy a top-of-the-line Mercedes for the price of a Hyundai.

Get the full details on this market leader's exciting growth prospects, plus a smaller—but potentially more profitable—drug company play in this **FREE** report. Load up on these long-term winners *now* while they're historically cheap, and they'll keep you rolling in dough long after you've worn out your rocking chair.

Out-of-Sight Growth with No Bubble in Sight



FREE REPORT #6

People are getting better returns on their homes than they're getting from the stock market. Federal figures show national home appreciation rose by an annual rate of 5.5 percent as of the first quarter of 2002. Fannie Mae predicts appreciation will continue to rise between 5 percent and 6.5 percent a year for the rest of the decade.

And contrary to incessant speculation on the part of the media, there is no real estate “bubble” waiting to burst. A recent Harvard University study projects continued healthy growth in the U.S. housing market.

But you don't really need a Harvard study to tell you that. The housing market's remarkable resilience is due not only to record low interest rates (which should continue to stay low), but also a sharp imbalance between supply and demand.

Housing supply is limited by land-use policies that restrict the number of houses that can

See other side for more **FREE** gifts

be built—a relatively new phenomenon. This will keep home inventories tight—even if a recession rears its ugly head. Yet at the same time, demographic trends will keep pushing demand even higher. Sharp increases in immigrant and minority households will create 22 million more homeowners in the next two decades.

Short of buying up other properties and dealing with the headaches of landlordship, the best way to play the real estate no-end-in-sight appreciation trend is with REITs (real estate investment trusts).

Why do I love REITs? Let me count the ways: 1) they offer instant diversification, so one bad apple doesn't spoil the whole barrel; 2) owning a REIT carries no potential legal liabilities, as does owning individual properties; 3) they have easy access to capital markets that let them buy and sell properties as needed; and 4) they're traded on stock exchanges, so they're far easier for you to buy or sell.

REITs provide a far safer and more profitable harbor than big-cap stocks and other inflation "losers". Plus, they have the ability to "zig" when the rest of the market "zags", and vice versa—making them one of the best instruments for riding out the flat stock market in the decade ahead! No smart investor should miss the chance to inflation-proof their portfolio with the top eight REITs I reveal in this free special report.

Electrify Your Profits and Sleep Well at Night

Whether or not you agree every big trend starts in California, there's one thing the Golden State did beat the rest of the country to—our first real electricity crisis.

Silicon Valley, America's bastion of high-tech prowess, was forced to shut down on May 23, 2000, when local utility PG&E didn't have enough power to keep it open for business. Prices shot up as much as tenfold as utilities, businesses and



FREE REPORT #7

others scrambled for available supplies. This event wasn't simply a one-time happening, but a harbinger for the U.S.-wide electricity crunch to come. Power supplies have shrunk across the country, not just in California, because dozens of costly, inefficient coal and nuclear facilities have been shut down. And for more than a decade, there's been little incentive to build new plants.

Meanwhile, annual demand for electricity is growing faster than ever before—at least partly due to the need for faster computers and greater bandwidth—and there's no slowdown in sight. Already hitting new post-regulation heights, there's no reason to suspect electricity prices won't keep going up.

And there are plenty of ways to profit. This timely report profiles six top electric companies which are not only superb long-term bets for conservative investors in search of a safe haven, but also for aggressive investors looking for ways to play the sure-fire trend of rising energy demand—and the price increases of tenfold or more that go with it.

In fact, two of my top picks are both as yet unsung beneficiaries of the Enron bankruptcy. Pick #1 will become an even more profitable and dominant energy trader, while Pick #2 is perfectly positioned to grow its merchant trading business in excess of 15 percent a year. Request this free report today while there's still time to beat other investors to the punch.

Bottom-Fishing for Tech Bargains

Most tech stocks will keep trailing far behind other stocks—but there are always exceptions. That's why the best way to play tech right now is to take a Darwinian approach...and hitch your wagon to the companies best positioned to come back from the dead and dominate going forward.

others scrambled for available supplies.

This event wasn't simply a one-time happening, but a harbinger for the U.S.-wide electricity crunch to come. Power

The latest tech debacle has helped reveal which tech companies are the fittest—and have what it takes to survive (and thrive). In fact, the six biggest tech bargains I'm recommending now have not only survived the latest tech wreck, they've emerged as market leaders in their particular niches.

While their earnings were blunted by the overall sector and economic slowdown, their profits will emerge much stronger than their competitors. And even sweeter, based on projected growth rates, they're far cheaper than the S&P 500.

The list includes my favorite (and most diversified) EMS company, Solectron (NYSE: SLR), which gets high marks for its supplier arrangement with Sony that's given it a leg up on future deals within the enormous Japanese marketplace. I'll

also reveal a fast-growing distributor of electronic components, semiconductor products and communication control equipment that's been gobbling up key competitors over the past year or two...now trading at a huge discount to sales.

Even more important, I'll keep you from dragging down your portfolio with companies that continue to languish in spite of an economic rebound. Some big names you won't find in this report: JDS Uniphase, Cisco, or Qualcomm. In fact, I told my readers to sell these shooting stars back in early 2000 for returns as high as 1,622 percent—a few months before they crashed. They won't be heading skyward again anytime soon.

Take my advice: request a two-year risk free trial subscription to *Personal Finance* and guarantee yourself a copy of this must-have report. That way you'll latch onto the real winners in the tech revolution (make that *evolution*). Charles Darwin would be proud.



FAST-RESPONSE BONUS

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- ¥ Guzzling Down Profits: 5 Explosive Oil and Gas Plays
- ¥ The New Drug Kingpins: Profit from the Regime Change
- ¥ Grow Rich with the Metals That Roar
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FAST-RESPONSE BONUS:

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