The Little Black Book or

## INCOME SECRETS

BY #1 BEST-SELLING AUTHOR

MIKE BURNICK

WITH BEN OGREN

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#### Introduction

Hi, I'm Mike Burnick.

My investment career began as a stockbroker in 1988.

Which, as you know, was NOT a good time to be in the investment world.

In October of the previous year the Dow Jones industrial average dropped a record-breaking 508 points — a decline of 22.61% — in a single day.

And while many investors thought it was the beginning of the end for the stock market, I thought it was a darn good time to get started in the investment business.

Wall Street was a very different place 30 years ago than it is today.

Back then, you could still earn decent returns from bonds, with interest rates over 10% in 1988. Today, the 30-year Treasury yield is down to a skimpy 3%. Hard to live on that little interest.

And the dividend yield on the S&P 500 index was 3.5% 30 years ago, and with the magic of compounding those dividends plus steady payout increases over the next three decades, a rich fortune could be earned from blue chip dividend stocks alone. Today, the S&P 500 dividend yield is just 1.8%, even less than the 30-year Treasury bond.

Bottom line: It's not easy to earn income these days. You have to be much more creative to collect the income you'll need to retire. That's why I'd like to congratulate you for grabbing your copy of *The Little Black Book of Income Secrets*.

The book you're holding in your hands could very well be the difference-maker in your retirement. It could save you from having to work for another decade. It could bring you all the income you need to travel wherever you'd like or pay off all your debts without worry.

With all of these secrets, you'll be able to set yourself up with multiple streams of income that could last you for the rest of your life.

By claiming your copy of this book, you'll get everything you need to know to collect all the income you'll ever need in retirement. You'll be ahead of 99% of the population just by reading this book. Even better, I'll show you how to pass on this income to future generations to take care of your children or grandchildren and make sure they never have to stress out about retirement.

So let's jump right into it...

### Why You Need Income in Retirement

The AARP estimates the average American will need up to \$1.5 million to retire comfortably. One and a half million dollars!

It takes decades to save that kind of money. And if you're reading this, you probably don't have that kind of time to wait.

Which is why income is the absolute key for a successful retirement.

Think about it like this...

When you have consistent monthly income coming in, you don't need big savings to retire.

You can pay for all of your expenses with the income that's rolling in. You no longer need a huge savings account to dip into every month.

In other words...

Unless you already have millions, making the

money you do have work harder for you is the only way to earn enough income to live your retirement dream.

Unfortunately, most income secrets are kept under wraps and closely guarded.

And that's why I wrote this book — to expose some of the most closely guarded income secrets that you can use RIGHT AWAY to generate hundreds or even thousands of dollars in extra income each and every year.

This is a compilation of everything I've discovered in 30 years of investing and successfully managing the investments of others. And by holding it in your hand, your worry-free retirement isn't far off.

Let me show you...

# Thinking About Retirement? Here's How to Get an Extra \$890.07 per Month From Social Security

The average Social Security check just isn't enough to cover the expenses of most folks.

Thanks to an addition to the Social Security law, you can get as much as an extra \$890.07 per month added to your Social Security check.

How? Simple... Wait patiently to start collecting your benefits until after you turn 70. The longer you wait to collect, the more you'll get paid every month when you DO begin to collect.

With life expectancy rising every year, your retirement could last decades longer. This extra \$890.07 can make a HUGE difference.

You might ask yourself, "But what if I need to retire and need that Social Security income NOW?

Don't worry, I have just the thing...

I love my work so much that I plan on working until the day I die. Other folks might be inclined to hang up their hats before age 70, but not so fast! My suggestion for you is to take advantage of the SECURE Act while you hold off collecting your Social Security benefits.

SECURE stands for "Setting Every Community up for Retirement Enhancement" and went into effect on Jan. 1, 2020 — which is going to save us tens of thousands of dollars:

**Postpone Distributions:** The amount you must withdraw each year is determined by dividing the balance of your account by your life expectancy, as defined by the IRS.

The SECURE Act delays that mandatory distribution until age 72. This gives you additional time to grow your 401(k) and IRAs without being depleted by distributions and taxes.

Work Longer: People are living and working longer, and the SECURE Act eliminates the age cap for retirement plan contributions. As long as you are earning a paycheck, you can contribute to a 401(k) or IRA.

According to a study from two professors at Stanford and George Mason, delaying retire-

ment by even one year will put more money in your pocket than saving an additional 1% in wages over 30 years!

Just implement some of these other strategies to replace that Social Security income and hold off on collecting benefits.

**ACTION TO TAKE:** Hold off on collecting your Social Security benefits until age 70.

### The Little-Known Social Security Document That's Paying Retirees as Much as an Extra \$38,221 a Year

You may already know the Social Security Administration (SSA) has offices all around the country, but what you may NOT know is that a chunk of our tax dollars is used to make huge lease payments every month to keep these offices operating.

And that creates an incredible opportunity for savvy folks like you.

You see, one of the pillars of successfully growing your wealth is allocating some of your investments into hard assets, like real estate. By far the easiest way to invest in real estate today is through real estate investment trusts (REITs) — what many investors consider the ultimate hard asset and a cornerstone of wealth-building portfolios.

That's because you can recapture a cut of those lease payments, in this case from the SSA, and deposit them right into your bank account.

Office Properties Income Trust (NASDAQ: OPI), a publicly traded company, rents out office space to the SSA.

For those unfamiliar with REITs, they're a lot like mutual funds but rather than investing in stocks or bonds, they put their cash to work by buying apartment buildings, office space and shopping centers.

So by owning shares of OPI, you earn a HUGE dividend payout partially funded by the SSA and other government properties.

REITs are powerful income-generating assets as well, offering you a much higher stream of dividend income than ordinary stocks. This creates an incredibly easy way to build yourself an income stream that'll last for life.

The stock trades with the ticker OPI. Simply type this into your brokerage account and buy as many shares as you'd like.

As of 2020, the company pays out \$2.20 per share a year. And with shares trading cheap, you can load up. That means every three months, you'll get a huge dividend income check from the Social Security Administration, in a roundabout way!

REITs have lately been unfairly maligned due to overblown fears of higher interest rates. That's created a bargain-buying opportunity coupled with rich dividend yields, which is another creative way to earn higher income today.

**ACTION TO TAKE:** Consider investing in Office Properties Income Trust (NASDAQ: OPI).

### The Income Secrets of Our Founding Fathers

George Washington earned a king's ransom from it. Thomas Jefferson declared his financial independence from it too.

Wars have been fought over it. Dynasties have been built on it. It's a timeless way of building and preserving wealth for future generations.

What am I talking about? Land.

Land is the perfect investment for everyday folks. You don't need to be rich to invest, but it can safely make you an absolute fortune.

And, as you're about to see, it can be the perfect way to collect all the monthly income you'll need.

#### How?

It's simple: through REITs — or real estate investment trusts.

Land REITs are a perfect way to get into land investments with just a few hundred dollars.

Here are two land REITs you should immediately consider for your portfolio:

- 1.) Gladstone Land Corp. (LAND), with a 4.3% yield, and...
- 2.) Farmland Partners Inc. (FPI), with a 7.9% payout!

After buying shares of these stocks, you'll start receiving regular dividend payouts, creating a new stream of income for yourself from the same asset that has earned fortunes for thousands of years.

Even better, because of the nature of land, it's a great way to keep growing your wealth no matter what the market does.

**ACTION TO TAKE:** Consider investing in LAND and FPI.

### Getting Started Collecting "Trump Bonus Checks"

Thanks to President Trump's tax law, nearly \$5 TRILLION in corporate cash held overseas will come flowing back into the USA!

He's made a deal for big corporations to bring their cash back from offshore accounts at a sharply reduced tax rate — and there's an easy way for you to position yourself to grab your fair share of this tax cut.

All you need to do is consider investing in any of the companies listed below...

It really is that easy.

Simply invest, collect the dividend income and watch the dividend payouts increase dramatically as this cash comes roaring back to America.

I HIGHLY recommend you consider this. This is a truly unprecedented once-in-a-lifetime

opportunity, and it's all thanks to President Donald Trump.

### **ACTION TO TAKE:** Consider investing in some of the companies I've cherry-picked on the list below.

Name	Ticker	Price	Sector	Dividend	Payout
				Yield	Ratio
Aflac Inc	AFL	\$88.95	Financials	2.3%	14.99
ALASKA AIR GROUP INC	ALK	\$65.00	Consumer Discretionary	2.0%	19.00
Ameriprise Financial Inc	AMP	\$167.50	Financials	2.0%	34.57
PBF Energy	PBF	\$29.00	Energy	4.1%	30.00
AmTrust Financial Services Inc	AFSI	\$12.85	Financials	5.3%	30.41
Archer-Daniels-Midland Co	ADM	\$41.43	Consumer Staples	3.1%	45.77
Assurant Inc	AIZ	\$91.95	Financials	2.4%	22.90
Automatic Data Processing Inc	ADP	\$118.57	Information Technology	2.1%	57.87
Axis Capital Holdings Ltd	AXS	\$50.17	Financials	3.1%	28.40
Cardinal Health Inc	CAH	\$67.46	Health Care	2.7%	44.80
CenterPoint Energy Inc	CNP	\$27.55	Utilities	4.0%	32.42
CH Robinson Worldwide Inc	CHRW	\$91.79	Industrials	2.0%	50.41
Chubb Ltd	СВ	\$153.25	Financials	1.9%	34.11
Cincinnati Financial Corp	CINF	\$76.38	Financials	2.8%	39.31
Community Bank System Inc	CBU	\$54.31	Financials	2.5%	43.00
Community Trust Bancorp Inc	CTBI	\$47.35	Financials	2.8%	44.51
Cullen/Frost Bankers Inc	CFR	\$105.43	Financials	2.2%	40.72
CVS Health Corp	CVS	\$76.45	Consumer Staples	2.6%	30.77
Eaton Vance Corp	EV	\$57.05	Financials	2.2%	47.46
Essex Property Trust Inc	ESS	\$225.38	Real Estate	3.1%	26.60
FOOT LOCKER INC	FL	\$48.00	Consumer Discretionary	2.6%	29.00
Franklin Resources Inc	BEN	\$40.88	Financials	2.3%	26.71
Hanover Insurance Group Inc/The	THG	\$114.99	Financials	1.9%	43.21
Hawkins Inc	HWKN	\$35.20	Materials	2.5%	39.56
Hormel Foods Corp	HRL	\$33.65	Consumer Staples	2.2%	42.40
Infinity Property & Casualty Corp	IPCC	\$100.65	Financials	2.3%	56.15
Invesco Ltd	IVZ	\$35.16	Financials	3.3%	41.83
Kimberly-Clark Corp	KMB	\$116.21	Consumer Staples	3.4%	60.23
McCormick & Co Inc/MD	MKC	\$103.56	Consumer Staples	2.0%	49.77

### Collecting "Trump Bonus Checks" | 17

McDonald's Corp	MCD	\$169.38	Consumer Discretionary	2.4%	59.70
Medtronic PLC	MDT	\$84.45	Health Care	2.2%	58.88
Microsoft Corp	MSFT	\$91.78	Information Technology	1.8%	47.28
NextEra Energy Inc	NEE	\$155.92	Utilities	2.5%	34.31
Nucor Corp	NUE	\$64.24	Materials	2.4%	36.70
Owens & Minor Inc	OMI	\$17.68	Health Care	5.9%	21.75
Paychex Information Technology	PAYX	\$66.60	Information Technology	2.0%	81.04
PPL Corp	PPL	\$31.19	Utilities	5.1%	24.00
Republic Services Inc	RSG	\$68.24	Industrials	2.0%	35.07
Ryder System Inc	R	\$84.11	Industrials	2.2%	12.12
T Rowe Price Group Inc	TROW	\$109.89	Financials	2.1%	38.43
Texas Instruments Inc	TXN	\$107.66	Information Technology	2.3%	57.66
Tiffany & Co	TIF	\$105.51	Consumer Discretionary	1.9%	49.08
Tompkins Financial Corp	TMP	\$82.42	Financials	2.3%	53.52
Travelers Cos Inc/The	TRV	\$147.95	Financials	2.0%	38.66
Union Pacific Corp	UNP	\$129.36	Industrials	2.1%	18.50
United Technologies Corp	UTX	\$134.61	Industrials	2.1%	45.56
Verizon Communications Inc	VZ	\$52.98	Telecommunication Services	4.5%	31.68
Walgreens Boots Alliance Inc	WBA	\$73.56	Consumer Staples	2.2%	40.14
Waste Management Inc	WM	\$86.53	Industrials	2.0%	38.48
Williams-Sonoma Inc	WSM	\$49.63	Consumer Discretionary	3.1%	43.74

### Marijuana Royalty Checks

Let's face it: Marijuana is unstoppable at this point. A record number of states are legalizing it, with more to come. Heck, all of Canada just legalized pot.

And that creates a great way for everyday folks to collect regular income from marijuana — through these marijuana royalty checks.

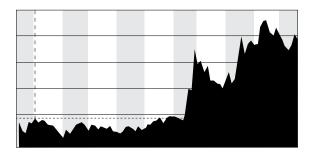
#### How?

Innovative Industrial Properties (IIPR), a real estate investment trust yielding 3% that rents out properties to cannabis companies.

This is an incredibly lucrative — and untapped — market. And IIPR's income-producing real estate properties might just pay for your retirement.

After all, they distribute at least 90% of their taxable income to shareholders like you.

Not to mention the stock has gone up — and will only continue to do so — as the marijuana market grows.



This is like being on the ground floor of Apple. Or Google.

**ACTION TO TAKE:** Consider investing in IIPR to start collecting marijuana royalty checks.

### Winning at Monopoly: Become a Wealthy Real Estate Mogul With Just \$500

Over the last two centuries, about 90% of the world's millionaires have been created through real estate.

Real estate is not only the easiest and safest way to quickly build and grow a fortune — just like playing Monopoly as children taught us...

It's also the best way I know of to retire with more money than you know what to do with.

You already know that. But you may think it's impossible. You may think you need millions to get started.

That couldn't be any further from the truth.

And it's all thanks to Fundrise.

Fundrise finds the best real estate rental properties on the markets — and pools investors' money to buy into them.

Then YOU get a cut of the lucrative rental checks that have built so many fortunes throughout history.

And it couldn't be easier. Just invest in Fundrise — and let their team of experts do the rest while you sit back and collect your checks, just like Rich Uncle Pennybags.

Best of all, Fundrise's minimum deposit is just \$500... letting you get access to the lucrative world of real estate with just a few hundred bucks.

**ACTION TO TAKE:** Consider allocating some of your portfolio to Fundrise. (www.fundrise.com)

### Set Aside 5 Minutes to Do This Now... and Get Monthly Checks for Life

To retire comfortably, you'll need consistent, low-risk monthly income — checks you can count on to roll in month after month, for life.

I can't think of a better way to do this than with annuities.

One of the first things I recommend to anyone nearing retirement age is to consider buying an immediate annuity, which is about as close as you can possibly get to creating your own private pension.

There are five annuity providers I personally like best.

Of course, I recommend you do your own homework before choosing a particular provider that's right for you. Read reviews online. Make sure you're comfortable with your decision.

Here they are, in no particular order...

- 1.) Prudential Financial
- 2.) MetLife
- 3.) Lincoln Financial Group
- 4.) New York Life
- 5.) Jackson National Life

**ACTION TO TAKE:** Consider signing up for an immediate annuity plan.

### "Double Dipping"

While most seniors rely on just their Social Security check each month...

Savvy Americans have figured out a way to collect a second monthly check.

And in many instances, this second check can be worth MORE than the first one. Sometimes a LOT more!

So what's their secret?

It's simple: An obscure edict that President Eisenhower signed into law — that lets companies operate TAX-FREE, as long as they pay out 90% of their profits to shareholders.

So by owning a stake in these lucrative companies, you'll get a portion of this huge windfall in profits sent directly to you.

This is a great way to collect extra income in retirement.

Now, although there are 225 of these businesses that can pay for your retirement, you want to focus on the elite businesses, a select few that are best in class.

Here are the cash-gushing businesses you should consider investing in:

CoreSite (COR)

Boston Properties (BXP)

Rexford Industrial Realty (REXR)

HCP Inc. (HCP)

EastGroup Properties (EGP)

**ACTION TO TAKE:** Consider investing in the five companies listed above to collect a portion of their earnings.

### Why This "Guaranteed by Law" Income Is PERFECT for Retirement

You worked hard over the years for your money.

If you're like me, you don't want to risk it when you don't have to.

Which is why what you're about to see is a perfect retirement investment.

The payouts, after all, are guaranteed by law!

What am I talking about?

Corporate bonds.

While stocks give you a share of ownership in the company, corporate bonds let you lend money to big corporations — to be paid back later with interest. And as I mentioned, these companies are required by law to pay you back — there's no having to buy into a stock and hoping it goes up.

But you shouldn't invest in just any old corporate

bond, because there's a special class of bonds that are higher-quality AND pay you a higher yield; it's the best of both worlds. I'm talking about fallen angels.

These were originally investment-grade bonds, issued by larger, more established companies that fell on hard times. As a result, you can typically earn a higher yield, and fallen angels tend to be upgraded more than investment-grade bonds when the business improves. This hands you the potential for better returns than most bonds, with more income while you wait.

Best of all, there's an easy way to invest in fallenangel bonds in just one single trade:

**ACTION TO TAKE:** Consider allocating some of your portfolio to the VanEck Vectors Fallen Angel High Yield Bond ETF (ANGL).

### Start Your Own Low-Cost Mutual Fund With as Little as \$10

When I was just starting out, Peter Lynch was my "mentor" for learning the ropes about investing. His first book: *One up on Wall Street*, became my bible for investing in stocks. In 1988, Lynch was already a living legend, guiding the mammoth Fidelity Magellan mutual fund to one of the all-time best winning streaks. I dreamed of one day managing my own fund, and 13 years later I did.

But most folks — unless you were born into money or graduated with a degree in finance from an elite school — may have never thought this would be an option.

But there's a little-known way for you to take as little as \$10 and effectively start a low-cost mutual fund of your own. Your own Magellan!

Even better, you DON'T need to pay management fees or other expenses. Your assets can grow from \$10 into a ridiculous fortune.

Just consider the story of Grace Flores, a secretary from Lake Forest, Illinois.

She got started doing this with just \$60. At the time of her death, that \$60 had turned into \$7 million.

All because she did what I'm about to share with you!

So what am I talking about?

Dividend reinvestment plans, or DRIPs.

DRIPs allow you to automatically reinvest a company's dividend payouts back into buying more shares. The cycle continues to repeat, as compounding makes you incredibly rich over time.

This is one of the greatest ways for an everyday person to build extreme wealth to pass on to future generations.

There are a few DRIPs I recommend the most...

IBM (IBM)

AbbVie (ABBV)

Procter & Gamble (PG)

After buying the shares of these companies and enrolling in their DRIPs, your dividend

payments will be automatically reinvested to buy more shares.

It may start slowly at first, but over time, your small stake will turn into an absolute fortune — wealth that can be passed on to future generations.

By getting started with your own low-cost mutual fund now, your heirs could be talking about you decades from now like you were John D. Rockefeller!

ACTION TO TAKE: Consider enrolling in the dividend reinvestment plans of IBM (IBM), AbbVie (ABBV) and Procter & Gamble (PG).

### **— #11 —**

## How to Piss off Your Broker... and Save Thousands in the Process

As you've seen already, you DON'T need to be rich to invest for income.

But you DO need to know the secrets to have an edge.

And this might be one of the most important ones.

Brokerage fees cost a small fortune — but they can be completely avoided. For the everyday investor, this is CRITICAL to avoid those expenses cutting into your investment income and your profits.

### How?

Direct stock purchase plans, or DSPPs.

With DSPPs, you don't have to go through brokers — who take a cut of your potential earnings — every time you place a trade. Commissions may not be as much these days

as in 1988, but even if you only place 25–50 trades a year, both buys and sells, it can add up to thousands of dollars in savings over just four or five years.

Instead, with a DSPP, you'll simply buy shares directly from the company's transfer agents for very little or no money.

When you invest using some of the secrets in this book, it's worth considering avoiding brokers — and their costly fees — altogether and buying through the company's direct stock purchase plan.

Of course, not every company offers this — but it's worth checking out. It could save you a bundle if you buy through a DSPP instead of a brokerage.

**ACTION TO TAKE:** Consider investing through direct stock purchase plans rather than traditional brokers.

### **— #12 —**

## Get Paid Every Time Someone Walks Into One of These Destinations?

This next one is incredible.

Every time any American visits any of the following:

- Banks
- Convenience stores
- Restaurants
- · Gas stations
- Movie theaters
- And dozens of other places of business...

... you could profit from it!

How?

Easy...

By investing in National Retail Properties (NNN), you get a stake in thousands of properties

that are rented out to the businesses listed above.

So every time folks visit these places, part of what they spend goes to pay the rent — the rent YOU get a share of.

This is a great yet simple way for any savvy investor to set up a second stream of income.

**ACTION TO TAKE:** Consider investing in National Retail Properties (NNN).

## Get Four Extra Income Checks a Year... by Supporting Our Armed Forces

What could be more patriotic and better for your wallet than collecting extra income... WHILE supporting our troops?

It's not too good to be true.

And it's easy to set up.

How?

Simple — by investing in Lockheed Martin — the American aerospace, defense, security and technology company that has billions of dollars' worth of contracts with the military.

By investing in Lockheed Martin, you're helping to supply capital that fulfills these contracts — while setting yourself up to get a nice payout every quarter.

After all, the yearly dividend payout is \$8.00 for every LMT share you buy.

And, even better, this blue chip industrial powerhouse has consistently boosted its dividend payout for 15 straight years — even during the financial crisis.

By the time you read this, it's possible Lockheed Martin will pay out even more than \$8.00 per share!

This is a great way to support our country while collecting hundreds in extra retirement income.

**ACTION TO TAKE:** Consider investing in Lockheed Martin (LMT).

## How to Force Big Oil to Pay You Back for Rising Gas Prices: Become a Partner!

This next secret could have a HUGE impact on your personal finances. You're about to see a way to force Big Oil to pay you back.

### How?

Through oil MLPs, or master limited partner-ships.

These limited partnerships trade on the market like normal stocks, so they're not hard to buy.

But they can be lucrative... As a shareholder in an MLP, you're actually a "limited partner" in a Big Oil company. You're an actual partner with the business successors of John D. Rockefeller.

These oil MLPs typically own pipelines, refineries and tank farms that Big Oil uses.

When you buy a share, you become a partner in these pipelines, refineries and tank farms

— and you get a cut of the profits, typically through a HUGE dividend payout.

So how do you get started?

Here are the best three oil MLPs to consider buying today:

- 1.) Magellan Midstream Partners LP (MMP), with a 5.2% yield.
- 2.) Enterprise Products Partners LP (EPD), paying a 5.8% yield.
- 3.) Energy Transfer Equity LP (ETE), with a 6.7% yield.

If you choose to buy shares in any of the above companies, you'll officially be on Big Oil's payroll...

... forcing them to pay you back a "rebate" to offset rising oil and gas prices.

Thanks to these rich dividend yields, oil MLPs are a great investment to consider for retirement.

**ACTION TO TAKE:** Consider investing in the three oil MLPs listed above.

## Have You Opened Your "10% Bank Account"?

Some 2,906 miles from Wall Street — all the way in San Francisco — is an under-the-radar investment firm that offers an "account" that connects investors, offering you as much as 10% interest every single year.

In other words, while most Americans stash their savings away in an ordinary bank account, where they'd be lucky to collect 1% a year...

... savvy Americans are collecting as much as 10 TIMES more, or 10% interest on their money, every single year.

How?

LendingClub.

Lending Club, a peer-to-peer lending provider, offers an online marketplace for lenders (folks with extra money to invest like you) and borrowers to get together.

It works for everyone.

You can lend folks money — and often collect 10% or more on your safe investment...

... and the borrowers cut out the greedy banks and get a loan at a more reasonable rate.

So how do you get started?

First, visit https://www.lendingclub.com/ and click on "invest." Fill out a few questions and you'll have your account set up.

Next, log in and connect your bank account to fund your account and begin investing in loans.

From there, you're all set to begin investing in loans!

You can choose how much you'd like to invest per loan, with the starting amount as low as \$25. I recommend keeping it at \$25 per loan at first, just to get comfortable with it.

While browsing loans, I recommend starting your investing with A-rated loans. While B-, C- and lower-rated loans pay a higher return, you also run a higher risk of folks not paying the money back.

One strategy I recommend is making it a goal to buy one \$25 note every single day to get comfortable with it.

While enjoying your morning cup of coffee, set aside three minutes to buy your note of the day. It's fun knowing you're setting yourself up to make money every day!

Once you get more comfortable, you can begin investing more and more — and collecting huge amounts of income to fund your retirement dreams.

**ACTION TO TAKE:** Consider allocating some of your portfolio to loans on LendingClub.

# Retire Rich... by Paying MORE in Taxes?!

Huh? You're probably thinking this must be some kind of misprint.

I promise you there's no mistake. You really can retire rich by paying more in taxes.

Here's how:

Investing in tax liens.

Tax liens, by the way, are liens imposed for delinquent taxes owed on personal property by the county.

Basically, the county takes ownership of the property if the owner hasn't paid property taxes.

These counties offer tax liens to collect income. These tax liens represent "interest" in a property...

Then, as the back taxes are paid — or the home is auctioned off — you are paid a fixed sum to

buy your "interest" in the property.

The returns can be incredible. And with this investment, you only need a few hundred dollars to start in most cases.

So how do you get started?

That's easy — the bidding process for purchasing tax liens is typically performed as an auction.

If this interests you, call or Google your local tax collector's office to find out when and where the auction in your local area is held.

As always, I recommend doing more research into this investment to make sure it's right for you.

**ACTION TO TAKE:** Consider allocating some of your portfolio to tax liens.

### **— #17 —**

# Own Your Dream Home Without Paying a Dime

Let's face it... one of the biggest expenses in life is housing.

But what if you never had to pay another cent for housing again? What if you could live in your dream home without paying a dime?

You could start saving much more to invest—and you wouldn't need nearly as much money to retire, thanks to your lower expenses.

How is this possible? It's all thanks to something savvy investors call "house hacking."

Put simply, all you need to do is buy a duplex (or triplex) using a 3%-down Federal Housing Administration (FHA) loan.

If the house is \$300,000, you'll pay \$9,000 — and then never pay a cent for housing again.

After buying the home, move yourself and your family into one unit — and rent out the

other unit(s) to other renters.

Then use the rent they pay you to pay off the mortgage.

In many cases, not only will you never have to pay for housing again...

You can even make a few hundred bucks in profit every month, if the home cash flows!

This is a great move for someone to consider if they're at retirement age and worried about money.

I recommend talking to a realtor and touring properties near you, as well as doing some more research into "house hacking" and your local real estate market.

Done right, this can be a game-changer in retirement.

**ACTION TO TAKE:** Consider "house hacking" as a part of your retirement strategy.

## Book Your Hotel on Easy Street

Earlier, I pointed out the power of REITs for boosting your income, and I've already told you I'm a fan of Monopoly. The winner of the game, assuming they stay out of jail, is the player who builds the most hotels on the most streets.

Well, there is one specialized and very profitable niche of the REIT industry that's often overlooked by most folks, but if you take advantage, it can help put your retirement in a luxury hotel on easy street.

I'm talking about hotel/lodging REITs, which own and manage hotels and resorts.

There are lots of hotel REITs to choose from. And they are especially attractive to income-focused investors.

This is why REITs pay much fatter dividends than blue chip stocks. In fact, hotel REITs pay out an average dividend yield of 5.5%! That's more than DOUBLE the average S&P 500 dividend of less than 2%

You may not recognize the names of these hotel REITs, but you'll definitely recognize the hotels they own and operate: Host Hotels & Resorts (Marriott, Ritz-Carlton, Sheraton), Sotherly Hotels (Hilton, InterContinental) and Hospitality Properties (Residence Inn, Staybridge Suites, TownePlace Suites).

So how do you get started?

Easy: Here are the top three hotel REITs I recommend...

Ashford Hospitality Trust Inc. (AHT)

Braemar Hotel & Resorts Inc. (BHR)

Condor Hospitality Trust Inc. (CDOR)

With this approach, every time someone checks into a hotel, they're paying YOU. You're now a part-owner in cash-rich hotels across the country.

**ACTION TO TAKE:** Consider investing in the hotel REITs listed above.

### **— #19 —**

## How YOU Can Collect a Government Pension

Let's face it... government workers don't have to worry about retirement the way everyone else does.

When they retire, they're set. They are some of the last folks in this country who can still rely on a guaranteed pension in retirement.

But if you're nearing retirement, this might be one of the best moves you could make.

You see, to be eligible for a government pension, in most cases you need to have been an employee for 10 years.

If you can work another 10 years, this might be a great move to consider. Look for a lowstress government job that offers a pension...

Work for 10 years...

And retire with a pension that can take care of you throughout retirement.

It's a big move. But it's absolutely worth considering.

**ACTION TO TAKE:** Consider looking for a government job you can work at for at least 10 years. It can provide a HUGE benefit in retirement.

## Own Stocks? Here's How to Pay Yourself Instant Dividends on Every Share You Hold, Over and Over Again!

If you own any stocks right now — or are planning to buy stocks in the future — this next section will be important. I'm going to expose something few investors know about and Wall Street brokers don't advertise much.

You see, by holding stocks and NOT doing this, you're losing a small fortune. Without even realizing!

When you buy stocks, typically you're willing to hold on for a while, expecting the share prices will go up over time.

But while you're waiting, why not collect extra income just for owning those shares with very little extra effort?

#### How?

Selling covered call options on those shares.

When you sell a covered call option on your

stock, a buyer (usually a speculator) buys the call you sell, speculating that the share price goes up before the options contract expires.

They pay you a premium, which is extra money you get to pocket either way. Consider it paying yourself an "instant dividend."

Let's imagine you own a stock trading at \$30 per share. You can sell a covered call option to a speculator — at a strike price of \$40 per share, earning extra income in the process.

The contract's length is three months. So if in three months the share price goes up only \$5, to \$35, the speculator's option expires out of the money.

You get to pocket the premium that speculator paid AND keep your shares, which means you earned extra income just for holding your shares.

Of course, I recommend researching this to see if it's the right strategy for you. There IS risk involved.

**ACTION TO TAKE:** Consider selling covered calls on the stocks you own.

## Live Within 50 Miles of a College? You Could Be Entitled to Collect an Extra \$275 per Month

This next strategy is great. Everyone wins with this one.

How could you make extra money from local colleges?

Clinical trials.

More and more folks seem to be doing this. It's an easy way to make extra income while feeling good about yourself, knowing you made a difference.

If this interests you, I recommend checking out the link below to find clinical trials near you.

## https://www.centerwatch.com/clinical-trials/listings/location/

Look around. Call the phone number and ask any questions you have. It's their job to make you feel comfortable with your decision. And feel free to ask about payment as well. This is a great way to make a few hundred bucks in an afternoon — while making a difference.

**ACTION TO TAKE:** Consider signing up for a clinical trial.

### Get FREE Silver From Any FDIC-Insured Bank

I get it; this sounds too good to be true. Don't worry, this next one is completely legal. And quite fun, too.

Spend an afternoon going around from bank to bank (you can go to any bank — you don't need to be a member), and you could end up with a few hundred dollars' worth of free silver.

#### How?

You probably remember half dollars from years ago. They aren't widely used now, but there are still hundreds of millions in circulation.

You may also remember that the pre-1965 half dollars are made of 90% silver. And that's how this works...

Just go up to any bank teller and ask to exchange \$20 (or \$10, or \$5 — any amount works) for \$20 worth of half-dollar coins.

There's a good chance they'll still have a bunch in the back collecting dust. You'll be doing them a favor here!

Then sort out the coins when you get back home. There's a good chance you'll find some that are pre-1965 and made of 90% silver.

These coins are a gold mine... worth a lot more than 50 cents. As of writing, you can expect them to fetch about \$8.20

This is a fun (and easy) way to make some extra income in retirement... by getting free silver!

**ACTION TO TAKE:** Consider getting FREE silver from any FDIC-insured bank around you.

## What to Do Immediately If You're Nearing Retirement and Have Less Than \$100,000 Saved

According to a detailed report, 41% of Americans report having little or no retirement savings. That's a crisis.

But don't worry if you don't have much or anything saved. Because with the secrets in this book, you'll be able to collect all the retirement income you'll ever need.

There's no need to stress, no matter where you are. This book will guide you to an independently wealthy retirement (and that's on top of everything you'll learn as a member of *Infinite Income!*). Still, what you're about to read is critical to your retirement. So please read carefully.

The key to retirement is planning a budget that can allow you to live a great life — while never worrying about money.

So how do you do it? Set aside a few minutes to figure out what all of your expenses will look like. Car, gas, TV, food, mortgage, medical payments, etc.

Grab a piece of paper and write it down.

Be sure to include the luxuries too — vacations, date nights, a boat... whatever you want in your perfect retirement. After finishing this book, you could be able to afford them easily.

Total all of that up — that's how much money you need coming in every month to live your ideal retirement.

Now figure out the income you'll have coming in. Salary income... pensions... annuities... dividend income... whatever.

Total that all up and subtract your expenses from your income.

The difference is what you'll need to retire worry-free.

That's your "magic number" to enjoy a worry-free retirement, so keep that number in mind as you begin to implement the lessons from this book.

You know your number now. Congratulations! By doing this, you're ahead of at least 50% of Americans in regard to retirement.

**ACTION TO TAKE:** Plan your retirement budget.

### **— #24 —**

## Get Paid as Much as \$21,839 to Drive a Maserati?!

I think you'll like this next one...

A way to collect tens of thousands of dollars in income — while driving a luxury car like a Maserati.

(This works for any luxury car. Porsche. Maserati. Ferrari. Lamborghini.)

How?

Let me show you...

It's no secret cars depreciate almost instantly after driving off the lot.

Which sets you up to make a fortune, as you're about to see.

It starts with a little-known car dealership secret.

Dealerships make almost no money selling cars. The money is all made in the finance department. For example, after a 2014 Lamborghini gets traded in — at a significantly lower-than-market price — the dealership is pushing to get it sold.

Which is where you come in, buying it with an 84-month loan.

Don't worry, you won't be paying the loan.

Remember, these dealerships make their money from the financing. So for them, it's a no-brainer.

You can even negotiate the price down!

So you just bought a deeply discounted 2014 Lamborghini — now what do you do about the auto repair bills? Relax, because now you're going to turn around and sell it.

Visit sites like CarGurus and list your car. Eventually, you'll find a buyer and make a tidy windfall. In the meantime, you can drive around — and watch as everyone stares in jealousy at your new car.

**ACTION TO TAKE:** Consider trying this super-car approach to making money.

## Open a "Resort" of Your Own?!

Do you know how Conrad Hilton earned the billions that Paris Hilton and his other heirs are now burning through? You guessed it: Resort hotels. This next secret may be one of the easiest ways I know of to set up an income stream that pays you consistently, month after month: Set up your own "hotel chain."

#### Here's how...

Airbnb, the popular rental app, lets you list your home or apartment for rent to folks for short periods of time, often overnight and weekend stays, sometimes for a week or more.

Because these are short rentals, this creates a great opportunity to make money — because the going rack rate that most folks charge on Airbnb is significantly higher than long-term rental rates.

So browse your local area for apartments or

homes for rent and rent one out. Get furniture in, tidy it up and then list it on Airbnb.

Let's assume you pay \$900 per month in rent. You can list it on Airbnb for \$80–120 a night in most markets. To be conservative, let's assume you only rent it out four nights a week.

That's 16 nights per month, or \$1,280. After paying rent, that's an easy \$380 you'll collect in extra income that month, and every month after, for very little work.

And there's no limit to how much you can do this. Imagine if you had five apartment units each paying you \$380 per month!

That's an easy \$1,900 in extra monthly income—and would only require a few minutes of "work."

Of course, everyone's local market will be different, but if you live in or near a big city or a popular vacation destination (Florida, California, Arizona, etc.) you could really cash in on this.

I recommend doing your research and getting a feel for the pricing on Airbnb before making any decisions. This is a great way to collect all the income you'll need in retirement.

**ACTIONTO TAKE:** Consider renting a home or apartment and then listing it on Airbnb.

## Legal Loophole Letting Everyday Folks Trade Like Wealthy Venture Capitalists

Let's face it... everyday investors are at a disadvantage in the markets.

And here's why: They can't touch the incredibly lucrative private equity deals like venture capitalists (VCs) can — and they often miss out on the spectacular gains.

But not anymore. You no longer have to be a millionaire to tap into and profit from private equity deals like the big VCs earn a fortune doing.

It's all thanks to business development companies, or BDCs, which are publicly traded so anyone can buy into the lucrative world of private equity investing.

BDCs provide financing to small and midsize private companies, a sector of the market the little guy couldn't touch for years.

It's not hard to find BDCs offering a doubledigit yield, making this an incredible way to collect more income every month.

Here's a list of the tickers of BDCs I'm tracking. Most of the founders of these companies are billionaires, to give you an idea of just how lucrative this is:

- XAN (3.34% yield)
- GBDC (6.77% yield)
- TCPC (9.74% yield)
- MFA (10.40% yield)
- PSEC (10.40% yield)
- ARCC (8.74% yield)
- MAIN (5.64% yield)

**ACTION TO TAKE:** Consider investing in one or more of the business development companies listed above.

## This \$280,000 Expense Is Killing Retirements Across the Country. Here's How to Prevent It From Killing Yours...

Reading this next step may literally save your retirement. You'll be one of the lucky ones.

Most folks don't prepare for this \$280,000 expense. And they pay dearly for it.

I'm talking about health care.

Research says the average healthy 65-year-old retiring couple will need \$280,000 to cover their health care costs during retirement.

And that's if you're healthy!

Look, very few folks have that kind of money just lying around — this "retirement killer" is devastating for many folks across the country.

But that doesn't have to be the case with you and your family.

And you certainly DON'T have to compromise on the quality of your health care, either.

Luckily, there are a few easy steps you can take to prevent health care costs from killing your retirement...

- Don't retire before you're eligible for Medicare. The gap in time when you pay out of pocket will lead to HUGE expenses.
- 2.) Take preventative steps now. Look for ways to improve your overall health and reduce risk of disease. This includes exercising, getting enough sleep and eating well.
- 3.) Save on dental costs by looking to switch to a dental school. Because Medicare doesn't cover most dental care, this'll save you a fortune.
- 4.) Borrow medical equipment. Instead of outright purchasing equipment like wheelchairs or crutches, look to borrow. You can find an organization that'll lend you this equipment by checking with your local senior center or Commission on Aging.
- 5.) Reduce the risk of falling. More than one out of every four seniors falls every year — often leading to a huge bill from the emergency room, doctor

visits and other medical expenses. Seek out any fall hazards in your home and get rid of them.

**ACTION TO TAKE:** Consider implementing the easy steps above to save your retirement from this retirement-killing expense.

## Are You Making This Devastating Retirement Mistake?

If you're reading this, there's a good chance you're making this devastating retirement mistake right now.

You see, most folks focus on saving money for retirement. Which, of course, is critical — but they're making a huge mistake

You see, these folks often put all (or most) of their money in a traditional savings account, ignoring higher-return investments like putting the money in an S&P 500 Index fund or ETF.

Imagine you had \$10,000 saved for retirement 10 years ago. If you left it in a savings account, you would have actually LOST money, thanks to inflation.

However, if you put it in an investment like the SPDR S&P 500 Trust ETF (SPY), which simply mimics the S&P 500 Index, it'd be worth \$25,161.10 today.

That's more than a \$15,000 difference!

Of course, it's important to keep ample amounts of cash in both a retirement fund and an emergency fund — but by keeping all of your retirement savings in a savings account, you could be missing out on a fortune.

So consider allocating some of your funds to SPY or another low-cost index ETF.

**ACTION TO TAKE:** Consider allocating some of your retirement funds to SPY.

## Get a Brand-New Car... for FREE?!

Yes, it's possible — you can get a brand-new car, absolutely free.

Here's how...

Figure out what car you want — and take out a lease on it.

Then, when you aren't driving out the car, rent it out to nearby folks using Getaround (https://www.getaround.com/). That way, when you aren't using it, other folks are — and they're paying you for it!

When you pay the lease every month, simply use the cash you get from renting out the car to pay for the lease.

You're getting a brand-new car without ever paying a penny!

**ACTION TO TAKE:** Consider using Getaround to get a brand-new car, absolutely free!

# Make an Extra \$23,867 in Treasure From Your Neighbors' Trash!

This next strategy can be a lot of fun. It could make you as much as \$23,867 this year — and every year after — and you get to help out your community in the process!

I'm talking about garage sales.

It's been said that one man's trash is another man's treasure. And when people clean out their houses and sell unwanted items at garage sales, there's a small fortune to be made — simply by spotting the "treasured" items that are in high demand and then reselling them on eBay, the popular online marketplace.

Here's what you should look for at garage sales:

- Disney DVDs
- Books
- Video game systems or games
- Brand-name clothes.

If you have a mobile phone, I recommend downloading the eBay app. You can search for items on the go and browse the listings to see what items go for.

For example, I recently came across a garage sale selling The Da Vinci Code, a popular book, for just \$1.

Meanwhile, on eBay it was selling for \$7.69!

Take a look...

That's a 669% return! When was the last time you got



a return like that from your stocks?

And at a typical garage sale, you can probably find 10–15 items like this in your spare time on the weekend.

The garage sale host is happy to let it go — and you get to pocket a few hundred bucks without much effort.

This is a great, fun strategy I recommend trying out to collect more income.

**ACTION TO TAKE:** Consider buying items at garage sales and "flipping" them on eBay for profits.

## Earn an Easy \$80 Next Time You Go Shopping

Ever hear of mystery shopping?

In order to make sure their employees know their stuff and provide great service, retailers hire mystery shoppers to act like customers and then report back to management.

This is important to these retailers... so they pay handsomely for folks like you to do it.

It really is as easy as it sounds. Companies will pay you to visit their stores, pretending to be a customer, and let them know what the overall experience was like. These are stores you are probably frequenting already, so why not let them pay you for your time?

This is a great way to collect a few hundred bucks in a single afternoon. And you can do it over and over — the demand for mystery shoppers is HUGE!

In fact, I recently came across a Forbes article titled "How I Made \$14,000 a Year Mystery Shopping." Take a look.

How I Made \$14,000 A Year Mystery Shopping - Forbes https://www.forbes.com/sites/learnwest/../how--Hade-14000-a-year-mystery-shoppin... ▼ Mar 1, 2013 - LearnVesters loved the idea of mystery shopping in The Surprising Way I Make Money on the Side, so we spoke to a veteran mystery shopper ...

This is a great source of easy, low-stress income.

How do you get started?

Simply Google "mystery shopping jobs near me" and you'll find a bunch of retailers in your local area. Call them up, ask what they need and get paid next time you're out shopping!

**ACTION TO TAKE:** Consider becoming a mystery shopper.

#### Turn Your Backyard Into Cash

This next one couldn't be easier.

You don't have to do anything — just rent out some of the empty green space in your own backyard and collect as much as an easy \$30 per night. And with absolutely no work involved on your part, that's not bad.

If this interests you, there are two websites you'll want to check out now:

#### 1. Gamping.com

#### 2. Campspace.com

These websites allow you to rent out your backyard to campers. You don't have to do anything apart from collect your money. It couldn't be easier! This is a great way to turn idle property into a work-free income stream.

**ACTION TO TAKE:** Consider renting out your backyard to campers for work-free income.

#### The Government Might Owe You as Much as \$3,842.64... Here's How to Claim It

This might shock you... but if you're an American citizen, there's a good chance the government owes you unclaimed money.

As you might imagine, they're not going out of their way to advertise this or share this information with you, so if you're like most people you've probably been left in the dark about this until now.

Most folks, as it turns out, are owed money. This is their money — money they worked hard for

Are you owed money from the government?

Visit this link and find out...

#### https://www.usa.gov/unclaimed-money

At this link, you'll find a guide to claiming whatever money you're owed as well.

I think you'll want to do this one immediately.

#### **ACTION TO TAKE:**

Visit https://www.usa.gov/unclaimed-money to see if you're owed unclaimed money from the U.S. government.

### Earn an Easy \$80 a Night Just Watching TV

This is an easy way to collect an extra \$80 a night... all by relaxing and watching your favorite TV shows!

How?

Easy... pet-sitting.

When folks go out of town, they need a pet sitter. The demand for pet sitters is HUGE. In fact, you could do this every night if you wanted to.

It couldn't be easier to get started, either. Just sign up for Rover (https://www.rover.com/) as a pet sitter and you'll start getting folks looking for you to help out.

With pet-sitting, you could spend most of the time sitting around watching your favorite TV shows — and get paid well for it!

This is a perfect scenario for folks in retirement

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looking for easy sources of extra income.

**ACTION TO TAKE:** Consider signing up on Rover as a pet sitter.

## Over 62 and Own Your Home? You Might Never Have to Worry About Retirement Again

This next one won't be right for everyone... but if it's right for you, it could have a huge impact on your retirement.

What am I talking about?

Taking out a reverse mortgage on your home.

A reverse mortgage lets you convert your home equity into cold, hard cash... allowing you to take out a loan against the equity in your home — a loan you won't ever have to pay back.

This can give you all the money you'll need to live in retirement comfortably. After you pass on or move out, three things can happen:

- 1.) Heirs can sell the home to pay off the loan, pocketing the difference.
- 2.) Heirs can refinance the loan to keep the home.

3.) The lender can sell the home to settle the loan balance.

For you, a reverse mortgage means getting the cash you need to live comfortably in retirement.

There's a lot to consider. If this seems interesting to you, I recommend talking with a financial adviser to see if it makes sense in your case.

**ACTION TO TAKE:** Consider taking out a reverse mortgage.

## If You're at Home, You're Probably Less Than 30 Feet Away From One of These...

Surprisingly, it could give you an extra \$272 per month in work-free income.

I'm talking about your driveway.

If you have extra space in your driveway for someone else to park, you could make extra cash without lifting a finger.

It'd just sit empty anyway!

Does this interest you? It should! It couldn't be easier to earn this income...

And getting started is easy! Just check out JustPark... (https://www.justpark.com/) and list your driveway (it's free!). Soon enough, you'll have someone interested in renting out your driveway — and paying you work-free income.

The sign-up process is simple to get started, and JustPark will walk you through everything.

It takes just a few minutes to get set up and then you're done! Your money will be deposited in your bank account, so you have nothing to worry about.

**ACTION TO TAKE:** Consider signing up for JustPark (https://www.justpark.com/) to rent out your driveway.

## At First, This Was a Coveted Employee Perk. Now It's Open to Anyone...

This next one is perfect for anyone nearing retirement. This could actually help replace Social Security, 401(k)s, IRAs, pension plans and the like.

Put simply, it could be the difference-maker in your retirement.

But the government banned advertising of this to the public (leave it to the government to keep you in the dark on something like this)... despite the fact that it's perfectly legal. So you've probably never heard of this — until now.

I'm talking about a Walmart program. You see, Sam Walton, the humble founder of Walmart, realized early on that dedicated and passionate employees were the key to success.

So he devised something revolutionary — and offered a chance to make employees partners in the business.

And as Walmart grew over the years into America's biggest retailer, it made many everyday employees rich. It was detailed in *The Wall Street Journal*, *The New York Times*, *The Washington Post* and others.

As you might imagine, savvy shareholders wanted in too. And Walmart agreed, in a decision that went virtually unnoticed because they couldn't advertise it.

Today, I'm going to show you how to get in.

All you need to do is get in on Walmart's dividend reinvestment plan, or DRIP.

To get started, purchase shares of Walmart (even one share works) and enroll in the DRIP program through your broker. (If you need help, contact your brokerage customer support — they can help out.)

From there, you'll be part of this program.

I know of folks who have turned less than \$500 into well over \$100,000 — this is a great way to build wealth in your retirement.

**ACTION TO TAKE:** Consider enrolling in Walmart's dividend reinvestment plan.

## Do You Have These Items Lying Around Your House? They Could Pay Your Expenses for Months

If you're like most folks, odds are you have old items lying around your house that you don't use.

They could pay your expenses for months.

Let me show you...

Go around your house and look for any of the following...

- DVDs/movies
- Books
- Clothing
- Jewelry
- Computers
- Cellphones
- Sporting goods/memorabilia
- Antiques
- · China sets.

Take a look around... See if you have any of the above or other items you don't use anymore that you'd be fine selling.

Odds are you can get enough to pay your expenses for months!

**ACTION TO TAKE:** Consider selling old, unused items on eBay.

#### Turn Your Favorite Hobby Into a 6-Figure-a-Year Side Business

This is perfect for retirement. It lets you enjoy your favorite hobby, gets you engaged in something you love to do anyway and can easily be turned into a six-figure-a-year side business.

My best friend is an avid photographer. She's always snapping pictures from her iPhone at the beach, in the park, you name it. And she's got a great eye. Not long ago she decided to try to grow it into a six-figure-a-year side business, which is when I realized how easy it is to do.

She talked to local amateur photography groups to make contacts, and visited local art fairs to show off her work. Now she's getting her own website featuring her best photos that other folks can buy online and get printed and framed, all while doing something she loves and would be doing anyway for free! You can set up social media accounts on platforms like Facebook or Pinterest to get the word out.

This is a great, fun way to make extra income. And it really can be as easy as that.

Figure out what your hobby is — and what people would likely buy from that hobby — and build your own six-figure side business!

**ACTION TO TAKE:** Consider turning your hobby into a six-figure side business.

#### Fly First Class for Just a Few Hundred Dollars

Once you set up a few of these income streams and have money rolling in, you might want to start enjoying your retirement by traveling.

Rather than spend thousands of dollars for expensive plane tickets, you can do what you're about to see — and fly first class for just a few hundred dollars.

I'm talking about credit card rewards. Thanks to all of the competition between the different providers, the rewards are now incredible.

It really is possible to fly around the world for just a few hundred dollars these days, thanks to credit card rewards points. Here's the best way I know of to do this.

Sign up for four–six cards a year. Some of the sign-up bonuses are 50,000 or even 100,000 miles. Simply sign up for these cards and then cancel them after the rewards have been issued.

It won't hurt your credit score. And it's an easy way to rack up enough miles to travel the world for just a few hundred dollars.

**ACTION TO TAKE:** Sign up for credit cards for the sign-up mile bonuses.

## How to Collect Four Times More Rental Income as Your Neighbors... With One Easy Trick

If you own — or have ever thought of owning — a rental property, this next section will change your life.

Very few people know this — but you can turn a rental property into a cash cow by taking this one simple step.

Instead of renting out to normal tenants, who can often be late on rent among other issues, turn your rental property into a halfway house.

Here's why this is so lucrative...

You can fit in four folks per room, thanks to bunk beds. And the state will pay you \$80 per day per tenant. On top of that, the tenants will pay you 25% of their gross income.

This can multiply the profits of your rental property many times over. And because this money comes from the state, it's guaranteed income by a contract. No more having the headaches of chasing tenants down for rent.

**ACTION TO TAKE:** Consider turning your rental property into a halfway house.

#### Save THOUSANDS on Medication in Your Retirement

It's no secret medication is a HUGE expense in retirement.

But it turns out you might not have to pay nearly as much as other retirees.

You see, Walmart offers a selection of generic medications for just \$4 for a 30-day supply.

Rather than having to pay a small fortune for brand-name medications, you can get the same medication at Walmart for just a fraction of the price.

Don't worry... generic medications are just as good as the brand-name medications. They're just much cheaper.

Of course, if you decide to do this (as I highly recommend you do), it's smart to talk to your doctor. But after they confirm the generic medications work just as well, you could save

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THOUSANDS of dollars.

**ACTION TO TAKE:** Consider switching to generic medications from Walmart.

### Why Do the Rich Love This Controversial 6,000-Year-Old Asset?

If you're serious about not only growing your wealth dramatically...

But also preserving it to pass along to future generations...

Then you'll want to pay close attention — I'm going to share with you a controversial asset completely outside of stocks and bonds...

An asset that has been around for thousands of years before the birth of Christ...

An asset that doesn't move in lockstep with stocks or bonds — making it a safe haven during turbulent markets, like right now.

I'm talking about fine wines.

Consider this: If you had allocated \$100,000 to Cult Wines, a U.K.-based wine portfolio manager, you would have seen returns on average of 13% annually. Most Wall Street mutual funds

can't achieve returns that good year after year.

And because wine has nothing to do with financial assets like stocks and bonds, it's not affected by market crashes or recessions.

It's even a great way to fight inflation!

Interested in growing — and protecting — your wealth, no matter how much you have right now?

I recommend putting some of your assets in wine.

The easiest way is to allocate some of your portfolio to Constellation Brands. It trades under the ticker STZ.

**ACTION TO TAKE:** Consider allocating some of your portfolio to fine wines through STZ stock.

#### **— #44 —**

#### Own a Yacht for FREE

There's no better way to end this book then with one of my favorite secrets. If you're like me, you'll love this one.

You see, it's possible to own a yacht for FREE.

Yes, you can enjoy the water and impress friends and family with your yacht, without EVER paying a cent for it.

Here's how...

You can lease a yacht through most boat sellers.

After leasing, however, you can list your yacht on the following website:

#### Boatsetter.com

Oftentimes, your lease price shouldn't be more than \$1,000–2,000 per month...

But you can rent out your yacht for \$300–400 PER DAY.

You only have to rent it out a few days a month — which requires no work on your part — to cover the lease and all of the other expenses, such as repairs and fuel.

This makes you the skipper of your own yacht absolutely cost-FREE.

After implementing some other strategies from this book and getting all the income you need to live comfortably, I recommend trying this out. It's a great way to celebrate your new wealthy retirement. **Ahoy!** 

**ACTION TO TAKE:** Consider using the above strategy to own a yacht for free.

### A Gold Mine Hidden in Plain Sight

You know these companies. You know the brands.

And there's a good chance you have a few — if not many — of them in and around your house.

You might have a pair of Adidas sneakers in your closet.

Perhaps you have a Volkswagen or BMW parked in your driveway.

Maybe you made Nestle chocolate milk for the grandkids this morning. A special treat because they did so well on their homework.

Perhaps you took some Bayer aspirin after a long day at the office.

The point I'm making here is these companies (and many others you know very well) represent a huge pool of untapped income for you.

Potentially hundreds or even thousands of

dollars, sitting right there in your home.

How do you convert these everyday items and brands into easy money?

The short answer is American depositary receipts, better known as ADRs.

ADRs allow you to tap into the wealth of successful foreign companies, the gains their stocks earn and the dividend payouts they offer.

All from the comfort of your home in the good ol' USA. Simply stated, ADRs are the easiest and safest way to invest internationally.

Unfortunately, many folks I talk to are unaware of how ADRs work. They ignore them, preferring to stick with their home bias when it comes to investing. That's a big mistake because many of these leading brand-name companies offer dividend yields two—three times greater than similar companies in the S&P 500.

So let me explain a little more about ADRs and to how to get started with them.

An ADR, according to Investopedia, is "a negotiable certificate issued by a U.S. bank representing a specified number of shares (or one share) in a foreign stock traded on a U.S. exchange." Purchasing ADRs is easy. With a few extra steps, you can begin tapping these

foreign markets and their companies as soon as today.

The benefit to ADRs is that holders don't have to conduct purchases in foreign currencies. ADRs trade in U.S. dollars and clear through U.S. settlement systems. This makes it a lot easier for folks like you to access a world of wealth... literally.

Best of all, many ADRs have big dividend payouts, often with much higher yields than you'll find from equivalent U.S. companies, which is a great way to instantly boost your income.

**ACTION TO TAKE:** Consider investing in ADRs for higher dividend yields.

#### Afterword

Congratulations! Armed with the ideas you've uncovered in *The Little Black Book of Income Secrets*, you now know more than perhaps 99% of Americans about these little-known methods of making extra money.

Now it's your turn to apply what you've learned in this book and put these strategies into action and start earning more income, investing more creatively in specialty securities beside ordinary stocks and bonds, earning higher yields and cutting down on your expenses — all aimed at boosting your cash flow.

Living the life you've always dreamed of and enjoying the worry-free retirement you deserve doesn't mean you have to work any harder. It simply boils down to being savvy enough to make your money work harder for you.

I recommend trying out some of the easy ones first — such as selling stuff around the house.

Then reinvest your profits in some of the investment strategies to grow a steady stream of income.

Continue to use some of the strategies to generate more income — and reinvest those profits to grow your wealth and cash flow even more.

Before you know it, you'll have more income coming in than you'll need.

It's important to take it step by step with setting up these streams of income. Don't get overwhelmed... just take it one step at a time by taking advantage of the strategies that most appeal to you. Pick the low-hanging fruit first (like selling stuff around the house) and then move on from there.

Then reinvest your profits to get another stream of income going with dividend income.

Try pet-sitting for a few nights — and put your profits into starting your own low-cost mutual fund. Pretty soon through the magic of compounding, you'll be amazed at how all of these independent streams of income keep snowballing into a small fortune... handing you the retirement of your dreams.

Retirement's a journey. But with this book in your hand, you're on your way.

Keep an eye out for your free issue of Infinite

*Income.* Every month, tens of thousands of folks just like you across the country receive *Infinite Income*.

What I share in every issue is priceless — and is a MUST-KNOW if you're approaching retirement.