

# THE PROSPERITY SUCCESS INSTITUTE™

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*A Unique Style of 21st Century Prosperity Education*



## The Prosperity Gazette®

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Questions, Answers, Opinions, and Feedback From Our Readers

*We regularly offer classes, courses, workshops, seminars and one-on-one counseling in each of the following:*

1. Personal Finance
2. Business Entrepreneurism
3. Job/Career Success Training
4. Real Estate Investing

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## REAL ESTATE STARTING TO MAKE A COME-BACK

Anyone who has followed the ups and downs of the real estate market over the years knows that there have been many good years and a few not-so-good-years.

Indeed, the past few years have seen a historically low market for real estate of all categories from residential homes to commercial buildings to even new construction in all areas of the country during the current Great Recession, but it is becoming clear that we may have finally hit bottom and are slowly working our way up again.

One of the reasons for this upsurge is the current interest rates on mortgages. It is still possible for real estate investors to capitalize on extremely low rates of interest which is a good method of knowing in advance what your payment obligations will be.

Another solid reason is that there has never been a better time to be able to purchase real estate property at bargain-basement prices.

— something that all value investors seek on a regular basis.

A third reason is the availability of many good real estate deals as a result of foreclosures, short sales, and other opportunities that are created when owners can no longer afford to make their monthly obligations.

A final reason is that with the national economy slowly starting to show signs of recovery, savvy investors are more likely to take the risk of buying a select piece of real estate property knowing that they will be able to find a buyer or renter that they will be able to strike a deal with as opposed to an economy that shows no signs of growth or stability.

To be sure, real estate investing is a risky business and is not for everyone yet those that know the market, know value, and follow the trends are starting to make offers on properties that have been on the market for months/years and are starting to do it with greater frequency than in the

Past 4-5 years. It has been proven over the years that this traditional *bricks-and-mortar* solid investment is one of the most enduring forms of financial investment available when price, location, financing, and other factors are considered.

In addition, a careful examination of many of the wealthiest and most prosperous individuals over the years, reveals that each of them had a major portion of their investments in real estate properties and did so at the bottom of the market.

By all accounts, it is indeed, a good time to take a look at this type of financial investment to add to your personal investment portfolio.



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## COMMENTARY By Larry Snow



**Those of you** who have been following the GOP candidate elections have seen a spectacle of conflict and backbiting like never before in political history yet how many of you remember your history lessons where you read about the famous Lincoln-Douglas debates that occurred in the mid 1850's. Can any of you recall the eye-opening and first televised Kennedy-Nixon debates of the early 1960's?

Each of these debates showed a similar glimpse of national politics that managed to somehow captivate the entire population for many months before the national election. They were — and still are — the stuff that

provide extensive fodder for late-night television and stand-up comedians.

The truth is that this is indeed the entire democratic political process at work. Mudslinging aside, it is the very reason that our democracy works so very well. It is the foundation of our Founding Father principles that allows the entire political process to work so well.

There have been many democracies that have sprung up in recent years in the Middle-East, South-East, and Europe and each of them have a distinct flavor that is used to identify each of them, but it will take a

long time before any of them can develop to the extent that our nation has since its founding in 1776.

America has its share of challenges, issues, hurdles, and problems, but the political process does still work and the evidence of it is seen in the electoral process that we are witnessing every day and every night on television and in the media. It is still the epitome of hope and dreams. Democracy is still alive and well in our country!

**Larry Snow, Editor**

## GETTING YOUR MONEY'S WORTH

Fuel prices are one of the biggest concerns for many people today as the pump prices are near (or over) \$4.00 per gallon. This spike in fuel has the effect of reducing the buying power of many consumers in all areas of spending.

*Here are some of the ways that you can somehow offset the high price of fuel:*

- Consider trading in an older vehicle for one that gets better MPG.

- Plan each of your errands and shopping trips to create more efficiency and reduce the number of trips.
- Visit one of the many of the websites that offer the latest discount pricing in the area.
- Start shopping for fuel when your fuel gauge gets to 1/4 tank instead of waiting until you are near empty.

- Consider using public transportation more.
- Car pool to/from work. This alone can cut down your fuel consumption by 1/3 or more.
- Avoid getting lost by using a GPS system in your vehicle.



## KNOW MORE

There is no doubt that we are experiencing changing times in the way we live, work, and communicate. Just take a look at much of the technology that was used a mere ten years ago and you can see how far we have come in our search for the latest-and-greatest gadgets, gizmos, and thing-a-ma-jigs.

So how does one stay ahead —

—or even abreast of all of these changes in our lives today?

The answer is found through the use of education. Taking classes, courses, workshops, and attending seminars and other training can be a highly effective means of staying on top of the changes that are being made on a near daily

basis today. Nearly every community offers adult education and have continuing learning that is available through its community colleges and other educational institutions.

There is much to learn today to be able to stay competitive in one's field of work and to think that the education ends

when you receive your high school or college diploma is a fallacy. Successful people today know the value of continuing education, regardless of their career field and make it a practice to take classes in their field of work on a regular basis.



## Where do I *Invest My Money Today*?

If savings and investing are the key to long-term financial success just where do people invest their hard-earned discretionary money and income today?

In today's highly volatile financial markets, there is much to be said about finding the right kind of investment in view of the stock market and real estate upheaval in the past 4-5 years. As a result, just where do you find the best investments and how does one go about it is a question on nearly everyone's mind today.

When considering an investment fol-

low some basic investing guidelines:

1. **Risk**—Just how much risk are you willing to take in an investment says a lot about the type to consider? Hint: if it keeps you awake all night, it's probably the wrong investment for you.
2. **Return**—What is the historical rate of return for the investment that you are considering? Is the investment up or down from the norm?
3. **Research**—Have you read up on the proposed investment and studied it? Are you familiar with the upside

and downside of the investment?

4. **Reality**—Do you have a GRQ (Get-Rich-Quick) mentality? Or, do you realize that even a good investment grows more slowly over a longer period of time?
5. **Reward**—Do you have a strategy of what to do with the income/dividend when it is eventually generated by the investment and/or a good place to reinvest it?

### F-Y-I

*We've all heard it before:* Get a good education and then get a job. These days, however that's not always the case or not even possible. Here are several areas of opportunity that can significantly help your chances for future employment success as follows:

**Informational Systems**—This is more than mere computer science or programming. Information systems involves digital networks to collect and distribute data among organiza-

tions to ensure that critical information gets to the right people at the right time.

**Supply Chain Management**—This is a growing field since it combines purchasing, logistics, and manufacturing operations to provide flow all the way from raw materials to product delivery. This is a highly sought career field that involves many facets of a company's work flow.

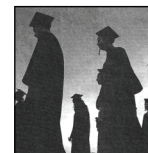
**Business-to-Business Sales**—Statistics today reveal that business-to-business sales is a grow-

ing trend and is even growing faster than business-to-customer transactions. Even if you have little experience in marketing, this can prove to be key in helping people learn about an industry and gain specific skills in order to advance your career.

**Environmental Operations**—With all of the focus on green energy today, there are countless opportunities and options for graduates in many new areas of the environment. No longer merely an emotional cause, the

continuing emphasis on the environment is the basis for many new jobs in the future.

**Healthcare**—Our aging population has created a growing need for many new forms of healthcare directed at seniors and end-of-life situations that are a major factor in medical practice today and will be increasing in volume and scope in the future.



## FOOD—Your Second Largest Expense



Many people don't realize that food is one of the largest Big Four expenses in running a household (#1 is shelter, #2 Transportation, #3 Food, #4 Taxes).

Here are six effective ways to cut your grocery bill:

1. **Use Coupons**— You can pinch more food pennies with Sunday newspaper coupons than anything else and are a solid method of saving lots of money.
2. **Don't Impulse Shop**—To reap the benefits of value shopping avoid the emotional experience of impulse shopping.
3. **Make Use of the Loss Leaders**—Many staples such as milk and bread are offered at below cost promotions so it makes good sense to stock up on those items when they are offered on promotion.,
4. **Use Major Retailers Frequently**—The big box stores like Wal Mart and Target through their huge volume nature can offer discounts on virtually all merchandise.
5. **Buy Store Brands**—You can save a bundle by using in-store brands versus nationally advertised ones, especially paper goods
6. **Shop at Stores With Loyalty Programs** — By doing this you can partner with stores that track your shopping habits and offer you deals on the items that you use regularly. "There are also apps that will allow you to put your information into your smart phone to save even more money at the checkout counter.



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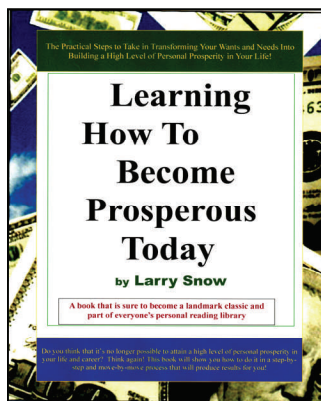
## Who We Are... What We Do

The Prosperity Success Institute™ and Personal Development Programs® were founded on the principle that each individual is responsible for their own prosperity achievements and that it can be achieved by applying the same strategies and techniques that is used to improve themselves in other ways —through education and training.

They offer highly focused and specialized prosperity education in **Personal Finance, Business Entrepreneurism, Job/Career Success Training, and Real Estate Investing** through classes, courses, workshops, seminars, and one-on-one counseling. It is also available in three levels of learning including **Basic, Intermediate, and Advanced**.

We use custom-created SkillUse® Guidebooks and Workbooks in this education. They provide a practical and common-sense approach which include many practical exercises in building individual prosperity with people from every background, occupation, age, gender, and ethnicity.

*The solutions to many of your prosperity-building questions are answered in this new book by noted self-improvement educational author Larry Snow*



## ReaderSpeak: [Email your questions to larryrick.snow@gmail.com](mailto:larryrick.snow@gmail.com)

**Q: I am considering making my first purchase in investment real estate. Any advise for first-timers?**

**Andy R.—Phoenix, AZ**

*A: Congratulations! Real estate is part of a time-honored success formula that has been used by millions of people over the years to build a high level of personal prosperity. The biggest advice I can give you is to make every effort to find a property that will be rentable to others and not make the mistake of falling in love with a property that you necessarily would like to live in yourself. Taking the emotion out of the equation goes a long ways in selecting a good investment property that will pay large dividends over the years.*

**L.S.**

**Q: When it comes to getting an upstart business off the ground how do you recommend I get it financed?**

**Mindy C.—Globe, AZ**

*A. Marketing and finance are indeed the challenges in getting a small business off the ground and financing the upstart is indeed a challenge. Fortunately, there are many options available. A conventional bank, credit union, and community bank are logical options, but don't overlook the possibility of parents, relatives, trusted friends, venture capitalists and others. However the best way is to start saving your money now and once you have the initial seed money available get a partial loan from one of the above and when they see that you have invested a sum of your own money into the enterprise, they will be more willing to loan you money.*

**L.S.**

**Q: With the economy now starting to slowly recover, what type of business do you suggest starting up?**

**Tim D.—Chicago, IL**

*A: The answer to this question is not an easy one. The best answer is "it depends". What is your background and experience? What are the 'in demand' products and services in your area? How much money do you already have to invest? How is your personal credit? What is your level of finance and marketing expertise? Do you come from an entrepreneurial family background? Are you a hands-on type of person? The answer to each of these questions will help to determine exactly the type of business that will be suitable for you to start and offer a glimpse of the many hats that you will have to wear as a new business owner. The best advise I can offer is to talk to some of the business owners that you know in your area and seek out their opinions. This is a big step and should not be entered into lightly without proper planning and preparation..*

**L.S.**