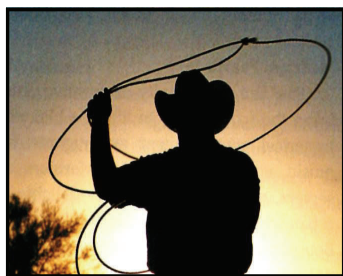


The Prosperity Success Institute™

Gold Canyon, Arizona

A Unique Style of 21st Century Prosperity Education



The Prosperity Gazette®

An Independent Personal Prosperity Educational Newsletter

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Questions, Answers, Opinions,
and Feedback



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

- **Personal Finance**
- **Business Entrepreneurism**
- **Job/Career Success Training**
- **Real Estate Investing**

Call (480) 983-3563

What do Your *Employment Skills* Reveal About You?

Few of us have not been affected by the job and career landscape in the last 24 months. If you have not outright lost your job, perhaps you have had your hours reduced, have had to take on other responsibilities without a proportional pay increase, or have experienced a similar situation with your spouse.

Even though as of the Spring of 2011 many companies are starting to see improvements in their profits and earnings, it is doubtful that the job market will see much improvement for the remainder of 2011.

However there are certainly several things that you as an employee can do to improve your outlook. Here are just a few of them:

- Take some formal educational training in your chosen career field to make you more marketable.
- Network with others in your industry to see who's business is growing and who's hiring.
- Become more tech-savvy as this is a fundamental tool in virtually

all lines of work today.

- Consider the use of a career headhunter to identify and isolate emerging career fields in the U.S.
- Don't rule out the possibility of a transfer to another geographic regions of the country or even the world.

Finding a job 101

DRESS FOR SUCCESS

Entrepreneurial Candidate Initiative Program ECIP® is Increased

The Entrepreneurial Candidate Initiative Program has been extended at one of our participating college partners to now include a 9 week course beginning in the Fall of 2011 and will include internships at various local businesses in and around the Greater Phoenix and East Valley Area.

This means that the accelerated learning program known as ECIP® will be conducted at the Prosperity Success Institute™ classroom in Gold Canyon, Arizona for a minimum of two educational periods totaling 18 weeks in the future according to Provost William Katip of Grace College in

Warsaw, Indiana.

The initial pilot course was conducted in January 2011 and will be greatly expanded in the future to include other college seniors and post graduates from around the country.



We are not funded by any financial institutions or governmental agencies and do not accept advertising or solicitations. We are an independent publication devoted entirely to personal prosperity success education.

The Prosperity Gazette®
An Independent Personal Prosperity Educational Newsletter

Editorial:



Larry Snow, Editor

Many of our readers are experiencing continuing anxiety due to the anemic economic recovery which is resulting in many cut-backs by businesses throughout the country yet there are several ways that you can offset the devastating effects of a work cut-back, downsizing, or layoff.

First, don't wait until it happens to you before you become proactive in dealing with it. By far, the best step to take is to educate yourself in your chosen field in order to

hone your existing skills and to be able to develop new ones that will benefit your employer and your future.

This is precisely why the Prosperity Success was created. Through it we teach personal finance, entrepreneurial business skills, job/career success, and real estate investing to each of our participants through classes, courses, workshops, and seminars .

We are an independent school and do not accept funding from

any institutions, governmental agencies, or other sources which makes our style of educational more focused and independent.

In addition, we do not sell anything to our participants except education and each of them are the focus of our teaching and training which makes our method of prosperity-building unique in the U.S.

—L.S.

Taxes and You



There is no way that our system of government can be sustained without taxation. Indeed, our American system of taxes has been duplicated by many of the democratic free countries in the world over the

years and it has become the model of the free world yet not without its opponents and detractors.

For example, the U. S. Tax Code is comprised of over 55,000 pages of rules governing the assessment of individual taxes. As a result, it is incumbent upon each American to look for the best opportunities in the application of these taxes that will best benefit them and to pay their fair share of taxes but not more than this.

What is the best way to develop a tax minimization strategy? Many people take the easy route

and simply use the EZ1040 tax form but it is proven that this is the *most expensive* method. A far better way is to use a competent tax advisor or CPA and to create a long-term plan that will take into account your particular situation and income.

It can be done with just a little planning and preparation. Many people overpay in their tax obligations every year. Make sure you're not one of them.

Couples and Finance

Why is it that finances create so much stress in relationships? One of the secrets to finding the *happy medium* in couples finances is to find your unique money style as a couple.

It often involves a high degree of communications, like other important challenges in life. This is best achieved by first

identifying your particular style as a couple and recognizing that you should be able to vocalize how you feel about matters about money without arguing or stressing over it.

Sometimes this involves taking the time to create goals and objectives that you share

as a couple and individually. This includes choice of vehicle(s), where you live (house or apartment), clothes, and even how frequently you choose to go out.

One of the biggest issues with most people today is that they have entirely too much stuff. Many couples could benefit from taking an inventory of what they have

and commit to having less of it and, consequently, being able to afford to buy a higher quality of what they do purchase by not having so much. This involves some soul-searching but can achieve a high degree of results if done. Try it. You might just find the right style that will benefit both of you and your relationship in the future.

The Retirement Conundrum

Many people are quickly approaching one of the most important periods in their financial life — RETIREMENT. Because many of us are living longer and healthier lives, this time could easily become the same length of time that we spent in actually working all our lives.

Is your retirement one that involves stress, anxiety, or a feeling of anxiousness? Do you worry that you have not saved or invested enough in the past to be able to adequately fund this time in your life? Do you question many of the investment deci-

sions that you have made in your life both in the past and in recent years?

There is hope for this situation. We have a 55 page publication available to our readers entitled **HOW TO RETIRE SO THAT YOU NEVER HAVE TO UN-RETIRE** and is available by calling us at (480) 982-3563 or emailing us at www.sscklo@aol.com.

This material is jam-packed with all sorts of timely information, calculators, and evaluators that can help assist you through this process to see

if now is the right time to retire and if you have enough already set aside.

Retirement can be a scary time in life when you leave the security of a steady income and begin another phase of your life that includes more medical expense, more health issues, and a somewhat different way of living.

It doesn't have to be negative, however. Those that recognize the need to plan and prepare for this period in life can enter it with a greater sense of joy and happiness if they know a little more just how to go about it more effectively.



F-Y-I

In times like this our finances as well as our values become tested and the period that we are experiencing finds many of us being touched by personal disasters that have not been seen since the Great Depression.

When you add things like pay cuts, unemployment, foreclosure, loss of job bene-

fits, aging parents, health concerns, and other issues, it is easy to see how this can become a serious case of anxiety as many people approach their post-working years.

The current recession exacerbates the growing trend of many Americans toward taking more personal control of their finances and long-term financial strategies and

serves to highlight this area as one that could use a lot of help.

The key in these critical hard times is to develop more financial literacy when it comes to money and the use of your money resources. For many people this is the first time that they have ever had to cut back and maybe don't realize the options that they have avail-

At the Prosperity Success Institute™ we host a number of classes, courses, workshops, and seminars in key areas of personal finance, business entrepreneurship, job/career success, and real estate investing.

**GET IN.
GET OUT.
GET BETTER.**

Give us a call to see how we can offer 21st century prosperity education that will benefit you now and in the future.

How Should you Invest Your Financial Resources?

No subject has had greater scrutiny in recent years than the subject of investing. Everyone, it seems, has a new version of the best investment formula that they feel must be tried on used.

Yet what is the epitome of the best investment and what is the formula for making it?

Who should you listen to and who do you believe when everyone today seems to be touting their product or service as being the *best one available*?

The answer, it seems, like many other complicated ones is to educate yourself in each of the investment markets

whether they be stocks or mutual funds, bonds, treasury notes, ETFs, or real estate investments.



The answer to the best method to use to invest your hard-earned

money seems to be the one that works best for you considering your age, retirement horizon, amount of money you have available to invest, return anticipated, and risk tolerance.

Like many things, doing your research and homework can prove to be invaluable tools in successfully accomplishing the investment game.



A Unique Style of Prosperity Education

6832 S. King's Ranch Road
Suite #2, PMB 51
Gold Canyon, Arizona 85118

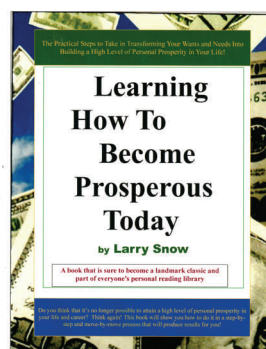
(480) 983-3563 Phone
(480) 983-1729 Fax
sscklo@aol.com Email
www.psi-pdp.net Website

Visit our website for more information



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

Available April 2011



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 — education and training.

It offers highly focused and specialized prosperity education in **Personal Finance, Business Entrepreneurism, Job/Career Success Training, and Real Estate Investing** through classes, courses, workshops, and seminars. 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.

It is a privately funded organization that relies on no government subsidies or funding and is available to anyone that is serious about improving their level of prosperity in their jobs, careers, and in their relationships and life.

"Prosperity Solutions Through Education"

ReaderSpeak:

Email your questions to sscklo@aol.com

Q: My wife and I are considering retirement and know that we might fall short of the income needed. Can you give us any advice?

M. T.—Chandler, AZ

A: I recently wrote a booklet entitled HOW DO YOU RETIRE SO THAT YOU NEVER HAVE TO UN-RETIRE that deals exactly with this subject. It offers many calculators and evaluators that you can use to determine if you have enough financial resources available to make this transition. It also includes many other subjects such as health, leisure activities, and others. Contact us by phone, email, or website and we will make a copy available to you.

L.S.

Q: What are some of the hot career choices available to me?

I am a recent college graduate with a business degree and need some practical advice from someone that knows the market and I want to establish a life-long career.

C. S. — Tempe, AZ

A: This is an age-old question that I will try to answer in as few words as possible. What are you most passionate about? If you were not going to be paid whatsoever for your efforts, what career field would you eventually choose to enter? The answer to this question is probably the field that you should consider entering.

L.S.



Q: Which is better to use on a regular basis — a credit card or a debit card?

B. M. — Apache Junction, AZ

A: It really depends on what you are using it for. For example, if you intend to pay off your balance each month and want to take advantage of your credit line, a credit card makes a lot of sense. If, on the other hand, you have the money in your account and want to use your card like cash without having to carry around a lot of the green stuff, then a debit card makes a lot of sense. There is even a hybrid version that takes advantage of each of the best features of both debit and credit cards available now by some of the major banks. More on this in future issues..

L.S.