



The Prosperity Gazette®

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INSIDE THIS ISSUE:

Lead Story	1
Editorial	2
Tips and Tricks	2
Didja Know	3
F-Y-I	3
ReaderSpeak:	4
Questions, Answers, Opinions, and Feedback	

WHAT WOULD
YOU ATTEMPT
TO DO IF YOU
KNEW YOU
COULD NOT FAIL?

We 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

Email us at scklo@aol.com

Or visit our Website at

www.psi-pdp.net

Now is a Great Time to Purchase Real Estate!

Real estate investments are an essential part of any long-term prosperity strategy and it's a good time now to consider adding one or more of them to your overall investment portfolio.

Prices for real estate properties around the country are at an all-time low now and it's possible to purchase many of them at fractional amounts than just a few years ago.

There are many ways to create a successful income approach when considering property investments. Among them are deprecia-

tion, tax advantages, rental income, appreciation benefits, interest deductions, and better overall control of the investment unlike other typical stock market type investments.



Nearly every successful investor has a portion of their assets in real estate so it makes sense to look at this option today as real estate properties are at historically low levels and will remain that way for the foreseeable future.

Real estate is also one of the areas that offers advantages to investors in building a personal estate plan legacy and can be included in various trust and foundation planning. It is a strategy that can produce much in the way of long-term results as the national and global economies continue to improve over the next year and in the coming years.

You have to ask yourself if this makes sense in your investing future since now is the time to find it for the best prices in a long time. It is one of those that you can literally see, touch and feel.

Entrepreneurial Candidate Initiative Program Starts in January at the PdP® Learning Center in Gold Canyon

The **Entrepreneurial Candidate Initiative Program** or ECIP-1 begins on January 13th through the 20th, 2011.

This highly successful small business development program targets college seniors who have identified personal enter-

prise as their career choice in life. It provides an intensive 7 day course consisting of 30 sessions in virtually all aspects of



business building. It also offers many practical exer-

cises and tests to monitor participant's understanding of the lessons. This is a fully accredited course.

The January class hosts students from Grace College in Winona Lake, Indiana as well as their academic sponsors.

Editorial:



Larry Snow, Editor

We have all had our share of struggles over the past couple of years and as of this writing the horizon appears only marginally better.

In analyzing the results of this period, it can help if we look deep inside ourselves to see what were some of the root causes of some of the reasons for it occurring and what we can do to prevent it in the future.

Did we spend too much and invest too little? Did we fail to plan and prepare for it? Did we allow our

future to be somehow sacrificed by the present?

If so, it's not too late to take corrective action. The economy will eventually improve and while we are waiting for that to happen we can take the fundamental steps to make sure that it does not happen again to us in the future.

Improvement involves **change** and that is a subject that many of us don't like to talk about. The results of

needed change, however, can produce significant results.

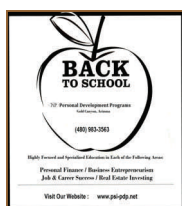
Taking a little time to take a class, course, workshop, or seminar in investing, personal finance, honing job/career skills, and even creating a business plan for that entrepreneurial business that you always thought about are a few of the action steps to consider as we each patiently wait for better times.

We can help you do it!

L.S.

Could You Use Some Help With Your Personal Finances Today?

We will be offering some classes in personal finances beginning in February at our Learning Center located in Gold Canyon.



personal and financial goals,

Among the many subjects covered will be budgeting, establishing per-

tracking your spending and investing, creating a Rainy Day Fund, improving your buying habits, learning how to negotiate big ticket items, understanding leasing versus buying, creating a Health Savings Account or HAS, looking at other income streams, and developing a well-constructed prosperity plan for the future.

If you have an interest in attending any of these classes or courses please contact us by phone or email at (480) 983-3563 or sscklo@aol.com.

You can also visit our newly created website at www.psdpp.net for more information concerning each of these educational classes. Each of them are offered at convenient times throughout the week.



Boomers Starting to Adjust Their Retirement Timetable

Retirement is a touchy subject these days for many *Boomers*.

Instead of being able to identify an exact date when they can now expect to officially retire, they are faced with the reality that they might just have to postpone it another year or two while they make

up for lost time as a result of the latest economic results.

The good news, however, is that it's not too late to make some needed adjustments to your retirement plan and/or develop some new techniques and strategies for getting there.

It all starts with learning all of the available options and that often means learning more of the methods that will help you arrive intact and on time. Often a little adjustment or change in your thinking can produce the needed results. Contact us for an available class in your area.



DIDJA KNOW?

Useful Prosperity-Building Techniques

Creating a Personal Prosperity Plan

Do you have a detailed and well thought out personal prosperity plan that includes an outline of your success opportunity formula?

If not, this is the perfect time to do it and it's not as difficult as it might seem. Constructing it involves a carefully thought out listing of each of your personal, career, and family goals and a detailed strategy of how you are going to arrive at your *financial destination* on time and intact.

Many people make the mistake of spending more time thinking about what they are going

to do next weekend than what they are going to do for the next ten years of their financial lives.

Those that we have worked with in the past all marvel at how this process helped them create new meaning to them in their lives and careers and they continue to build and fine-tune their plan to reflect their newest dreams and ambitions.

What's the best part? YOU are the one that benefits from creating it! If you are interested in building a personal prosperity plan, contact us.



F-Y-I

Do you somehow feel stuck in your current job/career situation and think that you have few available options?

Did you plan your career or did it somehow just 'happen' because you needed an income? Do you have talents and skills that are currently not being used?

If you response to any of

these questions is 'yes' then we have some good news for you.

Since our jobs and careers involve so much of our lives, it's important to engage in something that you have a passionate interest involvement.

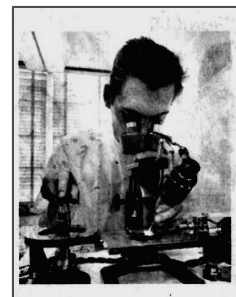
We offer a free one hour assessment of your job/career work and suggestions

for improvement and options for change. This no cost consultation can provide answers to your career and personal financial future that you might be currently overlooking.

In addition, we can also help you build a prosperity future by examining a few of the opportunities available even during these challenging times.

The process is very simple. Just give us a call and set up an appointment to meet with us at your convenience.

The results could change your outlook — and even your life!



Planning and Preparation is the Key to Your Prosperity Success

How much time do you *really* spend planning for your financial future? Or, instead, is it something that simply *happens* without much planned effort on your part?

One of the common denominators among all financially successful people is that they

were all proactive in their approach to creating higher levels of personal success. They were all involved in a P & P (planning and preparation) process in order to arrive at their achievement destination.

Often this process involves working with a professional

who you share your personal dreams, desires, and aspiration and where you can frankly discuss your goals and ambitions to arrive at a strategy to accomplish it/ them.



In this day and age of technology, documenting your thoughts and ideas with paper and pen seems old-fashioned but this is where it all starts.

When you consider the end results, and all the possibilities doesn't it make sense to take the necessary time to do it?

The Prosperity Success Institute™

A Unique Style of Education

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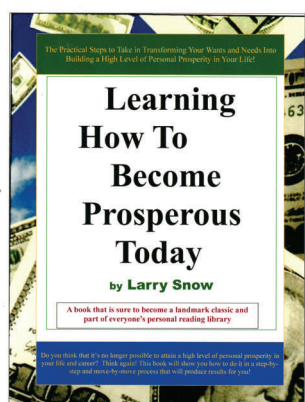
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Personal Development Programs®

"Prosperity Solutions Through Education"

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

Available February 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.

For further information, contact us at any of our addresses.

ReaderSpeak:

Email your questions to sscklo@aol.com

Q: My wife and I are in our mid 50's and approaching retirement. What suggestions can you offer to improve our ability to be able to retire at 62 with a comfortable lifestyle?

T.G.—Apache Junction, AZ

A: It all depends on your existing level of investments and financial discipline. If you have a fully diversified and funded plan in place already it might only involve refining and editing it each year as you get closer to retirement. If you have not yet begun a system of investing to reach your age timetable it's still not too late but each year that you fail to invest makes it that much harder to reach your retirement goals.

L.S.

Q: I recently lost my job after over 20 years and my wife and I are starting to have

trouble making our monthly obligations. What do you suggest? We need help ASAP!

D.W. — Phoenix, AZ

A: This is unfortunately a problem that exists among many people today due to the economy and job losses. If you have marketable skills, hang in there, but don't be afraid to take a lesser position until you can find a position that meets your financial and responsibility goals. You also need to begin a regime of cost-cutting moves that will help bring your existing level of expenses closer to your income levels. It will not be easy and will involve some major sacrifices but it can be done with the necessary commitment and self discipline. Good luck in your efforts! Keep me posted on your progress.

L.S.

Q: I am single but have been laid off my job for over a year now and am considering switching careers. What suggestions can you make to help me refocus and pursue another career field.

B. T. — Payson, AZ

A: This is an all-to familiar question that occurs today among people caught in the struggling economy. Examining options in an associated or similar career field is an option, but if you have been laid off for over a year you have probably already thought of that. The best technique is networking with friends, former co-workers, and other professionals you know and to may consider taking a lesser paying job in an unrelated field during the interim.

L.S.