



JEFFERSONIAN GROUP

CHAMPIONS OF FREEDOM AND SELF RELIANCE

Financial Independence In 10-to-15 Years?!

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It doesn't matter whether you make \$25,000 or \$1,000,000 per year, you can become financially independent in 10-to-15 years if you do three things.

Number one, you must *Pay Yourself First*. Second, you must always *Live below Your Means*. Third, you must *invest regularly using Einstein's Principle of Compound Interest*. Even if you are already financially independent, in order to maintain your financial freedom, you must continue to do these three things your entire life.

The first two—*Pay Yourself First* and *Live Below Your Means*—requires discipline and some short-term sacrifice, as explained in detail in *Unlock the 4-Doors to Financial Independence* and *The Best Kept Secret to Financial Freedom*.

Many individuals are able to unlock the first 2-doors to financial independence but, have extreme difficulty finding investments that can fully utilize Einstein's Principle of Compound Interest. This is because Wall Street and the Insurance Industry have co-opted the financial planning community, training those involved to sell their investment products, which are speculative in nature and/or laden with high fees. For every 1% you pay in fees over a 30-year period, you will lose 10 years' worth of retirement income.

You have an alternative and you do not need a financial planner or money manager. Just setup an online brokerage account with E*TRADE, Schwab, or TD Ameritrade; and, start buying great businesses that have paid and raised dividends for 25 years or more through recessions, depressions and wars. The Coca-Cola Company (KO) is one of those great businesses. When we bought KO back in 1994, the dividend yield was 1.53%. In eight years, after reinvesting the dividends, the yield was 11.69%; by year 10, the yield reached 15.17%; and by the 14th year, our dividend yield hit 25.58%. The dividend yield at the end of 2017 was 63.07%; and, this annual yield will eventually exceed our original cost. Long-

term, no annuity or investment can beat these annual yields, which continue to grow every year, regardless of whether the stock market rises or falls.

We overpaid for KO back in 1994 because, today, we are looking for a dividend yield of 3% or more when we acquire the stock, plus, we want a history of paying and raising dividends by 8%-to-10% or more per year. However, even after overpaying for a great business, like KO, the miracle of compound interest went to work for us; it just took a little longer to begin receiving double-digit yields.

To steer clear of the sharks on Wall Street, and, to obtain financial freedom within 10-to-15 years, go to Amazon.com and invest \$4.99 for the kindle version of *Unlock the 4-Doors to Financial Independence*. You will not need another book or newsletter or money manager! In addition, Chapter IV outlines a once in a lifetime opportunity you may want to consider.

Dum Spiro, spero—While I breathe, I hope.

Slainte mhath,

Robert G. Beard Jr., C.P.A., C.G.M.A., J.D., LL.M.