



JEFFERSONIAN GROUP

CHAMPIONS OF FREEDOM AND SELF RELIANCE

Financial Independence at Your Fingertips

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Most of us go to work in order to make enough money to support our lifestyles. How would you like to have a choice as to what you do each day? In order to be able to choose whether you go to work or not, you must become financially independent. That is, you must create a passive cash flow that not only replaces your working income but, will also continue to increase each year to stay ahead of inflation (annual price increases on the products and services you use).

As a Certified Public Accountant with over 43 years of experience, I have only seen one program that consistently works. You probably have not heard of it because Wall Street cannot make any money from this investment program; and, both 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 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.

Einstein was asked to name the greatest invention in human history, and he replied, "compound interest." Einstein stated, "compound interest is the eighth wonder of the world. He who understands it, earns it, he who doesn't pays it." The only practical way to put Einstein's principle of compound interest to work is by regularly investing in certain Great Businesses (DRIPs) that have a history of paying and annually raising their dividend payments each, and every year through wars, depressions, recessions, and stock market declines.

If you can live on \$10,000-to-\$12,000 per month, you would have to regularly invest in DRIPs between \$800 and \$850 per month over 20-years. However, if you can only invest \$400-to-\$425 each month over 20-years, that would generate average monthly dividend payments of \$5,000-to-\$6,000; even if your lifestyle required more than \$5,000-to-\$6,000 per month, this would certainly be a nice cushion. If you are a professional such as a Medical Doctor, Attorney, Engineer, Certified Public Accountant, successful Sales person or have a spouse that also works and, you can invest \$1,600-to-\$2,000 per month over 20-years, your average monthly dividend payments should easily exceed \$21,000.

The above computations are mine and I believe conservative. However, according to Finance Professors Harvey Rubin and Carlos Spaht II, *Financial Independence through Dollar-Cost Averaging and Dividend Reinvestments*, “For those investors who adopt ten and fifteen year horizons, the dividend investment strategy [DRIPs] will lead to financial independence for life. Regardless of the direction of the market, a constant and growing dividend is a never-ending income stream.”

For more information, go to our website, www.jeffersoniangroup.com, and read our FREE Blogs and Newsletters. Whether you make \$25,000 or \$1,000,000 per year, financial freedom is obtainable with this DRIP strategy.

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