

Money Does Grow On Trees

Learn How To Protect And Exponentially Grow Your Investment Portfolio During Economic Boom Or Bust



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This ebook has not been professionally edited so there may be grammar and spelling errors. The author feels that the information is more important and that the sooner this ebook is out, the sooner the user can use the information to help save his or her assets during this economic crisis. Due to the fast changing Internet, hyperlinks may become broken, screen shot images may vary and fees associated with brokerage firms may change. If you find any errors in this ebook, feel free to email the author about them at moneytree@energyfanatics.com.

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Introduction

Money is something that affects us in almost everything that we do. Whenever we need something, money is usually involved in it. Our society has been conditioned to rely heavily on money as a medium for exchanging good and services; therefore, money has played an important role in our society. Even though money has played an important role in our lives, our educational system and society do a poor job teaching us how to manage our money. Because of this, we tend to not save or invest our money. Instead, we like to spend a good portion of our money on material things that we usually do not need.

Unlike our educational system and society, *Money Does Grow On Trees* is written for the purpose of teaching you how to invest your money wisely so you do not have to worry about being in debt or not having enough money for retirement. This ebook is written for beginners and professionals alike. It does not cover every single steps on how to invest, but it does cover some of the top methods on how to invest safely and how to compound your investments, which are some of the most powerful methods for increasing your assets in the financial world. The investment techniques in this ebook will help you grow your money like if it was growing on a tree. Best of all, they will teach you how to protect your assets from inflation.

I would like to make a clear statement to you that I do not consider myself a financial expert. However, I do know a lot of insider secrets about the financial world that you can rarely find in public schools, higher education institutions and most professional stockbrokers. Most financial advisers and stockbrokers who know about these insider secrets will usually charge thousands of dollars to their clients. I personally believe this is too expensive. Charging a lot of money for these insider secrets can be a good thing because it will only attract serious rich investors. However, most of us are not that rich. In addition, rich investors are not the only people who are serious about saving their financial life.

I know there are a lot of average middle class workers who are willing to take investment seriously and want financial freedom, which is why I have decided not to sell this ebook at a very expensive price. My goal is to help as many people as I can to save their assets so they do not go bankrupt during and after this economic crisis. To me, helping people save their assets is worth more than making a lot of

money. Learning how to invest money is an important technique that many of us do not like to do because we do not like to take control of our investments. If we want financial freedom, we must learn how to invest our money wisely and be more responsible investors. There are many rich people who became broke because they do not know how to invest and manage their money. Celebrities are common among these rich people. Celebrities filing for bankruptcy will increase as the world's economy continues to deteriorate.

When it comes to investing, many of us like to hand over our investment portfolios to a brokerage firm or a company to manage our investments. This is not always a wise thing to do. Brokerage firms are businesses that are out there to make money. As a result, they are more interested in keeping us as long-term customers so they can make as much money as possible. In other words, they are usually not interested in making us rich quick so we can retire early. Brokerage firms can help us make money but the money they generate is usually not going to be enough to help us reach financial freedom. In rare cases, there are some brokerage firms that can help us achieve financial freedom, but they are usually private and are very rare.

Most of the financial techniques in this ebook are not your average financial techniques, because they have the potential to make you very rich in a shorter time compare to most other financial techniques found in public institutions or online. The information in this ebook will help you utilize some of Wall Street's biggest secrets. If you take this ebook seriously and work hard, you could become a millionaire within ten years or less.

I urge you to read this ebook as quickly as possible and implement some of its techniques because you do not have much time left to prepare for the collapse of the world's economy. I know a lot of people think that there is no way the world's economy could collapse. They think the world's economy could never collapse because it is "too big to fail." This way of thinking is pure ignorance because the world's economy has collapsed before. This was known as the Great Depression.

I want to make it clear to you that I'm not a person who likes to spread fear and bad news. Unfortunately, to understand how to protect your assets and save your financial life, you must not only look at the positives but also the negatives. The positive events are coming but the negative events are coming first. This is because we have allowed banksters to gamble with our economy with little regulations. These banksters' actions have created a debt so gigantic that it is

impossible to pay it off.

I know some readers will think that I'm an alarmist, a radical, a conspiracy theorist, or that I'm crazy because I believe that the collapse of the world's economy is imminent. I can assure you that I'm as sane as any normal person. I consider myself a truth seeker, an open-minded person who seeks for the truth with a passion and with little fear of the unknown. I'm also great at researching and correlating data. The financial problems that I mentioned in this ebook is based on my knowledge of how the financial world operates behind the scene, and public data that anyone can get access to with an internet connection and a computer.

The current state of the world's economy is in worse shape than it was during the Great Depression because of the enormous debt it has accumulated. When we add up all countries' debts and toxic investments (e.g. derivatives and mortgage-backed securities), we have more than \$1.5 quadrillion of debt worldwide (source: www.globalresearch.ca). One quadrillion is 1,000 times a trillion. The world's gross domestic product (GDP) is only about \$60 trillion. The world's debt is nearly 20 times more than its GDP!

Imagine if you make \$60,000 a year but your debt is 20 times more than what you make per year. If you multiply \$60,000 by 20, your debt would be about \$1.2 million. Would you be able to pay off your debt? With this amount of debt, the interest of the debt alone would cause you to file for bankruptcy. This situation is similar to what is happening to the world's economy, especially the Western economy. Do you understand now why the collapse of the world's economy is imminent **unless the current financial system is wiped clean of toxic investments?**

The Great Depression did not have a dramatic affect on every country in the world but that was because countries back then were not as dependent on other countries for goods and services. Today, with the invention of the Internet and convenient ways to transport goods, countries are now more interconnected than ever. This is great for doing business with foreign countries but it can also make countries very vulnerable to economic collapses. Because every country's economy is interwoven into one big economy, a collapse of one country's economy could cause a negative domino effect that could bring down the world's economy. This is what is happening right now in 2011.

Economic collapses are usually filled with a lot of negative events but they also have the best opportunities for making you wealthy very fast. Most people do not understand how to invest their money during an economic collapse; therefore, they usually become dirt poor after the economy collapses. On the other hand, rich people who are smart investors will become even richer because they know how to invest their money during an economic collapse. This is why the rich will always get richer and the poor will always get poorer unless the poor educate itself on how to become rich like the super rich. This ebook will discuss some of the simple techniques that the rich folks use for protecting their wealth, and show you how to apply these techniques so you can save your financial life before the economy implodes.

To purchase the full version of this ebook please visit EnergyFanatics.com.

Chapter 1

The True State Of The World's Economy And Secrets Of The Banking Cartels

Before I go into detail about how to invest wisely and use certain techniques to save and protect your assets, I want to cover some critical information about what is happening behind the scene of the financial world. If you want to protect your assets and become rich during an economic crisis, you must understand how the financial world operates behind the scene. This will help you see the bigger picture of why the world's economy is collapsing. This will also help you become aware of the scamming tricks of the banks so you can prevent yourself from becoming a victim of the banking cartel.

This chapter is full of shocking information that may be too frightening for the average person. Please read with an open mind and take it very seriously because it can help save your financial life. To choose to live in denial and run from the truth is not going to save you. You must face the truth so you can prepare for the collapse of the world's economy. This event is already happening in front of your eyes so it would not be wise to pretend that it is not occurring.

Some of the financial techniques that I covered in this ebook are very easy to do and they should help you protect your assets when the world's economy really starts to fall apart. This economic collapse should become very obvious in 2012, even to people who are still in denial. The year 2012 is a year of great change. **It is “not” the end of the world.** The greatest chance of the world ending in 2012 is a major war involving nuclear or scalar weapons. In other words, it is our destructive actions that are going to destroy our planet, not because of the wrath of God. The year of great change gives us the opportunity to start over. Depending on our actions, this change can lead us to an age of prosperity or an age of unimaginable poverty. If you are interested in the 2012 phenomenon, my book [*Staradigm*](#) covers some critical information about 2012 and explains how we can use this special event to bring positive change to a world that is lost, divided and confused.

The current economic crisis that is occurring in Europe, the USA and most parts

of the world did not come as a surprise to me because I know how the world financial system works behind the scene. I'm confident to say that the current economic crisis did not happen by accident; rather, it has been planned out for decades. However, things are not going as planned because the banksters who are behind this event are starting to lose major support. Why do the banksters want to destroy our standard of living? It is because they are very greedy and they want everything for themselves.

If all you do is listen to the mainstream media or your authorities for information about the state of the economy, you will never know what is truly happening to the economy. To find out the real truth, you must pay attention to what is happening behind the scene because everything that is happening out in the open is only a cover-up or a distraction to the real hidden agendas.

Unlike the mainstream media and most authorities, this ebook is written for the purpose of teaching you secret information about the economy that you will rarely find in public schools, higher educational institutions and mainstream media outlets. It will also teach you simple ways to save your investment portfolio. I know that learning about investing and the economy are not the most popular subjects so I will not go into great details about how they work. Instead, I will do my best to teach you certain critical information that can help you become more aware and wealthy during this economic crisis.

The 2008 economic collapse was one of the worst economic disasters in the USA since the Great Depression. It caused the Lehman Brothers and General Motors to file for bankruptcy and brought Bank of America and other "too big to fail" banks to the brink of collapsing. These banks were only temporarily saved because they were bailed out by taxpayers' money. The reason why these banks were only temporarily saved was because the bailout did not solve the problem; rather, it compounded our government's debt. What most financial experts do not realize is that these "too big to fail" banks are "too big to bailout" because they have accumulated so much toxic debts that it would take centuries to pay off these debts.

Three years ago, I told my newsletter subscribers, coworkers, friends and family members that the 2008 economic collapse was just an introduction to what was coming. At the time, most of them did not believe me. Some of them even gave me weird looks, giving me the impression that I was crazy for saying such nonsense. Like most people, they chose to live in denial and fear rather than face

the facts and the truth. Fortunately for them, I'm not the type of person who is going to sit around and allow these banksters, who are nothing more than gangsters disguised in suits, destroy my families, friends and the human race.

The people who listen to me and took my advices seriously, they are in a great position of going through this economic collapse with little harm. The people who did not listen to me are going to suffer greatly. If you are one of those people who did not take my warnings and advices seriously, there is still time to prepare, but you may only have until the end of 2011 to prepare before the economy gets really bad. I will go into more detail on how to prepare for the collapse of the economy in chapter 5.

The European nations and many countries of the world are experiencing a lot of economic problems because the dollar is losing its value, causing uncontrolled inflation throughout the world. What most of us do not understand is that **inflation is nothing more than a hidden tax on the public**. In other words, this is how the government steals your wealth without your knowledge. This is why governments are obsessed with inflation.

To help clarify why inflation is a hidden tax, lets look at how the fiat monetary system (a monetary system backed with little or no value) works behind the scene. Most countries that have a fiat monetary system also have a central bank that prints their money for their government. In the case of the USA, the Federal Reserve (Fed) is the central bank that prints its money. However, this was not always the case. Before the Fed was established in 1913, the USA's government had the power to print its own money free of interest. What most of us do not understand about the Fed is that it is not a federal bank but a privately owned bank run by foreigners. Below is an excerpt from my book [*Staradigm*](#) about how the Fed works behind the scene.

Behind the scenes, this is how the Fed works. When the USA's government needs money, it relies on the Fed, which has the power to print money. The Fed agrees to give the USA's government money in exchange for government bonds. Once all is said and done, the Fed prints out the amount of money requested by the USA's government. So, why is this a bad thing? It is bad because the Fed is basically creating money out of thin air and loaning it to the USA's government. This is no different than borrowing money from a foreign country. Money that is created out of thin air has no value. If you understand economics, you

know that this will decrease the value of the current existing money supply, which can lead to inflation. Inflation is nothing more than a hidden tax on the public. The value of a country's currency is mostly dependent on the goods and services of that country, not its injection of more money into the current money supply. With this type of money system, it is impossible to get our nation out of debt.

The Fed has been printing trillions of dollars to bail out companies and help stimulate the economy. This is not a good way to stimulate the economy. In the short term, printing money out of thin air can briefly stimulate the economy, but in the long run, it will compound the problem and cause the economy to collapse. Most of us do not understand how the economy truly works; therefore, we do not understand that printing money out of thin air will cause economic disasters in the long run. If printing money out of thin air is the solution, no countries in the world would be poor, because they could just print more money when they run out.

The reason why printing money out of thin air causes inflation is because the value of that money has to come from somewhere. When a central bank prints money to loan it to the government, it decreases the purchasing power of the existing currency of that country by sucking some of its value into the new printed money. In order for businesses of that country to stay competitive, they have to increase the price of their goods and services, causing inflation. Otherwise these businesses would go bankrupt because their profit margin would shrink. This is because it costs these businesses more money to produce goods or services due to the devaluation of their country's currency.

For the full version of this chapter, please purchase the full version of this ebook at EnergyFanatics.com.

Chapter 2

The Three Best Assets To Invest And Hold During An Economic Collapse

To find out about the three best assets to invest and hold during an economic collapse, please purchase the full version of this ebook at EnergyFanatics.com.

Chapter 3

How To Invest In The Stock Market

The stock market is a public market for the trading of company stocks (shares) and other similar securities. It is a money driven system that has the potential to make you very rich if you know how to use it wisely. During an economic crisis, a great portion of stocks can dive, causing investors to lose billions and even trillions of dollars. To increase your success rate in the stock market, you need to have great insider knowledge or have good experience as a stockbroker. Most of us are not stockbrokers so we will need assistance from a professional stockbroker, or even better, assistance from an investment research firm that has great insider connections. I will go into more detail about an investment research firm that holds the key to your success in the stock market and the secret to saving your investment portfolio.

A great portion of investors do not realize that the stock market is partially rigged. In other words, it operates similar to a casino. Wealthy investors who own a lot of stocks or are in high position in the stock market can manipulate the stock market to a certain degree, causing it to rise or fall to benefit them. Because of this, it is essential that you pay attention to the actions of these wealthy investors. You can get early warnings about these manipulation by subscribing to certain investment research firms. I will cover one of these investment research firms later in this chapter.

Learning how to invest in the stock market is not hard. There is an abundance of free information on the Internet that can help you get started. If you do not want to do most of the work, you can rely on a professional stockbroker to do most of the work for you. Your stockbroker will help you find the right stocks for you and assist you whenever you want to make a buy or a sell. All you have to do is give your stockbroker a call.

Even though you can hire a professional stockbroker, it would be wise to learn the basics about investing in the stock market so your stockbroker cannot take advantage of you. Stockbrokers are out there to make money so they are not always transparent about what they do. Some of them are very greedy and will try

to take advantage of you. Stockbrokers usually make money through executing trades. Each time you buy or sell stocks, they get pay by their brokerage firms.

One thing about the stock market that you should pay attention to is the VIX which is the ticker symbol for Volatility Index also known as the “fear index.” When the VIX is high, stock prices usually fall because investors are fearful so they sell their stocks. As of this writing, the VIX is hovering around 38 which is somewhat high. It is important to know that when the VIX is high, it is also one of the best times to buy stocks because this is when stocks are unusually cheap.

If you own risky stocks during a high VIX, you may want to sell them to prevent major losses. VIX is great for tracking the levels of fear in the stock market but it is not 100 percent accurate. There really is not a standard to what determines a high or low VIX. In general, a VIX near 50 is considered high and a VIX near 20 is considered low. Through experience, you will know when the VIX is high or low. Pay attention to people's emotions and learn how to listen to your intuition and you should be able to tell when there is a lot of fear in the stock market.

Two Types Of Brokerage Firms

To buy stocks, ETFs, options, bonds, mutual funds, IRAs and other securities, you need to have a brokerage account. You can open a brokerage account through a full-service brokerage firm or through a discount brokerage firm.

Full-Service Brokerage Firms

Full-service brokerage firms are usually large, well-known and expensive to use. Some of the popular full-service brokerage firms are Goldman Sachs, Morgan Stanley and Bank of America. Most full-service brokerage firms are divided into three branches, an investment banking branch, a research branch and a retail branch.

The investment banking branch of a full-service brokerage firm deals with young companies that want to go public by selling public stocks. This method of selling public stocks allows young companies access to more capital. Full-service brokerage firms make most of their money by selling shares of stock for public companies. This service is their best way of making money, because full-service brokerage firms make money whether investors lose or gain profits from purchasing the stocks of companies that they help made public.

The research branch of a full-service brokerage firm is responsible for analyzing and writing research reports on companies that are publicly traded on the market. Most of its research reports are available to you to help you make better financial decisions. However, many of these research reports are misleading. Full-service brokerage firms make most of their money by selling stocks for public companies. For this reason, full-service brokerage firms do not like to recommend a sell of stocks. No company likes to see its brokerage firm recommending investors to sell its stocks.

The retail branch of a full-service brokerage firm is made of a bunch of brokers whose main goal is to convince you into trading (buying or selling) stocks. They usually charge huge fees for their service, usually \$100 or more. Their reason for the huge fees is that they are doing most of the work for you. Brokers make money by convincing you to execute trades of stocks or other securities. It is similar to shopping at a store where the employees get pay on commissions or sales performance. When employees get pay on commissions, they will try to do their best to convince you to buy their products, even if they know you are getting a bad deal.

Discount Brokerage Firms

Discount brokerage firms are cheaper than full-service brokerage firms, because they do not spend enormous amount of money on maintaining a research branch and their retail branch is smaller than full-service brokerage firms. The main role of a discount brokerage firm is to handle your stock trades and other security transactions. Like full-service brokerage firms, discount brokerage firms make commission off any stock you trade; therefore, they have little interest in convincing you to buy a specific stock.

Most discount brokerage firms do offer research reports, webinars, charts and informational tools free of charge to assist you. However, some may charge a small fee for some of these services. Unlike full-service brokerage firms, discount brokerage firms do not call you to convince you to make a trade. Whenever you want to make a trade, you can call them or log in to their website and execute a trade. Due to the popularity of the Internet, online trading has become the norm. Some discount brokerage firms do charge an extra fee for making trades on the phone and some will also charge you for inactivity fees or for not making enough trades per month. Because of these fees, it would be wise for you to ask discount

brokerage firms about these fees before signing up as a customer.

Which Brokerage Firm Is Right For You

Having a professional broker from a full-service brokerage firm to assist you can be convenient but you usually do not have direct access to your brokerage account and it is a lot more expensive. **The extensive research that you get from a full-service brokerage firm is great but many of them are misleading.** This is because full-service brokerage firms make most of their money by selling stocks for public companies; therefore, they do not want to upset these companies by telling investors to sell the stocks of these companies. In other words, there is a conflict of interest.

With the invention of the Internet, full-service brokerage firms are becoming less popular for the average investors. Before the internet was invented, most investors did not have access to the tools that brokers use. To make a trade, investors had no choice but to call their brokers. Nowadays, investors can log in to a discount brokerage firm's website and execute a trade with a few clicks of a button. The results are near real time and it also saves a lot of time and money.

If you have a lot of money to waste and do not like to spend extra time monitoring your investment portfolio and do not mind the ridiculous fees, full-service brokerage firms may be for you. If you do not like spending a lot of money on fees and do not mind spending a few hours per week monitoring your investment portfolio, discount brokerage firms may be for you.

As an investor, I like to be in control of my investments and be able to monitor them whenever I want. I also like to do my own research and choose my own stocks and make as much profit as possible without huge fees. Because of these things, I'm more in favor of discount brokerage firms than full-service brokerage firms. The big difference between these two firms is that a full-service brokerage firm does most of the research for you. Plus, you have the convenience of a professional broker assisting you. Discount brokerage firms do have professional brokers to assist you, but unlike full-service brokerage firms, they do not monitor your stocks or call you whenever they feel that you need to sell your stocks.

For the full version of this chapter, please purchase the full version of this ebook at EnergyFanatics.com.

Chapter 4

The Safest Ways To Invest In The Stock Market

To be a successful investor in the stock market, you need to learn how to trade stocks that are not vulnerable to economic recessions and utilize certain loopholes that can give you an advantage over the average investors. If you learn how to invest with these methods, you could become a millionaire within 10 years or less.

The safest stocks to invest in are stocks that are nearly recession proof. To find which stocks are nearly recession proof, you will need to look at the historical stock data from the 2008 economic collapse. Find the stocks that did well in 2008 and see how their price changed during that time. The stocks that held their value are what some investors called “recession proof stocks.” These are the stocks that you should buy because they have less chances of losing value.

When buying stocks, you should not only look at their performances during an economic crisis but also their company's balance sheet and their management team. If a company has a lot of debt, its stock may not be the safest stock to buy during an economic crisis. You should also look at a company's “net” debt. For example, if a company has \$10 billion in debt but has \$20 billion in cash, its net debt would be zero because it has more cash than debt. Companies that have more cash than debt are usually safer to invest.

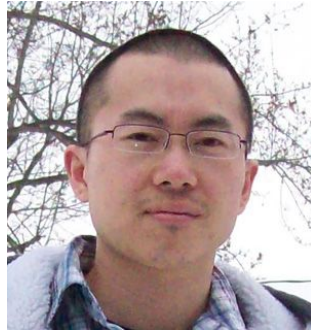
A quick way to see how much debt a company owes is to use Yahoo Finance. At the [Yahoo Finance](#) page, type in the name or ticker symbol of the company you want to run a debt test in the “Get Quotes” form and click the “Get Quotes” button. Scroll down and look for the “Key Statistics” link. It should be on the left side of the Yahoo Finance page under the “Company” category. Clicking this link should take you to a page showing the company's statistics. Compare the company's “market cap” with its “enterprise value.” If the company's enterprise value is less than its market cap, it has more cash than debt; therefore, it should be safe to invest.

Another important thing to consider when searching for recession proof stocks is

the quality of the company's products. Companies that sell products that are in high demand, low risk at going out of style or essential for survival are usually safe to invest. Certain food and energy companies are good examples of these types of companies. For example, General Mills did well during the 2008 economic crisis because it sells food products that are popular, cheap and convenient. Food is essential for survival; therefore, it will always be in demand, especially if it is cheap, convenient, easy to store and has a long shelf life.

For the full version of this chapter, please purchase the full version of this ebook at EnergyFanatics.com. The rest of the ebook is only available in the full version. Thank you for reading.

About The Author



Pao L. Chang is the author and founder of EnergyFanatics.com, a comprehensive blog dedicated to teaching people how to think beyond conventional methods or “outside of the box.” The blog focuses on educating people about energy mechanics, financial health, success, wellness, happiness, inner-peace, self-improvement, natural food, alternative medicine and spirituality. He is a certified Reiki practitioner of the traditional Usui System and is currently studying the art of Kathara Bio-Spiritual Healing. He loves to explore the mystery of alternative medicine, the science of consciousness, quantum mechanics, sacred geometry and how energy affects the physical, emotional, mental and spiritual body. He is also an investor who supports economic systems that use sound money and work in harmony with people and nature.