

“The World is not going back to normal.”

*Dr. Mohammed El-Erian CEO of PIMCO, the largest
Manager of Bonds in the World.*

**There are 3 Unstoppable Forces That Will
Either Propel You to Security and Freedom or
Bury you in a Lifetime of Debt.**

You Either Win or Lose.

**If you're feeling the pain in your accounts right now,
you'll see exactly why in 10 seconds.**

**Investing isn't getting any easier out there...which is
why I'm introducing a new weapon for winning the war
against Wall Street, Washington, and the fallacies of the
human brain.**

Dear Investor,

Three forces...truths you must understand...make it absolutely imperative that you be on top of your money, thoughts, and investing right now. Here they are...

Force #1:

Your Brain Can't Help

**What if your brain was designed to make sure
you did not get what you wanted?**

That would seem really frustrating wouldn't it?

That is exactly what is happening for the billions of people on this planet that are barely getting by, trying to do their best. I'm sorry to be so direct but **your best doesn't cut it anymore.**

The reason: the human brain was designed to survive life and not to grow money in the stock market or the bond market or the real estate market or the gold market.

It was designed to make sure you didn't get eaten by things with big teeth. That worked for hundreds of thousands of years. Unfortunately this ability to not get eaten by animals with big teeth can't help us protect and grow our money.

But this is exactly where we look first. Meaning, we look to ourselves to see, or more importantly, 'to feel' what we should do with our money.

Have you ever said to yourself, "That feels like a good investment?"

It turns out how we feel about an investment doesn't matter. What matters are the rules of money. And not the rules of what feel best to humans.

Are you following the rules of money?

Did you know that human emotions can be tracked just like a stock or bond? They can.

Just look at the chart below.

This is a chart of human emotions going back over 100 years. Let me share with you the secret of this chart. Humans have a cycle that runs from wanting more stability in their lives to then wanting less stability in their lives.

When people want more stability, they save, they pay off debt, they live within their means and basically produce more than they consume. And then... the cycle switches.

Then humans want to start to experience 'the good life'. Work a little less, buy a little more, take on debt, maybe look at some riskier investments, and maybe even speculate.

The periods in green in the chart below are when 'the good life' is happening. More risks are being taken in careers and with money. More debt

is being built and savings is falling. And during this time period of human emotion the stock market goes up.

And then there is the other side of human emotions.

There are long periods when people save, pay down debt, live within their means, and stop speculating. And during that period of human emotion the stock market falls.

Guess where we are now?

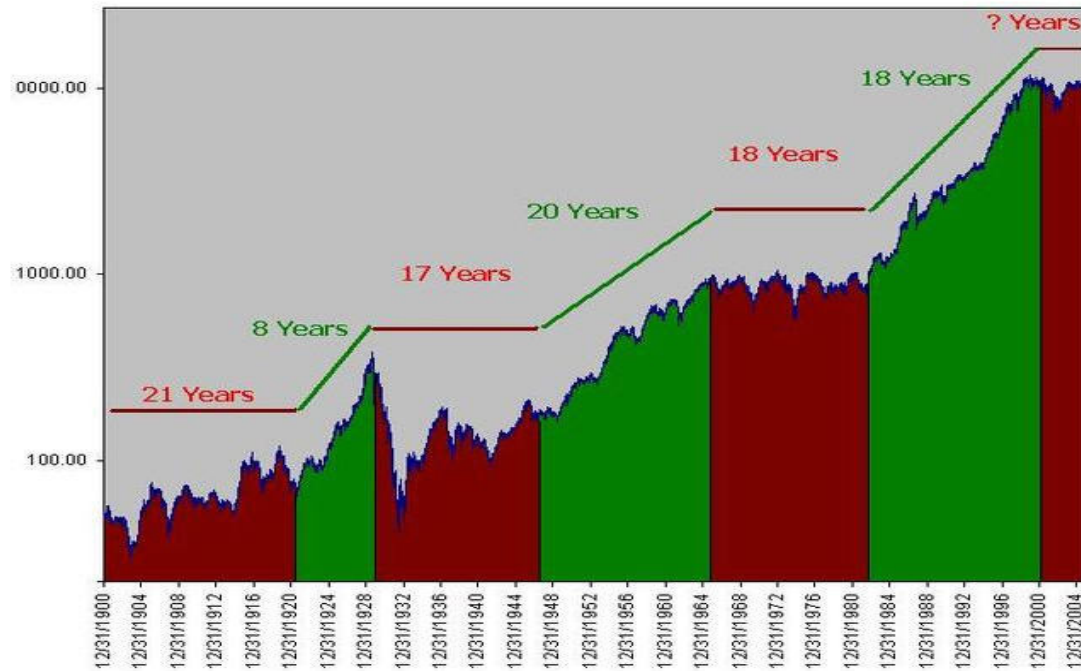
Yep! We are in one of those falling periods...and it started in 2000.

Something funny about humans.

When markets go up, humans think they're the reason they're rising. And when the market falls like it has since 2000, humans think it is someone else's fault. And then they spend their time looking for scapegoats and not solutions.

Now, with people's 401(k)s and IRAs and brokerage accounts down by 30% to 50%, and the value of their homes down as much as 50%, people are starting to notice something is 'wrong'.

100 Year Dow Chart



For those that haven't noticed the change...they are doomed to end up with a lifetime of debt and despair. ..all the time saying, "it's someone else's fault".

These people are looking to themselves and taking action on what feels best or what feels right.

And unfortunately, this leads people to seek advice from the very ones that helped cause the problem. They look to the 'experts' on Wall Street. But as you'll read in a moment Wall Street can't help because they don't know how.

Force #2:

Wall Street Can't Help

Anyone who sells mutual funds, annuities, insurance, wants to manage your money, or is an "independent advisor," is a Wall Street person, or what I call a 'Wall Streeter.'

Yes, even that person you trust and like that sells you investment products is a Wall Streeter.

I'm an ex-commodity trader from Wall Street, and I'm here to tell you Wall Street can't help you.

Remember the good ol' statements from the past?...

"I like my broker"

"I trust my advisor"

"He's a friend of mine"

"I don't have the time for this financial stuff"

You need to understand the very basis of money and investing so you can make sure you are never caught short again. And that is not going to come from a Wall Streeter.

Here's something you must know about Wall Street—a radical truth about them, a truth they want to keep secret:

**The actual job of Wall Street
is not to grow or protect your money!**

What?

Yes, it's true.

The bottom line is that their job is to follow the S&P 500 Index and stay within one point of it! It's called benchmarking, and it's disgusting.

Let me explain:

If the stock market falls 39% in one year like it did in 2008, then all of those Wall Streeters will have returned anywhere from negative 40% to negative 38% for your account.

And when you call and ask what happened, guess what they say! You probably already know the answer to that one.

Do any of these gems sound familiar?...

“This is what happens sometimes...but over the long-haul the markets go up.”

This is actually true. But over the longhaul, people hit something called their life expectancy too.

“Hey, the market fell 39%, but your account only fell 37%. So we beat the market by 2%.”

“Are you kidding me? That’s the best you can do?”

“Hey, look: everyone else lost an arm and a leg, but you only lost one leg. So you should be happy.”

“If you want to grow your money, this is what it takes. After all, if you’re not in, you can’t win.”

What a load of garbage. That is not what it takes! Go back above to the chart I showed you of the Dow Jones Industrial Average. That chart shows 100 years of investing. Now, how you can look at that chart and tell me with a straight face that we should always be invested?

You see, Wall Streeters know they will probably get fired if they allow the spread to widen between the growth of your money and the Index, so they're protecting their jobs.

**They’re protecting their bonuses
at the cost of your future.**

They’re protecting themselves at the cost of your kid’s future, their college education, and your retirement. But it doesn’t have to be this way. I’ll explain in a minute.

Fact: I will show you one strategy that beats 99.5% of all money managers decade in and decade out. It is simple, counterintuitive, and leverages the natural imbalance in nature.

But more on that later.

Do you still think Wall Street can help you?

Look at the chart below of Lehman Brothers, the prized jewel of Wall Street Investment Banks for over 100 years.

Do you see what it shows?

Lehman Brothers went to zero in less than a year. Lehman Brothers went from the Darling of Wall Street with a share price of over \$170 to zero in less than 12 months.



Do you get it?

Wall Street can't even help itself. The party is over. The gravy train is derailed, and the carnage is scattered all over the Western World.

If it wasn't for Washington, DC lowering interest rates to zero and lending trillions of dollars to the very Wall Street Banksters that created the mess we are in, they would all be dead.

But they aren't, which leads me to Force #3.

Force #3:

Washington Can't Help

When I think of Washington, I think of Amtrak (bankrupt), the US Postal Service (Bankrupt), Medicare (Bankrupt), Medicaid (Bankrupt), Social Security (Bankrupt), Fannie Mae (Bankrupt), and Freddie Mac (Bankrupt).

This is the same entity that just decided to cut spending on the public school my son goes to in Redwood City, California, and instead gave money to--and I'm not kidding--lowering the intersection of El Camino and Broadway by one foot.

Mind you, that intersection looks like all the other intersections in the country. It was a total waste of money and the US Government was behind it.

Do you see the trend? Washington, DC is a bunch of bumbling fools looking out for their jobs.

They dole out promises and half-truths. Do you think they can help you?

All I ever hear is how the crisis is over. The job market is improving. Or how there isn't a crisis. Here's the deal: Employment has not increased in 11 years. The last time employment didn't rise for over a decade was - yep, you guessed it - the Great Depression.

And what is Washington's answer to everything?

Print More Money. Trillions, in fact.

This is simple math. If people use shells to store their wealth and there is a total of 100 shells in a town, what happens if a machine is invented that can create millions of shells - no, *trillions* of shells - out of thin air?

What do you think will happen to the value of each existing shell?

This isn't Economics 101, this is Common Sense 101. It means all those shells are worth less and less each and every day.

Well, your very government is doing just that. And they are doing it by the trillions.

You want to know why millions of people feel poorer after a decade or two of progress?

It's because your elected officials are printing more and more money and not allowing the natural order of things to happen, like allowing bankrupt companies, such as Citigroup, to fail.

It is literally government gone wild. If you are paid in Dollars or Euros or Yen, then you need to be thinking ahead of the crowd. Debts are rising and so are deficits. So it's Washington and the world at large trying to fix something they have caused. What a mess!



In 2005, Fed Chairman Alan Greenspan said he saw "...no national bubble in home prices, but rather "froth" in some local markets." What?

His successor as Chairman, Ben Bernanke, wasn't concerned at all. Before the housing bubble burst in 2008, Bernanke waved his hand at economists who raised concerns about the \$8 trillion bubble. When it finally exploded, Bernanke ran for cover, saying it was bad policy but the fault of others that caused it. Now, with the economic landscape littered with ruined banks and record foreclosures, Bernanke said only that, "Lax oversight caused the crisis."

It's the Fed's responsibility to regulate. I'd say they were not minding the money. I repeat, Washington can't help you!

In the face of national fright, uncertainty, and noise from talking heads, one question looms largest in your mind, doesn't it? The question about your money: **How can you protect and grow it?**

By the way, how are you doing with that? Are you confident, or only hopeful that what you've been doing with your money is going to grow wealth for you in the future? Where are you getting your information, and can you rely on it for wealth?

But the problem isn't Lehman Brothers. Or Madoff. Or capitalism alone. They couldn't have done it without one more person.

The problem was created by:

One part them. And Yes, one part You.

You mean I'm the problem?

No, you aren't the problem... but the decisions you are making about money are. And the ball's really in your court, too...always was. You are solely responsible for your wins and losses in investing.

"The fault, dear Brutus, is not in our stars, but in ourselves, that we are underlings." - Cassius, from Shakespeare's "Julius Caesar"

Jack Schwager warned readers in his book *The New Market Wizards*,

"Whether you win or lose, you are responsible for your own results. Even if you lost on your broker's tip, an advisory service recommendation, or a bad signal from the system you bought, you are responsible, because you made the decision to listen and act."

What These Three Forces Mean for You

Not since the 1930s has a lack of knowledge and control in personal finance and investing cost investors so much. Please let me share a huge truth you may have already heard from me before:

Your personal finances and investment strategies are not connected to Wall Street or Washington.

It's an undeniable fact. Right now you can stop relying on people who can't help you. You can drop the financial advisor who sells you products and has inculcated in you the belief that it is okay to lose money. That's insanity!

Say that last underlined part out loud just to hear how stupid it sounds.

And here is the craziest part. I meet people all the time that defend their broker or financial advisor.

Just a week ago, I was talking to a prospective client, and he said - and I quote word for word:

“It’s not my broker’s fault, it’s the market.”

That’s like saying it’s not the captain’s fault, it’s the ocean’s fault. Let’s be clear about one thing, even if we never do business: If the captain doesn’t return you to the harbor safely, it’s the captain’s fault.

There Is Hope!

Not wishful thinking or hoping against hope...none of that.

Remember earlier that I mentioned those Wall Street advisors concerned with losing their jobs, not about losing your money?

Well, I’m not afraid of getting fired...and I will always shoot straight with you. That is my job. And I will do much more. Stay with me, because the best is yet to come.

You can get out of the money rut you’re in, and you can have a bright future...even in an economy like ours today.

When you take control and responsibility under the right guidance, the benefits immediately begin to appear. You gain confidence—because you’re learning simple investment strategies that work.

And they work in any economic climate and any market. You understand that you’re now on solid ground because you know where you are, you have clarity. You can see what is coming miles ahead.

Yes. It is possible to prosper in 2010 and in any economic climate. You just need the right mix of knowledge, rules, and “programming.”

I know this because my clients and I are using certain patterns of thinking, behavior, and strategies in our investing. And we're all growing our money.

While others were losing money in 2008 and 2009, **we posted gains**. Any way you say it, that's growing and protecting your money!

And in a few moments, **you'll find out how to protect and grow your money**—using the exact same methods, patterns, and knowledge that I and my investors do.

I Speak From Personal Experience

When I was 17, my parents' and two sisters' entire life savings was embezzled by our financial advisor. You think Bernie Madoff is a new phenomenon? He's not!

When I was 17 years old, our family went through the experience of losing everything. You wanna know what happened?

**My parents' financial advisor stole
all of my parents' and sisters' money.**

Gone.

I vowed that I would find out all I could about stocks, bonds, futures, options, annuities, and anything else that Wall Street was selling.

I vowed to learn about all the lies we are told. I also vowed that I would teach others the right way to invest, so they wouldn't have to go through what my parents and sisters went through.

And because I believe that we alone are responsible for every money decision we make, **I set out to learn exactly** how to recognize these dangerous thought patterns in myself and others.

And then how to reprogram myself so each decision that is made would be

best for my money and my future.

And because of this, by the time I was the age of 27, I had visited 48 countries and lived in 5, not counting the United States.

You see, it's not just about protecting and growing money. It's about dreams realized, really living life...and not just existing and being battered by circumstances.

And it's about the reality that anybody can learn how to fearlessly build wealth and retire when they want to.

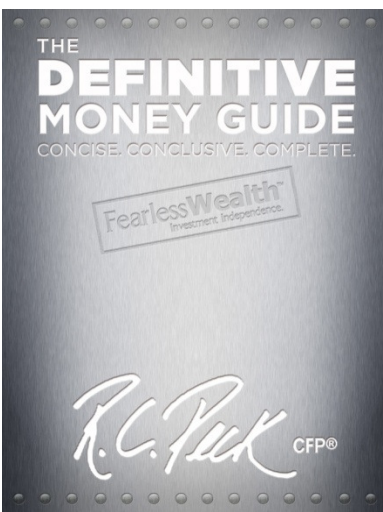
I use every investment strategy I teach. I have the most effective weapons and tools for fighting this war imaginable.

And I am giving you the means to arm yourself with the same knowledge, insight, strategies and insider information to become a successful, Fearless investor.

And to win this war starting right now.

Introducing my complete guide that will take you step by step from where you are now to your financial mountaintop. Everything you need to know and do to grow money is included in my brand new **Definitive Money Guide**.

You can change your life right now by taking complete control, and by purchasing my "Definitive Money Guide"



Whether you're brand new to investing or a veteran, The Definitive Money Guide will decisively advance your game.

It contains everything you need right now to launch yourself on your own journey to Fearless Wealth.

From the very first page of **The Definitive Money Guide** your views, understanding, and perspectives about money will begin to change.

That's because this guide is something you will not find anywhere else. What I've written is radically different than anything you've ever read before about investing or behavior.

And why is that? Well, I have a radically different approach to personal finance and life. It plays crucially into everything that makes me successful, and it will for you, too.

And the best part is—it's not complicated...not by a long shot. You see, the most successful strategies in life are really quite simple.

I will give you the education and ground rules you need to take you from Fearful to Fearless Wealth. And the best part about learning what's in my new Guide?

My **Definitive Guide to Money** is Clear, Concise, and Complete. You need nothing else to prosper but this guide, your money, and you.

You can start right away to protect and grow your money. Your emotional blinders will come off. The mental fog—all that confusion—that *overwhelmed* feeling—will disappear. You will understand for the first time what loss means...and you *will* lose—the fear!

Today's economic crisis offers unlimited opportunity...if you know where to look.

You see, I am a "future-is-bright" kind of guy. Some people paint me as a dreamer, but I own a home in Silicon Valley and a host of other investments. I've been all over the world. Luck didn't get me there.

I have a 13-year track record of beating the market. Please read this last statement again. I understand the behaviors of people who invest. I understand that the human brain is not equipped to grow and protect money. And I have the answers that Wall Street, Washington and the human brain cannot give you.

And I am absolutely passionate about teaching every single investor the real facts about money and investing.

It's not complicated...not by a long shot. You see, the most successful strategies in life are really quite simple.

I will give you the education and ground rules you need right now to launch you on your greatest adventure ever...from fearful to fearless. And the best part: These strategies work.

“But I’m So Busy...I Don’t Have the Time”

Most people say, "I don't have time. Let me go get an expert who does have the time." And it's at that point that you relinquish the well-being, growth, and future of your money to someone who isn't equipped to help you grow your money!

So what happens for the majority of investors? Loss. In 2008, the average stock market loss was 40%, but my clients' accounts posted gains. 2009 and 2010 are very impressive as well—I am growing my money.

We all have time to protect our future. Besides, investing my way is simple, straightforward, and clear. And if you just step aside from the Wall Street buy-and-hold model, you will see how clear and simple it really is.

What Will Happen

I'm confident that your eyes will be fully opened for the first time when you begin reading **The Definitive Money Guide**. You will see how easy it is to control your money and invest successfully. And that's real hope!

In my Guide, I dispel the money myths...all of them...so you can get clarity and power in your thinking and actions. You will finally breathe a sigh of relief about your money! You can dust off those goals and dreams.

You will become more confident—just like I am—about planning your own bright financial future. For once, you will be on solid ground. And as an investor, you'll be way ahead of the crowd.

What You Get

Get access to **The Definitive Money Guide** today and you will receive

- 1) **Four “to the point” interviews covering**
 - a. The Behavior Mindset of the Successful Investor
 - b. The Single Most Powerful Investing Strategy
 - c. Pulling the Curtain back on Wall Street
 - d. A look at Personal Finance and Marriage
- 2) **These unedited, biting, interviews have all been transcribed for your reading.**
- 3) **Four Quick Start guides/cheat sheets** that cut to the chase and tell you what you need to do today about each topic above. It’s like cutting to the front of the line. What takes some people a lifetime to figure out you can get in quick, three-minute bites.
 - a. Quick Start guide for The Behavior Mindset of Money
 - b. Quick Start guide for The Single Best Investment Strategy
 - c. Quick Start guide for Pulling the Curtain Back on Wall Street
 - d. Quick Start guide for Personal Finance and Marriage
- 4) **The Definitive Guide to Money. Concise. Conclusive. Complete.**

I get right to the point of what you want to be doing now to protect yourself, your future, your kid’s future, and your money from not only Wall Street, but also from yourself.

 - a. Over 200 pages of ‘right to the point’ information and education
 - b. Clearly defined suggestions and next steps
 - c. A clear and detailed description of the best investment strategies for the past 100 years. And remember, I said these are simple!
 - d. Detailed information on why Wall Street is not able to help you even if they wanted to. Heck, they can’t even help themselves.
 - e. A clear picture of how our brain is actually designed to work against us.

Armed With Absolute Clarity

You will learn all about my clear, concise, simple investment strategies. You will get new tools and ideas—everything you need to succeed in growing and protecting your money. And you'll read other revealing truths about you, The Street and investing, such as:

- **Why a stock will always lose money.** But that won't stop you from using it to grow your money. (Hint: it's not what you may think!)
- **How to know which investing cycle** we're in right now—and why that's paramount to growing your money.
- How market mode investing can show you how to grow money by "counting the market" and "going against the dealer"—just like they do in Blackjack.
- **Why trust has nothing** to do with the success or growth of your money.
- **Why having your money in cash some times** and not in the market at all times is better than listening to the myth that you must always be in the market.
- When and when not to be in the market.

...and a whole **slew** of ground-breaking new information!

The Bottom Line

Money and wealth are not going away. Even so, can you afford to keep putting off fixing your broken money issues?

Do you want to know what your money beliefs are? Just look at what you have or don't have, and that will tell you what your beliefs are allowing through and into your life. Everything else is getting turned away.

If where you are is not where you thought you would be ten years ago, then you owe it to yourself - and more importantly, to your money - to try out a different approach.

But not just any other approach. You owe it to stop the insanity, and the blind trust in Washington and The Street. And you want a system that you

won't shy away from, but run to—knowing confidently that you are minding and growing your money with exciting new enthusiasm!

Now is the best time to learn the right way...the most efficient and effective strategies...to acquiring more security and freedom. Leave your money managers and the fables that have never worked in the dust where they belong.

**I have made The Definitive Money Guide
very affordable to you...**

GET INSTANT ACCESS NOW!



And it's available to you instantly right here.

**The Definitive Money Guide was Made for These
Difficult Times! And You Won't Find This Material
Anywhere Else**

What is your financial future worth to you in terms of dollars? And even more crucial—what would it look like in terms of your stability, security, and lasting satisfaction in a world that is careening on the edge of its own financial slippery slope?

Knowing what you know has hopefully armed you with the determination to apply the answers and “insider” knowledge that I can offer you: unique knowledge and tools. Because you need solidity, clarity, and confidence. And as an investor, you can only get them from simple strategies that work.

That's why you need **The Definitive Money Guide**. You simply will not find these answers and tools anywhere else.

And obviously...it won't take long for even a little bit of extra edge to pay for itself.

The Best Investment You Can Make

This program is all about clarity and taking action. Very few investments can pay off more handsomely than by allowing for the growth and protection of your money.

Waiting to see if something else comes along while keeping your money in a compromising position—especially in light of what you've learned here—is going the opposite direction of where you need to be going. You will save and earn untold dollars by learning the strategies I teach in **The Definitive Money Guide** program.

And as you can see with the testimonials below (and these are just a few of them!), what I teach you in **The Definitive Money Guide** works. This is the real deal.

My Simple, No-Hassle, Money-Back Guarantee:



If you're unhappy with this course for any reason, tell me within 30 days for a full and courteous refund.

So you see, there is zero risk. I believe in excellent risk/reward ratios and smart money choices. This is a no-risk investment you can most definitely profit from again and again.

It's worth many thousands of dollars more than the price you'll pay. And what I teach you in **The Definitive Money Guide** program can be used in any economy, in any market.

So begin the first day of your new destiny today.

GET INSTANT ACCESS NOW!



Settle the Doubts and Questions Today...You're at War and Your Money's On the Line

By the way, we're in this war together! I use the same strategies I teach in **The Definitive Money Guide**. And why not? They work. Gurus and advisors come and go. But what you will learn and use from my Guide will not go away.

I understand the markets...and how to profit from them simply, fearlessly, and intelligently. And you will learn how to invest the same way!

My Track Record

- **In October 2000**, with my clients' money in the stock market, I told them to pull all their money out. The market fell for two and a half years by 45%.
- **Then in May 2003**, with my clients' money in cash, I directed them to put their money back into the market. They proceeded to profit from a 50% market run-up.
- **Then in January 2008**, I directed my clients to take their assets to cash and get out of the market completely. In doing so, they avoided a 50% drop in the S&P500. All moves are a pure and simple example of growing AND protecting your money...and I teach this in the book!

So ask yourself what your present and future would look like if you learn what I teach you in **The Definitive Money Guide**.

Don't let your "enemies" win this war! You can win it starting today. It's most definitely winnable—and you won't be in it alone. Take action today. Every day means more dollars for you to grow! Change your life and your money picture forever, starting right now.

To the victor belong the spoils. So here's to your Victory in the War for Your Money,

R.C. Peck CFP®

P.S. Your investment in this life-changing program is very likely tax deductible, as are many of the other investments I discuss in the book. Check with your CPA to find out.

GET INSTANT ACCESS NOW!

Just a Few Success Stories

"What RC Teaches is Not Taught Anywhere"

"What RC Peck teaches is probably not taught anywhere else at any price. What he teaches cannot be put into a book. I now know whether an investment is the right or wrong choice for me without emotions."

- Michael Tarnoff, Co-CEO of LDSI (A civil Engineering firm in Marin County), San Rafael, California

"I Was Doing Okay"

"I thought my financial life would somehow 'work out someday,' and because I was doing better than my friends, I thought I was doing okay. Basically, I didn't know what to do...so I did nothing. With RC's coaching, I have recently bought my first investment property and my money is growing faster than I could have hoped for. The best part is I now understand how my money and investments can work for me. Fearless Wealth was the most valuable education I have ever received. Thank you RC!"

- Burgess Bennett, Palo Alto, California, Nurse Practitioner, Kaiser Northern California

"Overcoming My Anxiety"

"I made great progress in overcoming my anxiety surrounding growing money since meeting RC. He showed me how to move through my fears of investing while being accountable, and I'm happier because of it."

- David Adams, Co-President of Clear Impact (consulting firm to fortune 50 law firms) San Rafael, California

"Our Lives Have Changed"

"The best financial move we ever made! RC's fearless wealth program, along with his understanding of the emotional and human nature component of money, really resonated with us. Our lives have changed since his program, and we are finally on a path to meeting our personal financial goals."

- Dr. Eric Hodes, Anesthesiologist, and Sheila Hodes, Registered Nurse, Santa Rosa California

"Removing the Mystery of Investing"

"Like many people, I had obtained a BA and master's degree without understanding how to grow money. Embarrassing, but very true. RC has taught me an immense amount of practical knowledge about how the financial world really works, how to eliminate the burden of personal debt, and how to analyze investments for their greatest return. I owe him a tremendous 'debt' of gratitude for removing the mystery of investing and enabling me to take control over this one aspect of life about which I was tremendously fearful. Were it not for his coaching and methodology, I would still feel very helpless and powerless. No amount of thanks could ever repay him for the gift of financial empowerment and sense of personal control."

- Philip Auerbach, MBA, Thunderbird School of Global Management, San Francisco, California

"Completely Grateful"

"I have taken all the courses that Fearless Wealth offers and have spent as much time as I possibly can learn from and engaging RC Peck, CFP® in my wealth world. His ability to cause outstanding results in both my finances and behavior, in regards to the way I relate to and grow my money, is awesome. I am completely grateful for having discovered his company, education, and coaching structure. The future generations of my family will also be incredibly grateful for Fearless Wealth, as they will bask in the sun of the wealth I am creating out of my education and time spent working with RC."

- Kane Minkus, Founder and CEO of Somatone, Inc, the largest video game sound company in the US, Santa Monica, California

"Took the Fear Out of Finances... Just Jump In"

"With regard to my experience with Fearless Wealth and cleaning my financial house, your course opened me up in many ways. First and foremost, it took the fear out of finances. Instead of dreading my financial future, I embrace the opportunity to read stock charts and research stocks. Second, I actually work and live within a budget. What a concept! Now I have a saving and spending plan. As a realtor, I'm more comfortable dealing with mortgage people and lenders, and I stay in tune with the bond market. I highly recommend Fearless Wealth to anybody who is concerned about their financial future. My advice: just jump in; there's no way you can go wrong."

- Gary Campeau, Senior Sales Executive for Senior Living Center, San Rafael, California

"What Makes RC Revolutionary"

"One of RC's passions is interviewing people who effectively invest their money. Imagine having the cumulative knowledge of the best minds for investing money, then taking that database to find the commonality of what really makes these people successful, not just their thoughts, but their feelings and relation to money and investing it. Selectively pooling and filtering their knowledge, RC has condensed it to the absolute essentials and integrated them with his extensive investment experience to produce revolutionary investment strategies. His methods are not complicated, nor laborious; they are purely the simplest way to grow your money powerfully. Only through many years of dedication could someone have the knowledge to reach this kind of insight; to assimilate that knowledge in such a way as to make it incredibly simple is what makes RC revolutionary."

- Eugene Gardner, Commercial Real Estate Developer, San Francisco, California

"Breaking Through Mental Blocks"

"Working with RC has been wonderful. In a non-judgmental but firm manner, he works to keep you focused on your financial and life goals. Breaking through mental blocks has been challenging for me, but with his guidance I am finally learning how to plan my financial future instead of just living in the moment. I would highly recommend RC to any and all of my friends!"

- Izumi Couch, Three Time Iron Man Competitor, Sacramento, California

"Thank You"

"As you know, before we started this, it was Klara's idea to take your course, and I was the hesitant one. It was a lot of money; but for what you do, it is very little. I feel lucky that we met you. Thank you."

- Philip Weber, Artist, and Klara Borbous, Artist, Mount Bethel, Pennsylvania

"I Went From Gambling to Investing"

"Without having to learn any complicated mathematics or deep analysis, I learned how to go from gambling to understanding and ultimately influencing the financial expectations of my investments. In other words, I 'Stopped Gambling and Started Trading!'"

- Mark Hammand, Independent IT Consultant, New Haven Connecticut

"I Now Have a Template"

"I now have a template that will tell me at a glance whether I'm interested in a stock. I now can make money reliably in the stock market."

- Lee Franklin, MBA, Harvard Business School, Fortune 100 Business Coach

"I Stopped Losing"

"I stopped losing money and feeling uncertain. I learned stocks have personalities that can be read, and those personalities are not about who is running the company, the product, or the P/E ratio. The personality is in the charts and the indicators."

- Paul Brannan, VP, Schwab Investments, San Rafael, California

"He Got to the Heart of the Matter"

"RC has an incredible way of getting to the heart of the real issue, which has nothing to do with money. As a result, my husband and I have a closer, more honest relationship because we don't play money games. It's so simple; not easy, but simple."

- Marijo Franklin, Fortune 100 Business Coach, Alameda, California

"The Best Way is the Simple Way"

"The knowledge we need to make our money work for us is illusive. I learned from RC that the best way is the simple way. When you have a simple method, it's hard to screw up; you only need to be organized and disciplined."

- Annelisa MacBride, 20-year Psychoanalyst, San Rafael, California

"Turned Me into an Adult Around Money"

"Clean Your Financial House turned me into an adult around issues of money. Before taking it, I had no idea what my financial situation was like - how much money I was spending, how much money I had, or whether my investments were growing or shrinking. The world of investment seemed like a dangerous labyrinth, confusing and full of goblins. This course provided the structure for me to take charge of my finances, as well as a solid and proven method for growing my money."

- Kelek Stevens, Musician and Investor, Oakland, California

"The Importance of Financial Honesty"

"Through our course with RC, we learned about the importance of financial honesty. It was exciting to formalize our financial and life goals and develop a strategy to achieve them. We know we are now treating our money much better. Instead of dreading managing the bills, we look forward to our 'financial dates'."

- Dr. Rachel Swigeris (internal medicine) and Dr. Jeffrey Swigeris (Pulmonologist), Denver, Colorado

"From Within Minutes of Sitting Down"

"From within minutes of sitting down with you, I was taken aback about how it's not just about money. I can't even believe how well we get along now and how well we are doing. We would never have gotten to where we are without RC's help. We have a common goal and a common focus."

- Rosanna Franklin, Master Practitioner NLP Coach, Alameda, California

"I Never Found a Method That Worked until Fearless Wealth"

"I am a self-proclaimed expert in stock market courses; I went to Merrill Lynch. I went to Schwab Private Client. I took Investools twice. And I never found a system that worked until Fearless Wealth. In the first year of using the Fearless Wealth method, I made 40% on my total stock market portfolio."

- Naeem Zafar, Silicon Valley Venture Capitalist, Sunnyvale, California.

"You Can't Afford Not To..."

"Before I met you, I thought you were going to sell us insurance or something like that. I never dreamed what we'd get. You shined a light on our money and our accountability around it. We've had hundreds of money conversations before we ever met you, but none of them ever got us to where you got us. Now 80% of our investments are growing, and we are agreeing on our spending and savings. Thank you."

- Liz and Alan Brown, Co-CEOs of Aabco Rents, a million dollar a year company, Redwood City, California

"I Have Tripled My Money"

"Since I started working with you, I have tripled my money in three years in the stock market."

- Dr. Eric Mebane (Co-Chief, internal medicine, Redwood City Kaiser), Redwood Shores, California

"We Were On a Financial Diet"

"Before we worked with RC, we didn't know where we were with our money, and so we felt we couldn't spend, which made us feel like we were on a financial diet. Since working with RC, we now know what we need to do to get what we want and we feel rich... and are."

- Keith (Sales Executive at Apple, Inc) and Nancy Lew (Ex Sales Executive Turned Stay at Home Mom), Alameda California

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