
Wednesday, October 22nd, 2008

Dear *Wealth Daily* Reader,

Steve Christ is one of the most insightful investors I know. His unconventional investment strategies have literally saved his readers' portfolios this year.

Here's a perfect example...

During the week of October 6 - 10, when the Dow lost nearly 20%, Steve had his readers positioned in a little-known investment he calls "*Safe Harbor Investment Covenants*."

In those five trading days, the "Safe Harbor Investment Covenants" he owns returned a staggering 28.2%. That's a gain of 28.2% versus a loss on the Dow of 20%!

But it gets even better.

"Safe Harbor Investment Covenants" provide investors tax-free income while also guaranteeing the return on your principal. In fact, historically speaking, "Safe Harbor Investment Covenants" have made money 99.93% of the time. It's virtually risk free. That's why they're the investment of choice among America's wealthy. It's a no brainer.

According to the *Wall Street Journal*, "large investors are snapping up these investments." Billionaire Wilbur Ross is one of them, having purchased \$1 billion worth this year alone.

And given the market's volatility, I've asked Steve to give you a run-down on this strategy, which you can learn more about below.

Good Investing,

Brian Hicks,
Publisher, *Wealth Daily*

**I Just Made 24.7%... 25.7%... and 34.1% -- During a Week that Saw
Historic Market Turbulence – By Investing in...**

"Safe Harbor Savings Accounts"

I made an average of 28.2% profits without investing in a single stock... and by taking advantage of tax-free investments that provide guaranteed return of principal.

URGENT: In the next few moments, you'll learn why it's critical you use this tool – starting today – to safeguard your wealth from its two greatest threats: another market crash...and excessive taxation by the U.S. Government

Dear Reader,

It was truly an extraordinary week.

From October 6 through October 10 - *a period of unmatched turbulence in the history of global financial markets* - I was able to make three simple investments that delivered **returns of 24.7%, 25.7% and 34.1%.**

And the amazing part of this is I did it by NOT shorting my stocks.

But here's the best part:

This powerful - but often overlooked - investment vehicle not only allows you to grow your wealth, but it also allows you to...

- Keep your money out of the U.S. Government's hands by taking advantage of **tax-free investments...**
- Earn both a **steady stream of income** AND a **high rate of return...**
- Rest easy with the knowledge that, in many cases, you'll be taking advantage of investments where **the principal is 100% guaranteed.**

Read that again - your principal is 100% guaranteed.

There is just one catch - in order to take advantage of this powerful investment vehicle, you must be willing to stay away from potentially dangerous investments like stocks or mutual funds.

But I don't think that will be a problem - especially once you learn about the wealth-building power of this remarkably safe investment type that not only delivers double-digit returns... but also helps keep your money away from Uncle Sam.

So what is this safe - yet powerful - investment vehicle? And why is now such a good time to use it?

It's something I call a "**Safe Harbor Investment Covenant.**"

Let me cut right to the chase:

A "Safe Harbor Investment Covenant" is a type of investment vehicle that is commonly overlooked... in spite of its powerful advantages in times just like the ones I listed above.

But those investors in the know - men like **Warren Buffet... Bill Gross... and Wilbur Ross - have loaded up on them to grow their wealth.**

Why the name "Safe Harbor Investment Covenant"?

It's simple - these investments act as iron-clad "contracts" that provide individuals like you and I the ultimate in "safe harbor" protection from the two biggest threats to your wealth: (1) another market collapse, and (2) excessive taxation by the U.S. Government.

I'll tell you more about just how serious - and immediate - those two threats are in just a moment. But first, I must tell you how Safe Harbor Investment Covenants can help you realize...

Double-Digit Returns... Even in the Most Volatile of Markets

They're among the world's greatest - and most highly respected - money makers.

The *Wall Street Journal* reports...

"Investor Wilbur Ross has purchased \$1 billion of 'Safe Haven Investment Covenants', a sign that some large investors are snapping up these investments..."

The new buying by Mr. Ross is a wager that a Democratic candidate might win the presidency and could potentially raise taxes, making 'Safe Haven Investment Covenants' especially attractive."

So when three men who are slam-dunk Investment Hall of Famers - **Warren Buffett, Bill Gross and Wilbur Ross** - all suddenly decide to jump on the same opportunity... it's almost impossible not to sit up and take notice.

Between them, the three men have spent billions of dollars investing in Safe Harbor Investment Covenants ever since the turmoil in the credit markets began in earnest.

They've made their investments because they recognize that Safe Harbor Investment Covenants provide a unique opportunity - especially at this point in our financial history

- to combine both safety and strong returns.

And that investment is already starting to pay off...

As I mentioned earlier - for the seven-day period beginning on October 10... I was able to lead a select group of investors to three double-digit short-term winners - strictly from investments in Safe Harbor Investment Covenants.

I'm talking about one-week gains of 24.7%... 25.7%... and 34.1% - all from a vehicle that is known more for its safety than its short-term profit potential.

So it comes as no surprise that these "Covenants" are getting lots of attention in both the mainstream press and some of the world's most-respected financial publications...

- The *Wall Street Journal* reported that "**large investors are snapping up these investments.**"
- "**Investing in (Safe Harbor Investment Covenants) is a no-brainer,**" according to the *Washington Post*.
- *Forbes* said that Safe Harbor Investment Covenants are "**the non-volatile safe haven where investors can get a stable and reasonable return with little risk.**"
- The *Minneapolis Star-Tribune* called Safe Harbor Investment Covenants "**dependable and tax-free to boot,**" while the Milwaukee Journal Sentinel summed it up this way: "**Amid the stock market's turbulence... an island of calm.**"

So - how can you join the likes of Buffett, Gross and Ross and begin taking advantage of **Safe Harbor Investment Covenants** right away?

I've just wrapped up a detailed report that explains - in plain English - everything you need to know in order to get started today.

The report is called, *Safe Harbor Investment Covenants - How to Sit Back and Become a Millionaire*.

This up-to-the-minute report is available right now only for those investors with an active subscription to my investment letter, The Wealth Advisory.

But because this situation is so time-sensitive, I've made arrangements with my publisher for this report to be made available to everyone via a special, no-obligation trial offer.



I'll tell you how you can claim your copy - again, with no obligation - in just a moment. But first I need to tell you why NOW is the time to incorporate Safe Harbor Investment Covenants into your portfolio...

The Two Biggest Threats to Your Wealth Right Now

Let's be honest.

No one knows how the U.S. Government's \$700 billion "bailout" will work - not even the people who drafted it. And as a result... the potential still exists for the U.S. stock market to drop even further.

But one thing is for sure...

The current financial crisis presents not one - but two of the biggest threats to your own personal wealth that you'll likely see in your lifetime.

Let's examine each of them.

The End of the Asset Economy: How the Death of the U.S. Consumer Poses an Immediate Threat to Your Retirement

The game is over for the U.S. consumer.

Meet Steve Christ

In July 2006 - Steve left the mortgage business and began writing for *Wealth Daily* readers... warning them about precisely what was going to happen to the market.

In fact, Steve's very first *Wealth Daily* essay - penned on July 12, 2006 - contained an ominous warning:

"Sadly, these loans [subprime] have created an untold number of ticking credit time bombs on the marketplace... In due time these and countless other loans will create financial problems nationwide as the borrowers that signed onto these loans will find themselves increasingly hard pressed to get by as their payments skyrocket. For many this will ultimately lead to foreclosure."

On March 29, 2007, Steve drove home the point yet again, when he said of Alan Greenspan and his "mortgage buddies": *"What they created was nothing but a house of cards... It was built on lies and it's going to collapse."*

And then again on October 1, 2007, Steve issued another warning to *Wealth Daily* readers that sounds especially eerie right now:

"Word to the wise: Scale back your big bank accounts to the \$100k level in deposits insured by the FDIC. What you don't know about your bank could cost you big time."

Now, admittedly... Steve Christ doesn't have a crystal ball - it just seems that way.

But Steve is an expert when it comes to preserving wealth in this rocky market. In fact, he ignores the hype, and recommends only the investments he's certain will withstand this market mayhem.

Need proof?

How about a 235% net gain in closed positions, even as the Dow sits at 9,000! Whatever the market's doing, Steve's *Wealth Advisory* service is nimble and ready to profit.

For much of the last 20 years, U.S. consumers have enjoyed the benefits of easy credit... and asset appreciation.

In other words - home values kept climbing... and as a result, Americans were able to use their homes like super-charged ATM machines - whenever more money was needed, the U.S. consumer could simply head down to the local bank and take out a home equity loan.

But the absolute collapse of the housing market - and the collateral damage it created - has put an end to BOTH easy credit and asset appreciation.

So this means - in so many cases - not only is the U.S. consumer stuck with all that extra debt... he's also making payments on a home that is worth significantly less than before.

This creates all sorts of problems.

First - because the banks have been caught holding an extraordinary amount of bad debt... they've tightened the reins. No more easy loans... and that means slower growth - if not contraction - for major U.S. banks.

And second - that U.S. consumer is now more likely to default... and massive defaults are an absolute death sentence for the banking industry.

That's because in order for the banking system to work... it must continually expand. When consumers default in large numbers - and banks stop growing - that's a virtual death sentence for the banking industry.

After the events of the past few weeks, I don't even need to tell you, but...

Here's what this means to you: Banks will fail... credit will become almost impossible for most Americans to obtain. As a result, the economy will slow - and as we've seen... wild stock market corrections become almost a daily reality.

The end result of all this is deflation across all assets. And that includes traditional "safe" investments such as gold and precious metals... and it means that the stock market - at best - will remain flat during this period of deflation.

In times of overwhelming deflation - such as the crisis we're in right now - there's only one investment class that consistently provides both safety and positive returns: Safe Harbor Investment Covenants.

In simple terms - the next 20 years will be very different from the last 20 years. That means a return to the "fundamentals of investing" is in order... and it means that proper guidance is an absolute necessity.

And that's where we come in. *The Wealth Advisory* was created with an eye toward those fundamentals... and that's what allowed us to identify and take advantage of Safe Harbor Investment Covenants before anyone else.

Everything you need to know in order to put these Safe Harbor Investment Covenants to work for you - starting today - is available in my FREE report, *Safe Harbor Investment Covenants - How to Sit Back and Become a Millionaire*.

And I'd like you to have a copy of this up-to-the-minute report immediately... and without obligation. I'll tell you exactly how to claim your copy in just a moment, but first - I need to tell you about that second immediate threat to your wealth.

Why You Must Protect Your Wealth from Increased U.S. Federal Taxes

We've all seen the figures - within the last two months alone, hundreds of billions of dollars have been injected into the U.S. banking system in an attempt to keep the whole system from crashing down.

But what's a couple hundred billion between friends, right?

The truth is the United States Government has been recklessly increasing spending - and its deficit - for nearly a decade.

And with a new administration set to take over the White House in January... you can be sure that Uncle Sam will soon be raiding your bank account for more taxes.

Here's the problem with that for individual investors...

In times of deflation - and when the stock market is providing marginal returns, at best - every last dollar counts.

That's why it's so important you protect your wealth from whatever complicated tax increase will soon be heading your way.

In many cases, Safe Harbor Investment Covenants provide just that - a "safe harbor" from Federal taxes. So for an investor in the 33% tax bracket, a 6% return effectively becomes a 9% return if those gains are sheltered from the tax collector.

"(Safe Harbor Investment Covenants) are one of the few remaining ways to shelter income from taxes." - *New York Times*

"If you need security, this is a great time to look at **(Safe Harbor Investment Covenants)**..." - Marketwatch.com, 9/26/2008

"Many **(Safe Harbor Investment Covenant)** investors are enjoying unusually high yields." - *BusinessWeek*, October 2008

Make no mistake - Safe Harbor Investment Covenants are perfectly legal... and they won't raise any "red flags" that might increase the likelihood of a tax audit.

Instead, Safe Harbor Investment Covenants provide real returns - as well as an essential shelter from Federal taxes... at a time when that has never been more important.

Introducing... *The Wealth Advisory*

Before I go any further... I should introduce myself. My name is Steve Christ. Since 2006, I've been managing editor of *Wealth Daily*, and I'm also the Investment Director of *The Wealth Advisory*.

I developed *The Wealth Advisory* as a vehicle for identifying unique investment opportunities - just like Safe Harbor Investment Covenants - and delivering them directly to you...the individual investor.

A Few Words From Our Subscribers...

"Keep up the good work!" - **Mike M.**

"Your 2006 call on the homebuilders was right on. It made me a ton." - **Peter K.**

"I remember when Steve started with *Wealth Daily* and I asked him a question on the housing market bottom. Steve was right on... thanks for sharing your knowledge with us, Steve." - **Ann P.**

"Thanks from one happy 'lazy' investor. It works as advertised." - **Gerry L.**

We all know it... The market eats naïve investors for breakfast... especially in turbulent times like those we're living in right now.

That's why it's so important you have an appropriate, rock-solid investment philosophy... as well as sound research and advice.

And that's where *The Wealth Advisory* comes into play.

You see... *The Wealth Advisory* goes far beyond winning stock picks. We don't just deliver investment recommendations that can help members build a lifetime of wealth.

We go further than that because we know it's just as important to teach investors how to think for themselves...

***The Wealth Advisory* Investment Philosophy**

My investment philosophy is as simple as the man who taught it to me over 25 years ago. And it has served me well ever since:

We will look to buy stocks that have been heavily discounted and sell them at a time when others will pay any price.

This was the philosophy taught to me by my uncle Charlie, a man who hadn't held a job, in the traditional sense, since the Great Depression. My uncle was very much out of the Benjamin Graham school when it came to investing.

Of course, if you were behind him in line at the grocery store that's the last thing you would've thought about him. But it was true—he was a self-made man and he owed it all to his winning investment philosophy.

"It's all about taking and managing risks," he used to say, "it's just that simple."

"Figure that out, and you'll never have to work again," he'd declare with a wink.

And to be honest, it is not much more complicated than that... so long as you know how to keep your risks to a minimum.

You see, if there is one thing that I have consistently discovered in talking to retail investors it's this: **they simply take on too much risk**. And that in the end is what ruins their portfolios.

That to me is the big lesson in it all. The markets really are more than happy to reward you. But you must have enough patience to protect your principal and be willing to learn along the way.

That much I'm sure of.

**Net Cumulative Gains of 236%
in the Midst of the Worst Bear Market in Decades**

We launched *The Wealth Advisory* in January of this year.

During the 10 months we've been making recommendations, the Dow has dropped 30.1%... the NASDAQ has dropped 30.5%... and the S&P500 is down 33.3%.

So how have *Wealth Advisory* subscribers fared during this difficult time?

We've posted a cumulative net gain of 236.62% on our closed positions... with more gains still to come.

Here's a peek at just a few of those closed positions, so you can see for yourself just what kind of gains are possible - no matter what kind of market we're in...

- Adobe Systems Inc. (ADBE:NASDAQ) closed with a **32.28% gain in 11 weeks**.

- Converted Organics Inc. (COIN:NASDAQ) closed with a **42.11% gain in two weeks.**
- FXP UltraShort FTSE/Xinhua China 25 Proshare (FXP:AMEX) closed with a **27.23% gain in four weeks.**
- Morgan Stanley China-SHORT POSITION (CAF:NYSE) a **32.51% gain in four weeks.**
- PowerShares DB Commodity Idx Trking Fund (DBC:AMEX) a **14.26% gain in eight weeks.**
- PowerShares DB Energy (DBE:AMEX) a **15% gain in nine weeks.**
- VMware Inc. (VMW:NASDAQ) a **44.44% gain in eight weeks.**
- Chesapeake Energy (CHK:NYSE) a **15.4% gain in 6 weeks.**
- UltraShort QQQ ProShares (QID:NASDAQ) - an **11% gain 4 weeks.**
- SonoSite Inc. (SONO:NASDAQ) -a **9% gain in 12 weeks.**
- PowerShares DB Oil (DBO:AMEX) - a **49% gain in 5 months.**

Again... that's a cumulative gain of 299% vs losses of only 62.5%... or a **net gain of 236.6%!**

Not bad for a bear market.

But Don't Just Take My Word For It...

"Your recommendation has actually saved my portfolio! Thanks!" - **Roger from San Diego**

"Here's how I'm doing with your recommendations. I purchased 5,000 shares at \$5.80 per share. I'm doing quite well and kicking myself for not buying 10,000. Thanks!" - **Don from Kansas City**

"I am up 32% so far on this stock. Very pleasing given the market ups and downs! Keep 'em coming. Cheers." - **Patrick from Connecticut**

What You Should Do With Your Money... Right Now

There's absolutely no doubt in my mind... **Safe Harbor Investment Covenants** need to be a part of your wealth-building strategy at this very moment.

After all, we're talking about an investment vehicle that provides three crucial benefits that will help you in today's turbulent market...

1. You have the potential to earn both a steady stream of income as well as a high rate of return - which means *your investment is working for you on two fronts...*
2. In many cases, Safe Harbor Investment Covenants allow you to *take advantage of tax-free investments...* so you keep the government out of your wallet while building wealth...
3. Your principal is not just protected - it's fortified by an iron-clad "backstop" that *guarantees your principal will always be safe.*

And what's more... the world's richest investors - including hedge fund managers and investment "Hall of Famers" like Buffett, Gross and Ross - are all making enormous investments in Safe Harbor Investment Covenants.

Of course, they're just one of the tools in our *Wealth Advisory* toolbox.

In order to best grow and protect your wealth, I recommend a "barbell strategy" - which features safer investments, such as Safe Harbor Investment Covenants, on one side... and specific, shorter-term trading recommendations on the other.

And as our 236% net cumulative returns suggests... this is a strategy that has served my subscribers and I very well over the past year.

Here's How You Can Get Started Today

It's clear that today's market provides you with a unique opportunity to profit - and safeguard your wealth - by investing in Safe Harbor Investment Covenants.

So here's all you need to do in order to get started right now...

Step One - Sign up for a risk-free, trial subscription to *The Wealth Advisory*. The minute you sign up, you'll be given immediate access to my new report, ***Safe Harbor Investment Covenants - How to Sit Back and Become a Millionaire.***

Step Two - Read over the report as soon as you can... and simply follow the step-by-step instructions I've provided. Once you're armed with the information in my report, one simple call to your broker should do the trick.

After you've taken advantage of the information in my up-to-the-minute research report, I encourage you to take a look around our members-only web site. While you're there you'll have full access to *The Wealth Advisory* archives as well as our complete portfolio.

Also... your trial subscription will give you access to another report I've just released: ***The Nuclear Monopoly***. This wealth-building report details the one investment in nuclear power that cannot fail. In fact, I believe this company is a double in the making... and the details behind this potential blockbuster are yours at no extra charge.

One more thing - about that "charge."

The one-year subscription price for *The Wealth Advisory* is an absolute steal at just \$79.

For less than two dollars per week, you'll get everything you need to know in order to continue building and protecting your wealth with **Safe Harbor Investment Covenants**... two FREE research reports... and access to a portfolio that has produced a cumulative net gain of 236% in the past ten months alone.

And if you prefer to test-drive *The Wealth Advisory*, we're also offering a convenient, quarterly bill program. If you choose that method, you'll be billed \$25 every three months.

And remember - you're protected at all times by my...

100% Iron-Clad Guarantee

I'm so confident that you'll be more than satisfied with the research and recommendations found in *The Wealth Advisory* that I'm willing to assume all of the risk for your subscription.

Here's what I mean...

If, for any reason, you're not completely satisfied with ***The Wealth Advisory***, the stocks in it, or the level of research presented, simply let me know within your first 30 days and I'll personally refund every penny. No questions asked.

Plus, you can keep my special report, ***How to Sit Back and Become a Millionaire***. It's my gift to you.

And after your first 30 days, if you decide to cancel - again... for any reason - just let me know and I'll issue an immediate refund for the pro-rated amount of your remaining subscription. And again... the FREE reports are yours to keep.

Remember... all the risk for your subscription cost is on my shoulders - so there's no reason for you NOT to take a moment to claim your FREE report.

I'm confident that once you join us - and begin taking advantage of the same powerful investment that Warren Buffett, Bill Gross and Wilbur Ross are already "loading up" on - you'll begin reaping the benefits immediately.

So please... take a moment to sign up *right now* by clicking on the button below.

Subscribe Now!

Sincerely,



Steve Christ, Investment Director, *The Wealth Advisory*

P.S. I don't have to remind you just how incredibly volatile the stock market has been lately. So if you still have significant exposure to stocks - or if you simply want to build wealth safely during these historic times - I urge you to begin investing in **Safe Harbor Investment Covenants** right away. To find out how, simply take advantage of my RISK-FREE trial offer by clicking on the button below.

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