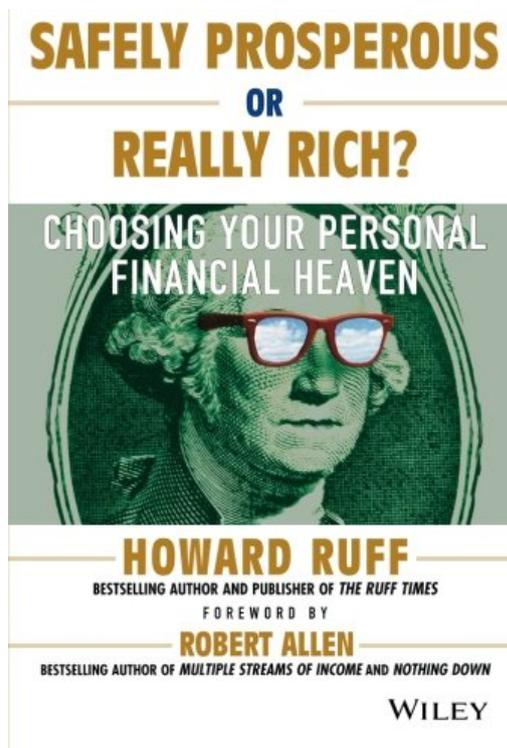


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OR

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CHOOSING YOUR PERSONAL
FINANCIAL HEAVEN



HOWARD RUFF

BESTSELLING AUTHOR AND PUBLISHER OF *THE RUFF TIMES*

FOREWORD BY

ROBERT ALLEN

BESTSELLING AUTHOR OF *MULTIPLE STREAMS OF INCOME* AND *NOTHING DOWN*

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From the Inside Flap

According to financial publisher and bestselling author Howard Ruff, there are two distinctly different and equally desirable financial Heavens, and a distinct and different route to get to each one. The choice is yours. One destination is *Safely Prosperous* and the other is *Really Rich*.

Safely Prosperous or Really Rich? examines both of these strategies, and carefully guides you down whichever path you decide to take. The first part of this book—*The Safe Road to Prosperity*—is for those of you who want to live comfortably with no risk or financial worries and a secure future, even after retirement. You'll be introduced to the ten most important, and near-universal, mistakes that people make that abort their prosperity, including the common and costly investment mistakes that can often destroy years of financial discipline and savings. By following this route, you'll discover how to become debt free, while accumulating a bit more money than you really need.

In the second part of the book—*The Secrets of the Really Rich*—you'll be introduced to the most important things rich people have always done (and continue to do) to get rich. This section will teach you how to make the leap from the *Safely Prosperous* to the *Really Rich*. Ruff reveals that it's not just how much money the really rich have or how smart they are, it's their attitude toward risk and fear, their understanding of when to break the rules that the *Safely Prosperous* follow, and their knowledge of a few simple capitalistic principles that allows them to accumulate serious wealth. By following this route, you'll not only learn how to get rich, you'll discover how to stay rich.

Safely Prosperous or Really Rich? is a unique book that allows you to choose your financial destination when making decisions about your money and your life. Depending on which path you choose to take, prosperity or real wealth is well within your reach, and with *Safely Prosperous or Really Rich?* as your guide, you can make this happen faster than you could ever imagine.

From the Back Cover

Praise for *Safely Prosperous or Really Rich*

"Howard's brilliant concept that the roads to prosperity and riches are very different is very liberating. In most financial books, the author would never do what Howard has done—recount with unflinching honesty the big financial mistakes he and his subscribers have made over the years so readers can avoid the same stumbling blocks and pitfalls. Only a very secure man would have the guts to do that."

—Robert Allen, author of *Multiple Streams of Income* and *Nothing Down*

"Howard Ruff is back, offering a wealth of powerful new financial advice for America's middle class. In his new manual, *Safely Prosperous or Really Rich?*, he challenges you to choose between two roads. The older I get, the more I favor 'safely prosperous,' but you make the call. I also love Howard's old-fashioned moral perspectives on money."

—Mark Skousen, editor of *Forecasts and Strategies*

"*Safely Prosperous or Really Rich?* is destined to be one of the most influential books of the early twenty-first century, just as his mega bestseller, *How to Prosper During the Coming Bad Years*, changed millions of lives in the late '70s. Welcome back, Howard."

—John Mauldin, author of *Bull's Eye Investing*

About the Author

Howard Ruff has had a long career as a financial publisher and author. The Ruff Times has had more than six hundred thousand subscribers over the last quarter century. Ruff is the author of seven books, including the bestselling *How to Prosper During the Coming Bad Years*, which sold almost three million copies and appeared near the top of the New York Times bestseller list for more than two years. Ruff has hosted his own syndicated radio and TV programs in more than 300 markets and has appeared on nearly every national TV program, including the Today show, Good Morning America, The Oprah Winfrey Show, and Nightline.

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