



The New Book Your Stock Broker Hopes You Never Read

New book describes three tools that the banks and self-made billionaires use to get wealthy and blows the whistle on cost of mutual funds.

Aliso Viejo, CA, December 08, 2007 --(PR.com)-- Ex-Commando details action plan for retirement.

James Burns is not your average financial planner. An author, attorney and ex-Marine recon combat specialist (the Marine's equivalent of the Navy SEALs), Burns' approach to retirement is more like a military campaign.

Unlike most financial planners who overly commit to the stock market, Burns' financial and military training and experience have made him wary of deploying all of one's assets to achieve an objective. Instead, he suggests a three-pronged approach to help assure a profitable and secure retirement.

“With real estate and the stock market so unpredictable and volatile, investors need a new tactical approach,” says Burns. “They need a balance and a combination of forces.”

The three prongs of the approach—which Burns refers to as “pillars”—are leverage, arbitrage and cash flow.

Leverage, the first pillar, means borrowing money against an investment or asset that you either own now or will purchase (such as a home, artwork, etc.)

Arbitrage, the second pillar, refers to finding investments, such as real estate or stock that will offer greater returns than the money you borrowed through leveraging.

Cash flow, the third pillar, is the steady income generated from the investment that you secured through the leverage and arbitrage pillars—such as rent from tenants in an apartment complex that you bought.

In its simplest form, the three-pillar approach works like this: You buy a house and then borrow money against it to put into another investment (leverage). The next step is taking the money gained from the first property and investing it in another house that produces rent (arbitrage). The last pillar is the steady rental income that comes from this house (cash flow).

In theory, you can accomplish all three parts by purchasing a three-family home that you can live in while collecting rent from two tenants.

Burns has encapsulated this entire approach in his new book, *The 3 Secret Pillars of Wealth: How to Crack your Wealth Code Using the Tools of the Self-Made Billionaires*. He also teaches seminars and Webinars.



“I’m not into this 'get rich quick' stuff,” says Burns. “I don't like day trading or most financial help books, and I find most financial gurus don't help the public much because there are too many mixed messages. I have clients come in all the time without any direction or understanding—often after seeing a financial planner.”

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