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FROM MIDDLE CLASS TO MILLIONAIRE NEWSLETTER CHANGING LIVES OF MIDDLE CLASS AMERICANS



Why Independence Day Is Celebrated On July 4

Though the Fourth of July is a beloved date for Americans, some people claim that it's not the real independence day. The first motion in the Continental Congress for independence was made on June 8. After lengthy debates, the Congress voted secretly for independence on July 2, 1776. The Congress



reworked the Declaration of Independence until a little after 11 p.m., July 4, when the colonies voted for its adoption and released an unsigned copy to the printers. (New York abstained.) Later, Philadelphia celebrated the Declaration of Independence with public readings and bonfires on July 8. John Adams, the unofficial and tireless whip of the independence movement, wrote his wife Abigail on July 3: "The second day of July, 1776, will be the most memorable epoch in the history of America. I am apt to believe that it will be celebrated by succeeding generations as the great anniversary festival. It ought to be commemorated as the day of deliverance by solemn acts of devotion to God Almighty. It ought to be solemnized with pomp and parade, with shows, games, sports, guns, bells, bonfires, and illuminations..." The vote on July 2 was the decisive act, but July 4 is the date on the Declaration itself. Thomas Jefferson's stirring prose, as edited by the Congress, was adopted by the vote of July 4. It was the day Philadelphians heard the official news of their independence from England.



July is National Financial Freedom Month. Are you up for the challenge? Billy Alvaro

What Can We Predict?....

OK, as of the day we're writing this, Barack Obama has secured the required number of delegates to be the nominee for President from the Democratic Party.

Game on!

The minute that Senator Obama had the nomination sewed up, he attacked Senator McCain in his acceptance speech, responding to the speech McCain made earlier that evening attacking Obama.

Game on!

While we truly have no opinion on who would or wouldn't be a better President, we do have an opinion about what's going to happen over the next few months. From now until election day in November.

We can safely predict that the two parties are going to be on the assault, praising the virtues of their party, platform and policies...while blasting the opposition candidate and party as being the closest thing to the devil himself here on Earth.

For example, the Democrats will say things along the lines of this, that the Republicans, and John McCain in particular will:

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- Continue the never ending war in Iraq
- Waste billions on failed military expeditions
- Continue and even expand tax breaks to the wealthiest Americans and corporations
- Allow oil companies to make obscene profits with no forced energy policy
- Continue to ignore climate change
- Dropping the ball in Afghanistan in regards to Al Qaeda and the Taliban
- Take away a woman's right to choose
- Continue America's isolation due to our refusal to engage in diplomacy with our enemies like Iran
- See a continuation of exploding gas, food and other prices
- Allow almost 50 million Americans to have no health insurance

And so on.

Conversely, McCain will attack Obama and the Democrats something along these lines, saying if Obama is elected President he will:

- Allow and expand abortion on demand
- Increase income taxes for all Americans
- Force us to surrender, losing the war in Iraq
- Take away your guns
- Allow welfare to continue to expand
- Increase the illegal alien problem by being soft
- Make America unsafe because Obama knows nothing about the military

- Would weaken America by talking directly to our enemies like Iran
- Isn't a patriot because he doesn't wear a flag lapel pin, and was raised a Moslem
- Will force us into bankruptcy and socialism by nationalizing health care

And so on.

You get the idea.

In other words, we're going to see and hear basically the same rhetoric about what's right with "my party" and why "your party" is going to destroy America from both sides.

We can predict with great certainty that these verbal barrages we've detailed here will be virtually identical to what you hear in the actual full blown campaign.

Will either candidate provide real information with details of exactly how they'll accomplish what they say they're going to accomplish?

Probably not.

We can say this with a fairly high degree of certainty as well.

Finally, the last prediction we can make with confidence, is that once whomever wins gets in office...*there is no way to predict what he will actually do!*

So what does all this mean to you? Well, what we think it means is that whomever wins in November, whomever is in office now...he may run things in ways that have a great affect on your finances.



"When my kids get out of line, I threaten to start a 'My Space' page and invite their friends."

But since no one can predict what will happen in reality, YOU gotta' care about what happens to YOU! (And let us help you care about YOU!)

The bottom line is this: We MUST watch what they do in Washington very closely...and help you constantly monitor and adjust your financial plans accordingly.

So...don't delay. Call us up for your free financing review, RIGHT NOW, while this is fresh on your mind. We'll take care of the rest! (Don't forget, we know where to find you!) 1-888-208-6009 x 330

– REMEMBER –

WE WANT YOU TO CONTACT US WITH YOUR "HERE'S WHAT WE'RE THINKING ABOUT DOING QUESTIONS", NOT YOUR "GUESS WHAT WE JUST DID!" COMMENTS!

Did You Know

(Our monthly feature of tidbits of news and info to make your life easier and your money work harder, so you're healthy all the time!)



1.) Treasury Redeems Dirty, Shredded, Burned Money - The U.S. Treasury Department's Mutilated Currency Division has a job that's often smelly and more challenging than a huge crossword puzzle. You probably haven't heard about it unless you have lost cash, usually through fire, flood, exposure to chemicals, rodent or insect infestation or deterioration from being buried. Each year, the Treasury exchanges unusable currency for new money. It fields about 30,000 claims and redeems about \$30 million every year to some very relieved people. In one case, a farmer dropped his wallet in a field and a cow ate it. He slaughtered the cow and sent its stomach to the Mutilated Currency Division. Though identifying the money was not a pleasant task, the farmer got his \$600 back in the form of a check.

In another case, a dog had eaten a lady's money, and it ultimately came out the other end in pieces. Identifying the pieces was smelly detective work, but she got her money back. Money buried in a dry climate can petrify, making it difficult to pry apart to determine denominations. Money buried in wet climates can turn into a mass resembling oatmeal. The Treasury has tactics to identify the bills and will redeem them. Sometimes the sender has to sign an affidavit for a claim. Note that if you have currency that is damaged, but more than half of the dollar is intact, any bank will exchange it for new money.



2.) Peace Symbol Has 50- Year History - The peace symbol first appeared 50 years ago in Britain. The year was 1958. Demonstrators wanted an image that could be carried by marchers in protests against nuclear weapons. Enter London textile designer Ken Kolsbum. He had been a conscientious objector in World War

II. In his recent book, *Peace: The Biography of a Symbol* (coauthored by Michael Sweeney), Kolsbum says that to make the image, he combined the semaphore signals for N (nuclear) and D (disarmament). It filled a niche. Anyone could draw it, and before long millions of people did. Over time, it evolved into a piece used by countercultures of all kinds. Hippies adopted it as an overall symbol of peacefulness. In the late 1960s, the image began to appear on every sort of consumer product. The symbol is enjoying new popularity in nostalgia jewelry.

3.) Good advice for college freshmen and their parents - School will start in a few weeks, but it's not too late to help your college freshman avoid poor choices. Student development offices give this advice:

- Give yourself a break when signing up for classes. Don't overload your schedule. Get used to social and academic demands on your time.
- Buy the books. You will save money by buying used books, but new books can be sold later. Avoid book sharing. Always have a book of your own.
- Plan to study at least an hour for each hour in class. Some courses require more. It's not like high school.
- Check your email at least once a day so you won't miss notices from professors or campus-wide messages.
- Avoid committing a certain number of hours to an outside job until after the first week of classes. By then you'll have a better idea about how much you can do and still keep up with your studies.
- Ask for help when you need it. There are math and writing labs, peer tutoring, and workshops. Or talk with your professor during office hours. Many freshman need extra help.
- Keep socializing in balance with study requirements. Focusing completely on study can create a lonely or depressing college experience. Make time to socialize and study.
- Stay positive. You can do it.
- Don't feel pressured to choose a career in your freshman year.

Take time to discover your strengths and where your true interests and talents lie. Consider the possibilities. A visit to the campus career office can help. But sign up for some offbeat classes just because they interest you. Never can tell where you will find inspiration.

Success Story Of The Month!

Professor's "The Last Lecture" Tells A Story About How To Live...

Long time readers of this newsletter know we always share a story about a success from our client archives, relating to their financial life.

We're going to make a deviation from that normal approach this month, as we think this book we're describing below is so moving, so uplifting, so emotional, and so related to success in this life, we just had to talk about it.

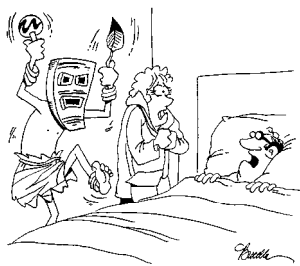
What are we referring to? Well, here's the story in case you haven't heard about it:

It's not unusual for retiring professors to give a last lecture. When Carnegie Mellon University's Randy Pausch gave his, he wasn't retiring.

He was dying of pancreatic cancer.

His now famous lecture was viewed by millions on YouTube.

It inspired many to follow Pausch's advice about what is important in life.



"The jury's still out on it's effectiveness, but it is covered by insurance."

Now he has a book, *The Last Lecture* (Hyperion), with co-author Jeffrey Zaslow.

The father of three small children, Pausch said in a USA Today interview, "I was trying to put myself in a bottle that would one day wash up on the beach for my children."

From his lecture, *Achieving Your Childhood Dreams*, here are a few of his points about life:

- Never underestimate the importance of having fun. I'm dying and I'm having fun every day because there's no other way to play it.
- Experience is what you get when you didn't get what you wanted.
- No one is pure evil. Find the best in everybody. Wait long enough and people will surprise you.
- It's not about achieving your dreams but about living your life. If you live the right way, the dreams will come.
- We can't change the cards we're dealt, just how we play the hand.
- In an interview with amazon.com, Pausch says the thing he learned as he grew older was that you can't get anywhere without help. Ask yourself: What kind of person do people want to help? Then you'll know the answer to: What kind of person should I try to be?
- Hearing what other people say about you is important to your success and happiness.

"Perhaps the most important personal choice you can make is to accept complete responsibility for everything you are and everything you will ever be. This is the great turning point in life."

~ Brian Tracy ~

His book is humorous while allowing him to tell of his life experiences and the lessons he learned.

For one: The secret of winning the stuffed animal on the midway, like most anything else, is sheer persistence. But it helps to have long arms and discretionary income.

We get nothing out of this, but we strongly recommend you read this book, watch the video on youtube, and share it with people you love and care about – your family, friends, co-workers, and anyone else you'd like to share some very profound and excellent advice on how to live out every day with enthusiasm, joy and positive energy!

We are all going to be better people if we listen to this true wisdom this dying man is leaving for us, instead of discovering his life lessons the hard way, through our own trial and error.

Learning from people who have been down a path before you is one of the smartest things anyone can do!

Call me BEFORE making any financing moves! We're here to help you have the best shot at financial security! 1-888-208-6009 x 330

Financial Tip of The Month

Renters, Have A Lease; Know Your Rights If The Property Owner Sells!

When you're renting a house or apartment and discover that the property owner is selling, you might wonder, "What happens now?"

If you have a current lease, you have some protection. Though property laws vary somewhat from state to state, most honor the agreement, its term and its specified rent.

Some landlords allow a tenant to rent month-to-month after the original lease expires. While this generally allows you to move after giving a 30-day notice instead of staying for another full year or more, it offers no protection. The new owner could immediately raise the rent or require a long-term lease. The tenant is always better off with a lease agreement.

In most cases, a new owner can't evict a tenant for late payment of rents if the late payments have been consistently accepted in the past. That is, if rent is due on the first and you usually pay on the sixth or tenth, the new owner must go along with the arrangement.

When the property is for sale and buyers want to see your place, you should be given adequate notice that someone is coming by. You should cooperate by having the house or apartment in a neat condition.

It's easier for all concerned if a real estate agent handles the process. The landlord doesn't have to be there every time a prospective buyer inspects the place, and a neutral party can be more comfortable to deal with.

Your damage deposit is passed on to the buyer when the property is sold. Ask the current property owner if that is being done so you know who will be refunding your deposit.



Please keep in mind that this tip is designed to be of help for you, but is not to be relied upon as advice. It is merely a reminder that there are many choices you have available to you, and that planning is the only way to find the right answers for your situation! As with any financial issues, make sure you get the right information before making a decision! If you have any questions, we'll be glad to help you! 888-208-6009x 330

Health Tip Of The Month...

Good For Your Knees: Walk Barefoot Or Wear Your Flip-Flops

These tips are not for everybody and should not be taken as specific recommendations. Before you take any action regarding yours or anyone's health, we strongly suggest you consult a qualified physician!



Mother nature had shoeless cavemen in mind when she designed your feet. Researchers in Rheumatology at Rush Medical College say going barefoot is still a good idea, especially when you're walking on the beach, anywhere you

The Puma walking shoes and the flip-flops produced lower knee loads, which were comparable to walking barefoot. Shoes that allowed the natural foot motion and flexibility appeared to be more beneficial in terms of knee loading. Najia Shakoor, who led the study, says shoes have always been designed for foot comfort. Little attention has been directed to the effect shoes may have on the knees, especially osteoarthritic knees. Knee loads play an important role in the progression of knee osteoarthritis.

won't step on something sharp or around the house. The doctors studied people with knee arthritis to determine how various kinds of shoes affected the load on their knees. Participants walked barefoot or wore a Danskii clog, a Brooks Addiction stability shoe, a Puma H-Street (a flat, flexible walking shoe) or flip-flops. The stability shoes showed a 16 percent higher load on the knees than walking barefoot.

The same team of researchers previously showed that walking barefoot significantly decreased the load on the knees and hips compared with wearing walking shoes. Some shoe companies have taken these studies very seriously. Nike now has a line of running shoes called Nike Free that are designed to have the same feel and knee load as running barefoot. Going shoeless or on stocking feet is still a good choice wherever it is appropriate.

Client News And Tidbits!

Drum Roll Please...

You must watch this video. It explains how ...

... "We Took The Economic Problem Prevention Audit Challenge"

with

Billy Alvaro

And the Amazing Results we Achieved

Dear Fellow New Yorker:

My name is Joel Holderman. My wife Maria and I live in Staten Island. First, I want to attest, what I'm about to reveal about Billy Alvaro is 100% factual.

If you were ever considering using him or anyone else to help you transform your debt into wealth, but have not taken action, this video will be a smart choice to watch.

I work for city sanitation and Maria works part-time at CVS and full time at the home raising our daughter.

I'll keep my story short and to the point.

We were in debt-living paycheck to paycheck. Stress about money was a daily part of our lives. It seemed like a miracle when I read an article about this system called "The Economic Problem Prevention Audit." In it the reporter interviewed this 'Expert' Billy Alvaro.

Watch the

**Below Video.
It explains
what he did**



**Go to
<http://savemonthly.com/holderman/>**

After reading-re-reading the article and visiting his site at www.savemonthly.com Maria and I decided to see what this was all about. **We called his Hot line** (888-208-6009 x 204) ordered and **read his 21 page Discovery guide, and still...**

It sounded too good to be true.

How can this guy do everything he was claiming? For instance, on his site and in the article he was quoted as saying

1. **He could eliminate all our debt, without Bankruptcy credit counseling or debt negotiations**
2. He could save New Yorkers as much as \$1900 a month
3. **He would give us 2 months of breathing room with no payments to anyone**
4. He would get our home paid off in less than 1/2 the time...without doing a Bi-weekly and without taking any money from our discretionary income
5. **He said he would New Yorkers how to retire debt free and wealthy, with over million dollars in the bank.**
6. He said we would be able to live debt free, stress free and worry free

We filled out the first step to freedom forms on line at www.savemonthly.com/freedom , and scheduled a meeting with him through his assistant Pat by calling 1-888-208-6009 x 421.

He seemed trust worthy and extremely knowledgeable. Best of all he really

seemed like he wanted to help us.

This is where the story gets good.

See he promised us in writing with his 100% satisfaction Guarantee certificate nothing would change from what he told us the results would be by implementing his plan.

Well he Lied. Things Did change and I have it on video to prove it.

Go to www.savemonthly.com/holderman Now and watch the video for the rest of our story...



As you can see from our video towards the end Billy asked if anything changed from what he disclosed and promised to what we received. **Things were different-but they were different for the better not for the worse.**

I would urge all New Yorkers who want a better, easier, richer life to fill out the first step to freedom form www.savemonthly.com/freedom .Then immediately call Pat to

schedule your Economic Problem Prevention Audit at 888-208-6009 x 421.

Regardless of how bad the U.S Economy is doing, the high cost of food and out of control gas prices, the Economic Problem Prevention Audit will change your life.

Thanks for listening

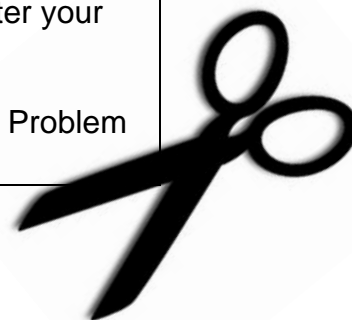
Joel and Maria Holderman
Staten Island
Union Worker City Of NY
CVS employee

P.S Call Billy Now and tell him Joel and Maria sent you. He'll have a special \$10.00 gas gift certificate for you after you get the Audit completed.

P.P.S Oh The audit is Free. Billy gives 8 free economic problem prevention audits free each month. So hurry up. Fill out the first step to freedom forms now at www.savemonthly.com/freedom . Then call Pat to schedule your audit at 888-208-6009 x 421. Mention Joel Holderman and you'll get \$10.00 in free gas after your Free audit.

P.P.P.S The only regrets we have is not finding out about The Economic Problem Prevention Audit years ago. But it's never too late.

Special Offer



Special Limited Time/ Limited Space Offer

Do you want to experience first hand how to **change your financial life around** like Joel & Maria Holerman ?

I don't have to tell you the U.S economy is hurting and that gas-food and everything else is going up **because you're probably feeling the pain.** However, what you may not know is *The Personalized Problem Prevention Audit challenge* will take away that financial pain and struggle. It gives you a detailed plan step by step plan- on how to Survive & Thrive during tough economic times.

Thousands of my clients Like Marie & Joel are **experiencing Financial Freedom**, and so can you. Stop what you are doing. **Fill out the 1st step to freedom form at www.savemonthly.com/firststep or by calling Pat at 888-208-6009 x 421.**

The First 50 to respond by July 28th 2008 will receive a \$50.00 gas gift certificate at the completion of the Audit- as our way of saying Thanks for taking the challenge.

Client Quiz!

This Month's Quiz

Q. You owe tax on qualified stock dividends at:

- 1.) Your income tax rate
- 2.) A flat dividend tax rate of 12%
- 3.) Your long term capital gains rate

Answers To Last Month's Quiz

Q. I have a mortgage for my primary residence and a second mortgage for land that I intend to build a home on. Can the interest always be deducted for the second mortgage?

Yes No

A. No. Unless you have begun construction of a home on the bare land that you can occupy within 24 months the interest you paid on the second mortgage would not qualify as deductible mortgage interest.

Congratulations to John and Joan of New Rochelle! They are the winners of last month's contest question. They have won a FREE dinner for themselves and another couple at the Olive Garden

Is It Possible To Buy A Home Without Any \$\$\$

New Program Offers Home Buyers the chance to become a homeowner and finance all of the closing costs. Yes - You can own a home with no down payment and the ability to finance your closing costs.

We are having a FREE 90 minute seminar July 2008 in Hauppauge visit www.yesyoucanaffordahome.com

Are You Making Your Mortgage Lender Rich? Did you know there are ways to eliminate your home mortgage within 7-11 years, **without doing a bi-weekly and without taking any money from your discretionary income?** I know -I know sounds incredible- however it's based on sound banking principles. the same principles the banks use to charge outrageous sums of interest. Combined these 3 strategies accelerate the principle payoff while canceling out the interest. The net effects? A home that is free and clear of any mortgage typically in 9 years.

See for your self visit www.SaveMonthly.com scroll down to the video mid way down the page in the center of the screen. There is no good reason to keep paying off your home for 30 long years. Get into the know. Every dollar you save paying interest can be used to create a fat nest egg towards retirement. The old way of paying your mortgage is history!

For More Information

If you would like any additional free reports, or would like some of your friends, co-workers, relatives, business acquaintances, etc. to receive a FREE subscription to this newsletter, please fill out the info on the reply form, and we'll add them to the mailing list. We'll also send them a note with their first issue telling them that you had suggested they receive the newsletter, and to contact us if they would like to stop at any time. If you enjoy this newsletter, why not share it for FREE with people you know, with no hassle for you!

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YES! I'd like more FREE information on the following:

FREE Reports Available!

Call Toll-Free 888-208-6009 (the extensions are below), 24 hrs. For A Free Recorded Message To Get Any Of These Free Reports!

Or Check Off The Ones You Want On The Enclosed Form And Mail/Fax It In!

- “Little Known Secrets Will Show You How To Improve Your Credit Score!” x 8300**
- “10 Legal Ways To Save Thousands In Taxes The IRS Prays You Never Learn!” x 8310**
- “Important Terms You Must Know BEFORE Obtaining A Mortgage!” x 8320**
- Please contact me to set up a review of my mortgage and financing situation NOW for 2008!**

Name _____ Best time to contact _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Fax _____ Email _____

- Please add a FREE subscription to your monthly newsletter for the following people. I understand you will send them a note explaining I suggested they get this FREE subscription, and that all they have to do is contact us if they wish to cancel.**

Name _____ Best time to contact _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Fax _____ Email _____

Name _____ Best time to contact _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Fax _____ Email _____

Special Request of My readers Billy Alvaro needs your help.

I'm in the process of writing a book teaching hard working middle class families how to transform their debt into wealth.

One of the chapters is about how regular hard working people get ripped off and taken advantage of by companies and more specifically sales people.

Some examples may be;

1. how you were lied to by a loan officer who took advantage of you (or tried to)
2. How you were ripped off by a car salesman
3. How you may have been baited and switched by a mortgage broker or stock broker

See, it's important that middle class Americans get the proper expert advice when it comes down to their debt, income wealth. Sadly most aren't.

Even worse they get incorrect information or just flat out lied to, which cost you dearly.

This is where you come in.

If you have ever been swindled, misguided- taken advantage of, bait and switched or any thing else that remotely seems off cuff, I'd like to hear your story.

I may even want to interview you. (If you don't mind) Because your stories of sales person corruption will in-fact help out thousands of other hard working folks if it's told.

To tell your story please call email me at balvaro@savemonthly.com In the subject line write My story. Or if you prefer to call you can reach me at 631 648 0359.

Make a difference and get your story heard.

