

How To Receive Up To 10 – 20 Checks A Month Like Clockwork.

James A. Gaudino Sr.

Investing for monthly cash flow

[Money Makes Life Easier](#)

[The 10 Minute Trader](#)

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Dedication

For all those that are sick and tired of working
too much and having nothing to show for their efforts.
Feeling as if there has got to be another way.

INTRODUCTION

If you have money in some IRA, 401k or just tucked away under the bed, you are well aware that the economy is wreaking havoc on your buying power. The so-called experts that may be handling your money are not doing their jobs very well.

If you are not getting at least 25% returns on your money every year.... then someone is not telling you something. Maybe you just don't care about your hard earned money... Well, hopefully what brought you to this book is an enlightened sense that it's time to take charge of your own money.

I'm not much for B.S. or smoke and mirrors, I like to get right to the point and will keep this a short read.

**No one has more interest
in your money
than you!**

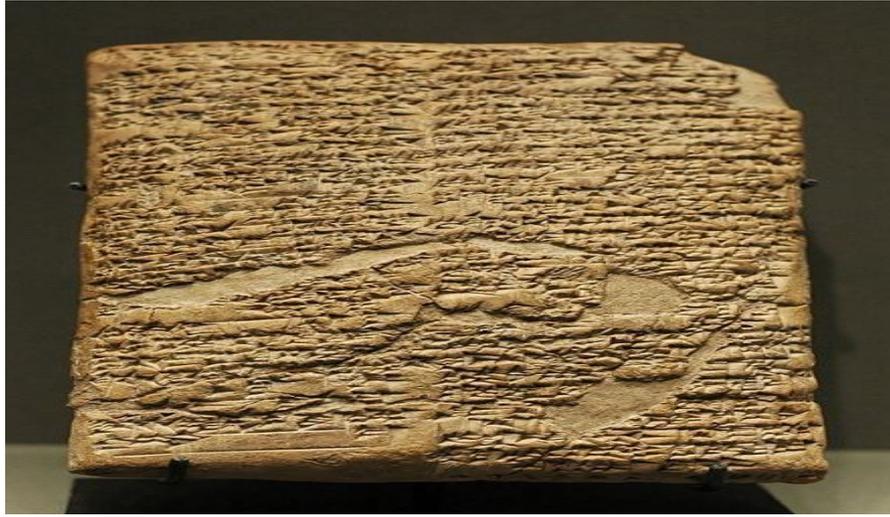
Let's Turn Your money into a Check pulling Machine.

Daily checks could change the way
you live your life or your plans for retirement.

Depending on the amount of money you currently have, daily and weekly checks can be quite sizable and will make a big difference in your life. Add these checks to your account or just collect money to offset your monthly expenses. We are talking about Dividend checks. Profitable companies payout a portion of their profits in the form of a dividend check and you can collect as many as you want. As of this writing, there are over 3513 companies this year that will be paying out dividends; Some monthly, some quarterly and some just once a year. By arranging your investing strategies you can safely collect a check almost every day.

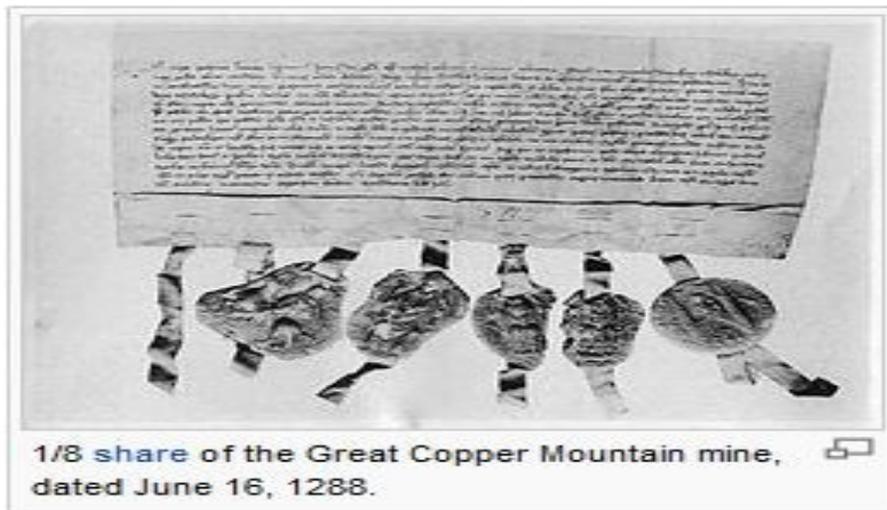


This is NOT something new



This clay tablet, over 3000 years old shows writings of loan terms and mathematical calculations for interest bearing loans to businesses who in turn pay them back along with a share of the profits to the money lenders of the time.

This trading strategy is not some new one time thing. Rich people and governments have been investing in small and large companies for a share of their profits since before Christ and Moses were around.



1/8 share of the Great Copper Mountain mine, dated June 16, 1288.

This 1/8 share was not available to the general public but only to the super rich or affluent persons of society. This belonged to a clergyman who traded one of his estate properties for a share of the profits from this particular mine. Mining from the Great Copper Mountain Mine began around 998 and is still in business today as a tourist attraction. Mining ceased in the 1990's and most of the mines are closed off now.

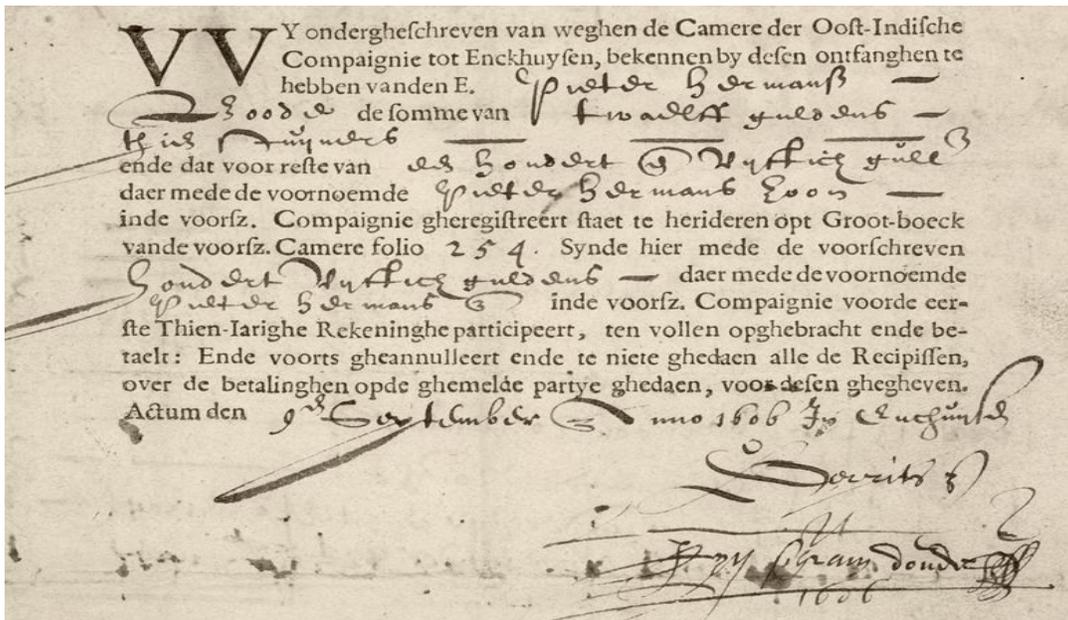


It was in the late 1590's when some Dutch businessmen decided to create the largest shipping company the world has ever seen in order to monopolize the market and become the first super power on the seas.

To do this they needed to raise a large sum of money, the only way they could do that was to go door to door offering to the general public shares of ownership in the largest shipping company of its time. Their shares first sold in 1602, subsequently, in 1607 the Amsterdam stock exchange opened for business.



The Dutch East India Shipping Company, also known as the VOC, was the largest company of its kind. Controlling its own ships, armies, colonies, government and its own currencies. The VOC paid out Dividends as high as 75% in one year but averaged 18% per year in its long 198 year history.



It was in 1602 that the general public was able to take advantage of investing in public companies. They started with the Dutch East India shipping company and grabbed a share of their profits. The first stock market was then formed where companies could buy and sell shares of ownership and offer stocks to sell on the open market.





Figure 1)

Dutch Vereingde Oostindische Compaignie (VOC) share certificate # 99, down-payment on a share; issued by the Camere Amsterdam 27th September 1606. Original signatures: Arent ten Grotenhuys and Dirck van Os, company founder van Verre and after 1602 Directors of VOC Kammer Amsterdam.

Source: Private collection



Amsterdam may be the first and oldest stock market, but it pales in comparison to some of the stock markets around the globe today. It doesn't even make the top 20 list in the amount of money being traded on a daily basis.

	United States Europe	NYSE Euronext (US & Europe)	New York City
	United States Europe	NASDAQ OMX (US & North Europe)	New York City
	Japan	Tokyo Stock Exchange	Tokyo
	United Kingdom	London Stock Exchange	London
	China	Shanghai Stock Exchange	Shanghai
	Hong Kong	Hong Kong Stock Exchange	Hong Kong
	Canada	Toronto Stock Exchange	Toronto
	Brazil	BM&F Bovespa	São Paulo
	Australia	Australian Securities Exchange	Sydney
	Germany	Deutsche Börse	Frankfurt
	Switzerland	SIX Swiss Exchange	Zurich
	China	Shenzhen Stock Exchange	Shenzen
	Spain	BME Spanish Exchanges	Madrid
	India	Bombay Stock Exchange	Mumbai
	South Korea	Korea Exchange	Seoul
	India	National Stock Exchange of India	Mumbai
	South Africa	JSE Limited	Johannesburg
	Russia	MICEX	Moscow



There is a well known Federal Agency called the S.E.C. They have passed laws making all publicly held companies divulge to anyone and everyone what is going on financially in the company. This law allows us to know what companies are good investments.

The SEC are more or less the police of the stock market trying to keep everyone honest.

If a publicly traded company is making money, or not, they are required by law to share that information in what is called a quarterly report. Quarterly reports can be quite lengthy and confusing to understand if you are not familiar with these types of documents.

If a company is profitable then they have one of two choices: Reinvest the profits back into the company....for future growth, or.... share their profits with the investors.

In simple English:

“If the company is profitable then they pass on their profits to you, the investor.”



There are quite a few misconceptions about the stock market and investing. For generations, the stock market is where you invested money by buying a company's stock and holding on to it until you were ready to retire or you needed a large sum for a major financial expense like buying a house, sending children to college, medical expenses or any other big dollar item.

Buying a company's stock was based on the recommendations of parents/relatives or financial advisers. Holding on to a stock for years was the original plan for most people.





Out with the old and in with the new.... why buy and hold when you can make more money buying and selling?

The great thing about collecting dividend checks from this strategy is you only have to own the stock for ONE to TWO DAYS. The important day is known as the “DATE OF RECORD”. Buying the stock on or before the “EX DATE” qualifies you for a dividend check. Sell after “THE DATE OF RECORD”, usually 1-2 days.



Imagine this if you will:

May 2012							June 2012							July 2012						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
29	30	1	2	3	4	5	27	28	29	30	31	1	2	1	2	3	4	5	6	7
6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14
13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21
20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28
27	28	29	30	31	1	2	24	25	26	27	28	29	30	29	30	31	1	2	3	4
3	4	5	6	7	8	9	1	2	3	4	5	6	7	5	6	7	8	9	10	11

Every month there are over 20 trading days of which there is always some company getting ready to pay out a dividend.

Monday, May 7th 2012.... 27 companies paying out dividends.... yields between .3% - 8.2%.

Tuesday, May 8th 2012.... 64 companies, ranging yields from .14% - 13.68%.

Wednesday, May 9th 2012.... 96 companies, yields ranging from .28% - 14%.

Thursday, May 10th 2012.... 46 more companies

Friday, May 11th there is another 332... all profitable and willing to share.

Symbol	Company	Amount	Yield	Dividend ExDate
ACO	AMCOL International Corporation	\$0.20	2.58%	08/27/2012
B	Barnes Group Inc.	\$0.10	1.63%	08/27/2012
DOM	Dominion Resources Black Warrior Trust	\$0.10	5.91%	08/27/2012
GXP	Great Plains Energy Inc	\$0.21	3.91%	08/27/2012
MAT	Mattel Inc.	\$0.31	3.49%	08/27/2012
MLAB	Mesa Laboratories Inc.	\$0.13	1.10%	08/27/2012
PHF	Pacholder High Yield Fund	\$0.07	8.81%	08/27/2012
PTNR	Partner Communications Company Ltd.	\$0.20	9.52%	08/27/2012
RE	Everest Re Group Ltd.	\$0.48	1.82%	08/27/2012
SLF	Sun Life Financial Inc	\$0.36	6.23%	08/27/2012

Yes, these companies are sharing with their investors, and yes, you too can be one of the lucky few that qualify for a dividend check..... or a bunch of them. Just about every day there is another company getting ready to write a bunch of checks.

There are over 500 profitable companies paying out dividends to their investors in just this one week in May 2012. You only need own the stock for 1-2 days in order to be qualified to get a dividend check... then resell it and move to the next profitable company.

By the end of the year you will have collected a bunch of dividend checks and you don't even have to own any stock for more than 1-2 days.



I know it sounds like I am over simplifying this, but it really is a pretty simple system.

1. Companies pay out dividends when they are profitable.
2. You buy the stock to collect the dividend.
3. You sell the stock and move on to the next one.

Why not take advantage of this... make some money to live off, add to your nest egg, take the family on a luxury vacation. What you could do with some extra money?





This guide could hold the solution you
have been looking for.

Dear Investor,

Are things going according to plan? You know... “THE PLAN”.... the one whoever sold you on... the one that was going to have you living on easy street in just a few years... “THE PLAN”.

Most 401(k) plans and retirement co-ops are still in the crapper. They had barely begun to recover from the tech bubble, dot com bust and real estate meltdown and now the financial crisis crippling our planet.

Maybe you were among those who lost money, did you have that sinking uncomfortable feeling in the pit of your stomach when it happened?

Interestingly enough, some companies did make money during those turbulent times, there are always some companies that go up when the economy and the markets are in whirlwind. When they did make money, what do you think they did with the profits?. That's right....they paid out dividends.

There are companies that have shared profits for over 100 years, some consistently increasing the amount of money they pay out every year.

In some of my other books you can find lists of these companies that constantly pass along profits and then you can get some too.



The Blueprint For Getting Many Dividend Checks

With each month that passes, if you reinvest your dividend checks you can thrust your account into high gear!

Albert Einstein was considered one of the brightest men on the planet and he stated that “The magic of compound interest is likely to be the eighth wonder of the world.”

MONEY MAKES LIFE EASIER
MONTHLY COMPOUNDING
CALCULATOR

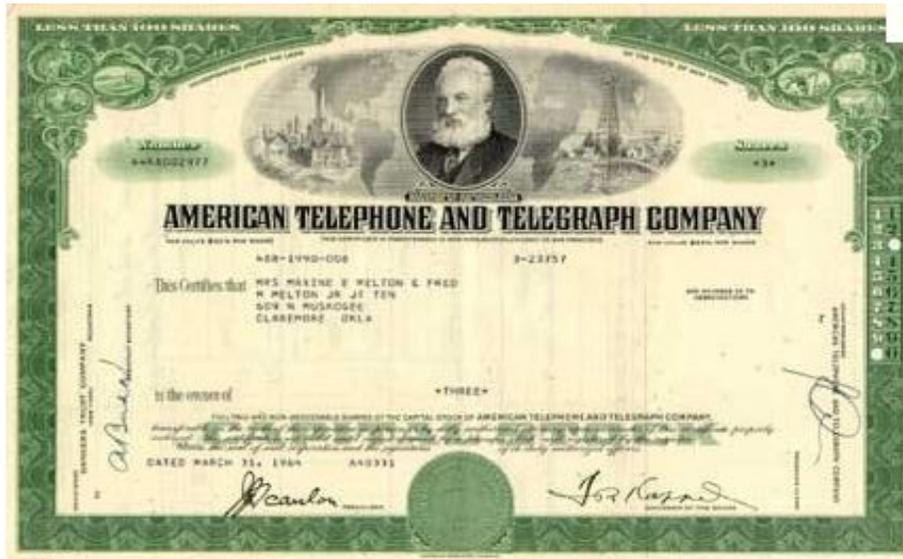
Initial Deposit	\$ 15000
Periodic Deposit	\$ 200
Deposit Frequency	Monthly ▾
Interest Rate	3 %
Time Frame	Yearly ▾
	10
<input type="button" value="Compute Savings"/>	
Ending Balance	\$752146.92
Total Amount Invested	\$39000
Total Interest Earned	\$713146.92

Just a fun little compounding calculator that will allow you to play with some numbers and see for yourself how the magic of compounding works, even with small numbers. Try it out here for yourself [Compound calculator](#).

LET'S GET DOWN TO THE RULES

Rule #1

**"Forget chasing growth stocks.
Invest in dividend payers."**



Don't underestimate the power of dividends. More than 400 years of investors buy stocks just to collect their dividends. The conclusion is that owning quality dividend-paying stocks, then reinvesting those profits, beats all other investment approaches hands down.

So it's time to invest in dividend paying, quality companies and laugh all the way to the bank.

Rule #2

"It's tempting to take the cash... but it's more profitable to reinvest it."

Dividends are one of the most powerful wealth building tools in an investor's arsenal because of the phenomenon of compounding.

Periodic Deposit	\$	100
Interest Rate		2.00 %
Deposit Frequency		Weekly ▾
Whether deposits are		End of period ▾
Time Frame	Yearly ▾	1
Compute Savings		
Ending Balance		\$11801.97
Total Amount Invested		\$6200
Total Interest Earned		\$5601.97

* Monthly deposits will be 1 deposit every 4 weeks (13 deposits / year)

Just another fun little compounding calculator that will allow you to play with some numbers and see for yourself how the magic of compounding works, even with small numbers. Try it out here for yourself [weekly Compound calculator.](#)

Rule #3

Symbols for 05/29/2012

Symbol	Company	Amount	Yield	Dividend ExDate
ABX	Barrick Gold Corporation	\$0.20	2.13%	05/29/2012
ABX	Barrick Gold Corporation	\$0.20	2.13%	05/29/2012
ABX	Barrick Gold Corporation	\$0.20	2.13%	05/29/2012
ASCA	Ameristar Casinos Inc	\$0.13	2.73%	05/29/2012
AT	Atlantic Power Corporation	\$0.10	8.25%	05/29/2012
AYR	Aircastle Ltd	\$0.15	5.34%	05/29/2012
BIP	Brookfield Infrastructure Partners LP	\$0.38	4.83%	05/29/2012
BMI	Badger Meter Inc.	\$0.16	1.74%	05/29/2012
BOH	Bank of Hawaii Corporation	\$0.45	3.83%	05/29/2012
BTE	Baytex Energy Corp	\$0.22	5.81%	05/29/2012

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One benefit of owning a stock is the potential that you will be paid a dividend. The distribution of dividend payments is another way for a company to share its profit with you. A dividend means that the company pays you a certain amount of money, either as a one-time payment or more commonly on a quarterly basis, for each share of stock you own.

"If you've got a choice, take the higher yield."

One of the easiest ways to increase your income stream is to invest in high-yielding securities with companies that have proven stability and strength of management.

Higher yields will always pay you more. Strong, stable companies have always been the backbone of the American economy.

During troubled times, these are companies that we all look to to lead the way through the dark times of our history.

This rule is simple enough that it doesn't require further explanation. Clearly, higher yields put more cash in your pocket.

Just a word of caution: One of the biggest mistakes novice income investors make is to flip open their copy of *The Wall Street Journal* or *Investors Business Daily* only to buy the securities with the highest yields.

Although ultra-high-yielding securities paying 20% or more are tempting, keep in mind that at any time a company's board of directors can decide to cut its dividend distributions or eliminate them entirely and they just may be a ploy to get you to buy.

So if you want to separate the high-yield gems from the high-yield junk, you need to look for a few traits of strong dividend payers.



Strong history of payments and strong cash positions, great management, nice volume, no erratic price movements and steady growth of dividend payments.

Rule #4

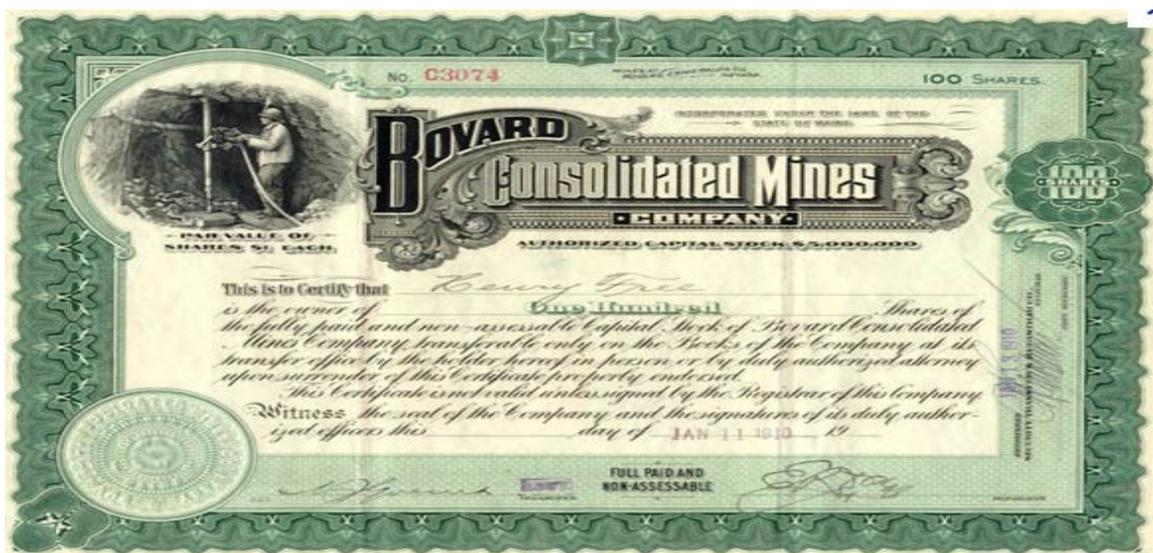
"Small-cap stocks beat large-cap stocks."

It's only common sense that a small company with \$10 million in earnings can double or triple profits much easier and faster than a corporate giant with \$10 billion in earnings, bigger is not always better in the corporate world.

As of this writing, there are 3513 companies just in North America that are profitable and getting to write dividend checks to their investors.

954 of these companies have dividends over 5% ...

There are 158 companies that have dividends over 10%.
28 companies are paying out over 15% yield.



	CANADA	CAD	0.9512	0.888
	CHINA	CNY	7.3169	6.091
	EURO	EUR	0.6644	0.610
	JAPAN	JPY	109.00	102.0
	SINGAPORE	SGD	1.3712	1.263
	HONG KONG	HKD	7.0043	6.407
	NEW ZEALAND	NZD	1.1646	1.067
	MYR		3.2536	2.781

As the U.S. is not the only country that has a stock market, this means that there are opportunities all over the globe to collect some corporate profits.

Some companies choose to pay annually (big checks), some pay quarterly (medium checks) and the rest pay monthly (small checks, but lots of them every month).

Over the long haul that difference can add up...and add up fast into a substantial amount of money – money that you can either spend or reinvest to grow into a very nice income stream.



Rule #5

"Look overseas for higher income."

Here in the U.S. there are over 3500 companies making money and paying out the profits in the form of dividends as of this writing.

While you can easily find the high-yielding stocks here in the U.S., lets not forget there is a big world out there and overseas there are more profitable companies just waiting for investors. Only a few stocks in the entire United States pay more than 15% while overseas there are even higher returns available for investors.



Expand your horizon a bit and it's a completely different story. There are currently over 100 foreign exchanges around the globe.

There are the higher overseas yields, but foreign markets are growing much faster than the U.S. If you don't mind investing overseas.

To say foreign markets are on fire is an understatement.

Rule #6

"It's not what you earn, it's what you keep. Avoid taxes, legally."



Uncle Sam wants his fair share of our investment income and sometimes more.

Unfortunately, when building income-oriented portfolios, many investors get blinded by high yields on fully-taxable investments without stopping to consider how much cash will be left over after the government takes its cut. Setting your accounts up beforehand will lessen the tax bite.

Set up your accounts with the aide of a competent tax investment planner. One that specializes in this field so you can minimize taxes from the beginning.

For some reason, people want to have things in their own name, some type of ownership chip on their shoulder. I never could figure that one out.

Controlling (not owning) a stock trading corporation or trust will give you access to the money and profits with the added benefit of a lower tax bracket and better protection legally, not to mention less estate planning problems.



There are thousands of companies paying out dividends each and every month. A critical component of this strategy calls for investing in companies that pay regularly monthly dividends.

The idea is to load your portfolio with enough of these monthly payers so that you get paid nearly every single day of the month.

When you choose to invest in monthly dividend paying companies, companies that are profitable, strong and have a proven track record.... your investments are safe and the checks you bring in every month will add to your quality life, as well as increasing your profits from your trading.



Making the choice to invest in a stock that pays a monthly dividend, you'll probably be surprised when your first check shows up.

You'll be surprised the next month, too, when another check arrives.

After the third month, you'll find it's easy to grow accustomed to this lucrative new source of passive income. Especially when you load your portfolio with monthly payers and you start getting these dividend checks nearly every day.

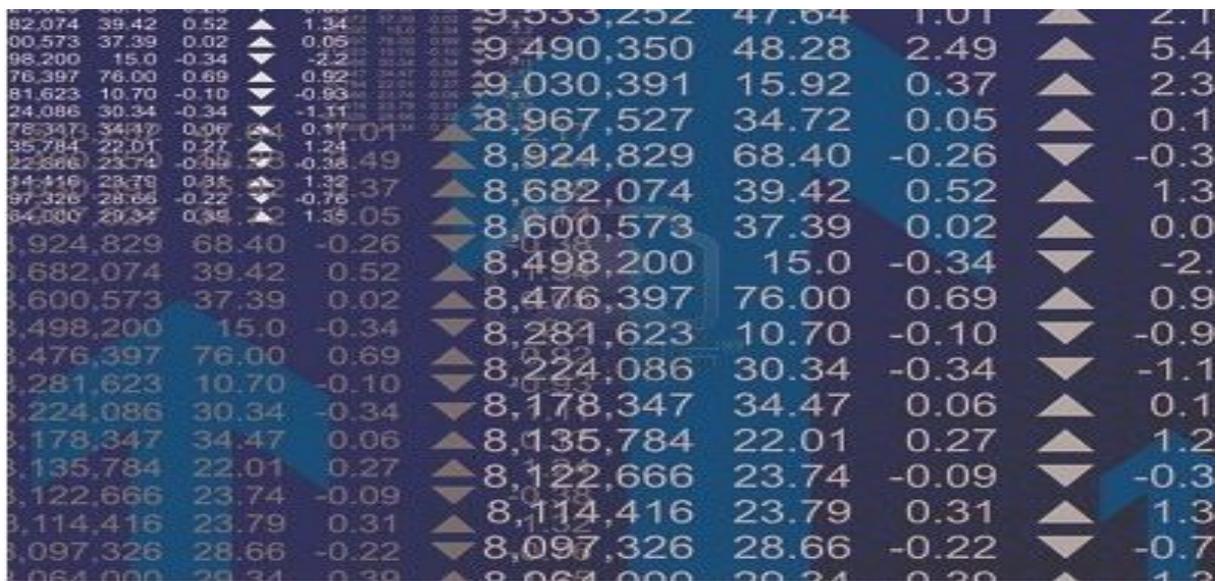
Plus these stocks offer extremely stable and growing income.

This combination of convenience, stability and growing payouts make monthly dividend-payers an absolutely a must for investors like me and you.

I am hopeful that this information has been enlightening and gives you a renewed interest in your personal finances.

Thousands of investors are using this strategy and making money.

Dividend capturing can and will increase your cash flow and eliminate some worry and sleepless nights.



82,074	39.42	0.52	▲	1.34	37.88	0.02	9,533,252	47.84	1.01	▲	2.1
80,573	37.39	0.02	▲	0.06	19.16	0.04	9,490,350	48.28	2.49	▲	5.4
98,200	15.0	-0.34	▼	-2.2	18.76	0.04	9,030,391	15.92	0.37	▲	2.3
76,397	76.00	0.69	▲	0.92	24.24	0.27	8,967,527	34.72	0.05	▲	0.1
81,623	10.70	-0.10	▼	-0.93	23.74	0.08	8,924,829	68.40	-0.26	▼	-0.3
24,086	30.34	-0.34	▼	-1.11	23.78	0.22	8,682,074	39.42	0.52	▲	1.3
78,347	34.47	0.06	▲	0.17	24.24	0.27	8,600,573	37.39	0.02	▲	0.0
35,784	22.01	0.27	▲	1.24	23.78	0.22	8,498,200	15.0	-0.34	▼	-2.1
22,666	23.74	-0.09	▼	-0.38	24.24	0.27	8,476,397	76.00	0.69	▲	0.9
14,416	23.79	0.31	▲	1.32	23.78	0.22	8,281,623	10.70	-0.10	▼	-0.9
97,326	28.66	-0.22	▼	-0.76	24.24	0.27	8,224,086	30.34	-0.34	▼	-1.1
84,000	29.34	0.39	▲	1.35	23.78	0.22	8,178,347	34.47	0.06	▲	0.1
8,924,829	68.40	-0.26	▼	-0.26	23.78	0.22	8,135,784	22.01	0.27	▲	1.2
8,682,074	39.42	0.52	▲	0.52	23.78	0.22	8,122,666	23.74	-0.09	▼	-0.3
8,600,573	37.39	0.02	▲	0.02	23.78	0.22	8,114,416	23.79	0.31	▲	1.3
8,498,200	15.0	-0.34	▼	-0.34	23.78	0.22	8,097,326	28.66	-0.22	▼	-0.7
8,476,397	76.00	0.69	▲	0.69	23.78	0.22	8,064,000	29.34	0.39	▲	1.2
8,281,623	10.70	-0.10	▼	-0.10	23.78	0.22					
8,224,086	30.34	-0.34	▼	-0.34	23.78	0.22					
8,178,347	34.47	0.06	▲	0.06	23.78	0.22					
8,135,784	22.01	0.27	▲	0.27	23.78	0.22					
8,122,666	23.74	-0.09	▼	-0.09	23.78	0.22					
8,114,416	23.79	0.31	▲	0.31	23.78	0.22					
8,097,326	28.66	-0.22	▼	-0.22	23.78	0.22					
8,064,000	29.34	0.39	▲	0.39	23.78	0.22					

Here at [Money Makes Life Easier](#) and [The 10 Minute Trader](#) we are constantly looking at ways of simplifying some trading secrets that the professional traders don't want the public to know.



Making these strategies easy to understand and even easier to implement. Giving you more control of your money. We are also always looking to develop tools that can help you make better decisions on the trades you do choose to make.

After all no one has more interest in your money than you.

Thanks,
James A. Gaudino Sr.

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