

**It's Here! The FREE  
"Million Dollar San Diego  
Apartment Owners Conference"**

Place a big "X" on your calendar for Saturday, 9/11 for an exciting day of incredible ideas on how you can accumulate and keep wealth and achieve lasting success. **Seating is limited so be sure to call (619) 280-7007 and make your reservation! Our FREE seminars will be presented on Saturday, September 11, 2004 at the Town & Country Hotel, 500 Hotel Circle North, in the Atlas Ballroom beginning at 7:30 a.m. (Registration begins at 7:00 a.m.)** It is our goal that you discover at least one idea that will help you make and/or keep more money than ever before! When we achieve that goal, it makes it worth spending this exciting day at a whole new level of participation and profiting from this business of providing housing for others.

The focus of the "Million Dollar Conference" will be on protecting and keeping what you have spent a lifetime building. You will discover how to construct a wall (legally) to protect yourself and your total estate. It will be a day of discovering ideas that are needed for protecting what others may try to tear down or take away from you through high taxes and/or other means. You'll discover what some of the financial "suicide bombers" really are and how to avoid the devastating effect they can have on your financial security!

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Folks, 9/11 was one of the worst days in the history of the USA. This 9/11 series of "Success Seminars" is presented with the idea of spending the day with a focus on "rebuilding". It will really be a day of rebuilding and keeping what you have spent a lifetime building for yourself and your family. **Our dynamic speakers will be sharing red hot ideas on:**

- "How to Make and Keep a Million Dollars"
- "Greatest Estate Planning Secrets in all of America"
- "Latest Cutting Edge Strategies on Tax Reduction and Lawsuit Protection"
- "New Ways to Sell Your Building and Pay No Taxes"
- "Retiring With a Lifetime Income"
- "Market Indicators That Could Make You Millions"

The following describe these money-making and money-saving seminars and the time each one will be given:

**"7-Step Success System on How to Make & Keep \$1,000,000!  
(Been There, Done That!)"  
Dan Faller, President - Apartment Owners Association  
of Southern California  
7:30 am**

Dan Faller, multi-millionaire and President of the Apartment Owners Association, will be sharing his personal and powerfully proven "7-Step Success System". You'll be able to apply his success formula to your ownership of apartments AND to whatever other business and/or personal project that you decide to tackle!

You will discover exactly what he did to avoid being wiped out by the 90's real estate crash. Many apartment owners lost a building, and some even lost everything. You'll be presented with a proven technique that will prevent this from even happening to you.

Discover what the most successful, big money makers are doing today, and why we all need additional income as we continue to seek riches in the real estate market.

Be there and you'll find that his proven, simple to follow "success formula" really can work for you.

**“New Ways to Sell Your Building, Pay NO TAX  
and Retire With a Lifetime Income”  
Bob Horning and Phil Atwan and Jeff Reed  
9:00 a.m.**

You will discover how to:

- Prepare your investment property for sale
- Use a 1031 Exchange as a safety net
- Use a 1031 Exchange as a retirement vehicle
- Protect your exchange with the Reverse Exchange
- Use an easy way to get more income while doing less management
- The basics & intricacies of how IRS Code Section 1031 works

Bob Horning of MCL Financial, Inc, Jeff Reed of T.E.A.M. Portfolio and Phil Atwan of Exchange Resources are experts in quality investment strategies and estate planning with tax reduction alternatives. Be sure to attend this very informative gathering of professionals discussing 1031 Exchanges and other new and creative tax planning methods of the 21<sup>st</sup> Century. The choice is yours -- pay Uncle Sam or keep it for yourself and your family!

**“How to Retire Early and Rich”  
Larry Oxenham, Vice President of National Foundation  
for Tax Planning & Asset Protection  
11:00 am**

You will discover the latest cutting edge strategies on tax reduction, lawsuit protection and estate planning for property owners and managers. Larry Oxenham, Vice President of the National Foundation for Tax Planning and Asset Protection, will be giving you the three greatest estate planning secrets in all of America. These three legal tools are necessary and, if understood, will cut your estate taxes AND current legal liability to zero! No single legal instrument, like your current trust, is sufficient! Discover, for free, information for which others have paid \$15,000.

You'll be discovering:

- How to judgement-proof your real estate and other assets
- How to pass a business and/or other assets to your heirs TAX-FREE
- Legal Strategies that will 100% **eliminate all capital gain taxes**

Dedicated to helping others protect their hard earned money, Mr. Oxenham will also give you the top four techniques property owners can use to reduce taxes by up to 45% as well as how you can **protect 100% of your personal and professional assets from lawsuits**, liens, levies and even divorce. Want to know how to structure your assets to give you 100% protection against those mold, lead and discrimination lawsuits that are almost a future certainty? Our speaker will show you how. He will also reveal three tools that will eliminate 100% of all estate and federal inheritance taxes forever! Don't miss this one folks! Could save you bundles!

**“Why Foreclosures Will Go Up 1000%  
in San Diego County Between 2005 – 2009”  
Greg Norris, The Norris Group  
2:00 p.m.**

Millionaire investor Bruce Norris is the author of the book, “The California Comeback”. Several years ago, when he wrote this book, experts thought he was crazy with his predictions that real estate prices would double by 2004! So far, he's been right and....he's purchased over 150 properties in just the last 3 years!

Mr. Norris has a reputation for finding tremendous bargains at the right time. Come and experience the much different market that he predicts for the next 5 years and discover indicators that could make you, too, millions! This may just be the one where you discover that "million dollar idea".

Bruce's son, Greg, will be giving you all the facts and figures that back up this daring prediction. In just the past eight years, Greg has purchased 20 pieces of real estate. Greg and Bruce have recently started investing in another area outside of California. Be sure to attend and discover where and why this new area looks so profitable to them at this time! Topics will include: The Future Outlook for California Real Estate Prices and Foreclosures in the Next Five Years.

Mark your calendar now: All day, **Saturday, September 11, 2004 at the Town & Country Resort Hotel, 500 Hotel Circle North in the Atlas Ballroom. Seating is limited so be sure to call (619) 280-7007 and make your reservations!** The first seminar begins at 7:30 a.m. and the last seminar starts at 2:00 p.m. Plan to spend a day discovering the best money-making and money-saving ideas that exist today! ***Please bring a friend – they can be assured that they will discover at least one idea that will help them make and/or keep more money that ever before as a direct result of attending.*** See you there!