

Foreword

As I have traveled the world presenting key note speeches and seminar programs on personal and professional development and maximizing financial and economic potential, I have asked thousands of people in my general public audiences, “How many of you would love to be financially independent?” Most, if not all of the people, immediately raise their hands in response. Then I ask them, “How many of you have already obtained financial independence?” And most, if not all of the people attending, instantly lower their hands. When I then ask them, “How many of you are on your way to being financially independent?” Again, most of the people attending raise their hands once more. So most of the people in the audience assume they are going to obtain such an economic goal, and yet, only about 1-3% of the total population, truly ever obtain such financial independence. Of course nearly everyone imagines or fantasizes that it will be them and that they are the elite “1-3%ers”.

So, why do so many people have financial independence as their goal or fantasy and yet only a few of them ever truly obtain it? The answer is multi-factorial, but one factor for sure is that the majority of people do not truly value and have as one of the highest priorities, the art of saving, investing and mastering the wealth building game. If they did, they would be showing obvious signs of progress on their objective and be rolling in dough and certainly on their way. Of course even with a true and integral intention for financial independence there still has to be a proven strategy to follow to get them there. This is one of the keys to the book you are about to read. You are about to become more informed about the world of wealth building and financial independence and come to know the options, strategies and drives to achieve what most only fantasize about, though few ever obtain.

The author, James Cunningham has spent years sifting through many of the financial wealth building strategies that exist and selectively filtering out the golden nuggets that can help people achieve their long desired objective to be financially free. Although there are many ways to achieve this most meaningful and important goal, you will now be presented with at least one that can help you actually arrive there. This book is not about quick get rich schemes that so many financially unfulfilled people are drawn to and that often lead them to accomplish just the opposite of their fantasy objective. It is a wit-filled, educational journey outlining the possibilities you have before you that can help you achieve your financial needs and desires in a methodical and purposeful way.

It has been stated for many decades that there are many roads to financial independence or freedom. And this is certainly true. Some for sure are aggressively risky and rocky and others more conservatively smooth. Some are filled with pot holes and others just newly paved. Since all such roads eventually end up under

construction you will require a guide, a mentor, to carefully wave you through. This is what James Cunningham can now, with his most insightful book, begin to do.

The best description I could make of this financially freeing guide book that you are about to read, is that it is simply enlightening, brilliantly informative, practically down to earth, step by step oriented and certainly action initiating. From assuring that you truly value wealth building in your consciousness and are not fooling yourself, to transforming your mindset from checking and spending accounts to savings and investment portfolios, on to managing your immediate expenditures and lifestyle to fulfilling your long-term objectives, this book is filled with key milestones along your wealth building way.

From consolidating debt and lowering interest rate charges, to saving the interest and redirecting such monies to more fruitful investments instead of repeatedly giving it to others, to finally the keys of financial discipline, this easily flowing and fast reading book will outline your way. It will fill in the potholes of your thinking about money and smooth out the golden paved ride to luxury. From appropriate and general insurances to the hybrid of Equity Index Life, James Cunningham's educational gems will guide your decisions and help you stay in the economic flow. He will show you how to reduce your debt, create emergency capital and start your engine so as to get on a financial roll. He will emphasize the importance of protecting what you have, taking control of your cash flow, investing your assets wisely, managing your taxes, saving and investing for "retirement" so you can do what you love and leave a legacy for those you care most about. He will even show you how to get off the road and onto a sail boat that won't sink and help you sail off to your financial dreams.

Yes, I now welcome you to James Cunningham's [*Six Steps to Permanent Personal and Professional Financial Independence*](#). Enjoy the financial road journey and independent sailing and welcome to your new financial destiny.

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