



**3 POWERFUL FORCES** WORKING  
AGAINST YOU AND YOUR WEALTH...

AND **4 WAYS**  
YOU CAN STOP THEM

A FREE [FTMDAILY.COM](http://FTMDAILY.COM) SPECIAL REPORT

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# **The Three Powerful Forces Working Against You And Your Wealth...**

## **And Four Ways You Can Stop Them**

FTMDaily.com Special Report

*By Jerry Robinson, FTMDaily.com Editor-in-Chief*

**Right now, there are three very powerful forces working against your future wealth.**

Each and every day we wake up, you and I are confronted by these three powerful forces that exist to devour our hard-earned money. Each one of these forces is powerful in and of itself. However, when these three forces are combined, their strength is exponentially increased.

First, let me be clear that each of these forces is amoral. That is, they are not evil, bad, or wrong in any way. In fact, they all provide necessary functions in our modern era.

However, over the years, these three forces have learned to work in a unified way to slowly erode your wealth on a consistent basis.

What are these three forces that are working against you and your financial future?

### **Pardon Me... Where Are My Manners?**

Before I answer, please allow me to introduce myself. My name is Jerry Robinson. And since 2002, I have been on a mission to help people just like you understand the truth about many things, especially money.

Some of you may know me as the host of the popular financial radio show, "Follow the Money Weekly."

Others of you may have read my book, [Bankruptcy of Our Nation](#). (*After writing three previous books, my book "Bankruptcy" was the first that was actually picked up by a traditional publisher. It was released in 2009, and a revised and expanded edition was released in 2012.*)

Others of you may have seen my articles and columns in the mainstream financial media, or perhaps you have seen or heard me in numerous

television and radio interviews including FoxNews, WorldNetDaily, The Glenn Beck Program, and The Michael Savage Show.

Regardless of how you found out about me and this special report, only one thing matters now: **We have connected**. And you see, to me, that is the most important thing. Why? Because I wholeheartedly believe that one of the reasons that I was put on this earth is to help people just like you understand the true nature of money. Through my website, [FTMDaily.com](http://FTMDaily.com), I labor both day and night to bring my readers relevant financial insights designed to educate and empower them in understanding the truth about money and achieving financial success.

So now that you know a little bit about me, let's continue on, shall we?

## **The Three Powerful Financial Forces That Are Working Against You**

It all started when I was watching a football game.

With my feet propped up in my nice new reclining sofa, I sipped on bottled water and ate from a bag of potato chips. As I sat there zoned out, staring at the TV screen something occurred to me. The thought, which I will describe in a moment, was so provocative that it literally jolted me to my core. I muted the television and began to look around me. The question that kept reverberating in my mind was simple, and yet very profound: "What do I produce?"

Obviously, I was consuming many things made by others. But what was it that I was producing?

I looked at the bottled water in my hand and realized that I had no idea where it had been produced. I had outsourced the job of making my clean drinking water to total strangers.

I felt the couch underneath my body and it occurred to me that I had no idea where it was made, nor did I even care for that matter. I had outsourced the production of my furniture.

My eyes darted up to the television screen. It dawned on me that I was outsourcing my entertainment "needs" to my local cable company for an obscene monthly fee.

I quickly got up from the couch in a slight panic with a mission of finding

something in my own home that I had created.

I headed into the kitchen and opened the pantry. Everything staring back at me was neatly packaged straight from the grocery store shelves. I opened my refrigerator only to find the same thing.

It was an epiphany for me to realize that the production of everything that I owned: my clothes, shoes, tools, electronics, and even my home itself had been outsourced to others.

Slowly, I began to realize that I produced nothing! Instead, I was a specialist in consuming!

### **"I Never Had a Choice..."**

As I attempted to come to terms with the facts that were entering fast and furious into my mind, a question occurred to me: At what point did I choose to outsource all of my production to complete strangers? I realized that I had never consciously made that choice. Instead, the choice was made for me by the culture. Think about it.

- ✓ When did you decide that you were going to choose to buy your food from the grocery store?
- ✓ When did you decide that you were going to buy your clothes from the department store?
- ✓ When did you decide that you were going to outsource your entertainment to the cable company?
- ✓ When did you decide that you were going to allow the utility company to produce your electricity?

I would suggest that you never made that choice consciously either. Instead, your culture simply decided it for you.

Even worse, I also realized that my sense of wealth was directly related to how much of my production I could outsource.

This was a truly shocking revelation for me. It was then that I began developing a name for this process that has been legally stealing wealth from Americans for decades. I call it the **Consumption Trap**.

## **Welcome to the Consumption Trap**

In order for you to reach true financial freedom, you must first understand the three very powerful forces that are currently working against your future wealth that I mentioned earlier.

Remember that each of these forces is amoral. They are not evil, bad, or wrong in any way. In fact, they all provide necessary functions in our modern era.

However, over the years, these three forces have learned to work in a unified way to slowly erode your wealth on a consistent basis.

The three powerful financial forces that are working against you are the following:

- 1) Corporations**
- 2) Media/Advertisers**
- 3) Financial Institutions**

**Corporations** are in business to find a need in the market place and then fill it with an appropriate product or service.

**Advertisers** are in business to promote the products and services created by corporations.

And **Financial Institutions** are in business to loan money on products and services created by corporations and that have been promoted by Advertisers.

You may be thinking to yourself, "Really?" How can these three industries cause any harm to my financial plan?

The truth is that they cannot. At least, not without your permission.

And finding out how to gain your permission has been exactly what these three industries have been studying meticulously for the last several decades.

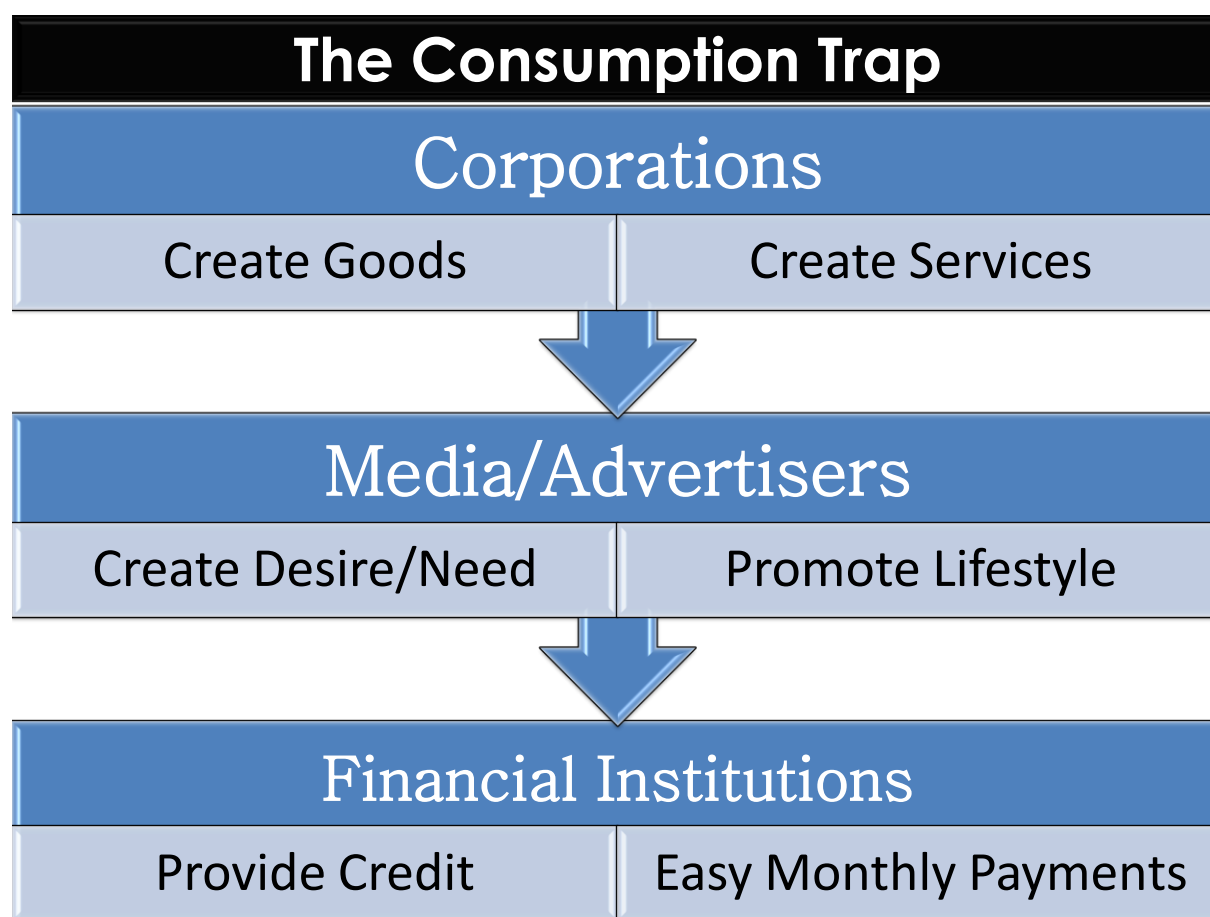
In fact, once you give them your "permission," that is the moment that your future wealth begins transferring to them. Nothing could be easier.

And do you know what is so amazing? Most people today do not even know the extent to which they are handing over their future wealth to these three powerful forces because our society tells us that it is what we are supposed to do!

That's right! Most people hand over their hard-earned dollars systematically to this unholy trinity without even realizing that they have a *choice*.

## The Consumption Trap

Here's how the **Consumption Trap** works. I have created this graphic to explain the process.



Now let me break this graphic down.

The **Consumption Trap** begins with **Corporations**.

Simply put, **Corporations** are producers. They become successful by scanning the market place for problems that their products or services can solve for consumers. After they identify a consumer need, they carefully

position their product or service offering in front of their market, presenting it as “the solution.”

However, bringing a product or service to the market can be a daunting task. Therefore, **Corporations** seek marketing and publicity for their products and services through **Media and Advertising companies**. The role of the **Media/Advertising** company is to assist the **Corporation** in creating a need, or a desire, for the new product or service. This is often accomplished by showing how the benefits of this new product or service will enhance the consumer’s lifestyle.

Finally, there are the **Financial Institutions**. Among other things, these companies are in business to loan money to consumers for products and services that have been created by **Corporations** and that are being promoted by the **Media**.

This is especially true if these products or services are big-ticket items. If so, the **Corporations** and the **Media** companies will work directly with **Financial Institutions** in order to provide the willing consumer with a line of credit with “easy low monthly payments.”

**When consumption becomes involuntary, as it has in our modern era, the result can lead to financial devastation.**

## **Why the Consumption Trap is Dangerous To Your Financial Health**

It should be clear from the above description that these three powerful financial forces are aligned against you and your wealth-creating potential.

This is not to say that consumption is bad. However, when consumption becomes involuntary, as it has in our modern era, the result can lead to financial devastation.

How many American families are just one paycheck away from foreclosure or bankruptcy because of the **Consumption Trap**? The answer is too many to count.

Today, the **Consumption Trap** has convinced our society that every good and service that you use should be outsourced to corporations. I don’t mean just some goods and services. I mean ALL goods and services.

At no time in world history have we lived in an era where we are so completely dependent upon others for our basic necessities.

If you don't believe me, take this quick quiz:

Of the following items, which ones do you currently produce **on your own**?

- ✓ **Food and water.** *(Do you have your own food and water sources, or do you choose to outsource those items to corporations?)*
  
- ✓ **Utilities.** *(Do you generate your own utilities, or do you choose to outsource that task to corporations?)*
  
- ✓ **Entertainment.** *(Do you have your own means of entertainment, or do you choose to outsource that task to the cable company, Hollywood, and others?)*
  
- ✓ **Clothing.** *(Do you create your own clothing, or do you choose to outsource that to a corporation?)*

Of course, I could go on, but you get the point.

Now let me be the first to say that I am not advocating that we all go buy a generator, plant a garden, and take up sewing. *(Although, if you are inclined to do any of those things, I would not discourage you.)*

Instead, my goal with the above questions is to open your eyes to the extent that you have outsourced your basic necessities to those who are willing to produce.

And do you know what? The "producers" are the ones who are getting rich in this entire process. Meanwhile, the "consumer" has bought into the mentality that they simply need to get an education, get a job with one of the nation's top "producers", and then outsource all of their needs to "producers."



In fact, isn't the modern concept of financial success sold as being able to outsource all of our production?

Friends, I cannot tell you how foreign this concept of outsourcing all of our production is to our nation's history.

Sure, businesses have always been around. And there has always been a need for trade and barter.

But our modern-day producer-consumer system is unparalleled in human history.

The **Consumption Trap** has enslaved countless Americans to jobs that they despise. And it has bound them to debts that they can barely pay.

It is not going to get any easier for those who want to rely upon **corporations** for every good and service that they consume.

Why? All in the name of not having to produce anything at all – thus, giving them even more time for consumption!

***Are you beginning to see the irony here?***

The truth is that the producers are the ones who are getting ahead in our society. Meanwhile, the consumers are getting crushed.

And, in the near future, as inflation rises due to a mixture of poor monetary policies and growing global resource demand, producers will be able to pass on their rising costs to consumers.

But who can the consumer pass on his rising costs to? No one.

Believe me, it is not going to get any easier for those who want to rely upon **Corporations** for every good and service that they consume.

## **So, What Can You Do?**

As an economist, I have a particular interest in consumer behavior, high finance, and business, in general.

But, believe me, you don't need to know about any of those things to escape the **Consumption Trap**.

All you need is a desire to achieve real and lasting financial freedom, and some discipline.

I am going to give you four strategies that I believe will help you escape the **Consumption Trap**. If you will commit to applying each of these principles to your life, I truly believe that you can begin the process of achieving financial freedom.

## 1. Distinguish the Difference Between “Wants” and “Needs”

When I say learn the difference between your wants and needs, I am not lecturing you on the need to “*live below your means,*” to “*stop spending money,*” yada, yada, yada...

Instead, what I am referring to is the brainwashing that has affected you since you entered this world. I am talking about your need to **wake up** to the financial deception that the **Consumption Trap** has created in your life.

Let me give you an example.

I have a friend who despises his job. (*Ever been there?*) He told me that he has come to hate his job so much that every morning he has to repeat a series of positive words to himself just to get out of bed and handle the day.

Even though I am no longer in his position, I can still greatly sympathize with him because I remember being in a similar position many years ago.

After he told me how depressed his job was making him, I asked him about his current consumption. As he began to tell me about his new car, his big mortgage payment, his children’s private school, his huge entertainment bill, and so on, I was speechless.

My friend had become a victim of the **Consumption Trap**. He actually believed that he “needed” all of the goods and services that he is paying for every month.

Friends, isn’t this modern-day slavery?

My friend's entitlement mentality has enslaved him to a job that he hates. But because he is brainwashed into believing that his "wants" are actually his "needs," he is wasting his life.

If something does not change soon, my friend will no longer just be a victim; he will become a casualty of the **Consumption Trap**.

His situation reminds me of the old, but very true statement: *"When your outgo exceeds your income, your upkeep becomes your downfall."*

If you are stuck on life's treadmill, the quickest way off is to re-evaluate your "needs" and your "wants."

## 2. Drop the "entitlement mentality" and adopt an "enterprise mindset."

In case no one has told you lately, let me remind you. **No one owes you anything.**

Never forget this. Why? Because, the people who fail in this economy are the ones who actually believe that they are entitled to something. They believe that they are owed a job. They believe that they are owed the ability to outsource all of their production.

This is the trap. And it has been set for anyone who will fall for it. And today, that means virtually everyone.

The longer that you allow yourself to think that you are owed a nice car, a new flat-screen TV, the latest electronic gadgets, or whatever else the engineers behind the **Consumption Trap** are currently trying to push on you, the longer you will remain in financial chains.

Remember, it's the "producers" that are the ones getting ahead today, not the "consumers."

Therefore, if you are going to financially succeed, you must drop the entitlement mentality that pervades our modern society, and instead develop an "enterprise mindset."

What does that mean exactly? It means that you need to begin to think less like a "consumer" and instead, more like a "producer."

You see, producers are not excited at the thought of **buying** all of the latest and greatest technological gadgets at the electronic store. Instead, they get excited about **creating** the next high-tech gadgets that consumers will buy.

Consumers, not consumption, is what excites producers.

Producers do not lay awake at night trying to figure out when they can retire. Instead, what keeps them awake at night is figuring out how to sell more of their products and services to consumers.

So, how do you begin to develop an enterprise mindset? By choosing to think like a producer.

Let me give you an example.

I love to watch infomercials. Not because I want to buy the garbage that is being promoted. But instead, because I enjoy learning new ways of marketing my own goods and services.

Here's another example. Every time I walk into a department store (or even a grocery store, for that matter,) I consider it a lesson in marketing. These big retailers spend a pretty penny on their marketing efforts. And I get to walk in and learn for free. My wife and I both enjoy this because we are both producers.

It's time for you to start thinking like a producer. Believe me, it is the only way that you can stop being a victim to the **billions-dollar brainwashing** that you have been receiving since birth.

### **3. Begin Producing For Yourself First, Then For Others.**

The easiest way to get started in becoming a producer is to actually be one.

To get started, examine every single good and service that you currently buy and decide if it is worth it to continue. Most of us have become so brainwashed by the **Consumption Trap** that we actually buy goods and services that we don't even need, but that we have been trained that we cannot live without.

Be methodical. Make a list, if you have to, and go through every single piece of your consumption in a given month. Then, **cut the fat**.

Afterwards, ask yourself this question: What am I currently buying and consuming from **Corporations** that I can actually produce myself?

Let me give you an example.

Perhaps you are paying the cable company \$60 a month so that you can outsource your entertainment. And let's also say that you have been wanting to take up gardening as a hobby, but just can't seem to find the time.

Why not turn off the cable and go buy some gardening tools? Not only will you be saving money, you will also be decreasing your dependence upon **Corporations** for you and your family's food consumption.

After you have carefully examined, and solved, your own consumption and production outsourcing issues, it's time for you to be thinking about others.

***WARNING: Don't skip this part. You will receive a valuable education as you search your own consumption patterns, find and cut the waste, and implement your own production techniques.***

Once you have completed this step, it's time to ask yourself this question: **"What can I produce that others would be willing to consume?"**

This leads us into my next point.

#### **4. Commit to Developing Multiple Streams of Income**

In our modern-day society, it has become increasingly difficult to "get by" on a single income. I grew up in a single-parent family. I honestly do not know how my mother took care of both herself and me on her tiny income. I remember many evenings when I would eat macaroni and cheese and she wouldn't eat anything because she was "not hungry."

Times are tough. That is why we need a comprehensive plan for dealing with these insane financial times.

Now, to be honest with you, I don't know anyone who can achieve financial freedom simply by cutting back on some of their

consumption. Remember, it's the producers who are getting rich, not the consumers.

Today, the **only sure-fire way** that I know for the average American to achieve true financial security is through the creation of multiple streams of income.

And I am not just a staunch advocate for creating multiple streams of income, I practice what I preach. Today, I have developed at least seven streams of income that flow into my bank account each and every month. And each day that I go to work (in my home office) my job is to create even more.

The ways in which we can earn money are virtually limitless when we really begin to think about it.

It was in 1995 that I woke up and realized that I needed to begin creating multiple income streams. In those early days, I didn't have the many streams that I do today. But just like everything, good things take time.

And, believe me, I have learned my fair share of lessons over the years.

I have owned appliance service companies, Laundromats, rental real estate, several internet companies, among others. I have learned what works and what doesn't work.

## **22 Different Ways to Create Income for Yourself**

When I worked as a financial advisor, I learned that there were 11 possible streams of income that could be created in retirement. However, with my own experience and more research, I have found 11 more.

That is why I am excited to tell you that I have discovered **22 different income streams** that you can create both now and in retirement!

Didn't realize there were 22 different ways to create income? After all, the IRS only recognizes three types of income:

**1). Active Income** – this is the kind of income you work actively to receive (a W-2 job, contract labor, your own business in which you actively work)

**2). Portfolio Income** – this is the kind of income you receive from investments (stocks, mutual funds, annuities, and the sale of real estate)

**3). Passive Income** – this is the kind of income resulting from activities in which you are not “materially” participating, like renting real estate (which we love, by the way)

Within these three categories, the opportunities abound. In fact, all 22 income streams fall within one of the three types of IRS income above.

### **Want INSTANT ACCESS to all 22 income streams now??**

You cannot afford to be dependent upon one or two income streams in this economy. Break free from the Consumption Trap and carve your own path to financial freedom by creating multiple streams of income.

Are you losing sleep at night because you are solely dependent upon your job for income, and therefore at the mercy of your employer?

By creating multiple streams of income, you will be hedging your risk of losing your income. If you have eight streams of income and one stream dries up, you can still rest easy because you have seven other streams coming in to your bank account!

If you would like to know all of Jerry Robinson’s **22 income streams**, [click here for instant access](#), **complete with resources and vital information for getting started**.



Thank you for your interest in our work here at FTMDaily.

Have a safe and prosperous week,

*Jerry Robinson*



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