



# Transforming From Consumer To Producer In 90 Days: Saving Money, Energy, And Time Equals More Money To Invest

*Darryl L. Wortham*

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The core concept is not just saving money, but saving time and energy as well. These savings are multiplied together, giving you more money to invest. To summarize, I created the equation:  $\$ET = M2$  to INVEST, in which saving Money, Energy, and Time ( $\$ET$ ) are multiplied to generate (=) More Money ( $M2$ ) to INVEST. This equation is fundamental to your success! You must be prepared to take action to start having enough money to accomplish your goals, to stop living paycheck to paycheck, and to retire early. If you are on course to make the same income as last year or, worse, facing declining take-home pay because of ever-increasing taxes, medical costs and declining economy, don't give up! Saving money, energy, and time will generate more money to invest-creating real income and wealth. Transforming you from consumer to producer! You must expand yourself personally as well as enhance your inner and micro economics. Rather than growing a mega-company's revenue or the financial fortitude of millionaires' pockets, you are going to grow your own individual savings account, retirement plan, and children's college funds. This book is a guide to help you create a path and roadmap to a life of saving money, reducing debt, living efficiently, and creating wealth by investing within a reasonable timeframe. Together we will examine four major building blocks that inspire and accelerate behavioral changes: 1. Why and how to change your behavior and lifestyle. 2. How to save money, energy, and time. 3. How to invest your money, energy, and time savings to improve your present situation and build for the future. 4. How to create and implement a transformation plan. Progressive ideas and hilarious cheap strategies are also detailed. These are necessary to exceed your personal and financial goals. I want you to be thrilled about life, saving money for a brighter future, and early retirement, while having fun at the same time.



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