

The Dream Roundup Newsletter

July 12, 2002

www.dreamroundup.com



Let's Save America National

DREAM ROUND-UP

OUR FIRST BIG MILESTONE!

You are all just amazing! In 15 short weeks, through nothing more than word of mouth, you helped the Dream Round-up lasso its first 1,000 dreams. From this point onward, if each of you 1,000 dreamers convinces just 4 people to plant dreams, and those 4 convince another 4, and so on, in only 5 cycles we'll have 1,365,000 dreams!

$$\begin{array}{r} 1,000 \\ + (1,000 \times 4) \\ + (4,000 \times 4) \\ + (16,000 \times 4) \\ + (64,000 \times 4) \\ + (256,000 \times 4) \\ \hline 1,365,000 \end{array}$$

This is a valuable lesson for me. I used to believe you had to be powerful (in the conventional sense) to make a difference in the world. Power helps, but I hadn't realized how much power a single individual has when willing to put his or her neck out a little and convince

Karen Hayes, DVM,
Dream Newsletter
editor



others to get involved. When we work together, we "individuals" can be a force of Nature.

As long as we're talking math, miracles, check out Brad Dugdale's column. It's a great message for anybody who thinks you can't build a significant nest egg on a "regular" salary. His book would make a great gift for graduates at any level!

--Karen

FROM THE BOARDROOM

It happened quietly. No pre-announcements, no fanfare. It was definitely not a big deal. In fact, if I hadn't been paying attention, it would have passed me by. I was a junior in college sitting in Finance 301 class when the professor asked us to calculate how much money we'd have to save to

Bradley Dugdale
Founder,
National Dream
Round-up



accumulate \$1,000,000. I pulled out my brand new HP12c calculator (the hottest brand at the time) and started the hunt-and-peck method to solve the simple math problem. When the answer flashed on my screen I did not believe it. \$85 a month, at 12% compound interest, for 40 years.

I grabbed someone else's calculator to see if mine was wrong. The result was the same. I was stunned. If it takes only \$85 a month, why isn't everyone in this great country a millionaire?!

The professor had already moved on to the next problem. But I just sat there thinking wait, wait -- this is big stuff! Let's scream this information to everyone in the world!

That little formula changed my life. It can change yours too, if you can discipline yourself to put it to use.

When I graduated from college, I followed the formula. It works. My wife and I became disciplined savers. We invested each month, just as the formula dictates. At first the money didn't seem to do much. It sat in our accounts and muddled along for the first 5 years.

Well, you already know how fast time flies. Suddenly we noticed that our balances were growing. And growing. And GROWING.

There were many temptations along the way. New cars, exotic trips, hot tubs, stereo systems, and so on. It was easy to compare ourselves to our peers as they were enjoying the finer things in life. But let's be honest -- 85 bucks a month wasn't that hard to part with. What was difficult was keeping our hands off that ever-growing sum of money in our investment accounts.

After many spousal debates, we emerged victorious, investment accounts intact and bulging after only 22 years. The formula produced results beyond our wildest dreams. Can you imagine how it feels to work because you love it, rather than because you have to?

TELL-A-FRIEND

<http://www.dreamroundup.com/tellafriend.php>

to forward this newsletter to one or more friends, and encourage them to plant their dreams!

Thanks but no thanks
If you'd rather not receive this weekly newsletter, no problem. Simply send a reply to this e-mail by hitting the 'reply' button, and write "UN-SUBSCRIBE" in the subject line. Our webmaster will take you off the e-mail list right away. Thanks!

The thing that still amazes me is that we don't teach this magic to every child, starting in 1st grade and continuing through 12th. Our country is among the most well-educated, and yet the majority of Americans are reeling from financial illiteracy!

One of my dreams is to eliminate financial illiteracy in America. Instead of complaining about it, I wrote a book sharing the simple message in this column, in language nobody would find intimidating. The book is approved by the Department of Education in the State of Idaho, grades 7 - 12. Let's make the next generation a generation of millionaires!

May the formula be with you.

Bradley E. Dugdale, Jr.

DREAM REPORT

Our star state for the week is Florida (again!!!), with 31 dreams planted since the last newsletter. In second place is Michigan, which is beginning to look like a strong place for dreamers.

Next week we'll honor the top contributor to the referral tree in June with a free CD of his or her choice from the Dream Round-up store. This will be a regular feature. If you want to be considered for a free CD, be sure to give us a way to contact you.

NEVER LET YOUR
DREAMS DIE!