

## • *The* BILLIONAIRE'S EDGE...

*For generations, "private offices" across America  
have made a select group of wealthy people even  
richer. Now you can profit from their secret...*

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## The BILLIONAIRE'S EDGE...

*America's wealthiest families have historically enjoyed a financial advantage that others don't have.*

*But a small group of private investors has successfully duplicated this "billionaire's edge" — and gained for its members the connections, security, freedom, and financial well-being most people only dream about.*

Dear Investor:

Cornelius Vanderbilt, the shipping and railroad magnate, amassed a fortune of over \$100 million shortly before his death in 1877. *But the massive Vanderbilt fortune wasn't built on the profits from boats and trains.*

David Kay, a computer programmer, narrowly missed out on being the richest man in the world. In the 1980s, IBM chose MS-DOS over Kay's now-forgotten CPM as the standard operating system for their PCs. That made Gates the world's richest man, and Kay dropped out of sight with a modest nest egg. *When he died, it had multiplied to an estate worth hundreds of millions of dollars!*

Born in Scotland as the son of a poor weaver, Andrew Carnegie started working as a boy in a cotton factory for \$1.20 a week. He rose to become the famous steel magnate, amassing a fortune of almost half a billion dollars shortly before his death in 1919. *But he didn't get rich making steel.*

What do Vanderbilt, Kay, Carnegie, and hundreds of other Americans — some famous, most unknown — have in common?

If you answered "they made their fortunes by creating successful businesses," you'd be only partially right. Their entrepreneurial success — while giving them a vital jump-start to their fortunes and lasting financial independence — is only half the story.

You see, for centuries, many of America's wealthiest families have had a secret. A little-known advantage that's helped them increase their wealth at a rate that's far exceeded anything ordinary investors were enjoying. The advantage? It's called the "family wealth office" and what that means is two things: 1) a place to pool large sums of money and 2) direct access to a battery of investment experts who uncover really, really "great deals."

It is that combination that provided the opportunity for the Pritzker brothers to take family money and multiply it rapidly into one of the world's great fortunes — Jay and Robert Pritzker turned a few millions into a net worth of almost \$14 billion. (If you've ever stayed at a Hyatt Regency, you've been a guest at one of the many properties in their vast real estate holdings. They

also own 25% of Royal Caribbean Cruises.)

So what has this got to do with you? Here's what. There is a group of private investors and entrepreneurs (some already wealthy, others just starting out) who have formed a wealth-building association. Its single purpose is to access, duplicate – and even surpass – the little-known financial edge that has helped so many ultra-rich families preserve and grow their fortunes...and make this edge available to all of its members.

Let me give you a few pertinent details about this organization: their combined net worth is estimated to be over \$5 billion; their education exceeds that of the members of Congress; they have contacts on 7 continents in over 100 countries including all the major financial centers; and last year, they enjoyed the opportunity to benefit from these investment experiences...

- ◆ their super-safe bank money yielded 24% – 5 times higher than the returns of the average money market;
- ◆ their overall recommended stock portfolio increased 49%;
- ◆ they saw one of their recommended investments go up 885% in 11 months; another go up 1325% in less than 10 months and another go up 259% in less than 9 months...

Needless to say, these people are very happy with their own version of the family wealth office.

And now they want you to join them...I will tell you exactly how you can do that in a moment. Right now, I'd like to be very clear about how this little-known financial arrangement works (and can work for you).

### ***The secret of the "family wealth office"***

When it comes to building serious wealth, family wealth offices, or what we call FWOs, are the secret: In his landmark study *The Rich and the Super-Rich*, Ferdinand Lundberg found that over 99% of the super-rich in the United States are members of family groups.

Historically, great wealth has been developed when extended families combine their resources and give themselves an advantage the rest of us cannot afford: **an FWO**.

An FWO is a highly-paid private investment firm whose only client is the wealthy family employing it. These private offices manage all aspects of the family's financial needs, helping them:

- ◆ Get the right mix of investments for optimum profits and growth.
- ◆ Save thousands (or even hundreds of thousands) of dollars in taxes.
- ◆ Keep wealth within the family – and out of the hands of the government.
- ◆ Protect family members from lawsuits.

And it pays off. According to *Institutional Investor*, FWOs control as much as \$24 trillion in private wealth. The top 20 wealthiest families alone have combined holdings of over \$145 billion – more than Denmark's gross domestic product.

With a team of top financial advisors looking after their affairs on a full-time basis, the family members have an incredible degree of financial freedom – and a powerful resource for ensuring a financially secure future. Their millions or billions are often protected in perpetuity, generation after generation, free of gift or estate taxes.

One of the first FWOs in the United States was founded by William Burden, a great-great-grandson of shipping and railroad tycoon Cornelius Vanderbilt.

Burden decided he wanted his family...and their heirs...to continue the kind of financially secure, well-to-do lifestyle they had become accustomed to. So he took an ingenious measure to ensure himself and his relations a prosperous future: Burden formed *William A. M. Burden & Company*, a private investment office serving only Vanderbilt descendants.

Beginning its operations half a century ago, the Burden FWO was – and still is – spectacularly successful. It built the dwindling Vanderbilt fortune back up and then past what the Commodore left, and the Vanderbilt/Burden holdings are now worth half a billion dollars. Their portfolio has steadily outperformed the S&P 500 – and today the 43 descendants of William Burden are individually and collectively wealthy.

Unfortunately, you and I can't get an account with William A.M. Burden & Co. Says CEO Jeffrey Webber, "The only way to invest in the Burden office is to marry into the family." To employ a traditional family financial office requires a net worth of \$50 million or more – making it far beyond the reach of most individual investors.

But now there is an FWO for the rest of us – those not born into the Vanderbilts, the Rockefellers, or the Carnegies. You don't have to belong to any particular family (or marry into one) to join it. In fact, you can become a member today, for a very nominal fee. And you stand to profit even more than most FWO members. Read on to find out how....

***Imagine waking up wealthier than the day before.  
Imagine how comfortable you'd feel knowing you had  
your own FWO behind you.***

Imagine what it would be like to outperform the market by a mere 10% year after year for 15 years. Had you invested \$10,000 in such a situation in 1985, you would have a fortune worth over \$197,000 today.

With an FWO, you don't have to feel like you have to "go it alone" in today's increasingly complex jungle of investment alternatives. No more brokers trying to sell you their company's most profitable (for them – not for you!) security or product...or churning your account for as much commission as they think they can take you for.

Instead, you'd have your own private team of high-level financial "coaches." A top staff of analysts, traders, advisors, attorneys, accountants, and consultants dedicated to making profitable investment and financial planning decisions on your behalf...working full-time to ensure a secure and prosperous financial future for you and your family.

### Let me introduce you to your FWO...

- ◆ Steve D. Sjuggerud — Former head analyst at *Fleet Street Trader*, where his investment recommendations generated a total return of 97% in 16 months. Steve was also vice president of a global mutual fund, a broker, and an institutional trader doing multi-million dollar trades. His opinions are regularly quoted in publications ranging from *The Washington Post* to *Barron's*. His frequent travels to research financial opportunities and markets first-hand have taken him to over a dozen nations ranging from Japan, China, Malaysia, and Thailand to Mexico, Nicaragua, Costa Rica, Hungary, the Czech Republic and Venezuela.
- ◆ Karim Rahemtulla — Educated in England, Canada, and the U.S., Mr. Rahemtulla can communicate in five languages, travels the world extensively, and is known to have one of the financial world's most profitable Rolodexes. For more than a decade, he has been studying, investing in, and teaching about the most profitable global investments. Dubbed "Market Maven" by CNBC and heralded by his colleagues, Mr. Rahemtulla has been a featured speaker at scores of conferences and seminars worldwide. He holds an MBA in finance and management, and a B.A. in economics and Russian. Prolific author of hundreds of articles. Former editor of the financial newsletter *Taipan*, where he helped subscribers earn an average of over 30% annual return on his recommendations for 4 consecutive years. He is currently the editor of the *Instant Profit Advantage Strategy*, a successful specialty trading service. It uses covered calls to boost returns on blue-chip stocks, generating a 34% average annualized return in its first year of operation.
- ◆ Porter Stansberry — An experienced market analyst and financial writer, Mr. Stansberry is the former editor of *Latin American Index*, *China Business and Investment*, and the prestigious *Fleet Street Letter*. In a special bear market warning edition of *The Fleet Street Letter*, Mr. Stansberry predicted the 1998 U.S. market correction just 2 weeks before the August 31 crash, in which the Dow fell 512 points. More recently, Porter has built an impressive portfolio of high growth stocks, with average returns of 45%. His recently launched investment letter, *The Porter Stansberry Investment Advisory*, generated a 108.6% annual return since last August.
- ◆ John Pugsley — successful entrepreneur who has started and operated more than a dozen businesses. Editor of popular financial newsletter, *John Pugsley's Journal*. Author of numerous books and reports on economics, investing, and politics including *The Alpha Strategy* and *Common-Sense Economics*. Currently chairman of The Sovereign Society, a private international alliance that helps investors protect assets offshore.
- ◆ Jeff Radowich — Mr. Radowich has over 24 years experience in estate planning. His across-the-board expertise includes preparation of wills and trusts; all estate, gift, generation-skipping transfer and charitable giving tax planning issues; IRS audits; life and disability insurance planning; and related corporate and fiduciary income tax matters. Mr. Radowich has also concentrated for the last 14 years in business continuity planning for closely held businesses, assisting the family's senior generation to perpetuate the business into succeeding generations. Mr. Radowich has been listed in "The Best Lawyers in America" in their last three published editions.

- ◆ Dr. Van K. Tharp — Nationally recognized peak performance coach for investors and traders since 1982, Dr. Tharp has collected profiles and completed thousands of psychological evaluations on more than 5,000 investors and traders. The result is the largest and most comprehensive body of research on trading and investing psychology available today. Founder of the International Institute for Trading Mastery, Dr. Tharp is the author of *Trade Your Way to Financial Freedom*. He is the only trading coach featured by Jack Schwager in *The Market Wizards: Interviews with Great Traders*, and holds a Ph.D. in psychology from the University of Oklahoma.
- ◆ David Melnik — Headed his own law firm from 1962 to 1976. Former president and chief executive officer of Vanguard Trust Limited (Toronto, Canada). From 1978 to 1985, he served as policy advisor to Frank Miller, who later became Premier of Ontario. Former instructor in the MBA programs at both the University of Toronto and York University. Director of several North American corporations. He is also the former director of a Swiss Bank.
- ◆ Michael Checkan — President, Asset Strategies International. Specialist in precious metals, foreign currency, and overseas wealth protection. Former senior vice president of Deak-Perara Group, one of the nation's largest foreign currency and precious metals investment firm. His advice would enable you to diversify into – and profit from – “exotic” investments ordinary investors aren't exposed to.

This isn't just an imaginary roster. It's a real (but only partial) listing of the actual investment team of a unique organization – the only “FWO” that has been created for individual investors like you and me. We call it *The Oxford Club* – and its resources today rival (and in many cases, surpass) those of the FWOs of the richest families in the world.

### **A financial alliance unlike any other in the world**

If you're like most of our members, you came by your wealth the old-fashioned way: You earned it. Through success in your career. Or starting your own business. Or through education. Augmented, of course, by a program of careful investing and financial planning.

And, if you're like our typical Oxford Club member, I'm guessing you desire many of the same things they do, including...

- I. *To increase your net worth – and make more money.* (Some Oxford Club members are closing in on their first million dollars. Others are pursuing their second, third, or even fifth or seventh! And some are just starting to build real wealth. But there's no minimum net worth requirement to join us. Just a desire to make even more.)
- II. *To reduce your tax bills – and avoid paying the IRS even one penny more than the absolute legal minimum tax required.*
- III. *To keep your wealth within your family – and out of the hands of government.*
- IV. *To lower your financial profile...protect your financial privacy...and shield your assets from litigation.*

At the Oxford Club, we fondly refer to these four objectives as our "Pillars of Wealth" – because they lay the foundation for everything we do to build and preserve our members' wealth.

Were you perhaps nodding your head "yes" as you read our pillars? Then you fit the profile of Oxford Club membership – and I enthusiastically invite you to join our group of 50,000 individuals who want the best of what an FWO can provide.

Founded in 1984 to help investors diversify their portfolios into global equities, The Oxford Club has since evolved into a unique alliance – with offices, staff, and strategic partners worldwide – designed to help its members protect and increase their wealth.

We have Oxford Club offices in Baltimore, London, Paris, and Bonn. European headquarters are at a restored castle – Le Chateau D'Ouzilly in the southwest of France. Our banking contacts are in every major world financial center including Switzerland, Luxembourg, Canada, Hong Kong, Scandinavia, Singapore, and Sydney. And we have a new retreat center – our private oceanfront "paradise" on the Pacific in Central America.

Our Profiteering Expeditions and World Financial Seminars take us to locations ranging from the Caribbean and New Zealand, to Australia and Singapore. We also hold more than 70 local chapter meetings and one-day financial seminars for our members each year all across the U.S. and Canada.

And access to unique and highly profitable investment opportunities has been the foundation of our success. I've already given you three examples. Let me give you one more...an investment that's remained the cherished secret of the very wealthy for many years.

It's routinely earned 32% average annualized returns in a healthy market like the one we've been in...an outstanding 83.6% gains in the bear market of the early 1990s...and a stunning 252.4% gains in the 1987 stock market meltdown. Yet because of some "quirky" government regulations, most investors never find out about it...even though it's 100% legal, available to any experienced investor, and infinitely safer than many of the mutual funds being sold today.

In fact, top performers in this class of investment have returned 1,599% since 1989 compared to just 365.7% in the S&P 500 index. That means over the past 10 years, \$25,000 invested in an S&P 500 index fund would have turned into \$92,500, but that same \$25,000 tucked away in this investment would have ballooned to \$399,750 – more than 4 times the profit!

It's ultimately our investment recommendations like this that keep our members happy. "I've made good money on Oxford recommendations. That's one of the reasons I'm so happy to have become a member of the Oxford family," says Bob C, a Founding Member of the Canadian Academy of Film and Television Arts – and one of the industry's foremost cinematographers.

"Before the Oxford Club, I was blindly following so much bad information," Bob C. adds. "It has been gratifying to discover that The Oxford Club's *Communiqué* is so much more substantial than just another newsletter...Now I can invest with confidence."

And other members are equally thrilled about the profits The Oxford Club has helped them make.

"I was fascinated when I read the information letter for membership application some time ago," says Club member Kurt W. "It seemed to offer just what I had dreamed. Now I know professionals I can fully trust. I appreciate your investment strategy, your singular research work, practical advice, and sense of joy and friendship."

Dr. J. Wilson comments, "I've been in the market since 1960 and I feel like I'm finally on solid ground for the first time in my life. I am thoroughly happy with The Oxford Club."

"I set aside \$100,000 for the investments I make according to Oxford Club recommendations," says Oxford member Doug G. "Already [in less than a year], this account has grown to \$143,000!"

Add it all up and it comes to the point I'm making. A membership in The Oxford Club is a very satisfying financial experience – as good, or even better perhaps, than having your own FWO. (Maybe that's why over 24,000 members have renewed their memberships in the past 2 years alone).

Let's take a closer look at the Oxford Club – how it works, what the four Pillars of Wealth have done for Oxford Club Members, and what we can do for you when you join us as a new Oxfordian.

### **Pillar I: Take your net worth to the next level.**

The most important function performed by any FWO is to bring its members superior investments – opportunities, trades, markets, trends, and ideas – others miss.

Oxford Club membership gives you exclusive access to the best investment advice – including personal service from top advisors...a research staff of the world's top analysts at your beck and call...opportunities to get in early on promising IPOs and stock splits...a nationwide network of Oxford-certified personal financial planners...Club-negotiated discounts for trading with major brokerages...and more.

The core investment recommendations published in our *twice-monthly Communiqué* give you a solid foundation for maximizing profits while controlling risk. In fact, much of the reason for our success has been the longer-term investments we've uncovered over the years, including:

- ♦ The Bank for International Settlements – up 113% in 2 1/2 years
- ♦ Suiza Foods – up 50% in 5 1/2 years
- ♦ Singapore Air – doubled in less than 2 years
- ♦ Chile Fund – up 83% in 2 1/2 years
- ♦ Telekom Indonesia – up 59% in 1 1/2 years
- ♦ Alcatel – up 96% in a little over a year
- ♦ Mexican Equity Fund – up 68% in 3 years
- ♦ Daimler Benz – up 56% in a little over one year
- ♦ Royal Dutch Shell – up 115% in 4 years

- ◆ Telebras – tripled in 3 years
- ◆ Northway Exploration – up 146% in 1 year
- ◆ Sime Darby – up 109% in 3 years
- ◆ Swiss Helvetia Fund – up 57% in a little less than 6 years
- ◆ Brazil Fund – up 121% in 2½ years
- ◆ Nylex – up 62% in 12 months
- ◆ Darden Restaurants (owns Olive Garden, Red Lobster) – up 100% in 1½ years
- ◆ Barclay's Bank – 84% profit in 10 months
- ◆ Singapore Webs – up 150% in 12 months

Of course, all of our stock picks don't go up all of the time. Nobody has a perfect batting record. That's why we employ an easy-to-follow stop-loss system on every investment recommendation we make. Our results have been gratifying. Last year our stock portfolio was up 49%. (By the way, \$10,000 compounded annually at 49% becomes a half million dollars in just under 10 years.)

At The Oxford Club, we've discovered a little known secret that gives us a decisive edge in picking the best investments to recommend.

First of all, we don't subscribe to the common theory of "buy low, sell high." While that sounds good, it can be a loser's game. A stock that's falling is usually falling for a reason. Maybe someone has a better product or better technology. For example, is a company that just makes great typewriters a "good buy" because it's fallen to \$5 when 10 years ago it sold for \$50? Of course not. The fact is, far fewer people these days are buying typewriters.

The trick is to find a quality company with good products that the market wants...wait for an upward trend to develop and then buy. This "buy high, sell higher" is a very profound wealth building secret. Professional investors use it all the time. Essentially, they wait for the market to provide the buying signal, rather than rely on a hunch or blind luck.

Of course, to be successful in any investment endeavor, you need to buy the right companies. And I'll tell you another little secret. It's not necessarily the companies you hear about – the eBays, the Amazons, the AOLs, the Dell Computers...

And it's certainly not the IBMs, the AT&Ts, the Kodaks or other doomed multi-nationals...

Many of the companies we invest in today are those with innovations that make today's technologies faster, smaller, cheaper and better. And when we're able to catch these companies as they've begun their upward swing – and stick to our strict stop-loss strategy – profits are virtually assured.

That's what's happened with some of companies we recommended recently.

Adobe, for example, is a company that lets you create and deliver high quality, graphically

intense documents and deliver them over the Internet at next to no cost anywhere around the world in an instant. You can even use free encryption software to digitally sign such documents, making them impossible to alter or forge. Adobe is reducing business' need to physically send documents around the world. So which company do you buy? Adobe or Federal Express?

The Oxford Club recommended Adobe as it was trending upward at just under \$31 this past May. When we sold a few weeks ago, the stock was trading at near \$67 – a better than 116% profit!

Here's another example.

### **885% profits in less than a year**

There's a lot of talk about fiber optics these days. Fiber optics are essentially phone lines made of glass which can transmit thousands of times more data than existing copper wire can.

Remember how big, bulky and relatively slow computers were 20 years ago? That's where fiber optic technology is today. But there's one company that's going to lead the way in the hotter-than-hot fiber optic industry. Its name is JDS Uniphase. It's headed by a communications visionary Kevin Kalkhoven, who has assembled a team of scientists that will do for the fiber optic industry what Intel did for the computer processing chip. His company has already introduced the first of many innovations – something called wavelength locking modules – a necessary component for all expanded capacity fiber optic systems.

But that's just the beginning. Fiber optic networks are growing faster than silicon computer chips, which means JDS Uniphase has the potential to be even more profitable than Intel.

But unlike Intel, the party's just begun for JDS Uniphase. The Oxford Club recommended the stock last February at a hair under \$22 a share. Today, the company's trading at \$216 – a whopping 885% profit in less than a year! And it's still a bargain.

The best FWOs are dedicated to bringing their members investment opportunities *beyond* the ordinary. Otherwise, why would the family need them? The Oxford Club is similarly charged to bring members investment recommendations beyond what they would get from the financial media or their stockbroker. Otherwise, why would they stay with us?

Another example: One of our Oxford Club research staff recommended a short sale of Japanese bonds through bond futures, using the prestigious Friedberg Mercantile in Toronto. The result: 500% profit in just 30 days as the bonds promptly took a nosedive! That's the kind of thrill even the most conservative Oxford Club member occasionally likes to enjoy.

### **Profits like these could quickly bring you financial security. Our mission is to make that happen for all Club Members**

Busy and successful FWO members demand that their "private offices" deliver financial power according to their terms, schedules, and goals. And that's precisely what the Oxford Club delivers to its members.

One week, you may get a *Communiqué* advising you to add a more conservative blue chip to your portfolio – like Darden Restaurants, up 100%; Reynolds & Reynolds, up 26%; Daimler Benz, up 56%; Asea Brown Boveri, up 52%; Irish Investment Fund, up 83%.

The next issue, you'll get advice on a more aggressive stock – such as JDS Uniphase, up 885% in one year...Adobe, up 117.6% in 8 months...Datacraft, up 86.5% in 3 months...NextLink, up 68% in 5 months.

Earlier in this letter, I presented brief bios of some of the advisors we have on our research team – professionals any FWO would be pleased and proud to have on its staff. I now want you to see a few of the current recommendations these investment pros are currently making for our members. Each is rated Aggressive, Moderate, or Safe to fit your investment objectives and tolerance for risk.

**Members who bought NextLink have already made 68.21% profits in just 5 months. But the real growth is still to come. Our office is advising that members get in now to double or triple their money!**

*Special alert: NextLink*

*Symbol: NXLK*

*Level: Aggressive*

Last year, the government auctioned off some very obscure microwave licenses. Hardly anyone noticed. Most of the telecom companies, which know that microwaves use up a lot of energy and oscillate rapidly, reasoned that they would be too expensive and ineffective for transmitting voice and data signals.

One lone telecom company – NextLink – bought up \$400 million worth of these “inefficient” microwave licenses. Then they bought out another company that held most of the rest of the microwave licenses.

Now NextLink owns 95% of the microwave spectrum covering 82 urban markets (including the top 30) reaching around 200 million people – the majority of Americans. A near-monopoly – but perfectly legal!

And here's the kicker: NextLink has figured out a way to cost-effectively use microwave technology to connect the nation's fiberoptic network to your home. This makes NextLink the first telecom company able to offer a total communications package – high bandwidth communication, super fast Internet access, local and long distance service – to customers almost anywhere in the country!

On this trade, we advised our Oxford Club members to buy at up to \$58 (equal to current cash), with a trailing stop at \$24.

NextLink's annual growth rate is 109%. Our analyst expects NextLink to reach a market capitalization of \$5 billion in 3 years, with a 400% gain for investors who buy now. The trailing stop limits the downside risk to approximately 50%.

## **The best bang for your buck...this may well be the "perfect investment"**

*Special Alert: Wal-Mart*

*Symbol: WMT*

*Level: Safe*

A company must remain competitive on price. Yes it's true that Americans are extravagant. Putting a higher price on some goods will frequently increase a company's profits. But it also invites competition. Meanwhile, the companies that continue to drive down prices also drive down their competitors out of business. Those are the companies we seek to own.

Companies like Wal-Mart. Last September it announced that, in the same quarter, it: lowered inventories by 2%, boosted sales by 15%, increased gross margin by 35 basis points, and cut prices on over \$4.5 billion worth of merchandise. The result: total operational profits grew by 20%. Stuck between Wal-Mart, Home Depot and Best Buy, it's no wonder Sears' stock has fallen 50% from its all-time high and below a five-year price support.

We recommended Wal-Mart in the October 1 *Communiqué*. It was trading at \$46.63. As of the end of December it was at \$69.12, a gain of 48%. Wal-Mart is a safe hold and we expect a double or triple digit return in the next 12-18 months.

## **IBM's loss is our gain!**

*Special Alert: Sun Microsystems*

*Symbol: SUNW*

*Level: Moderate*

IBM's mainframe sales recently dropped off 40%. And a smart place for your money right now is in the company that's giving them their toughest competition: Sun Microsystems.

Sun has been around for a long time, but improved technology and a more innovative business model have sharply increased its competitive edge.

The computing power of larger machines is measured in millions of instructions per second, or MIPS. New Sun servers have MIPS equivalent to IBM, but at one-third the cost. As a result, their market share for million-dollar computers increased 150% in just 6 months.

Cost-cutting is a major initiative of corporate computing today, one reason why Sun is suddenly growing in popularity. Another major initiative is "open systems," meaning all computers are compatible and work with one another.

Sun shines here, too. By licensing its SPARC computer chip designs and sharing them with competitors, Sun has made SPARC a popular industry standard. Customers that start with Sun can buy a \$3,000 server and then scale all the way up to machines costing more than \$1 million ... and, thanks to the SPARC chip, they all run on the same software.

We predict that in large computers, Sun Microsystems will overshadow IBM with its continuing

innovation and cost cutting. Not to mention that the explosive growth of the Internet is fueling demand for Sun's industry-leading Java computer language and high-power Internet servers. Forget IBM. Buy Sun now.

### ***Dollarization in Mexico will bring you a profit windfall, and soon.***

*Special Alert: Cemex*

*Symbol: CX*

*Level: Moderate-Aggressive*

Latin America has the potential to be the biggest winner in the coming decade. One simple thing can cause this: Dollarization – the adoption of the U.S. dollar by Latin countries as their main unit of exchange.

Whenever Mexico needs money, they just print more pesos to pay off their debt – and the currency crashes. By adopting the U.S. dollar as its standard currency, Mexico eliminates the government's ability to print money. Every dollar they borrow, they must pay in full. That's a level of discipline sorely needed to keep Mexico from having yet another pesos crisis.

In 1999, Alan Greenspan told a Senate banking committee that he sees no technical problems from our end with dollarization in Latin American countries. Our holding in Mexico, the largest cement company in the Americas – Cemex – is still selling at a cheap price, making it the best play for profiting from the coming dollarization windfall.

### ***New profits from the current boom in wireless: Voice, data, and now, the Internet!***

*Special Alert: Sprint PCS*

*Symbol: PCS*

*Level: Aggressive*

Originally created for mobile voice conversations, wireless systems are now rapidly expanding into data communications and Internet access.

The two basic wireless technologies are TDMA and CDMA. The latter – CDMA (short for "Code Division Multiple Access") — is fast becoming the preferred standard for the fastest-growing segments of wireless communication: data and the Internet.

CDMA gives wireless phone systems up to 10 times the capacity of analog with more efficient use of available frequencies. CDMA assigns a code to all speech bits, transmits encoded speech over the air, and puts the scrambled signal back into understandable form on the receiving end. Multipath signal processing techniques maximize signal intensity, enabling the phone company to provide wireless service over a broader geographic region while accommodating a greater number of users.

Since Sprint PCS is built on CDMA, Sprint clearly has the upper hand. AT&T has invested

millions in its existing TDMA network infrastructure, so converting to CDMA would be costly and slow.

A new nationwide ad campaign is promoting the heck out of Sprint's low-priced \$9.99 a month Internet access service, as well as their new mobile phones with e-mail and Web surfing built into the handset. Our research department's advice: Buy Sprint PCS at up to \$70, with a 25% trailing stop to minimize your risk.

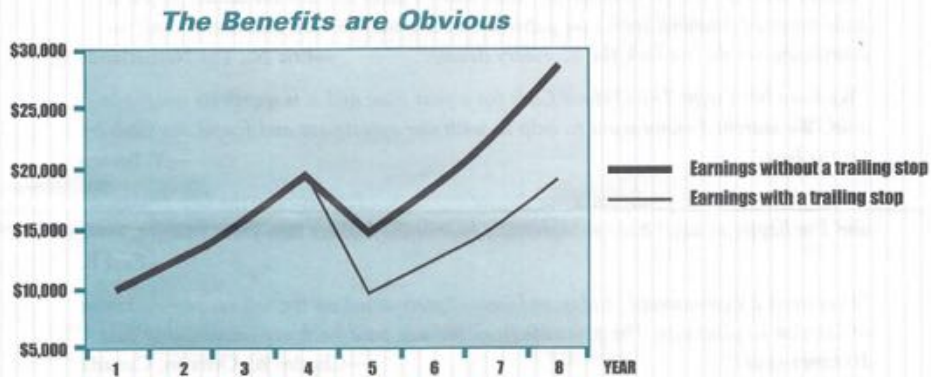
***Rest assured, with this strategy, you'll never suffer a major loss in stocks again.***

The key is timing and anticipating global trends, being a step ahead of the crowd, and moving swiftly when the time calls for it. Again, that is what The Oxford Club is all about. And that is precisely why you should consider joining us.

Of course, although we are dedicated to finding undervalued companies that have good products and excellent growth potential, we know we are not invincible. So each of our recommendations includes a trailing stop-loss order, usually 25% off the high (that means if we buy a stock at \$50, and it rises to \$100, then starts to decline, we sell it at \$75, no matter what).

After making the recommendation, we watch the market and see what happens. If the price goes up, then as assume we are right and stick with it until changing conditions tell us otherwise.

We let our winners ride, never taking our money off the table too early. That means we don't just sell for a 15% to 20% profit, we hold back for 150% to 200%.



On the other hand, if the price goes down, then we make the assumption our knowledge may have been incomplete and we cut our losses short with an immediate "sell" instruction. And with the trailing stop order firmly in place, your downside risk is clearly limited, preventing you from losing one penny more than you have to.

*Just listen to what our members are saying!*

*"I believe my membership is due for renewal in this wonderful Club and I renew with pleasure. You've shown my ways of wealth creation and preservation far beyond my imagination. The recommended stocks I've invested in are showing a nice profit. Good work!"*

— Frank S., Canada

*"It is a pleasure for a small investor like me to be a part of your exceptional club. I appreciate both the wealth-building and wealth protection benefits. The Communiqué is excellent. Thank you for the membership!"*

— Souksavath S.

*"First things first, Datacraft and Founder. Need I say more. I'm up over 100% and 60% respectively. Thank you. May 2000 continue to bless you with the wisdom and timely judgement as we enter a very unprecedented time for substantial wealth creation. Keep up the good work. I can't wait for the new hot ones in your upcoming issues."*

— Brad G., Glen Gardner, NJ

*"What more can I say...the JDS Uniphase recommendation alone has done it for me!"*

— John F. Point Lookout, NY

*"After joining, I doubled the value of my investment portfolio with the first two stocks I bought. One stock produced over 100% profits in roughly 18 months. The other doubled my money in less than 4 months."*

—Joseph M., Timonium, MD

*"I've been an investment advisor for over 10 years now and I regard your Communiqué – unlike many other newsletters and magazines I regret to say – as a "MUST READ" for every investor. Your editors seem to have the ability to put a wide range of financial topics on paper which are easy to read and understand for everybody, yet do not lack the necessary details."*

—Eric N., The Netherlands

*"We have been with The Oxford Club for a year now and it is worth its weight in gold. We searched many ways to help us with our investment and found the Club by far the best."*

—V. Brown

*"I have been able to profit on a number of recommendations over the last 2 years – and I'm happy to say I have substantially beaten the market two years straight."*

—Paul B.

*"I received a Communiqué today and immediately acted on the sell recommendation of Darden Restaurants. The proceeds from the sale paid back my membership cost 10 times over."*

—Charles B., Ontario, Canada

*"I've done exceptionally well on The Oxford Club's recommendation of Sime Darby. The Oxford Club's New Zealand dollar recommendation was a great performer in my CD portfolio."*

—John W., Oakland, CA

Generating large investment returns while reducing downside risk is one key benefit every FWO member has a right to expect. Equally important is holding on to those profits – by not

paying even one dollar more in taxes than the law requires. Not coincidentally, that's also the second pillar upon which The Oxford Club was founded...

## **Pillar II: Freedom from Excessive Taxation**

The late Howard Jarvis (1903-1986), a famous tax reformer, said it best: "Death and taxes may be inevitable, but being taxed to death isn't."

That's why the typical FWO has an entire department devoted to nothing but minimizing the tax liabilities of the family holdings and individual family members. At The Oxford Club, we too believe that freedom from excessive taxation is a personal right – not just for billionaires, but for every American. You can be confident that our recommendations – like those of the best-run FWOs – are safe, prudent, and perfectly legal.

Oxford Club tax experts include David Goldner, Denis Kleinfeld, Sean Casey, Vernon Jacobs, and Richard Duke – some of the top CPAs and tax attorneys in North America. This team provides our members with the best tax-saving strategies – enabling you to reduce your tax bill to the absolute minimum allowed by law.

They'll tell you all about:

- ◆ 5 sources of income you can leave off your 1040 altogether. It's 100% legal.
- ◆ 6 "red-flag" return items that will trigger the audit-alarm on the IRS computer. Any one of them on your return can make you a potential audit target.
- ◆ How to shelter up to \$30,000 of your income annually in a tax-deferred account the IRS can't touch.
- ◆ Save an immediate \$250,000 or more in estate taxes using this huge but little-known loophole to restructure your family assets. It's totally legal.
- ◆ 4 Little-known employee expenses you can deduct off your personal income tax form.
- ◆ Protect your life insurance benefits. Most Americans are unaware that life insurance benefits are added to your assets at death – and taxed along with your estate. You can easily establish an insurance trust that forces the government to leave your life insurance proceeds alone!
- ◆ How to reduce your property taxes – most people just blindly pay what they're asked to pay, but that's not smart and if you're following this strategy, you're probably paying more than you have to, year after year.
- ◆ 9 Little-known, 100% legal medical expense deductions few people take advantage of.
- ◆ Self-employed or part-time entrepreneur? Deduct the cost of your next vacation – it's 100% legal provided you follow a few simple rules.
- ◆ Make your assets look "ugly" to the IRS. These two simple – and 100% legal – techniques will make you "appear" poorer than you are. You can slash your "visible" net worth substantially.

◆ And much more!

But tax savings are only part of the picture. The Oxford Club Tax Department also gives you today's best strategies for raking in tax-free and tax-deferred income...to cut your income tax bill thousands of dollars each year.

Cash in your insurance policies...without paying even one thin dime on the accumulated earnings. Get \$10,000 in *legal* off-the-books income this year. Enjoy tax-deferred growth with variable universal life policies – at highly competitive returns. Protect your estate from tax vultures using an irrevocable life insurance trust. Discover a little-known tax loophole that lets you legally withdraw IRA money early, without facing any penalties! (This is a secret the government hopes you never find out.)

Do you own your own business? We'll show you why you should buy stock through the business, not individually (80% of the dividends you earn will be tax-free when you do this).

And did you know that it's perfectly legal to make your child an employee of your home-based business? You pay him or her a "salary," which is 100% tax-free up to \$5,700 a year each – \$2,200 more than most CPAs think is the limit. As long as the child is under 18, there are no FICA taxes on his or her wages.

(Then, to shield even more of your income from Uncle Sam's clutches, you can put up to \$2,000 a year of the money you pay your minor child in an IRA for him or her... and he or she won't pay even a penny of tax on that income!)

### ***Pillar III: Keep your wealth in the family***

Another mission of virtually every FWO in the world is to keep the family's wealth within the family...and out of the hands of the government. They offer their members a continuing flow of new wealth-protection strategies, from estate planning to trusts to living wills to insurance.

This is so vital, that the Oxford Club has an entire Wealth Protection Panel dedicated to researching these ideas and presenting them to our members.

One of the more ingenious wealth-protection strategies available to Oxford Club members is the "*Family Bank*," coined by our Wealth Protection Panelist Jeff Radowich.

The Family Bank, a type of transfer trust, builds off the Generation Skipping Tax (GST) Exemption of \$1,030,000 per person.

A couple starting such a Family Bank has slightly over \$2 million in GST exemption to lay the foundation. Jeff can show you how, by having each succeeding generation augment the bank with their exemption, the fund will grow dramatically, leaving a huge pool of wealth for all your descendants.

One trick to creating this legacy wealth is to make the Family Bank a perpetual trust – meaning the trust literally never has to end. This eliminates the need to subject the assets to transfer taxes as it passes from generation to generation. Some states don't allow this option, but that's easy to overcome: You can domicile the trust in a state other than where you live.

And this Family Bank concept is the tip of the iceberg when it comes to the flow of wealth-protection ideas and services we provide our members.

Through our sister association, The Sovereign Society, we recently reserved for our members secure, private bank accounts in each of three countries with some of the strongest bank privacy laws on earth: Austria, Luxembourg, and Switzerland.

Were you a member, you could activate any or all of them just by giving your approval. Best of all, each is a "dry" account, meaning you don't need to put money in it right away. You can keep it tucked away "just in case," if you'd like. Even your spouse or closest associates don't need to know about it. Safely tucked away in your overseas bank account, your assets would be hidden from the prying eyes of creditors, attorneys, tax authorities, ex-spouses and business partners, and others who want to pry into your affairs.

Follow the wealth-protection strategies issued in Oxford Club *Communiqués*, special reports, and at our national conference and local club meetings. Just like the members of exclusive FWOs, you'll learn:

- ♦ 6 no-nonsense, easy-to-establish trusts specifically designed to hide your assets from money-grubbing creditors and lawyers, while leaving you in complete control of your wealth.
- ♦ The 5 estate documents that every adult MUST have. Forget just one of these papers and your entire legacy could be at stake!
- ♦ Which country provides you the best opportunity for asset protection, estate planning and privacy (Hint – it's not Switzerland, and it's not in the Carribean).
- ♦ Why you should avoid placing your assets in "common law" jurisdictions (the United Kingdom and its former colonies).
- ♦ How to keep control of your assets when ill or injured. Did you know that, right now, you could have your financial rights and powers taken away from you if you became seriously ill or badly injured? But with this simple technique, your estate will be managed in complete accordance with your wishes – not that of some faceless judge or bureaucrat.
- ♦ Find out how a few mouse clicks can keep your most private medical financial information away from thieves, government snoops, and tax collectors. Do it right from your home or office PC!
- ♦ 3 ways to avoid the costly tangle of probate – and ensure that your estate moves instantly from you to your heirs, without ever involving the courts.

#### **Pillar IV: Keeping your assets safe from litigation**

Another Oxford Club objective is to guard our members against lawsuits – and all other assaults on their wealth – which today are increasing at an alarming rate (95% of the world's lawsuits originate in the United States).

As an Oxford Club member, you have access to safe, realistic ways to establish a protective shell around your financial data and your wealth...just like the billionaire members of today's most

profitable FWOs do every day.

In today's wired and digital society, protecting your privacy takes constant awareness. You would be surprised at how much people can learn about you from the everyday electronic trails you leave, from using the ATM machine to paying for something over the Web.

Last year, for example, 522,922 Americans had their credit card information fraudulently used. According to the U.S. Secret Service, identity fraud alone cost U.S. citizens \$745 million in 1997 – an increase of 72% over 1996. And speaking of the U.S. government, they seized a billion dollars in assets last year from 250,000 ordinary Americans – most of it in error!

The Oxford Club FWO staff will show you how to cover your tracks easily and keep your business away from prying eyes. As a Club Member, you can set up the necessary protective measures with a minimum of expense and red tape. The rest of the world will never discover the true extent of your wealth, including...

- ♦ How to safeguard your assets in an offshore haven against creditors, confiscation, and taxes.
- ♦ How to set up a virtual office, keeping your business truly private. (It's hard for anyone to go after your business assets if they can't find them.)
- ♦ Keep your money invisible from nosey lawyers, yet accessible to you when you need it. Don't worry – it's legal.
- ♦ When joint ownership of assets with your spouse will protect your assets from forfeiture – and when it won't.
- ♦ Why you shouldn't rely on "attorney-client" privilege to protect you from government surveillance.
- ♦ How to protect yourself from the nightmare of identity theft – 12 tips you should know now.

### ***The Oxford Club: Your FWO For Achieving Your Financial Goals in the New Millennium***

When an ultra-wealthy family invests their hard-earned money to create an FWO, they expect to get benefits whose value far exceeds the cost. Otherwise, why would they even bother?

In the same tradition as the best FWOs, the Oxford Club has built a private office designed to deliver significant wealth-building and wealth-preserving results to its members.

As with the top FWOs, the Oxford Club private office provides a wealth of publications, services, and benefits to meet its members' goals, needs, and values.

Here are the key benefits of Oxford Club membership. Add up their value. Compare it with the low annual membership fee – and the returns our members are making by following Oxford Club investment recommendations.

#### **THE OXFORD CLUB COMMUNIQUÉ (VALUE \$500+).**

Twice each month, we send you a time-sensitive advisory letter called *The Communiqué*. You get specific buy and sell recommendations on our portfolios, updates on our recommended asset

allocation model, reports and investment ideas from our worldwide membership, a 50,000 member strong intelligence network, and private contacts who can help you turn our advice into action. We keep you alerted to important matters affecting your financial privacy, estate, tax-deferral, and asset protection plans. Together we keep each other informed daily, at your discretion, with our Web site, phone hotline, and fax advisory services.

**MEMBER SERVICE'S LIAISON (VALUE \$100).**

This is like having your own research team on call. Have questions about a company recommended on the Hotline or in a recent *Communiqué*? Need details about an event? Want to contact one of our tax experts? You'll get the answers you need right away—with just one telephone call.

**EXCLUSIVE WHITE PAPERS (VALUE: \$150 EACH).**

An ongoing mission of the FWO is to educate members on personal finance, investment, and wealth-preservation. Our researchers scan the globe for the best investment ideas. Occasionally, great opportunities present themselves requiring in-depth and immediate explanation. These are often done through special Member's-Only "White Papers." Although White Papers are published when and if the occasion merits, in recent years the Club has provided 3-6 a year.

**MEMBERS-ONLY DISCOUNT BROKERAGE AND INVESTMENT SERVICES (VALUE: \$150-\$1,500, DEPENDING ON HOW OFTEN YOU TRADE).**

The ultra-wealthy members of FWOs never pay full price for anything, and neither do Oxford Club members! We have negotiated with some of the world's leading financial firms to offer special services and discounts exclusively for members. Members will receive free trades, discounts off standard commissions, exclusive advisory services, and access to a Members-only dedicated telephone line.

**MEMBERS-ONLY FINANCIAL PLANNING NETWORK**

**(VALUE: \$250-\$2,000, DEPENDING ON HOW MUCH YOU USE THE SERVICE)**

FWO members have top financial planners at their beck and call. Now Oxford Club has created a private nationwide network of Certified Financial Planners who can provide financial planning services to you locally, at a discount off their regular fees and commissions. All professionals in this network are Certified Financial Planners and have been screened by The Oxford Club prior to acceptance.

**ANNUAL GALA RECEPTION (VALUE: \$250).**

Imagine crashing Christmas dinner at Steve Forbes house. You'd network with incredible people you normally couldn't even get close to! The Oxford Club's Annual Gala Reception creates a similar opportunity to meet some of the top financial experts in the world – and make valuable contacts that will last a lifetime. Every year this black-tie optional party gets bigger and better. Attendees include top financial analysts, bankers, traders, entrepreneurs, corporate executives ... we can only guess at what Conference Director Michael Whetstone is planning this time around. You'll meet extraordinary people, make life-long friends, and take home wonderful memories.

**OFFSHORE FINANCIAL SERVICES REFERRAL PROGRAM (\$1,000 TO \$1,500).**

You'd be hard-pressed to find an FWO member who doesn't keep at least some of his or her

money overseas. As a new Oxford Club member, you will receive our very valuable, very confidential members-only list of foreign banks, insurance, trust and corporate intermediaries. You'll learn how to transfer your money privately, safely, and legally, and you'll get a better understanding of the reporting requirements.

#### MEMBER'S EXCHANGE LISTING (VALUE: \$100).

A small benefit that can be worth a fortune. As part of your membership you'll receive a special monthly bulletin of personal advertisements from other members. And each year you'll get one free listing for yourself. Given the collective wealth and wisdom of Club members, this is an incredibly good place to find loans, grants, business partners, investment advice, legal help-you name it.

The stated value of your listing is \$100, but as for the results it brings, the real value can be much, much more than that. For instance, several members have initiated million dollar deals through this program. Kelly M., who runs the Caribbean's only private mailbox facility, gets 60 calls per ad with a 10-20% close ratio and average sale of \$5,000. Another Member, Ray B., says he has closed at least 3 sales from Oxford Club contacts - including a \$30 million golf resort in South Dakota.

#### MEMBERS-ONLY DISCOUNTS (VALUE: \$50-\$350).

Oxford Club members represent the most desirable customer base in the world. If a reputable company with a high quality product or service wants to offer a discount to our members - and we believe the product will benefit you - you will hear about it directly from us. (We do not rent or release our membership list to anyone...ever.)

#### PROFITEERING EXPEDITIONS (A POTENTIAL FORTUNE).

Recent expeditions have taken us to the Far East, South America, New Zealand, and quite a few other places. While there, we've met with heads of industry, as well as some heads of state, in the world's most exciting emerging markets. The connections gained on these trips alone could bring you profits you've never imagined.

What is getting this "billionaire's financial edge" really worth to you? Add these benefits together, using the minimum estimated market value for each, and you get a total of \$2,850. And that's a low-end estimate. The high-end total is several thousand dollars greater.

Given that value, and the enormous profits (not to mention wealth preservation) we provide our members, membership in The Oxford Club is certainly worth thousands of dollars. But we wouldn't charge that much because it isn't necessary. And it would impede our goal of bringing FWO benefits to private investors.

So our board initially agreed to an annual membership fee of \$250 - a small price to enjoy the advantages usually reserved only for members of FWOs. And quite a bargain compared with the \$50 million or more you'd need to build an FWO of your own!

But if you accept our invitation to become a member of The Oxford Club within the next 10 days, we'll extend to you a special New Member Membership fee of only \$149 for one full year.

## **Your FREE Family Wealth Office Investment Library**

Keeping in the tradition of the best FWOs, The Oxford Club periodically issues financial "White Papers". These keep members informed on important trends or markets, as well as deliver details on specific investments we recommend. As a new member, you automatically receive a complete library of our latest White Papers, absolutely free:

### **BONUS #1: White Paper Report #9904**

#### ***Turtle Funds – One of the World's Best, Little-Known Investments***

If you've ever wondered how the rich are able to get richer, seemingly in any market conditions, you need to read this report. Turtle Funds have averaged over 32% year in, year out for the past 17 years – through good times and through bad. Yet the average investor has probably never heard of them. That's because, in a genuine – albeit misdirected – effort to protect less experienced investors, our government has made it unlawful for anyone to promote this investment to the general public...even though it's 100% legal, available to any experienced investor, and infinitely safer than many of the mutual funds being sold today. As a result, this investment has remained the cherished secret of the very wealthy for years...but here's your chance to know what only the richest, most successful investors know. Everything you need to understand to comfortably invest in Turtle Funds is detailed in this just-published, members only special report.

### **BONUS #2: White Paper Report #9910**

#### ***Fortress of Wealth: How to Protect What's Rightfully Yours***

A key function of the family financial office is to protect and preserve its members' wealth. This report reveals how you can use the same techniques as the ultra-wealthy to protect the wealth you earn as an Oxford Club member. These days, threats are everywhere – from the business partner or customer who tries to sue you, to the greedy lawyer who represents him, to the slimy broker out to scam you. **Fortress of Wealth** is your defense. You'll discover dozens of ways to protect what you have, including how to gain "safe haven" for your money and securities – and how to leave your estate to your family instead of to the government.

### **BONUS #3: White Paper Report #9911**

#### ***Reclaim Your Right to Privacy***

Never before has our privacy been so under siege. Government is passing new laws that give policing agencies broad, sweeping powers to pry into your personal affairs. Information highways make your personal and private interests a virtual "open book." But you can defend your privacy. This white paper, written by an Oxford Club member who's an expert in corporate espionage and financial recovery, will show you how to safely hide your assets and ensure the safety of your family. Best of all, you can become "invisible" just by taking a few of the many surprisingly simple precautions listed in this one-of-a-kind briefing.

### **BONUS #4: White Paper Report #9915**

#### ***How to Legally Reduce Your Taxes Now***

The typical FWO has an entire department devoted to nothing but minimizing the tax liabilities of the family holdings and individual family members. We too believe that freedom from

excessive taxation is a personal right – not just for billionaires but for every American. This special report is culled from the advice of our tax experts – some of the top CPAs and tax attorneys in North America. You'll discover "tax tips" you probably never heard of – legal tax avoidance strategies that have stood the test of time. Everything from sources of income you can legally leave off your 1040 altogether to setting up a family limited partnership that can take you from a 39% tax bracket down to a 15% tax bracket. You'll even find strategies to minimize your risk of being audited.

**BONUS #5:** White Paper Report #9901

***How to Build Steady Wealth in Today's Stock Market***

Finding truly good profit opportunities is only half the battle when it comes to wealth-building. Equally important is knowing how and when to invest, how much to buy, and when and how to get out and take profits. And it's not rocket science. The simple strategy revealed in this white paper will help you get the most profit from your stock market portfolio. With this strategy, you'll never again lose sleep or appetite worrying about the market. The uncertainty is removed from the equation, and you are left with a fool-proof discipline to let your winners ride and cut your losses early. We show you exactly how in this members-only paper.

**FREE "Quick Response Gift"**

Yours for responding within 10 days of receiving this invitation.

**BONUS #6:** White Paper Report #9902

***The Next Amazon.com: 500% Profit Potential from Asia's Coming Internet Boom***

Don't you wish you had bought Amazon.com back in May 1997? With more than 6 million customer accounts, Amazon – at its recent high of \$199 – was up over 60 times since its IPO. If you had invested just \$25,000, you'd now have over \$1.5 billion.

The stock described in this report is the one with the greatest profit potential we've seen since May 1997. And it can be purchased right now for less than \$5 a share. This company has the potential to be the next Microsoft or Amazon.com. But you need to get into it now, which is why we've chosen this white paper as our act-now bonus. The company has a revolutionary technology. And, it's got a virtual monopoly in its market, which is projected to grow 40% annually for the next 5 years. This may be the most profitable single investment you've ever made. It's all detailed in this quick-response bonus report, which will be rushed to you upon our receipt of your membership application – so you can take immediate action before the price starts to move upward.

***Join over 50,000 investors who are quietly multiplying their wealth...***

Most FWOs are closed to the public. Membership is by invitation only – and if you're not a member of the family or a close friend, you simply can't get in. So you're denied the wealth-generating and wealth-protection tools these exclusive families enjoy.

For private investors not born heirs to great wealth, the Oxford Club levels the playing field. It

provides members with the resources, services, publications, and benefits equivalent to what the finest FWOs provide, but at an extremely affordable cost.

This is your invitation to join over 50,000 extraordinary individuals worldwide with the same values, standards, and financial ambitions you have.

To join our Club, however, we ask that you comply with an extremely important condition – namely, that you keep our “private office” publications, services, and methods, including our investment advice, *private*.

Why the confidentiality? The best financial advice is by its very nature exclusive. When the word gets out to the public, opportunities to profit early dry up quickly. This is especially true for a family-office type club like The Oxford Club, where our charter is to bring members investment opportunities *beyond* those they get from brokers, financial consultants, and other conventional sources.

A good example is a beautiful seaside property that one of our advisors calls “the last affordable oceanfront property in North America.” Amazingly, you can build a dream oceanfront house here with 3 bedrooms, 2½ bathrooms, swimming pool, and a deck for about \$65,000! Lots are still available at bargain basement prices (Doug Casey, author of the best-seller, *Crisis Investing* and editor of investment advisory newsletter, *International Speculator*, has already bought four).

Standing on the property, all stress quietly leaves you as you stare out at the incredible vast blue water. The constant cool Pacific breeze wraps itself around you and lets you forget all your troubles. You can swim in the warm water year round, or just amble on seemingly endless and open beaches.

And instead of paying millions for a tiny glimpse of the ocean, you can buy an oceanfront quarter-acre lot for about \$29,000!

Located on the pristine, pink-sanded shores of an emerging growth region, these lots are expected to return at least 200% over the next 5 years. This is the kind of exclusive real estate private placement opportunity a good family financial office might locate, after much digging, for a member wanting to invest in beachfront property. But you’d be hard-pressed to find anything like this from an ordinary real estate agent.

We arranged a special insider’s deal for our members, and gave our members the exclusive listing agent’s name, private line, and e-mail address. You’re treated like royalty...or at least, like a member in good standing of an exclusive private office – which, as a member of the Oxford Club, you are.

To ensure exclusivity on deals like this one, we keep all our communications for members only. In addition, we do not advertise our organization, and we do not rent our members’ names to the public, as many financial institutions do. All members and our recommended financial advisors are required to comply with this “code of confidentiality.” It’s the only way we know to ensure the exclusivity of the investment opportunities we offer.

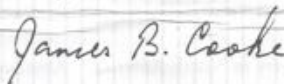
**Act now to activate your "private office" privileges.**

Right now, you can join us for the low new member rate of only \$149. That entitles you to all the privileges of membership for one full year. And we'll immediately send you all of the special White Papers I described earlier.

Please complete and return the enclosed Membership Application. We'll rush your new-member Club "Welcome Package" via priority mail as soon as we hear from you. It includes your temporary Membership Card. This is important. The card grants you access to our members-only Web site, free entrance to local chapter meetings, free consultations with our network of financial planners, and much more.

I look forward to welcoming you aboard and meeting you in person.

Sincerely,



James Boxley Cooke  
Chairman, The Oxford Club

P.S. You can't invest with another family's FWO. But I look forward to having you join our extended family of Oxford Club members. You'll be making good profits in the company of good people, and building legacy-size wealth that can last your family for many generations to come.

The Oxford Club provides its members with unique opportunities to build and protect wealth globally, under all market conditions. The executive staff, research department and editors who contribute to the Club's recommendations are proud of the reputation The Oxford Club has built since its inception in 1984. We believe the advice presented to its members in our published resources and at our meetings and seminars is the best and most useful available to global investors today. The recommendations and analysis presented to members is for the exclusive use of members. Copying or disseminating any of the information published by The Oxford Club, electronic or otherwise, is strictly prohibited. Members should be aware that investment markets have inherent risks and there can be no guarantee of future profits. Likewise, past performance does not assure future results. Recommendations are subject to change at any time and so members are encouraged to make regular use of The Oxford Club's hotline and pay special attention to our twice-monthly advisory "What to Do With Your Money Today."

*The Oxford Club is a member in good standing of the Baltimore Better Business Bureau. To check the Club's current BBB rating, call (410) 347-3990.*

## HONORING THE TRADITIONS OF WEALTH

*In a world turned upside down, it gratifies us to know that our Oxford Club tradition connects us to values that have permanence in stability — a tradition of values that is our bulwark against the coarse and intrusive forces that gather strength and assault our liberty every day.*

*Simply put, members of the Oxford Club believe in the inalienable right to build a legacy of private, secure wealth for yourself and your family.*

We believe in complete financial freedom, in all countries, in all markets, at all times.

We believe in a life centered on learning, respect, and personal responsibility.

We believe in the right to totally protect personal wealth with a safe, legal fortress able to repel any assault — whether by government's evil twins of high taxes and inflation, or by litigation and countless other perils.

We believe that individuals, not the bloated government bureaucracy, know best how to spend their hard-earned dollars — and that responsible men and women teach their families to contribute to the community and the better good, not to live as drains on society.

We believe in the individual investor's right to have assets safely hidden but readily available — ensuring continued prosperity despite violent economic changes.

We believe in the right to find refuge from the coarse effects of the bizarre and disorienting age in which we live in — an age where celebrity crowds out accomplishment and convenience overwhelms honor.

If you share in our beliefs, then you are hereby invited to join The Oxford Club — our special, private association of like-minded men and women who are committed to seeing that these ideas live forever.

*"Great Profits in the Company of Good Friends"*



*Are these your  
questions?*

## Questions You May Have About The Oxford Club

### WHY HAVEN'T I HEARD OF THE OXFORD CLUB BEFORE?

The Oxford Club keeps a low profile. We don't seek publicity and we shun that which comes our way. Our reason? The best investment tips are by their nature exclusive. To ensure exclusivity, we keep our communications private and for members only. Furthermore, we do not advertise our organization, and we do not rent our members' names to the public, as most financial publishers do. Except for these membership drives, which are sent only to investors whom we believe share our interests and value privacy, we try to remain discreet.

### WHY OXFORD?

The Oxford Club is modeled after the old English gentlemen's clubs, especially those that flourished around Oxford and Cambridge in the 19th Century. The 150 year-old mansion that houses our world headquarters in Baltimore is in the English Club tradition. And every year, Oxfordians from all over the world meet at Oxford University to talk about the Club's new recommendations for wealth building, asset protection, and financial privacy.

### HOW CAN I BE SURE THE OXFORD CLUB WILL MAKE MONEY FOR ME?

You can't be sure. Like everything else in life, you have to look at the evidence and make an educated choice. That's why the accompanying letter included so much information about our track record of winning investment picks and economic predictions. If you simply followed all of our stock recommendations and got our average return in 1999, your portfolio would have increased by 49%. We can't promise we'll do as well or better in the future. We can just say this: Every year our membership grows and so does our knowledge base. In the wealth-building world, knowledge is power. And power leads to profits.

### DO I NEED TO BE WEALTHY TO APPLY?

Not at all. You have been sent this invitation because we believe you are the kind of person who understands the value of wealth and who values the traditional, free market, pro-human and anti-Big Brother ideas we hold to be true. The Oxford Club offers a variety of investment opportunities to its members. Some are appropriate only to wealthier individuals. Some are just right for beginning investors or investors with fixed incomes. You'll always know exactly what recommendations are appropriate for what financial profile. As Will Rogers once said, "sometimes the return of your investment is more important than the return on your investment!"

### EXACTLY HOW DO I GET STARTED?

Complete the enclosed membership acceptance certificate. Be sure to initial each provision, indicating that you are willing to comply with the Club's rules and guidelines. Then enclose a check or credit card information and return the application in the envelope provided. Sometime in the next few days you will receive a "priority mail" package in the mail with your membership card and welcome materials. Everything else will be explained clearly at that time.

### IS THERE ANY RISK?

We are proud of who we are and the services we offer. We expect you will be very happy to be a member. If for any reason you should ever be disenchanted whatsoever with the Club or any aspect of the Club's services, we will happily and promptly refund the balance of your membership fee. So you can rest assured that your membership in The Oxford Club means absolute satisfaction.

If you have any other questions, please call member services at 410-223-2643 or 800-992-0205.



place  
stamp  
here

THE OXFORD CLUB  
105 W MONUMENT ST  
BALTIMORE MD 21201-4701

