



## Business Owner Story

**This article is a personal story of a friend and client who has taken personal and business financial responsibility!**

**Are you willing to take the time to really understand your financial future?**

**Your MONEY is YOUR Responsibility! Not your broker, your banker or advisor - YOU are the only one responsible!**

**That is what Dividend Paying Whole Life is about - you are contracting with likeminded people to solve each others future finance needs and death benefits!**

**Money and the concept of banking is a necessary function in our lives. But the banking function is in the hands of the wrong people. Central banking does not work!**

**This article are the words from my client, Brian Harriss**

Please feel free to share this with anyone who is considering an IBC (Infinite Banking Concept) policy.

I learned several years ago that a 401k was a complete waste of money and time and was not a good way to store wealth for retirement. Aside from having a hard time getting access to my funds once I left a company that was in severe financial difficulty, the idea of being taxed on distributions was also repulsive. And of course I am aware that Congress has been eyeing 401ks for many years as a way to deal with their insolvency.

Attempting to save money and count on interest in a bank or Credit Union is also a waste. Banks also do not pay nearly enough interest to even come close to keep up with the rate that the Federal reserve is counterfeiting money (AKA the hidden policy of inflation tax). In a bank, money is only losing value and if the bank decides they don't want to let you withdraw your money there's little you can do since I understand technically banks own the money once you put your money in the bank.

I could put my money at risk in the stock market on way overpriced, overvalued stocks, but I am done playing musical chairs--I don't want to be stuck as the last one holding valueless stock after a major correction. And this is where the beauty of IBC has come in. I get a steady, guaranteed interest rate on my retirement savings, and more importantly, I have a wonderful replacement for credit cards, where I capture all the interest on major purchases that cannot be paid off in one month.

I am growing my grass fed beef operation ([HighTestBullBeef.com](http://HighTestBullBeef.com)) and farm using loans against my policies. I just used a loan to pay for high quality grazing seeds and liming the fields. I previously used an IBC loan to purchase some additional head of cattle. That cost me several months of pay, an expense I couldn't do without a loan.

Using Dividend Paying Whole Life policies also minimizes inflation in the economy when we recycle our money in and out of our system of policies because insurance companies are required to have a full reserve unlike banks that practice fractional reserve banking - just another phrase for COUNTERFEITING because banks loan money they do not have!

The warehouse of our medium of exchange (money) should be in a contractual relationship with other like-minded people (life insurance).

The banking function should be totally held at the individual level – a place where it is impossible to inflate the money supply

Contact me to implement this process to improve your financial future.



The information is to provide an **EDUCATION** so everyone can **THINK** and make more informed decisions for their financial future.

I am **NOT** rendering tax, legal, accounting or investment advice!

I just purchased 1000 catfish, a feeder, a BOJO light, pond liming, and 4 months of feed to get a farm pond ready to sell fishing privileges a few months down the road, and IBC loans helped smooth out the costs of this investment.

I have had a few surprise costly car repairs and my IBC policies came to the rescue with some loans to cover that expense, and I am gradually getting those loans repaid.

And again, I get to keep all of the interest instead of some credit card company.

I purchased some solar power upgrades for my home as a long-term investment to cut my energy costs and the IBC policies were the source of the loan funds to finance this home improvement.

I had some major repair costs on the tractor and the IBC loans facilitated getting the tractor fixed in a timely manner so that I could keep using it for necessary farm work. After I complete paying off the current loans I have on my policies, I intend to purchase a squeeze chute for cattle handling and build more irrigation and cattle watering ponds on the farm.

Aside from capturing all the interest that would otherwise be lost to bankers and credit card companies I have a wonderful system to pass wealth to my children and grandchildren with no worries about taxes or corrupt probate courts seizing the funds I intend for posterity.

I am very happy that I learned about Nelson Nash and the Infinite Banking Concept, and I'm doing my best to put it to use so that down the road my family and I will have much better financial security and we will have done our part to mitigate the bad inflationary policy of our current monetary system.

Regards,

Brian

