

YOU CAN MAKE IT BIG – REAL BIG – IF YOU WANT

by: Guy R. Fleury

Over the last few months, I wrote a lot about the **One Percent Per Week** trading strategy, which could be seen as highly volatile but could nonetheless deliver, on average, more than 50% per year over the long term. One reason for its success is its application over many years (15+ years).

The trading procedures for this strategy are simple. You could do it all by hand in less than 5 minutes a week if you wanted, even though the provided and free program code can do that job for you in milliseconds.¹

With **You Can Make It Big – Real Big – If You Want**, I intend to show that you can reach the higher end of your retirement objectives using the presented trading method. So, I encourage you to read on, as this note will go from the simple to the simple to the stupendous in no time at all. What follows might even be the most impactful document you read this year.

Playing short-term for the long term is not how most people view stock trading. They consider short-term trading akin to gambling or some form of swing or momentum trading over intervals of days to a few months at most. They proceed from one short-term trade to the next. Each time, trying to find a worthwhile and productive trade candidate, but that is not always the case.

Short-term trading is rarely associated with long-term investing — a rather evident observation. You do not see short-term stock traders in the Forbes 400 list. What you will find there, however, are long-term bag holders, which, almost by definition, do not trade that often.

A few years back, I read a study on short-term traders. For those that did not abandon the practice, their long-term growth rate averaged about 4.2%. That was not even close to having held SPY with no trade intervention over the same period.

Nevertheless, in the present case, with the **One Percent Per Week** trading strategy, a long-term outlook will prevail.

You do not undergo this type of trading strategy without knowledge and conviction about where you are going. It is like in any other long-term business endeavor; you want to be sure that you will reach your goals, whatever may come your way. You have to go beyond mere wishes.

You are talking about your future, and you do not want to roll the dice on that one. You depend on it, and so does your family. So, step number one.

¹ Link to my free book and code: [Gain Your Financial Freedom](#).

You have to plan your future.

Where do you think you will end up in 20 years without a long-term plan? How sure would you be that your long-term goals will materialize over those years?

If you look around, nobody will be there to give you your retirement income (except your parents). You better take care of it yourself. Especially when you are told that your government pension plan will go broke by 2035, and if you have not taken care of your retirement income by then, you might find yourself totally out of luck.

Once your government realizes that the pension plan will not be enough to sustain all the monthly payments, they will gradually cut benefits, not their management fees or paychecks, only your benefits, and you will be getting less and less as you get older beyond 2035. So, you better handle this problem yourself before it hits you in the face.

The **One Percent Per Week** trading strategy was initially designed with a price target of 1% per trade, which was often reached but not always. With it also came losses since the market does not care whether you set price targets or not. It goes its way. You can ride along if you want to. However, you have no obligation to do so, just as the market has absolutely no obligation to make your trading methods profitable.

You are in for the potential gain, no matter which trade you take. You can declare a profit if you resell what you bought at a higher price. Like any business, you need to sell at a higher price than you paid.

It is a trade scenario you understand perfectly. There is no profit if you buy at a given price and resell it later at the same price. The bad part is that your selling price might be lower than what you paid. Then what? You might have to take the loss, which does not help your long-term objective, which was to accumulate profits, not losses.

The time interval in which you will make your trades and the selected trades deserve more consideration.

Over the long term, an average stock market return proxy such as SPY has given around 10% per year. We could have had that average return for decades on the sole condition we participated in the game. A simple buy and hold of SPY would have given you that 10% average return with all its ups and downs over the years.

If you look at the overall market, not just the top 500, its average return over the past 200+ years has been around 6.9%.²

However, holding SPY would also have been all you got; that is something close to

² See Figure #1 in [There Is Always A Better Retirement Fund – Part I](#).

SPY's 10% long-term average return and nothing more.

It was even what the market was giving you as long-term expectations on your SPY investment. It is as if all you could hope for was to reach that long-term expected market average. And even there, it would depend on whether you lasted long enough or got out at a market high or low.

Regardless, you will have to face future price uncertainty.

When looking at those long-term averages, nothing seems to hold over the short term. Returns get almost unpredictable. Those long-term trends are still there, but it is hard to detect a rising long-term trend when, over the short term, you are in a recession or a significant price decline.

10% per year is only 0.03968% per trading day. Such minor variations can easily be buried in all the market noise and within the quasi-randomness of price variations, especially when the price can vary by 1 to 5% or more in a single day. For example, the long-term trend could represent 3.9 cents on a 100-dollar stock, while a 5% move would be 5 dollars. The 3.9 cents is not even 1% of the 5-dollar move.

It was shown in [Gain Your Financial Freedom](#) that even removing 10 or 20 winning trades out of some 773 could have quite an impact on the overall result. That is, 1.29% or 2.58% of all the trades taken could considerably impact performance.

LOOK FOR THE PROFIT

For a profit, you need on whatever trade you make: $\pm q_i \cdot \Delta_i p > 0$. You could go long or short, but your trade will depend on the price difference $\Delta_i p$. It is the sum of all those trades that you are looking for: $\sum_1^N (q_i \cdot \Delta_i p) > 0$. However, just being positive is not enough. As in my above-cited book, you want the sum of all those trades to reach your long-term objective: $\sum_1^N (q_i \cdot \Delta_i p) > \$50M$.

You should not want to settle for less. IMHO.

The question becomes: **Is the *One Percent Per Week* strategy really feasible?**

I have to answer yes to that question. Not because of any obligation but only because the simulated results show it is possible and, moreover, easily doable. Stocks often vary by more than one percent per week, some more than others — especially a 3x-leveraged ETF like TQQQ, which continuously tracks every move of the QQQ ETF. QQQ has a weekly volatility of about 5%.

The above implies that TQQQ should have a 15% weekly volatility while it would seek to generate 3x QQQ's weekly return. That is why I set the initial profit target at 7% instead of just 1%. It was more in line with the weekly variations of TQQQ. Seeking

7% moves would also happen often enough to generate 7% profit trades on those profitable weeks. Ten such trades a year would generate a return of $(1 + 0.07)^{10} = 196.7\%$. The other 42 trades per year would bring that result down. The question would be: by how much? That is where the simulations come in. The needed stuff to corroborate your assumptions with actual market data.

The *One Percent Per Week* strategy is more than wishes; it is a game plan substantiated with sufficient evidence that it makes it more than just probable. It is like saying that the long-term average for SPY is around $10\% \pm 2\%$ or so, depending on when you take the measure. It would not change the long-term average by much.

None of the scenarios presented will behave with the exact same numbers we will arrive at. Stock prices vary all the time, up and down. We will deal with averages over those price movements but reach the same endpoints. All that will count is that you reach the same endpoint from your starting point, that the ride be smooth with averages or chaotic as the market data itself. The starting and end points will be the same.

Predicting the future price of any stock or ETF could be filled with surprises and uncertainty. Nonetheless, the things we know might be basic, but they can still give us answers. Like the future value equation: $F(t) = F_0 \cdot (1 + \bar{g})^t$. No matter which investment it is, it will have a starting and ending point. From there we can always determine the average growth rate: $(\frac{F(t)}{F_0})^{1/t} - 1 = \bar{g}$ that got you there.

In my latest simulation using TQQQ with QQQ as a benchmark, QQQ had an 18.23% CAGR over 775 weeks (14.9 years). Since TQQQ is a 3x-leveraged version of QQQ's return, we should expect an overall CAGR in the vicinity of 54.69%. The simulation came in 55.22%. The cost of doing so was the higher drawdown, going from 35.6% for QQQ to 54.5% for TQQQ. Notice that the volatility was not 3x but 1.53x. We should compare this to SPY's drawdown over the same period, which was 34.1%.

Table #1: Portfolio Return Based On ETF Selection – 14.9 Years

ETF	CAGR	Exposure	Weeks (14.9 Years)	Max Drawdown	Portfolio Value
SPY	12.23%	99.96%	776	34.10%	\$455,511 ¹
QQQ	18.28%	99.99%	776	35.62%	\$1,113,087 ¹
TQQQ	55.37%	51.94%	776	54.47%	\$69,809,136 ²

¹ On a Buy and Hold scenario.

² On the **One Percent Per Week** strategy with no leverage.

But here is the thing: if you could support the 34.10% SPY drawdown for the \$455,511 outcome, would you not support the 35.6% drawdown on QQQ, which over the same period would make your 100k investment grow to \$1,113,087.

Furthermore, could you not withstand the added heat of the more significant TQQQ drawdown at 54.47% for the outcome of \$69,809,136? Especially if that max drawdown was during the Flash Crash of 2010, which lasted 39 minutes, and where there was nothing you could have done to prevent it.

We need to consider the game we are playing; we certainly do not have all the cards.

However, it is not the max drawdown that we should fear so much. You are playing an exponential game; if you have a 20% drawdown early in the return sequence, it won't have as much impact as if at the end of the same sequence. It is simple: 20% of 100k is small change compared to 20% of 100M. So, your biggest drawdown in dollars will be in your recent past and usually not at the beginning of your journey.

A FEW BASIC ESTIMATES

Here are the estimated factors based on getting one percent per period (week, month, or year) over 10, 15, 20, and 25 years. Running the **One Percent Per Week** program can average over the long term about 1% per week. It also becomes our long-term objective, no matter our starting capital.

Table #2: 1% Trading Scenarios With 1% Per Interval

Return Rate	Interval	Factor	10 Years	15 Years	20 Years	25 Years	Using ETF
1%	Week	1.6777	176.65	2,347.85	31,205.32	414,749.54	TQQQ
1%	Month	1.1268	3.30	5.99	10.89	19.78	SPY
1%	Year	1.0100	1.10	1.16	1.22	1.28	

With the TQQQ strategy, starting with 10k, we are expected to reach \$312,053,267 after 20 years. Just getting close to that result would already be more than enough. We can also easily understand the value of the added 5 years, raising the outcome to \$4.1 billion.

You cannot reap what could be your 20th year if you were not there getting, on average, your 1% per week for those 20 years and saying that your participation is required if you want to reap the rewards.

If you do not aim consistently, how can you reach your target?

Regardless, you will need trading procedures that can deliver, on average, that 1% per week.

This is not every week but on average. You will have down weeks and down months; it is part of the game. However, your objectives are for the long term and should remain your goal over all those years.

YOUR PORTFOLIO EQUATIONS

From my recent article, **Make Your First \$50M Before You Retire**, we had the following equation:

$$F(t) = \sum_{i=1}^N [(b_{i-1}) \cdot (1 \pm r_i) + c_i] \quad (1)$$

At $i = 1$, we would have: $b_0 \cdot (1 \pm r_1) + c_1$, with c_i the contribution at the end of each year, and with b_0 the initial bet or capital at the beginning of the trading interval. At the start of each period, the bet b_{i-1} would depend on the gain or loss $(1 \pm r_i)$ for the period i . For the **One Percent Per Week** strategy, i is the week number and the trade number since we only have one trade each week.

To improve on equation (1), we could add leverage which could be expressed as follows:

$$F(t) = \sum_{i=1}^N [(1 + L_i) \cdot b_{i-1}] \cdot (1 \pm r_i) + c_i \quad (2)$$

where L_i is the leveraging factor, b_{i-1} is again the bet size from the previous Friday's close.

THE BEFORE AND AFTER RETIRING

We could also split equations (1) or (2) to have a period before retiring and then one after.

Your retirement year becomes your milestone. To simplify calculations, I will set the retirement age to 20 years, no matter your age since we will get to a point where you might wish to retire even before reaching age 65 or year 20. But I am running ahead of myself.

Let's keep on elaborating on those possible and feasible return scenarios.

The before retirement would be where yearly contributions c_i could accumulate up to year n , the retirement year; that you use leverage or not:

$$F_n(t) = \sum_{i=1}^n [(1 + L_i) \cdot b_{i-1}] \cdot (1 \pm r_i) + c_i \quad (3)$$

For the after retirement, we stop the contributions but start withdrawals of w_n for the years $n + 1$ to N :

$$F_N(t) = \sum_{n=1}^N [(1 + L_n) \cdot b_{n-1}] \cdot (1 \pm r_n) - w_n \quad (4)$$

In the $F_N(t)$ equation above, for $n = 20$, we would have $b_{n-1} = F_n(t)$; the outcome of equation (3).

The above two equations would do it all: determine the portfolio value before and after retirement. We have the calculations up to year n and thereafter from year n to year N . Every year, during retirement, 5% of the portfolio's value will be withdrawn.

You would have for portfolio value: $F_1^N(t) = F_1^n(t) + F_n^N(t)$, which could extend beyond the retirement year. It also gives the flexibility of fixing n to the number of years you have before retirement. If you want to retire at 60, give yourself 20 years to get there, and therefore, start at 40 or earlier. Again, you are dealing with exponential functions, and they need time.

If you opted for no leverage and no yearly contributions, the equation would scale back to where it started:

$$F(t) = b_0 \cdot \prod_{i=1}^T (1 \pm r_i) = b_0 \cdot (1 + \bar{r})^T \quad (5)$$

Equation (5) says it all. No matter your investment philosophy, it will end with equation (5). This future value equation expresses that no matter the ups and downs of $\pm r_i$, it will end up being the equivalent of having an average return rate over the entire investment period. Therefore, we can use $b_0 \cdot (1 + \bar{r})^{T+\Delta t}$ to make forward estimates based on this long-term average rate of return, meaning doing more of the same.

It is a lot easier to estimate \bar{r} over the long term than to forecast the multiple $\pm r_i$ as you go along. How will SPY move in the future ($\pm r_i$) with all its highs and lows, compared to what you already know $E[\bar{r}] \approx 10\%$? It has been so for decades; we should expect it to be about the same for many more years. It will not prevent SPY from having drawdowns, nor will it prevent your portfolio from having them.

You are often at odds with the investment world. All the advice you receive from everyone is: "We have the best and highest rates of return out there." And yet, when you look around, all you see are long-term return rates close to the long-term market average, as if most money managers could hardly achieve higher than the long-term market averages.

That means that for equation (5), the expected long-term average return \bar{r} will be about 10% per year, no matter the number of years you stay invested, as long as you last long enough $T > 20$.

At that 10% rate, if you wanted to reach your \$50M goal by year 20, you would need an initial capital of \$7.8M. That is like saying: if you do not have that \$7.8M, you will not get there with an average 10% return per year.

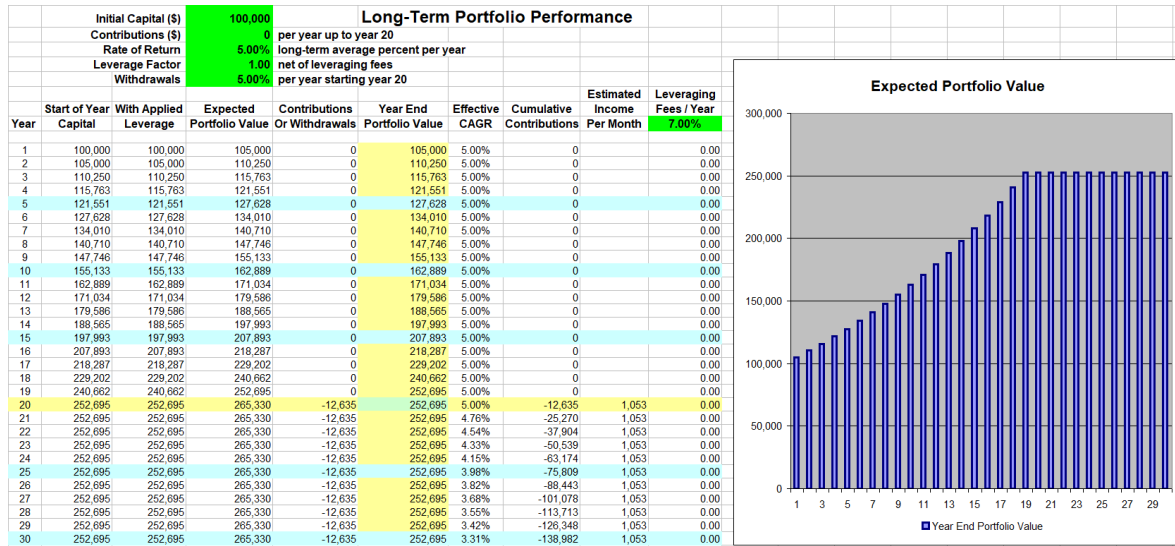
The best illustration of this is with the equation in motion as in Figure #1 below with the initial setup conditions given in the green cells. All the following spreadsheet snapshots used with equations (3), (4), and (5).

You will find the link to the spreadsheet files at the end of this document. The spreadsheet will allow you to verify all the presented scenarios and devise some of your own.

We start with a scenario where \$100,000 is invested at a 5% return over the entire interval (30 years). Starting year 20, each year, 5% is withdrawn from the portfolio up to year 30. As observed in the chart, starting on year 20, the portfolio value flattens out since you make 5% during the year and take it out at the end of the year.

Also, from year 20, the Effective CAGR column gradually declined since there was no net appreciation.

Figure #1: Capital 100k, 5% Return, 5% Withdrawals, No Contributions, No Leverage



[\(Click here to enlarge\)](#)

Such a scenario, as in Figure #1, can be had with the usual savings account where a 5% return is at the high end of the available return spectrum. But the most critical part is that after 20 years, you would get only \$1,053 per month. You can be assured that in 20 years, you will need more than that just for groceries.

Even if Figure #1 is an easy and plausible scenario, it is not desirable. If it is all you are being offered, move on and find something better.

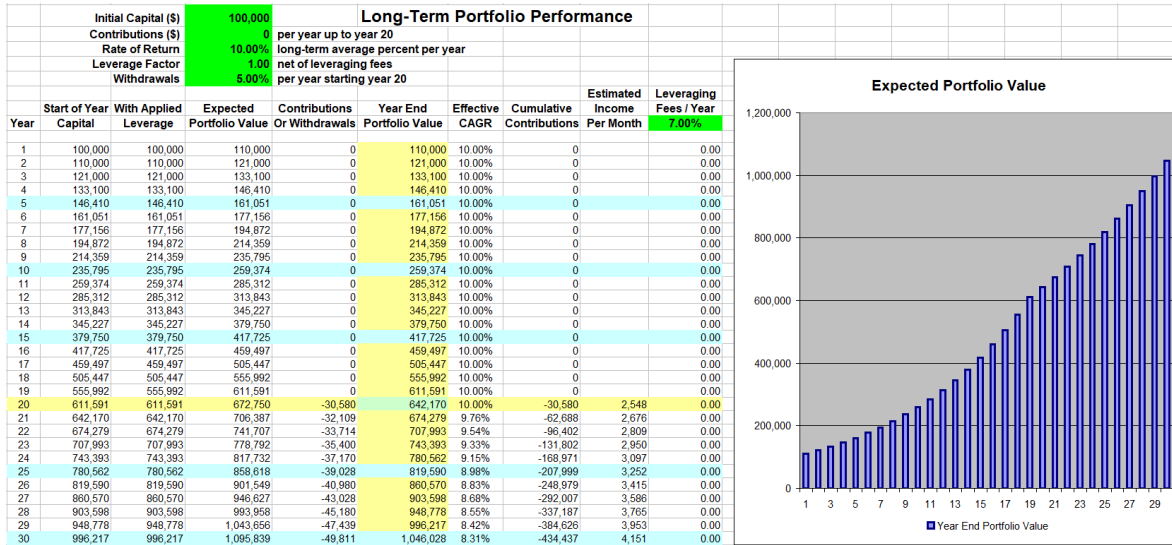
Say you opt to switch your investment from the savings account to holding SPY, which could give you 10% on average over those 30 years. You change one number in Figure #1 and get Figure #2 below.

The scenario changed considerably. Already, simply buying and holding SPY over the years with no effort on your part, you retired with \$642,170 in your account instead of \$252,695 as in Figure #1. Upgrading to SPY also increased your monthly withdrawals to \$2,548 per month, starting at year 20.

It is a better scenario; you still have nothing to do to cash those monthly checks. Also notable is that the estimated average monthly income rises year-over-year by 5%.

Regardless, you know you need more than that. So you switch again, and this time, you buy and hold QQQ for the duration, which also requires no added effort.

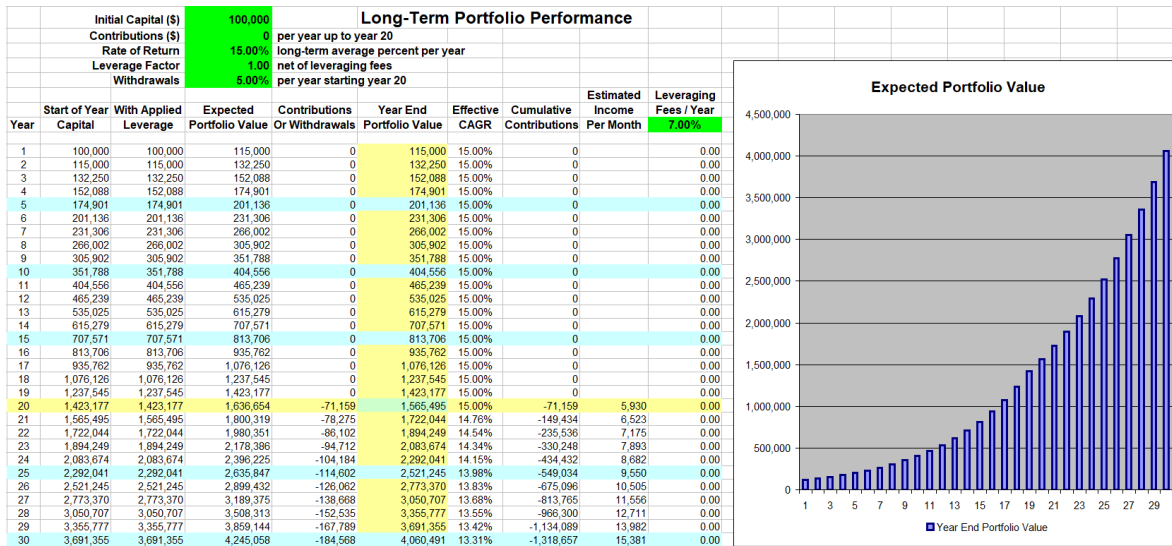
Figure #2: Scenario With 100k, 10% Return, 5% Withdrawals



[\(Click here to enlarge\)](#)

Switching to QQQ has a 15%+ CAGR, as Figure #3 illustrates.

Figure #3: QQQ Portfolio, Initial Capital 100k, 15% Return, 5% Withdrawals



[\(Click here to enlarge\)](#)

At year 20, you now have a \$1,565,495 portfolio with a starting average revenue of \$5,930 per month. It is much better, and you still had nothing to do to get there except stay the course for those 20 years with this buy-and-hold scenario.

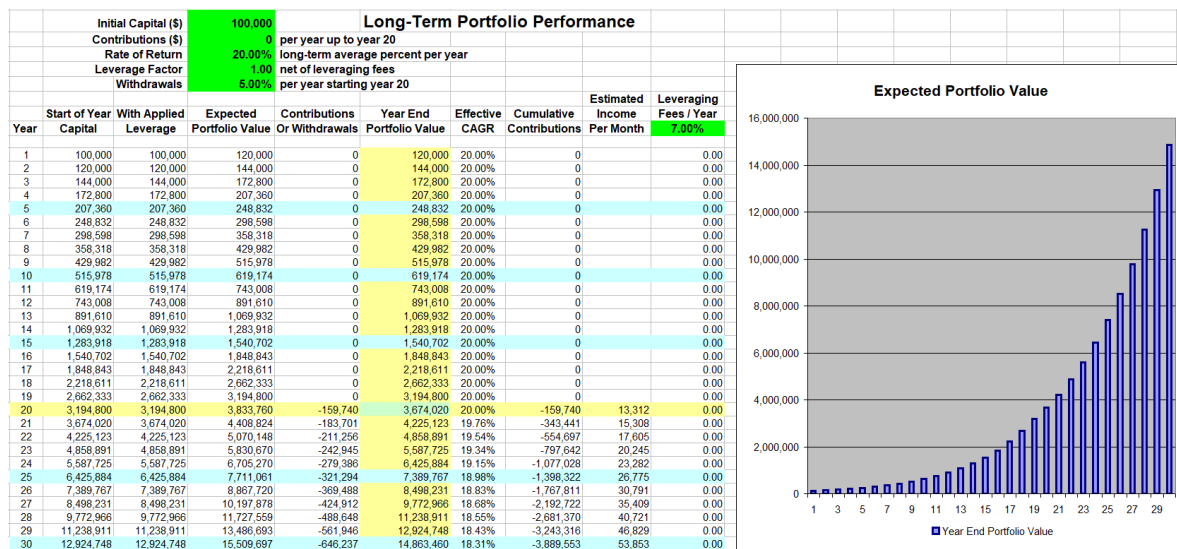
We should also notice that starting in year 20, the annual withdrawals will increase

at a 10% rate, the difference between the rate of return and the withdrawal rate. Gradually, each year after retiring, your income stream would increase by 10%, overcoming inflation and providing you with more security. Maybe the best part would be that you are doing it all yourself.

You got to that level with a single decision: managing it all yourself and buying and holding QQQ. One could do even better with the recent release of the TOPT ETF, which will have the top 10 stocks of QQQ. It goes like this: the top 10 on NASDAQ will do better than the top 100, the top 100 will do better than the top 500, and the top 500 will do better than the top 5000.

Nonetheless, you can do better. How about buying and holding Berkshire Hathaway, which has had a 20% CAGR over the last 50+ years? Doing so or purchasing some equivalent could result in Figure #4.

Figure #4: Berkshire Hathaway With 100k, 20% Return, 5% Withdrawals



[\(Click here to enlarge\)](#)

With this Berkshire Hathaway scenario, by the time you reach year 20, you would have a portfolio valued at \$3,674,020 with a starting average monthly withdrawal of \$13,312, which would increase year-over-year by 15%, the difference between the rate of return and the withdrawal rate.

The Berkshire Hathaway scenario did not require any added effort. It was also a buy-and-hold scenario. Moreover, you would have had a legend of finance managing your portfolio for free, meaning no management fees to pay.

All the choices made up to now required absolutely no effort. They were all available as single decisions.

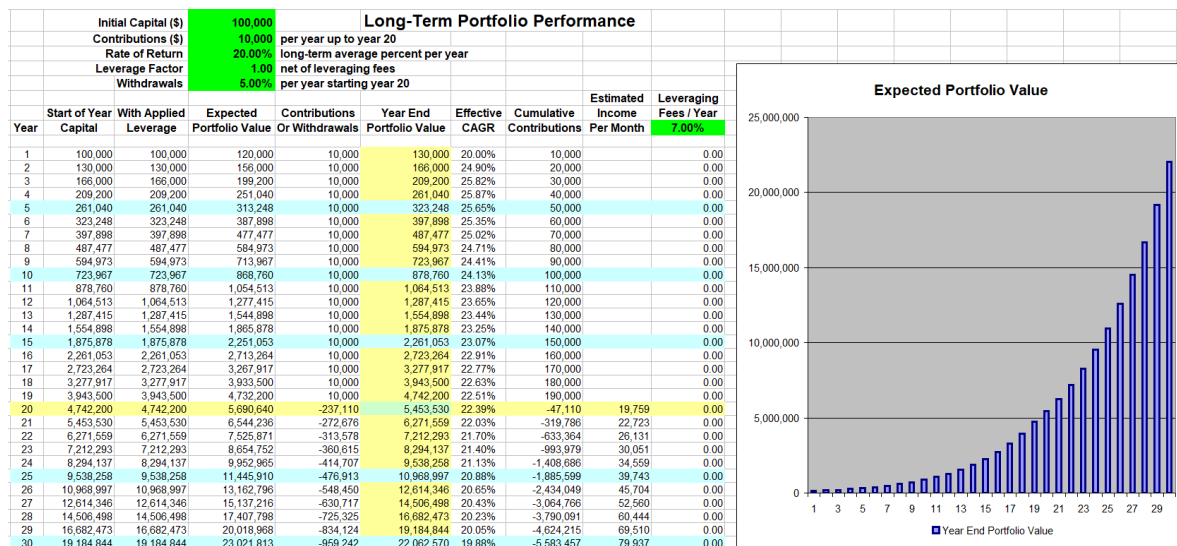
It was up to you to decide which one suited you preferred. In essence, you were choosing which rate of return suited you best. Was it 5%, 10%, 15%, or 20%? Those four scenarios required no effort except to choose the one for you.

A hint and simple observation: Figure #4 does outperform the previous three charts.

You are confident that a scenario like Berkshire Hathaway is reasonable and, most importantly, totally doable, even by you. The only place you might be apprehensive would be getting the initial capital to get the ball rolling. It is easily understandable; we will make do with less later.

Let's start with 100k as initial capital again and make 10k contributions each year up to year 20. It would be the same as if you were building up your pension plan with your contributions. We will keep the same level as the Berkshire Hathaway scenario, a long-term average of 20%. It would be easy to implement: you buy \$100,000 worth of Berkshire Hathaway shares, and each year you buy another \$10,000 worth. Here is Figure #5, giving you that scenario.

Figure #5: Start With 100k, 10k Contributions, 20% Return, 5% Withdrawals



[\(Click here to enlarge\)](#)

The yearly contributions had an impact. The portfolio now stands at \$5,453,530 at year 20 with starting average withdrawals of \$19,759 per month.

The income stream would again continue to increase at a 15% rate. As explained before, your entire portfolio will continue to grow at the 15% rate, the spread between the return and withdrawal rates. Another advantage is that you get increasing revenue from your self-generated retirement plan as you get older. By year 30, your

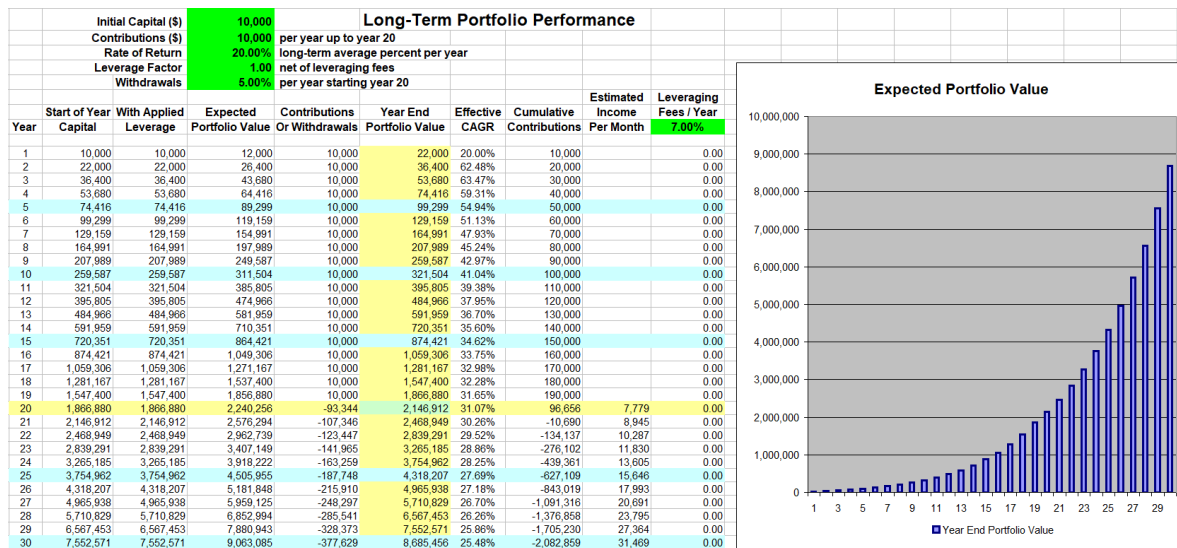
withdrawals would have risen to an average of \$79,937 per month, and your portfolio would have a value above \$22M.

DOING MORE WITH LESS

However, as should be expected, there would be a letdown if you reduced the initial capital to 10k while leaving everything else the same. That scenario is illustrated in Figure #6 below.

From the \$19,759 starting average income stream per month in Figure #5, it is reduced in Figure #6, where we would have \$7,779.

Figure #6: Portfolio With 10k, 10k Contributions, 20% Return, 5% Withdrawals



[\(Click here to enlarge\)](#)

Having some confidence in the Berkshire Hathaway 20% long-term CAGR, you could consider leveraging the scenario, not by much, but still using leverage. Applying 1.2x leverage to Figure #6 would generate Figure #7 below.

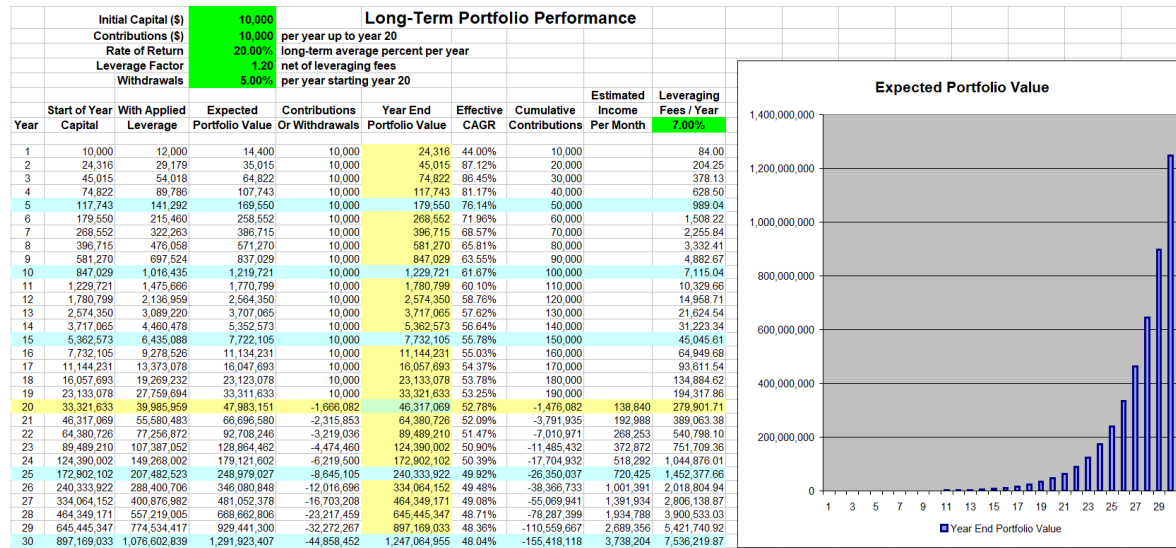
In Figure #7, in year 20, the monthly average withdrawal starts at \$138,840. The portfolio rose to \$46,317,069, which is getting close to the initial objective of reaching \$50M before year 20.

The last column gives the impact of the leveraging fees over the years. Consider it as the cost of doing business.

In the Effective CAGR column, at year 20, we have an equivalent rate of return of 52.78%. Achieving the same results would have taken you a 52.78% growth rate on your investment. And here, with a 20% return on your Berkshire Hathaway holdings,

you get a 52.78% CAGR for your 20 years of practically no work. At the same time, you paid all the leveraging fees since they got paid as they were incurred.

Figure #7: Capital & Contrib.: 10k, 20% CAGR, 5% Withdrawals, Leverage 1.2x



[\(Click here to enlarge\)](#)

YOU CAN DO MORE

Instead of using the Berkshire Hathaway stock scenario, you opt for the TQQQ trading strategy, a 3x-leveraged version of QQQ tracking the NDX Index. Since TQQQ is reset daily and aims to generate 3x QQQ's daily return, we should have an average expected return near 45% per year or higher.

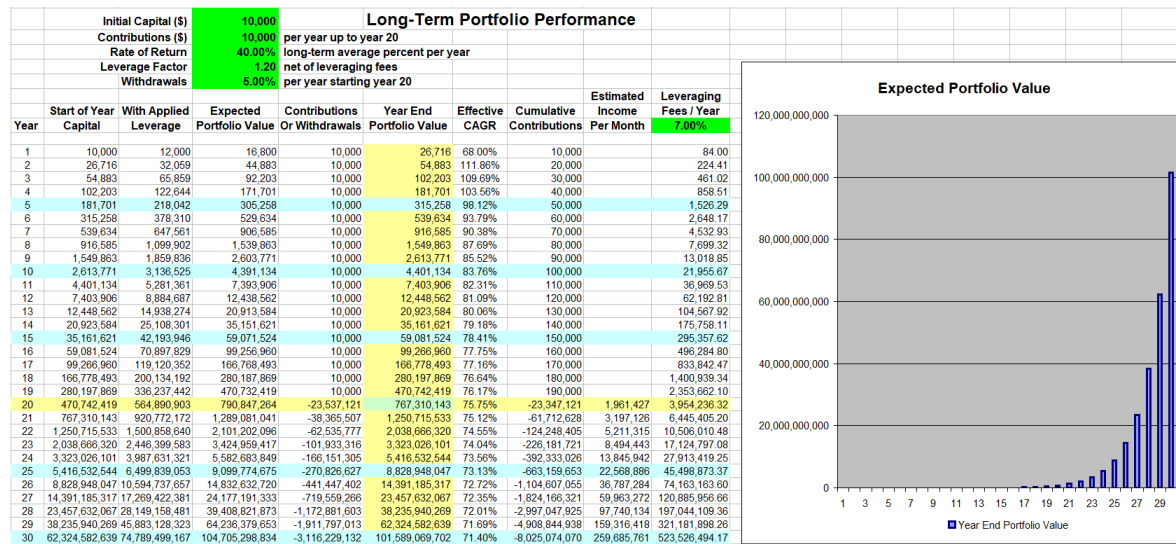
Let's first limit ourselves to a 40% CAGR scenario and keep the 20% leveraging factor over the entire 30-year trading interval.

There will be some work involved in the process this time, but it will be less than 5 minutes a week. So, nothing to interfere with your daily routine. It is something you could do during your coffee break each Monday. The rest is all automated since you are issuing sell-limit orders that will last at most a week. A still-opened position will be liquidated by Friday's close, whether at a profit or a loss.

With a 40% growth rate, the **One Percent Per Week** strategy using TQQQ could generate Figure #8 below. The strategy, as provided, is adapted to TQQQ's higher potential return, which is 3x larger than QQQ's own. By exploiting this higher return volatility, the strategy makes its profits. It creates a positive disequilibrium between the average percent profit per trade and the lower average percent loss per trade resulting from the implemented trading rules. It also means that the strategy has no choice; it will execute its code and generate, on average, increasing profits.

In Figure #8, with a 40% CAGR, the average starting withdrawals for year 20 is \$1,961,427 per month, while the portfolio value at year 20 is at \$767,310,143 which would have required a 75.75% CAGR equivalent to get the same results. Sure, and again, you had leveraging fees to pay (see the last column). But, overall, you would gladly pay those fees for the added performance. Regardless, those leveraging fees have been charged to the portfolio's account each year as they occurred. Therefore, the year-end portfolio value is net of those leveraging fees.

Figure #8: Capital & Contrib.: 10k, 40% Return, 5% Withdrawals, 1.2x Leverage



[\(Click here to enlarge\)](#)

Also, note in Figure #8 that the portfolio value at year 30 is more than \$100B and that you are receiving an average monthly income of about \$259,685,761 per month.

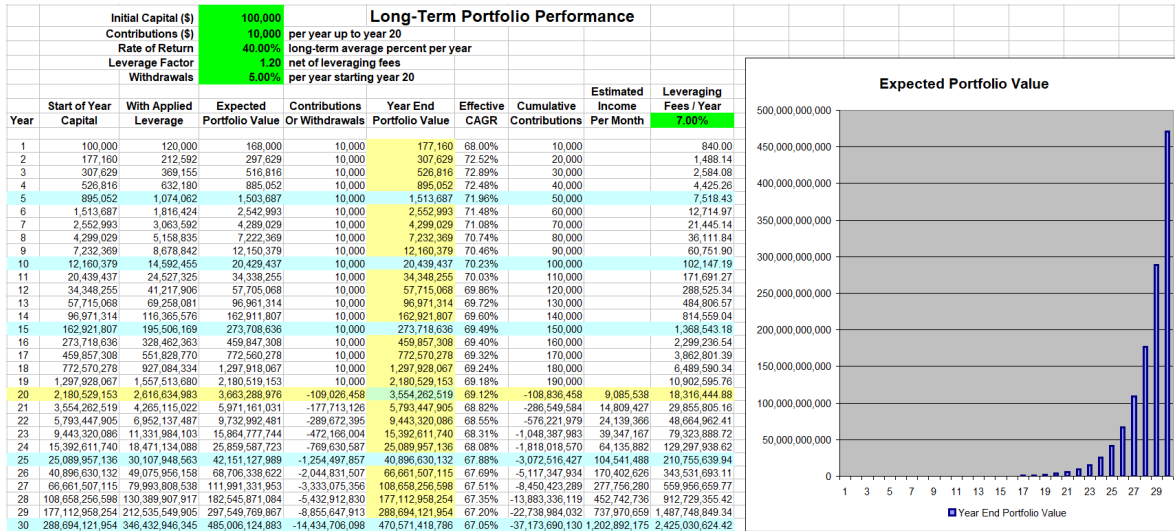
Yet, you started with 10k for initial capital and added 10k each year up to year 20. The big difference comes from having chosen TQQQ and executed the **One Percent Per Week** trading strategy.

There is always a better trading strategy.

We could return to a portfolio starting with 100k and operate on the same parameters as in Figure #8.

Doing so would give us Figure #9 below; the average monthly income stream starts at \$9,085,538 per month. And it increases at an average 35% rate. At year 20, the portfolio value would be \$3,554,262,519.

Figure #9: Capital 100k, 10k Contrib., 40% CAGR, 5% Income, 1.2x Leverage



[\(Click here to enlarge\)](#)

THE BIG FINALE

We started small and gradually increased the initial settings, all doable and more. Nonetheless, there is still more room to improve on this strategy design. But I will limit this presentation to Figure #9 above as it is more than enough for anyone wishing to build their retirement fund.

In Figure #9, you could retire at year 10, be well off, and continue your trading program for as long as you want. It will not interfere with your other activities or the enjoyment of your retirement.

All these scenarios were easy to build. All of them are feasible. You needed the money, time, and determination to carry it out week after week for years and years. All of it were choices you could have made. And now, you have to decide likewise what you will do next.

By planning what you intend to do, you could reach those goals. It is not wishes or expectations that should interest you; it is the action needed to achieve your goals. You need the money, the time, the tools, and the methods to make it happen. The ball is now in your camp. You decide what you want to do.

Make your scenarios with your numbers to see how it would all behave. You are the one in control of where you want to go. All those charts make the point that you have to plan for the long term and that the initial capital and the growth rate are major factors in creating your future wealth.

You can verify the nine above figures with the accompanying Excel or OpenOffice spreadsheets and create your scenarios. Links are below.

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