

## The Financial Lessons Of James Bond



Everybody's favorite spy is back in theaters this month with the release of "Spectre." To mark the occasion, we decided to take a look at his 50-plus year history to see what lessons we could learn about life and money from the greatest secret agent in film history.

**Develop your revenue streams.** The Bond movies regularly earn more than \$100 million in product placement, ensuring the profitability of his missions long before you or I pony up \$7.50 for a ticket. For instance, in the Ian Fleming novels, James Bond wears a Rolex Oyster Perpetual. It's a signature accessory, and in one scene early in the series, he drops the watch onto his fist to use it as a knuckle duster when punching a bad guy in the face. The scene is beloved by many fans of the novel, which is why it was recreated during a scene during the Daniel Craig era. But it's surprising when Craig's Bond makes the move and he's wearing an Omega watch. Of course, the most famous Bond-worn watch is Sean Connery's Rolex Submariner, but he's also worn a digital Seiko and a Tag Heuer.

Bond has also forsaken his Aston Martin in favor of BMWs and Jaguars, while appearing in commercials for Heineken – a beer that should not be shaken or stirred. He's indulged in Red Stripe and Coke Zero, flown Pan Am, used L'Oreal, and if you want to dress the part, you need look no further than Tom Ford, the luxury menswear designer responsible for providing the suits and evening wear for the Daniel Craig era.

Do you have enough revenue streams? Could you find other ways to make money? There's never been a better time to develop additional income. With the prime interest rate so low, you can lock in an amazing fixed rate on a home equity loan to pursue your business idea or side project for building your fortune during the weekends. You can distribute your product, cultivate a customer base and conduct all of your transactions online, leaving a much larger chunk of your capital to produce a high-quality product or service. Find out more about our home equity loans here <http://bit.ly/1187e8Y>.

**Keep cool.** In "Goldfinger," or any of the Connery-era Bond films, the climax tended to revolve around an impending countdown to doomsday, stopped at the last moment by Bond. He's fought enough odd-looking henchmen to fill a small stadium, dispatching each with a quip that mixed fantastic timing with unflappable calm. He's flown airplanes sideways through hangars and driven tanks through Moscow's

rush hour. Through it all, James Bond stays cool. The man can scuba dive up to the bad guy's island hideout, unzip his wet suit and immediately have on a perfectly pressed tuxedo. Cool.

Are you cool? Not in terms of driving the carpool and earning the grudging respect of the tweens in the back seat, but in terms of the ability to drop a one-liner in the face of worldwide annihilation. To put it another way, how rattled are you by the rough year the stock market has had? Don't let a hiccup on Wall Street ruin your retirement. Instead, buoy your investments with our fantastic savings products. You can reduce your exposure to risk, making it easier to take a deep breath, while having easier access to your money in times of stress. Find out more here <http://bit.ly/1XiQUt0>.

**Keep your house in good order.** The film plot of "Skyfall" was two hours of "The Dark Knight" followed by half an hour of "Home Alone." The climax of the film involves a return to Bond's childhood home, which he manages to turn into a fortress with an afternoon's work.

If your house isn't ready to repel invaders, don't worry. Home improvement is easy with a home equity line of credit. You get all of the spending flexibility of a credit card, so you can use the money you need when you need to on a revolving line of credit, paying it back in chunks when you can afford to do so, but you can do it at a much lower rate than a credit card because you secure the loan with the equity you already have in your house. And the interest you pay may be tax deductible (consult your tax advisor on this one). Start an application here <http://bit.ly/1l87e8Y>.

**Don't be fooled by the luxuries James Bond enjoys.** It might not seem like a path to financial security, but what if you bought all of the luxuries that James Bond buys? In the films, we've seen him drive incredibly expensive vehicles in wonderfully exotic locations while wearing fabulously expensive clothes. We've also never seen him buy any of them. He's received them from MI6, which is why it's so easy for him to blow them all up.

Are you trying to live the James Bond lifestyle? James Bond doesn't even live the James Bond lifestyle. He lets the taxpayers foot the bill while he gets by on a public servant's wage. You'll be much happier living within your means and finding the luxuries when you can.

**Sources:**

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