

**The Story Everybody Is Talking About!!**

# **The Six Month Miracle!**

**How I Turned a Measly \$398  
Investment Into a Full Time Income  
From Home... In Less Than 6 Months!**

**(And You Can Do It Too!)**

**By Jack B.**

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## Disclaimer

**T**his report has been written to provide information about **my personal results** with a home based business. I made every effort to ensure that I accurately represent this business and its potential for income.

Any Earning and Income statements made are the personal results of myself or other individuals. There is no guarantee that you will make these levels of

income and you accept the risk that the earnings and income statements differ by individual. As with any business, your results may vary.

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**(In Other Words ... If you think you are going to get involved with this business, do nothing, and get rich overnight, it ain't gonna happen!) ☺**

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## Introduction



**Hello, my name is Jack B.** I wanted to thank you for taking the time to read this report. I'm going to share with you how I turned a small \$398 investment into a full time income from home in less than 6 months.

This is not theory ...

This is not something I read somewhere ...

This is not something that I "think" will work ...

This is what I personally did to drag myself from impending financial doom to a Full time income from home ... in about 5 months. I'm even going to give you the opportunity to work with myself and one of my team leaders to do exactly what I did!

**We will hold your hand and guide you step by step!**

I can't (and won't) make you any income promises. There are people that get involved with this business, do nothing and make nothing. There are people that get involved, put in the effort and reap great rewards.

Your Success is up to you!

**Next: My Story**

## My Story

**M**y Name is Jack B. In October 2002, I got laid off from my corporate job in New York City. I was used to making a six figure income. **All of a sudden I had no job!**

I had known the layoff was coming and had been looking for a job for over a year. Every month they would have another round of layoffs. As you can imagine, morale at the company was quite low. When the layoff happened, it was a relief.

At first things were ok. I had some severance pay to tide me over. I started putting a lot more effort into my job search. What I found shocked me ...

Somehow, while I was in my cozy comfortable job, the world had gone and changed on me. There had always been demand for computer programmers. I had never had any trouble finding a job. Now I couldn't even get an interview!

I called up all the I.T. headhunters that I had worked with in the past and they were suffering too. Because of technology changes and outsourcing, there was very little demand for mainframe computer programmers in the U.S.

This was what I went to college for and it was all I knew how to do. I began to get paranoid and think it was me. I called up some of my fellow co-workers to commiserate. They were having the same problem. I knew I was in trouble.

I picked up a copy of the Sunday NY Times. This would save me! My experience was that there were always pages and pages of computer programming jobs in there. Well not this time. The Help Wanted section, which had been 40 – 50 pages several years before, was now fewer than 10 pages.

I knew right then my computer programming career was over. I had to find something else to do. Although I did have the severance pay, it wouldn't last forever. I had to make a move fast. It was a very scary situation to be in.

As I browsed through the small Help Wanted section I saw some ads for trade schools. Perhaps I could learn another skill. I called up a few of these schools. I found out they were pretty expensive and would take at least 9 – 12 months. I didn't have that kind of time.

I saw that there were a few ads for Sales Jobs. I had never really done sales before but I thought I might be good at it. I went on a few interviews and found out that there was no salary, it was all commission based. They told me if I worked really hard I could make \$50k my first year.

**I was used to making \$100k+ ...** I realized that there was no way I was ever going to make the kind of money I was used to making again. It was a harsh reality check.

**I decided to go into business for myself.**

This was not the first time I had gotten laid off. Several years earlier I had been laid off in a very slow market. I had looked for a job for 9 months with no luck. I had purchased a Potato Chip distribution route for \$95,000.

I made about \$1000 a week with my Potato Chip route. At the time, that was good money for me. I worked the route for about 2 years and then sold it and got back into computer programming. It was an interesting experience.

Things were different now. \$1000 a week wasn't going to cut it. I needed at least twice that to get by. I started looking in the paper for a route business. I got another harsh reality check. The routes that made the kind of money I needed (\$2000+ per week) were well out of my price range.

I always had an Entrepreneurial streak within me. I had been involved with various businesses over the years. I had tried vending machines, my wife and I had a clothing boutique, I had tried various Network Marketing ventures. All of these were while I still had a full time good paying job.

**Now the safety net was gone.** If it was to be, it was up to me. I started looking at some of the more expensive routes that made the kind of money I needed to make. I didn't have the money to buy them but I was considering taking a 2<sup>nd</sup> mortgage on my house to pay for them.

I looked at a bunch of routes but the ones I really wanted were out of my price range ... even if I mortgaged my house to the hilt. I couldn't find a job, and couldn't afford a business. I was basically screwed.

One day I saw an ad for an Orange Juice route. It was an unknown brand but the packaging looked exactly like the most popular brand on the market. It tasted just like it too. It was really good! I took my severance pay and purchased the orange juice route. I was in business!

My job was to deliver orange juice to grocery stores in NYC. It was backbreaking work and quite a change from my cushy corporate job. It wasn't fun but I had no choice. I remember one morning at 4 am. I was loading the truck in the freezing cold thinking ... **"What the heck happened to me"?**

Now I'm a pretty good salesman and had no problem picking up new accounts. For a couple of weeks, the business was growing nicely. Then the bomb hit ...

I went into a store that I had picked up the week before. The owner told me that he was going to be buying my juice from the milk company unless I lowered the price. I had been averaging 8 cases per store and making \$3 a case. He wanted me to lower it to a price that I would make 50 cents!

So think about that. I should have been making an average of \$24 per store (8 Cases x \$3). This guy wanted me to make \$4 in his store! I was now working for below minimum wage. I didn't want to lose the store so I agreed. Well at least I had the other stores ... or so I thought.

As it turned out the milk company delivered to all of my stores and when they saw my juice there, they asked the store owners how much they were paying. They then offered the same juice to the owner for \$2 - \$2.50 less than me!

I was devastated. I called up my supplier to ask him what was going on. Was he giving the Milk Company a better deal than me? How could they afford to make 50 cents a case? It wasn't even worth the time it took to load the hand truck.

As it turns out they were getting it for the same price as me (or so he said) but they made their money on milk and the juice was a loss leader for them. The milk company sold the orange juice at a very low markup to keep the store owners happy. Their "Loss Leader" was taking food off my table!

I told the supplier there was no way I could survive on 50 cents a case and he basically told me "too bad". I couldn't compete on price and was forced to sell the business at a loss. Now I was really in a hole.

I started looking for another business but I had lost \$40,000 on the route and my funds were dwindling. I didn't know what to do. I couldn't sleep at night and was in a deep case of depression. I lost about 30 pounds from the stress.

One day I went to a Sales job interview. It paid \$25k ... about ¼ of what I used to make. As I was driving home, I heard a siren behind me. A cop pulled me over and issued me a \$150 ticket for having no seat belt. This was the final straw that broke the camel's back.

I went home and told my wife I was done with NYC and wanted to sell the house and move someplace cheaper. After a few days of crying, she agreed and we decided to move to Florida, near Disneyworld. We had bought a rental property there a few years earlier and liked the area.

My plan was a little different than my wife's. I figured we could sell the house in NYC and live in the rental house but she wasn't having any of that! If I was going to uproot us from NYC, we were going to live in a beautiful house with a pool and by a lake. I agreed ... and I'm very happy I did.

We put our house on the market and I went back to looking for a business that I could work in Florida. The sale took a few months and we were running out of money fast. I was hoping that we could sell it before we went broke.

I spent a lot of time online looking for business opportunities. I found a business card franchise that I could buy in Orlando where we were moving. It was \$15,000. I didn't have \$15,000 lying around and was desperately waiting for the house to sell to bail us out of this mess.

At the same time my wife was looking for houses online. We saw some really nice houses but had to wait for ours to sell before we made a move. This went on for several months and we watched several of our favorite houses in Florida go off the market. Frustrating to say the least!

In August we finally sold the house! We booked a trip down to Florida to look at houses. We were very picky. We had to have a pool and a lake view. We looked at a bunch of houses but nothing caught our fancy. We only had one more house to look at. We didn't want to go back to NYC with no house.

All the houses we had been looking at were relatively new (built in 2000 or after). The last house was built in 1992 so it was a bit older. It had a beautiful lake view from what I could see from the picture but we had left it for last because we wanted a newer house.

Since we were leaving to go back to NYC the next day we had to decide on something. We called the listing realtor to look at the last house. He told us it was off the market. We started to go back to the hotel when my cell phone rang.

The last house had all of a sudden become available again so we drove over to take a look. It was love at first sight! The house was absolutely beautiful. But here's the funny part: It wasn't built in 1992 ... it was built in 2002! It had been listed wrong! We immediately put in an offer.

We headed back to NYC the next day. A couple of days later, we got a call from the Realtor in Florida. Our offer was accepted. After spending our whole lives in NYC, my wife and I were heading to Florida!

We spent the next couple of months packing up a lifetime's worth of memories. It was a bittersweet feeling. I was excited about moving to Florida but also a little scared. We probably would have moved to Florida someday anyway but in this case we were being forced to by economic conditions.

We arrived in Florida in November 2003. I started trying to work the business card business. They had made me all kinds of promises as to what kind of money I could make with it. Well it was a lot harder than I thought. There was way too much competition on the internet.

I tried several other businesses. I spent a lot of money on Online marketing books and surfing the net for hours at a time desperately looking for a way to make money. I started to lose hope. I spent almost a year trying everything and anything. Nothing was working.

At the end of September 2004 I got involved with an Internet Based Greeting Card business. Because the investment was very small, (only \$398), I didn't take it seriously. I worked it for a couple of months and then put it on the backburner. I didn't do anything with the Greeting Card business for over a year.

When we first came to Florida, my plan had been to build up the business card business. When this didn't work, I went into my backup plan ... investing in Real Estate. I bought 6 or 7 properties very quickly. The plan was to flip some of them to make immediate money while renting a few.

I made every possible mistake you can imagine. The properties I was buying were in Jacksonville which was about 3 hours away. They were all in very bad neighborhoods and needed a lot of work. I was trying to fix up 3 properties at once. It was a nightmare.

I'm sure you have seen the late night infomercials on T.V. where everybody is getting rich buying houses. Well it's not that easy. If it was, they would be focusing on buying houses instead of selling information on how to do it!

The year 2005 was probably the worst year of my life. I had quickly bought 6 Rental properties. Being a landlord was a total nightmare. I had roof leaks, crack-heads were stealing the air conditioning units, and I had to evict tenants who weren't paying their rent.

By about August 2005 I realized that being a landlord was a mistake so I started dumping my rental properties. At the same time, I was desperately looking for a way to make money. I would spend hours at a time surfing the net looking for an opportunity to make money from home.

I spent a ton of money on different e-books promising me the world. I was having a hard time getting rid of one last property and it looked like I was going to have to take a 30k loss. I was so desperate I was willing to do it

Remember the Greeting Card business? For over a year they had been sending me checks. I had built it up a little bit and people were using the system all that time. Every time they did I got paid. The checks were enough to make my car payment and have enough left over for a nice steak dinner. Not bad!

In January 2006 I went to a personal development Seminar in Tampa, Florida that was given by the CEO of the Greeting card business. It's a wonderful seminar and in my opinion it's worth the entire price of the business just for the seminar. That day in January 2006 changed my life forever!

At the seminar we did something called "I Am" statements. You state your goals in present tense. For example, Instead of saying "I want to be Wealthy", you say "I Am Wealthy" (in the present tense). The theory is that this causes your subconscious to believe it and make it happen.

In January 2006, my two "I Am" Statements were:

- **I am** totally free of all my Rental properties
  
- **I am** earning a Full Time income from home with the Internet based Greeting card business

At the time, they both seemed like a pipedream.

A few weeks went by and nothing happened, I had been trying to get rid of one particular property for over a year. I was unable to rent it and unable to sell it. I had been paying the mortgage out of my own pocket for a year!

**Then a miracle happened!** I got a call from a real estate investor. He said "I hear you have a property for sale". He asked me the address and how much I owed on the property and I told him. He said he would go and check out the property and get back to me the next day.

I didn't have high hopes. In the previous 12 months, I had shown the same property to 40 - 50 real estate investors and none of them had an interest. It was in a bad neighborhood and I owed more on it than it was worth.

The investor called me back the next day. He said he had a little bad news. He worked the numbers on it and the best he could do was pay me what I owed on it. I almost fell over my chair but played it cool and said "OK well if that's the best you can do ..." (He didn't see me jumping and doing the happy dance!)

**I Was FREE!** After over a year of stress, the Real Estate Nightmare was over! And I didn't have to take a major loss on the property! I called my mortgage company the next day to check the balance on the mortgage ... it was ZERO!!!

But I still had a dilemma ... I had NO INCOME. I was trained as a mainframe computer programmer but that industry was basically gone. I had no idea what I was going to do to make money. Savings were dwindling fast and it was scary. I had used up plan A and Plan B. I had no Plan C.

Then my wife asked me a question that changed my life. "What about that Greeting Card Business? They keep sending you checks and you're not doing anything with it ... What if you actually worked it?"

### **The light bulb finally went off!**

I started focusing on the Greeting Card business in April 2006. My checks started increasing; In July 2006, I was the Top Team builder for the company. By August 2006, I was making a respectable Full Time Income from home. A few months later I had made it to the #10 earner in the whole company!

Since then my income has been on an upward trend. I'm working with a team of wonderful people and helping them increase their income as well. Not only am I making good money, I'm having fun too! Everything that I had needed was right in front of me all this time! I finally woke up!

My only regret in all of this is that I wasted over a year with the real estate while ignoring the greeting card business. But better late than never, Right? Sometimes you have to go through a lot of junk to find the good stuff in life.

**So what about you?** What are you looking for out of life? Maybe you have been looking for a way out of a dead end job. Or maybe you are just looking for some additional income so you're not always living paycheck to paycheck. Well keep reading because you're in for a pleasant surprise!

I've learned a lot ... and I'm Going to Share that information With You. In the rest of this book I am going to share with you what took me years to learn. Hopefully I can help you avoid some of the mistake I have made.

- I'm Going To Tell You My Criteria In Looking For A Business
- I'm Going To Tell You About The 3 Types Of Income
- I'm Going To Tell You About The Best Business Model I Know Of ...  
Network Marketing
- I'm Going To Tell You All About The Opportunity That Allowed Me To  
Get My Incredible Results
- I'm Going To Give You The Opportunity To Work With Me Personally

**Next: What to Look For In a Business**

## What to Look For In a Business

**T**here are lots of great businesses out there (and a lot of junk too!) In order to find a truly great business opportunity, you need to know what to look for.

I've been involved with various business opportunities nearly all my life. I've owned a Boutique, a Potato Chip route, a Grocery Store, an Orange juice distribution route, a printing franchise, a video game route, vending machines, rental properties. The list goes on and on!

Here are the criteria that I look for in the perfect business:

**1 - A Real Product or Service at a Fair Price** - The success of a business will be determined by whether customers actually want what you are selling at the price they are selling it for. If there were no opportunity to make money with this product, would you still buy it at the retail price that is being charged? **I want a real product!**

**2 - Low Investment** - Many franchises may cost \$50,000 or more just to get started. Want to own a McDonalds? You need \$1 million! I like an Investment level under \$5,000; or better yet under \$1000 (**The business we are going to talk about in a few minutes is only \$398!**)

**3- “Truly” Home Based** - Lots of businesses call themselves “Home-Based” but really aren’t. By Home based I mean not having to leave the house to work the business. If you have to drive around and call on customers, it’s not truly home based. **I want a truly home-based business!**

**4 - No Employees** - You don’t want any employees ... believe me!. Salaries will eat into your profits. If one of your employees is sick, someone has to pick up the slack. You have to worry about insurance, paying benefits, hiring, firing, etc. **I don’t want any employees!**

**5- Unlimited Income** - Many methods of income are limited. If you have a job, you are limited by what your boss is willing to pay you. A Dentist / Chiropractor / MD Is limited by how many patients they can see and what they can charge per patient. **I want a business with no upper limits on my income!**

**6 - A Portable Business** - A business you can work from anywhere. You’re not tied to a physical location. Your business is not affected by the local economy, the local weather, etc. **I want a business that is totally portable!**

**7 - Flexible Hours** - I want total freedom. I don’t want to have to commit to certain hours. I used to have a Potato Chip route with about 100 stores that I had to service every week. If my truck got a flat or I was sick one day, I caught hell from my customers. I didn’t have “a” boss ... I had 100 bosses! **I want to make my own hours!**

**8- No Territorial Limits** - When I had my Potato Chip route, I was limited to a certain area. There were "X" amount of stores in that area and those were the only stores I could service. Limited Area = Limited Income. **I don't want territorial limits!**

**9 - Residual Income** - Residual Income is when you do the work once and get paid over and over again. For example, when a songwriter writes a song, they get paid every time that song is played on a radio. They do the work once (write the song) and get paid over and over.

There are not a lot of types of businesses that have residual income but there are some. Network Marketing is one type of business that has residual income and I happen to like that business model a lot. **I want Residual Income!**

**10 - Low Overhead** - I don't want to pay rent for a storefront or office. I don't want huge equipment costs or salaries that eat into my bottom line. No storefront, no equipment, no employees. **I don't want high overhead!**

**11 - Keep it Simple!** - I don't want to have to be a rocket scientist to work my business. I don't want to be required to have any specialized license or training. I want to follow a simple system for success. **KISS - Keep It Simple Sweetheart!**

**12 - No Inventory** - I don't want to stock a bunch of products. I don't want to fill up my garage or basement with a bunch of stuff nobody wants to buy. **I don't want to stockpile inventory!**

**13 - No Down Season** a friend of mine has a landscaping business. In the summer, he is busier than a one armed paper hanger. In the winter, he starves. When I had my juice route, I made a lot of money in the summer but very little in the winter. I want a business that makes money all year round ... **I don't want any down time!**

**14 - No Competition** - Competition is great for the consumer ... but terrible for business. When I first bought my grocery store, it was grossing \$12,000 a week. Then another store opened right across the street. We went down to \$8,000, When another store opened up a block away, we went down to \$6,000 a week. **I don't want competition!**

**15 - Respectability** - I would only get involved with a business that I could be proud of. A business with a quality product or service that can truly improve people's lives at a fair price. **I want a business that I can be proud of!**

**16 - It's Gotta Be Fun!** - A recent survey showed that more than 90% of people hate their job. This makes me sad. These people are wasting their lives away doing something they don't enjoy because they need the money.

Find something you are passionate about. Find something you enjoy doing. What's better than getting paid for doing something you would do for free?

## **Next: Three Different Types of Income**

## Three Types of Income

**T**here are 3 types of Income ... **Linear Income, Residual Income and Multiplex Income.** The vast majority of people in the world receive linear Income which usually comes in the form of a Job with a “Paycheck”.

### 1 - Linear Income

Linear Income means you do some work and you get paid. In order to get paid again, you need to do more work. Linear Income is very limited because there are only so many hours in a day and no matter how much you make per hour, you’re only one person. **Linear Income is also sometimes called “Trading Time for Money”**

#### Examples of Linear Income ...

**A - An Office Worker:** An Office Worker gets a paycheck. It could come in the form of a flat rate “Salary” for the year, an hourly wage or a daily wage. Whatever way it is paid, the fact still remains that the amount of money you can make with linear income is extremely limited.

**B - Business Owner:** Another example of linear income is a Business Owner. Even though Business Owners will generally make a lot more money than somebody working a job, **most of them are still working for linear income!**

Let's say you own a Mercedes Dealership. Are you making a lot of money? Probably... but it's still linear income. Remember, with linear income you perform a certain task and you get paid. In this case you have to sell a car. If you're not constantly selling, you're not making money.

**C - Attorney, CPA, Doctor** - Believe it or not, these are all just hourly workers. Think about it. If an Attorney wants to make more money, what does he have to do? Work More Hours! If a CPA wants to make money, what does he have to do? Do More work!! If a Doctor wants to make more money, what does he have to do? See more patients!

## **2 -Residual Income**

Residual Income is when you do the work once and get paid over and over again. Imagine performing a task once and getting paid for doing it many times. This is the power of residual income. Opportunities to earn residual income are few and far between. If you can find one, grab it!

### **Examples of Residual Income ...**

**Songwriters** - Paul McCartney wrote the Song "Yesterday" many years ago. He gets paid every time the song is played on the radio! He also gets paid whenever the song is used on a commercial or a movie etc.

**Actors** - Sometimes Actors will negotiate residuals so that they will get paid every time a Movies or sitcom that they are in is shown.

**Insurance Agents** - Some Insurance Agents are paid year after year when the polices that they write are renewed

**Network Marketing** - This is the only industry that I know of where normal everyday people can enjoy the benefits of Residual Income. I know this firsthand because I have built Network Marketing businesses where I continued to get paid for years after I stopped working the business.

Actually Network Marketing combines Residual income with something even more powerful which is known as Multiplex income. We'll talk more about Network Marketing soon.

### **3 -Multiplex Income**

As I mentioned, Residual Income is when you do the work once and get paid over and over again. Residual Income is very powerful. **Well Multiplex income is even more powerful than Residual Income.**

**Multiplex income** is when you not only get paid over and over for work that you once but get paid over and over again for work that other people do! For example, let's say Paul McCartney teaches you how to write songs. You in turn take that knowledge and teach other people to write songs and so on ...

With Multiplex Income, not only would you get paid over and over again for years on songs that you wrote but also on the songs that people you teach wrote!

**Are you starting to see the power of this thing?**

Opportunities to earn Multiplex income are very rare. In fact the only method that I know of to earn Multiplex Income is Network Marketing.

**Next: What is Network Marketing?**

## What is Network Marketing?

**I** have personally been involved in the Network Marketing Industry for over 12 years. Network Marketing, also known as Multi Level Marketing or MLM, is a distribution method by which product is moved directly from the company to the consumer using independent sales reps. MLM products are generally not found in retail stores. (Think Avon, Mary Kay, Amway, Herbalife, Shaklee, Nuskin etc.)

Each independent rep can recruit and train his own team of associates and is compensated not only by his own efforts but according to the production of his own team. Although it is sometimes maligned by those that don't understand it, MLM is a very powerful business model that's been around for decades and is not going away any time soon.

### **From Wikipedia (The Free Online Encyclopedia)**

In a typical multi-level marketing or network marketing arrangement, individuals associate with a parent company as an independent contractor or franchisee and are compensated based on their sales of products or service, as well as the sales by those they bring into the business.

In a legitimate MLM company, commissions are earned only on sales of the company's products or services. No money may be earned from recruiting alone ("sign-up fees"). If participants are paid primarily from money received from new recruits, then the company is an illegal pyramid or Ponzi scheme.

## **What is a "Pyramid Scheme"?**

### **(According to Wikipedia)**

A **Pyramid Scheme** (also known as "Pyramid Scam") is a non-sustainable business model that involves the exchange of money primarily for enrolling other people into the scheme, usually without any product or service being delivered. Pyramid schemes have existed for at least a century.

Matrix schemes use the same fraudulent non-sustainable system as a pyramid; here, the victims pay to join a waiting list for a desirable product which only a fraction of them can ever receive.

There are other commercial models using cross-selling such as multi-level marketing (MLM) or party planning which are legal and sustainable, although there is a significant grey area in many cases. Most pyramid schemes take advantage of confusion between genuine businesses and complicated but convincing moneymaking scams.

The essential idea behind each scam is that the individual makes only one payment, but is promised to somehow receive exponential benefits from other people as a reward. A common example might be an offer that, for a fee, allows the victim to sell the same offer to other people. Each sale includes a fee to the original seller.

**(Continued on next page)**

Clearly, the fundamental flaw is that there is no end benefit; the money simply travels up the chain, and only the originator (or at best a very few) wins in swindling his followers. Of course, the people in the worst situation are the ones at the bottom of the pyramid: those who subscribed to the plan, but were not able to recruit any followers themselves. To embellish the act, most such scams will have fake referrals, testimonials, and information.

**The distinguishing feature of these schemes is the fact that the product being sold has little to no intrinsic value of its own or is sold at a price out of line with its fair market value.**

Examples include "products" such as brochures, cassette tapes or systems which merely explain to the purchaser how to enroll new members, or the purchasing of name and address lists of future prospects. The costs for these "products" can range up into the hundreds or thousands of dollars.

The result is that only a person enrolled in the scheme would buy it and the only way to make money is to recruit more and more people below that person also paying more than they should. This extra amount paid for the product is then used to fund the pyramid scheme. In effect, the scheme ends up paying for new recruits through their overpriced purchases rather than an initial "signup" fee.

(Continued on next page)

### **The Key Identifiers Of A Pyramid Scheme Are:**

- A highly excited sales pitch (sometimes including props and/or promos).
- Little to no information offered about the company unless an investor purchases the products and becomes a participant
- Vaguely phrased promises of limitless income potential.
- No product, or a product being sold at a price ridiculously in excess of its real market value. As with the company, the product is vaguely described.
- An income stream that chiefly depends on the commissions earned by enrolling new members or the purchase by members of products for their own use rather than sales to customers who are not participants in the scheme.
- A tendency for only the early investors/joiners to make any real income.
- Assurances that it is perfectly legal to participate

The key distinction between these schemes and legitimate MLM businesses is that in the latter cases a meaningful income can be earned solely from the sales of the associated product or service to customers who are not themselves enrolled in the scheme.

While some of these MLM businesses also offer commissions from recruiting new members, this is not essential to successful operation of the business by any individual member. Nor does the absence of payment for recruiting mean that an MLM is not a cover for a pyramid scheme. The distinguishing characteristic is whether the money in the scheme comes primarily from the participants themselves (pyramid scheme) or from sales of products or services to customers who aren't participants in the scheme (legitimate MLM).

## How Do You Know If An MLM Company Is Legitimate?

**A**s spelled out in the Wikipedia definitions, a great way to determine if an MLM company is legitimate is to look at the product. Separate the product from the opportunity.

Would anybody buy the product if there were no opportunity to make money by selling it to others? A legitimate Network Marketing company will have products that people actually want at the prices they are being offered.

Does the company have actual customers? A legitimate Network Marketing company will have actual customers that buy the products because they want them; not because they want to make money by selling them to others.

Google is your Friend - A great way to do research on a company is Google. Google the name of the company to see what people are saying about it. You will be amazed as what you can find!

**Caution:** When using Google, keep an open mind. Sometimes people will join a Network Marketing company, do absolutely nothing, and not make a dime. They will then go out on forums and complain about their lack of results. So keep this in mind when doing your research. No matter how great an opportunity is, there are people who will get involved, do nothing and not make a dime! **Keep an open mind and look at both sides of the story.**

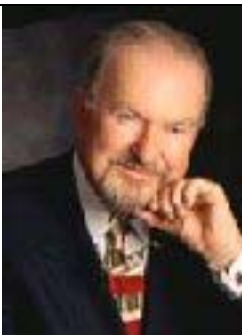
## The Experts on Network Marketing

**N**etwork Marketing, Multi-Level Marketing, Direct Sales, Referral Marketing, MLM ... call it what you like. The bottom line is that this is a legitimate and very powerful way of getting product to the marketplace.



"**Network Marketing** is a critically important way of helping people to use high-quality products [and] to give people an opportunity to sell those products and earn a good living from it. I see it playing a very important role in the twenty-first century."

— **Senator Orrin Hatch (R-Utah)**



"I think [**Network Marketing**] is potentially the greatest economic opportunity that has ever existed. You're creating an opportunity to affect the self-esteem of many, many people. You're giving people hope and providing a launching pad for people to discover their own greatness. You are the future."

— **Frank Maguire, Founding VP of FedEx, Sr. VP of KFC, former Director at ABC and American Airlines**



"I went into my research with a "No way!" attitude. I'd avoided this profession like the plague for twenty years. I ended up devoting an entire chapter to it in my book [Start Late Finish Rich]. . . . Network marketing is a vehicle where you can make a little extra money, and with that, buy your freedom. Do that, and you'll spend the rest of your life doing what you want."

— **David Bach, author of the #1 New York Times bestsellers The Automatic Millionaire and Start Late Finish Rich**

## Donald Trump on Network Marketing



Marketing is a powerful tool, and **Network Marketing can increase that power**, provided you're self motivated. In a simple visual, see a product and remove the advertising agency from it. It's up to you to do the marketing ...

... As with any other undertaking, know everything you can about what you are doing before you begin. **Network Marketing has proven itself to be a viable and rewarding source of income**, and the challenges could be just for you, There have been some remarkable examples of success, and those successes have been earned through diligence, enthusiasm, and the right product combined with timing ...

My advice about Network Marketing is to do your research, and put everything you've got into your product. Genuine enthusiasm is hard to beat and the odds will be with you.

### **Donald J. Trump – Your Business at Home Magazine**

One of the major reasons I was able to have some good results with this business was because of the unique product I was representing. So let's talk about that ...

### **Next: The Greeting Card System**

## The Greeting Card System

**B**ehind every great business, there is a great product or service and ours is no exception. Our Product is a System that allows you to send Real Physical Greeting Cards from the Internet for **under \$1!** These are not "E CARDS" ... these are Real Greeting Cards that arrive by First Class mail with an envelope and a stamp. Yet they are sent from the Internet. The system is absolutely amazing!

You can upload your photo into the card, create custom cards with your logo, schedule cards to go out in advance, send hundreds of cards at the click of a mouse ... and more!

**And Most Importantly ... These Are Not E CARDS!**

**It's an Incredible tool** for Realtors, Mortgage Brokers, Insurance Agents, Auto Dealers, Attorneys, Small Business Owners, Restaurants, CPA's, Employment Agencies, Plumbers, Dentists, Chiropractors, Salespeople, Ad Agencies, Network Marketers, Hair Stylists, Teachers, Printers, Financial Advisors, etc.

**It's also great for personal use as well!**

## **Features / Benefits of Our System**

**1 - Photo Uploads** - You can upload Photos “on-the-fly” and they will print inside the card. For example, let’s say a Realtor sells a house. He can take a picture of the couple in front of their house and send them a Congratulations Card!

**2 - Insert Gift Cards** - You can insert Gift Cards into the Greeting Cards! We have relationships with a growing number of Merchants such as Wal-Mart, Starbucks, Old Navy, Home Depot etc

Using our Realtor as an example, they can insert a Home Depot Gift card as a house warming gift inside the congratulations card!

**3 - Set Up Groups** - You can separate all your contacts into different groups such as “New Clients”, “Prospects”, “Family Members”, “Customers who live in Florida” etc

**4 - Mail Merge Capability** - Want to send out all your Christmas Cards at once? You can set up one card and it will be sent to all your contacts (or a subset of) at once with the click of a mouse!

**5 - Custom Cards** - Want a Custom Designed Card with your Logo (or anything else) on it? With our team of graphic artists, it’s a snap! With our “Picture Plus” technology, you can even design custom cards “on-the-fly”. Take digital pictures and make them into greeting cards in real time!

**6 - Your Own Handwriting!** - We can scan in your own handwriting and signature. Send cards in your handwriting!

**7 - Extremely Economical** - How much would it cost to get a high quality card in a card store? Maybe \$2, \$3 or \$5?? Because we use print on demand technology and don't have to carry inventory, ours are UNDER \$1!!

**8 - Very Simple To Use** - A 5 Year old can use this System to send a high quality personalized greeting card in less than a minute.

**9 - Schedule Campaigns** - You can schedule a multi-card campaign to go out for years in advance. It's like an Auto-responder that sends cards!

**10 - Upload Contacts** - You can upload all your contacts from Excel, Access, Act, and send them cards in 5 minutes!

### **Customer Appreciation**

For years, our company has been talking about ways to keep in touch with our customers. We've thought of sending "Thank You" cards.... but no one had the time to follow through. We found this online Card System and have easily uploaded our customer list to the contact manager. Now, when a customer places an order, we send a Thank You card. It takes a few seconds. Customers have been calling us and thanking us! ... **Karen S. – Arkansas**

## So Who Can Use this Service?

**R**ealtors - Take a picture of people in front of their new home and send a “Congratulations on Your New Home” Card. Insert a Gift Card from Home Depot, Starbucks, or Bed Bath and Beyond as a housewarming gift!

**Auto Dealers** - Take a picture of potential customers sitting in the car they just test drove. Send them a “Thank you for the Test Drive” Card. Remember they are probably visiting many dealerships and this will make you stand out.

**N**etwork Marketers - Make a custom card with your picture and / or a picture of your products and send it to prospects.

**Attorneys** - Send out your entire Christmas card list in minutes at the click of a mouse! I know an Attorney who sends birthday cards to the children of his clients. The parents love him and send many referrals his way.

**D**entists / Chiropractors - Send out appointment reminders. (Don't forget to ask for referrals!)

I could go on all day but you get the idea 😊

## **So How Does The System Work?**

**Well it's quite simple actually ...**

1. Go to the Website and Login
2. Go to the Card Catalog and pick a card
3. Type in Your Message
4. Type in the Address where you want the card to go
5. Click "Send Card"

Total Elapsed Time ... Less than 5 minutes! And the cards are under \$1 each! The Card will arrive within a few days by Postal mail in an envelope with a First Class stamp!

These are NOT ECARDS!

Sure beats having to jump in your car, drive to the card store, pick out a card, spend \$3, \$4 or more on the card, driving home, writing in the card, licking the envelope, putting a stamp on it and then having to take it to the mailbox!

**Did I Mention The Cards Are Less Than \$1 Each?**

You Can ...

- Create Custom Cards with Your Picture / Logo
- Upload all your Contacts
- Send Hundreds (or 1000's) of Cards in Seconds
- Schedule Cards to Go Out in Advance
- Insert Gift Cards from Home Depot, Starbucks, Walmart, Bed Bath and Beyond etc
- Insert Checks Inside Greeting Cards ... and much more!

### **Christmas Cards on Autopilot!**

Last year, It took me over 3 weeks to hand address, and write out my Christmas cards for my customers, prospects, friends and family. This year, I used my new online card service. I sent 2 times as many cards, included photos with them, and it took me all of 30 minutes. I am so thankful I found this great product. In addition, I found I could earn income with it as well. I feel like I've died and gone to heaven ...

**Diane W. - Tampa, FL**

## Cards and Envelopes

Notice that each envelope has a first class stamp on it. These cards were actually sent by going to a website, picking a card and clicking on a little button that says 'send card'. They were then printed out on the fly, stuffed in an envelope, stamped and delivered by First Class U.S. mail!)



These Are Not E Cards!

**Next: How Do I Make Money With This?**

## How Do I Make Money With This?

**N**ot only is this a incredible product there is also a very lucrative business opportunity attached as well. I was able to develop a full time income from home in less than 6 months with this business. Since then my business has constantly been on an upswing. It's a lot of fun!

**Note: My results are just that ... my results.** You results will vary depending on the actions you take. There are people making more money than me and people making less. I can and will not make any income guarantees!

There are three ways to make money with this business.

**1 - Open Retail Accounts** - The Retail price of a card is 98 cents which is a great deal for your customers. Your cost is 62 cents. You make 36 cents every time one of your Retail Customers sends a card ... FOREVER!!!!

You never touch the cards. You simply help them set up their account. You get paid month after month, year after year as they use their account. Residual Income at its finest!

**Note:** I have personal customers who have been using the system for years. I get paid over and over again for work I did once. (Residual Income!)

### **Who are your Retail Customers?**

Realtors, Mortgage Brokers, Insurance Agents, Auto Dealers, Attorneys, Small Business Owners, Restaurants, CPA's, Employment Agencies, Plumbers, Dentists, Chiropractors, Salespeople, Ad Agencies, Network Marketers, Financial Advisors, etc. **It's also great for personal use as well!**

Now let's say you get a customer who says "98 Cents per card is a great deal but can we get a better deal if we buy in quantity and send a lot of cards? "

You can sell them a wholesale license!

**2 - Wholesale Licenses** - A Wholesale license costs \$298 and this gets the Customer 100 Cards to start with as well as the right to buy at wholesale. It also gets them their handwriting fonts and signatures as well as **Picture Plus!**

You make \$120 every time you sell a Wholesale License plus a percentage on every single card they send ... For Life! **There goes that Residual Income Again!**

**3 - Building a Sales Team** (this is where the big money is) - You make \$120 - \$230 for every team member you Enroll and Coach. You also get an override on all your team members as well as ALL THEIR customers ... forever.

Personally I focus on building a team. The leverage is incredible. Last month I had a guy on my team go out and get an account for over \$5,000 worth of cards. He did the work and made a nice profit ... but I got a percentage on that sale as well. That's the power in building a sales team!

**The business is very simple.** It's all based on doing demos of the system. The more demos you do, the more money you will make. The demo process is very simple and can be done over the phone from the comfort of home.

When you join our team, you get unlimited support and training for the life of your business. You also get Free Websites and Marketing tools. You get unlimited one-on-one training with your team leader as well as group training.

**Bottom Line** - This is a business that can make you a fabulous income ...if you work it. It's also a lot of fun. You can work it from anywhere and make your own hours.

You will get Support and Training for the life of your business. Because of the way the compensation plan is structured, the more money you make the more money we make so we are not going to sign you up and leave you hanging ... we want you to make money!

We are not just selling you an e-book here. We are giving you the opportunity to make a dramatic change in your life ... like I did. We are giving you a business plan and a step by step plan to help you succeed. You will even be assigned a team leader to guide you step by step.

If you take action, you may never have to buy another money making e-book again ... But that's up to you.

**Next: How Do I Market This?**

## How Do I Market This?

**T**here are tons of ways to market this. When you join our team you will get full training on how to build your business. For now I will give you some of the things I have done ...

**1 - Warm Market** - These are the people you know. Your Friends, Relatives, Acquaintances, anybody you come into contact with. I never “push” my warm market. I simply send them a card and let them know what I am doing. Several of them approached me after getting the card.

**2 - Referrals** - It's not so much who you know but who they know. My best friend may not be a candidate for this business but he may know a realtor who can use the service or an entrepreneur that might be interested in the business.

(Getting Referrals is very powerful and very easy)

**3 - Online Classified Sites** - I use several free classified sites that get me more people than I can talk to, and the price is right ... it's free!

**4 - Online Forums** - I belong to several Online Forums where I build relationships and meet a ton of people. I Sponsor a lot of people from Forums.

**5 - Social Networking Sites** - Sites like MySpace, Ryze etc are a gold mine.

**6 - Unexpected Cards** - I pick a niche and send cards to total strangers. I have gotten great responses this way and signed up distributors and customers.

**7 - Marketing Events** - I attend a lot of Seminars where positive and motivated people congregate. I take a digital camera with me and take pictures with everybody I meet. I send them a card with our picture on the front. I've signed up several distributors that way.

**8 - BNI** - BNI is the world's largest Networking group. It's composed of people from all walks of life. Each chapter will have a Realtor, a Mortgage Broker, an Insurance Person, a Chiropractor etc. I have visited several chapters and signed up both customers and distributors.

**9 - Local Leads Groups** - Similar to BNI, there are all kinds of groups where people get together and socialize as well as do business. Find one in your area!

**10 - Chamber Of Commerce** - Every city has a Chamber of Commerce where business people get together to Network. A Great Source of contacts!

**11 - Business Opportunity Ad Co-ops** - There are several national magazines such as Small Business Opportunities, Entrepreneur, etc that are dedicated to people looking for a home based business. I have run several ads with my team and signed up distributors.

**12 - Drop Cards** - These are business cards with an Opportunity Message on them. 12 years ago I was introduced to this Industry through a drop card I found in a phone booth. They work just as well today!

Bottom Line: When you join our team, you will not lack people to talk to!

## **Next: How Do I Get Involved?**

## How Do I Get Involved?

**T**here are 3 Ways to be a “Sender of Cards”. You can be an Entrepreneur, a Wholesale Customer, or a Retail Customer.

**1 - Entrepreneur** - Uses System for Personal and Business use, pays the Wholesale price, and markets the service to make money.

**2 - Wholesale Customer** - Uses System for Personal and Business use and pays the Wholesale price.

**3 - Retail Customer** - Uses System for Personal and Business use and pays the **Retail Price**

If you want to make money with this business, you must join as an Entrepreneur ... Option #1. Not only do you get the best possible price (wholesale) you can also add an additional income stream by referring others to the system

You can also go all out and work it as a primary business and make a great income from home like I do

Here’s what you get with the Entrepreneur package ...

## **Entrepreneur Package Plus**

**1 - 100 Cards to Get You Started** - You get 200 points in your account which can be used for 100 cards or 200 postcards. We recommend using greeting cards.

**2 - Handwriting Fonts and Signatures** - You get your handwriting font and signature scanned into the system so you can send cards in your own handwriting with your signature!

**3 - Unlimited DVD Program** - We have a great promo DVD that explains this whole system. You can send out as many as you like and the company will not charge you for the DVD's!

**4 - "Treat Em Right" Seminar** - This is a Full Day Personal Development seminar given by the CEO of the company. This is absolutely life changing. It was the Treat Em Right Seminar in Jan 2006 that turned my life around!

**5 - Distributor Kit** - Sample Cards, Brochures and Literature

**6 - Picture Plus Software** - This is web based software that allows to you to create unlimited custom greeting cards on the fly. We have about 7500 Cards in the system but with Picture Plus, you can create your own cards ... VERY cool!

**7 - Unlimited Support and Training** - The more money you make, the more money we make. We are very motivated to help you succeed!

**8 - Free Websites, Auto-Responders and Marketing Tools** - We will provide you with al the tools you need to succeed ... for free!

**Your Investment is only \$398!**

Let me put that into perspective. I have owned all kinds of businesses in my life. I had a Grocery Store, a couple of Distribution Routes, a boutique etc. I have spent anywhere from \$300 – over \$100,000 on different businesses. **This Greeting Card Business has more income potential than anything I have ever done,** including businesses I spent over \$100,000 on! And it's way more fun!

### A Funny Story

A couple of weeks ago I was showing this business to a guy from Seattle. He absolutely loved it but claimed he didn't have the \$398 to get started. He asked me to call him back in 2 weeks. I called him 2 weeks later and he said he was broke. He had just spent \$2400 on a new Plasma Television! He asked me to call him back in another 2 weeks.

Needless to say I didn't call him back. He can call me when he gets his priorities straight!

### The Wholesale Package Plus

With the Wholesale Package Plus, you don't get the Treat Em Right Seminar, you don't Get The Distributor Kit, you don't get the Unlimited DVD Program, you can't sign up any customers or distributors and you can't make money.

It's just If you want to use the service and get the wholesale price

**(Although I prefer the Entrepreneur Package Plus the next page will show you what you get with the wholesale package plus)**

## **Wholesale Package Plus - \$298**

**1 - 100 Cards to Get You Started** - You get 200 points in your account which can be used for 100 cards or 200 postcards. We recommend using cards instead of postcards.

**2 - Handwriting Fonts and Signatures** - You get your handwriting font and signature scanned into the system so you can send cards in your own handwriting with your signature!

**3 - Picture Plus Software** - This is web based software that allows to you to create unlimited custom greeting cards on the fly. We have about 7500 Cards in the system but with Picture Plus, you can create your own custom cards!

**4 - The Right to Buy at Wholesale** - Instead of Getting cards for 98 cents, you get them for 62 cents

## **The Retail Package Plus is \$99**

With The Retail Package Plus you get access to the System, and you get the Picture Plus Software. You would buy cards at Retail. If you don't want Picture plus, there are a few Retail options without it. If you want more info on any of the options, go to the website at the bottom of this page

## **Next: What's The Bottom Line?**

## What's the Bottom Line?

**F**irst of all I congratulate you on making it this far. Most people when presented with an opportunity will do one of two things:

- ✚ Not Recognize the Opportunity
- ✚ Not Take Advantage of the Opportunity

By taking the time to read this far, you have obviously recognized the opportunity.

### **So let's do a little review:**

- I told you my personal story; how I went from almost losing everything to earning a full time income from home in less than 6 months (my income has continued to grow!) Your results will vary but if you put in the effort, the money is there. And we will teach you!
- We spoke about what to look for in a business. These are my criteria for the perfect business. It is the criteria that I developed in the trenches over several years of trying everything and anything to make money. Few businesses meet all these criteria; this one does!
- We spoke about the 3 different kinds of Income. Linear income is the worst because your income is capped and you are merely trading time for money. You want Residual Income and Multiplex Income!

- We spoke about Network Marketing. Often maligned, this is the most powerful way of getting a product to the marketplace ... bar none. It is also the only industry I know of where you can take a small investment and develop an incredible income from the comfort of home. And you can start part time!
- We spoke about the product. Behind every great business is a great product or service. A System that Allows you to Send Real Physical Greeting Cards from the Internet. These are not "Ecards" but Physical Greeting Cards that Arrive by First Class Mail
- We spoke about how you make money with this. You can set up Retail Accounts, you can set up Wholesale Accounts, and you can build a sales team. Or do all 3 like I do. The best part is you can start part time from the comfort of your own home!
- We spoke about how to market his product and opportunity. There are lots of different ways to do this. Some are offline and some are online, Your personal coach will help you to set up a game plan
- Finally, we spoke about how you get involved. Remember you can be Retail Customer, a Wholesale Customer or an Entrepreneur. This book is geared more towards the Entrepreneur.

**The Investment to get involved in this Greeting card business is \$398 ... that's it!** This includes unlimited support and training by email, phone and in person for the life of your business!

## A Few Caveats

- ❖ This is a business of people helping people. If you are looking for a business where you hide behind the computer and not ever talk to anybody, this isn't for you. If you don't like people, you won't do well!
- ❖ As of this writing this opportunity is open to people in the USA, Canada, the U.K., Singapore, Australia and New Zealand. New countries are being added. To get the most current list of available countries, please visit the website on the bottom of this page.
- ❖ We make no income promises. Your result will vary depending on the effort you put in. There is no magic bullet in life. Every business requires work and this one is no different.

**We have set up a special website just for you.** When you fill out the form on the site you will be assigned one of my personally trained Team Leaders.

Your Team Leader will ...

- ✚ **Give you a Free Live Demonstration of the Greeting Card System!**
- ✚ Explain all The Features of the System
- ✚ Explain how You Can Make Money With it
- ✚ Answer All Your Questions
- ✚ Work with You Step by Step to build your business

**Go Here Now!**

**<http://www.HowToSendACard.com>**