

NATIONAL MAIL ORDER PROTECTION AGENCY

INVESTIGATIVE REPORTS

WHAT YOU WILL LOSE IF YOU DON'T READ THIS BOOK

The next time you want something will you get it? Or will you get nothing because you don't have the money to spend?

"I can't afford it right now. The money is pretty tight."

If this is your situation then you aren't getting what you deserve. Why is it you can't buy the car you want, or the house or clothes? Are you able to go to your favorite restaurant and then out for coffee as much as you would like to? Or has your financial situation restricted you from doing what you love?

The truth is you deserve to have what you want. We live in America, the greatest country in the world and most Americans live paycheck to paycheck at best. It is time to change that. This manual will help you. Find some opportunities in here that work. Start earning the kind of money you deserve! Start making goals so you can achieve them and get what you want from life. Don't worry about why you have not been as successful as you would like. That will change to. Don't worry about the fear of failure. Have you ever considered what an enormous waste of time failure is? When there aren't enough hours in our days to savor all the successes we're capable of achieving, why should we give so much time to preventable failure? But it isn't failure that hurts us most- *fear of failure* does the greatest damage. Failure is in the past, fear of failure can destroy our future. That's why this book was written. To help you avoid the guaranteed failures that some of these companies offer. Can you afford to be in this industry without all the aid this book gives you?

Thank you for your order and let us personally wish you good luck in your future.

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Program: **Auto Guard car theft deterrent sticker**

Advertising: Various Small business opportunity magazines

Cost of Program: \$30

Guarantee: 30-day money back guarantee

Materials Received:

A sample of an Auto Guard sticker and of the exact materials you need to buy to make the stickers.

Content Summary:

The advertisement states that all you have to do is put together stickers that people put in their car window designed to deter theft. The stickers state that an alarm and a vehicle recovery system protect this car. The idea being that people can buy a \$5.00 sticker and not have to buy an alarm or other theft deterrent device. The advertisement also states that Auto Guard needs assemblers for stickers and that you put them together and send them back to Auto Guard who will pay you for them. They lead you to believe that all you have to do is make these stickers, as many as you can, and they will buy them back so you can make a profit without doing any outside advertising.

Upon reviewing the information, it turns out that in order to make the stickers, you need to go to an art store and buy laminate and other paper materials of a certain quality (and expense) to even be considered “buy-back” quality material. Also, we found out that Auto Guard will only buy back a very small number of these stickers from you per week, not nearly enough volume to where you can recover your cost from the supply store. In the material you receive, they recommend that you approach convenience stores and auto parts stores to buy these stickers in bulk from you. Also, advertising in various publications is recommended. This is where you would have to make your money.

There are a couple of other businesses with “Auto Guard” in their name and product names. This report is referring only to the Auto Guard Window Sticker program that is offered as a small business work at home opportunity.

Analysis:

Positives:

The sticker might scare a would-be car thief off and you get one in the materials you receive for \$30.00.

Negatives:

If you feel you would be successful approaching major chains of convenience stores and auto parts stores and convincing them to buy these stickers from you (that you made) for resale, then that is the only way to make a profit. Materials are too expensive, no support from the producer that is worthwhile and contrary to what they say in their advertisement, their buy back program might as well be non-existent.

Ratings:

Initial Cost: Average

Value: Very low

Quality of Materials: The sample they send is good quality

Ease of Us: Very difficult

Additional Fees: Very High - Costly materials and marketing expense

Producer Support: Minimal

Risk: High

Overall Ratings:

This program is **not recommended**. Would be a very difficult home-based business to undertake with little compensation to show for it. There are better opportunities out there that requires less work and art skills!

There is no security on this
earth. There is only opportunity.

Douglas MacArthur

Program: **Big Cash Flier**

Produced By: World Wealth Syndicate
2643 Beaver Ave #301
Des Moines, IA 50310

Advertising: \$25,000 IN 2 WEEKS...just mail my BIG CASH FLIER!. How would you like to learn how I made over \$25,000 in 2 weeks? Well, I'm going to let you in on it so that you can do it, too. Just mail my BIG CASH FLIER!

Cost of Program: \$25 plus \$4 S&H

Guarantee: Unconditional 90-day money back guarantee

Materials Received: 26-page book

Content Summary:

The first few pages of the book are designed to get you hyped up about this opportunity. It talks about how success comes from within and about taking responsibility for your future.

The next section discusses how you will need to "think outside of the box" in order to make this program work. It gives a few examples of companies that have done so and have been successful.

The following chapter goes into detail as to how this program is set up. Essentially, your goal is to target as many "classified advertisers" as possible. For instance, you would find an advertiser in the back of a magazine or classified section of a newspaper that is selling a product or service. You then would mail them a sales letter that is provided for you in the book that you originally received. The sales letter is a 4-page letter selling a product called "free advertising resource program". This is literature and contact information on numerous places that the advertiser can place their ads for free. The sales letter basically tells the advertiser that they shouldn't have to pay for expensive advertising fees when there are all of these resources that they can use for free and reach customers that they currently don't reach at all.

The sales letter will give your prospect a unique website URL that you receive when you purchase the program initially (this is called your "affiliate website"). The advertiser that you sent the sales letter to then goes to that website (provided for you by World Wealth Syndicate) to purchase the "Free advertising resource program" for \$39.95. Once someone purchases this from the website set up for you, the World Wealth Syndicate will send you \$25.00. They also offer

you a postage reimbursement of some sort dependant on how many you are selling, but this seems vague. They know who to send the \$25 to because the only people that will buy from your particular URL are advertisers who got the web address from your sales letter. Each person like you that orders the original how to book gets their own personal URL for this very reason to include in their sales letter. You are given a password and username so you can check to see how many orders have been placed from your URL.

The biggest mistake that you can make (according to the 26-page manual) is to limit where you get the classified advertisers from. You are encouraged to not rule any publication out that might carry classified ads. From newspapers across the country to magazines to websites.

Towards the end of the manual, they offer you a Platinum member upgrade for \$199.00, which allows you to receive a \$35 commission on each sale, plus you get a copy of Advanced Recruitment Secrets and access to the Free Advertising Sources. Advanced Recruitment Secrets supposedly tells you how to attract thousands of people into your affiliate website.

Also, you are offered a book called Philosophies for Living (A \$250 value). You are also given the reprint rights to this so you can reprint and sell it to others. You just have to go to their website to order.

Analysis:

Positives:

Seems to be very easy to set up initially. We had our personalized URL and password within minutes of completing their free online registration. You can copy the sales letter directly out of the manual, word for word (just adding your URL). You can also download a copy of the letter from their website if you want to have it professionally printed or if you want to email it to prospects. 90-day unconditional money back guarantee.

Negatives:

Although the theory behind it seems to be logical (why pay for advertising when you can advertise for free?), it might take some trial and error to zone in on the correct market to send the sales letter to. Thus the reason that they tell you not to rule any publication out. You will have to collect a large amount of advertisers' addresses to send this sales letter to.

Ratings:

Initial Cost: Average

Value: Good value

Quality of Materials: Average book, nice sales letter to reuse

Ease of Use: Very Easy

Additional Fees: A couple, but nothing mandatory or hidden

Producer Support: Good

Risk: Could be high if targeting the wrong market. Costs would include postage and printing. They do reimburse some postage depending on the amount being sold through your website.

Overall Ratings:

This program would be **Recommended** for the hard working person. It is possible to make money doing this program once you hit the correct advertisers and get the sales letter in their hands. Startup fees are minimal compared to some and those fees are dependant on how you want to have your sales letter printed. You can also email this sales letter, which would save postage on those prospects who you might have access to their email addresses or websites.

Program: **David Gate's Guide to Wealth**

Produced By: David Gates
 POBOX 1910
 Cliffside Park, NJ 07010

Advertising: A full-page ad with a color picture of someone standing on a deck overlooking a beautiful beach and ocean. The title is 'YOU WILL BE RICH!' "David Gates has NO competition. YOU MUST HAVE HIS PROGRAM."

Cost of Program: \$25 plus \$5 first class mail

Guarantee: "The Ultimate Guarantee. You have nothing to lose. Send in the coupon with your check for \$25 made out to me personally. After 90 days, if you have not made the money I've described, simply return my system intact **and I'll refund you with a personal check for \$1000 OR 2 TIMES the amount of the highest refund offer of another program!** Whichever is higher! It is the greatest refund policy of its kind!! This offer will be valid for the next 30 days only!"

Materials Received:

Commission Circular Cyclopedia, David Gate's Guide to Wealth

Content Summary:

The Guide to Wealth is 22 pages, describing topics such as how to manage your business, mail order business information, advertising information, basically telling you how to place an ad for a product. Also, it offers you a distributorship for \$30. The Commission circular is a newspaper print booklet with 70 or so pages of ads that you can place in magazines. You can sell the products from the ad you choose one of two ways. After you choose an ad to run, you can order the materials from David Gates at 50% of the retail price. Then, the orders come directly to you and you ship the materials sold to the customer. The other way is to become a distributor for \$30.00. Once you pay Gates the \$30, all orders are shipped directly from him to your customers and you don't have to keep an inventory. When a customer sends you the money, you send Gates your cost of the materials sold, and he ships direct to your customer.

In order to place an ad from the circular, you must order the “bond, camera ready” edition for \$7.95 plus S& H. This is the version you can use to place ads in magazines with. The newspaper version is not sufficient quality to forward to a publisher to put into print.

Another thing we have seen A LOT recently are opportunities guaranteeing you a huge amount of money if you fail. This one is \$1000 or 2 times the amount of the highest refund paid. Here is what you actually have to do to get the refund, which is not stated in the ad.

- **\$1,000 guarantee – you must place full page ads in a minimum of 20 magazines with a total audience of at least 750,000 and must be placed simultaneously...**

They do not specify any other terms (like if you have to make less than a certain \$ amount to qualify for instance) but that is some serious money to be shelling out for just \$1000 back if you fail. Full-page ads in certain magazines cost anywhere from \$3000 to \$20,000 each. So you are talking enormous start up costs for placing these ads. It could be a good idea, but many people do not have that kind of money when first starting out.

Analysis:

Positives:

There are Many ads to look at and either choose from, or get ideas from. If you find a successful ad, Gates will “drop-ship” the orders directly to your customer.

Negatives:

This is the same product offered by Laura Johnson (also reviewed in this book). The commission circular is full of ads that will not make anyone rich. The \$1,000 guarantee is **ridiculous** (see above for more info.) That is too much money needed to validate a \$30 guarantee. Most people would just throw this away after reading the refund policy. But that is exactly what these people want you to do. They lure you in and take your money while giving you basically no chance for a refund.

Ratings:

Initial Cost: Average

Value: Low

Quality of Materials:Low

Ease of Us: Low

Additional Fees: HIGH

Producer Support: Average

Risk: HIGH.

Overall Ratings:

NOT RECOMMENDED. You would be using already written ads and placing them in publications and selling products for David Gates. If anyone has ever been successful with this opportunity, would you please let us know!

With money in your pocket you are wise, you are handsome and you
sing well, too.

Yoddosh Proverb

Program: **MAIL ORDER BROKER**

Produced By: EMT Enterprises
POBOX 537
Gilbert, PA 18331

Advertising: Small ad in the back of Business Opportunity magazines. When you inquire, you receive 2 pieces of paper: THE MAILING LIST That Fills Your MailBox With "CASH ORDERS" plus your order is DOUBLED "FREE". Red-Hot Names Fresh, Accurate, Responsive & Computerized On Peel & Sticker Labels or Diskettes.

Cost of Program: \$4.00

Guarantee: N/A

Materials Received: A 2-page sales letter circular, display ads with all the pricing.

Content Summary:

This program is set up for you to sell mailing lists. You take the camera-ready sales circular with YOUR NAME AND ADDRESS and print as many circulars as you wish. You then mail out to prospects who might buy mailing lists, like classified advertisers and people that mail you offers. You use the display ads provided and advertise the mailing list in publications of your choice. When the customer orders, you send them the circular. If they send you a check, ranging from \$14 to \$1,000, you keep 50% as your commission and EMT sends out the mailing lists for you, hardcopy or on a disk. The other way is to just order the names yourself and you can send them direct to your customers who buy them on paper or a disk.

They also offer a book you can buy from them Earn \$35,000 A Year Selling Mailing Lists! This book is selling for \$12.00.

Analysis:

Positives:

Very easy, straightforward program to start. It is a nice ad for those looking to purchase names to do their own mailing.

Negatives:

Once again, you must place ads in magazines for the authors of the ad, where you incur all the costs and hope the ad generates the money THEY say it will.

Ratings:

Initial Cost: Average - \$4

Value: Average

Quality of Materials: Average

Ease of Use: Very easy

Additional Fees: Advertising costs and postage fees

Producer Support: Average

Risk: Low

Overall Ratings:

Everyone needs mailing lists right? Each company or person who does direct mail orders names from a mailing list. The key is you MUST find a company with a good list, who updates often, does not duplicate names and have reasonable prices. A good list is hard to find, which most people in this industry know. If you do a mailing and get a 1% response, you won't be calling that company back for more names. That is why this kind of opportunity might not be the best to get into. Most direct mailers stick with companies that have been around for a while and have proven their worth.

Program: **Earn \$10.00 for every envelope you stuff**

Produced By: Financial Resources
7000 Adams St. Ste. 101
Willowbrook, Illinois, 60527

Advertising: QUICKLY EARN UP TO \$3,000.00 A WEEK, OR WE WILL
MAIL YOU A CHECK FOR \$1,000.00 JUST FOR TRYING
OUR HOME-BASED OPPORTUNITY!

Cost of Program: \$27.95

Guarantee: The ad states there is a 90 day guarantee and that if not satisfied in that time, you will receive a check for \$1,000.00, PLUS your full purchase price of \$27.95 will be REFUNDED TWICE!

Materials Received: Envelopes, sales letters, mailing list, and instructions

Content Summary:

Basically you are just doing their mailings for them. The program works like this: They provide you with sales letters and envelopes for you to mail out – you put a code specific to you on the sales letter, so when the prospect orders from the form you sent them and mails back their order to Financial Resources – the credit goes to you.

This is how it really works: You have to commit to a certain number of envelopes that you will stuff weekly (and pay for the materials weekly from them). Example: If you order program #4, (\$150.00) you will receive 300 #10 mailing envelopes, 300 #9 envelopes and 300 customer mailing labels. They do not state how many you will receive for choosing program #1 (\$55) program #2 (\$75) or program #3 (\$95). Next, your commission is \$10 for every sale generated. After you send in the materials order form, your commission becomes \$20 for each of your sales letters that come back to Financial Resources as an order (The sales letter is selling a “use my ‘secret’ 2 pages and get rich” ad in money making opportunity magazines). For the first four weeks, you pay for the materials. After the fourth week, if you have enough commission accrued with them, they will use that to pay for your next shipments, and then send you a check if there is any remaining. Also, after the 3rd week, they offer more materials for the same price, and also discounts off of the same weekly price. The principal is, the more letters you send out and commit to, the higher the rate of return, thus the higher dollar amount you will receive in commissions. They claim that approximately 25% of the letters you

stuff will result in a sale(even though the national average is 3%). They have 4 different levels – the more expensive ones per week, the more sales letters you receive to mail out. They reimburse postage on the sales that are made.

ABOUT THE GUARANTEE. Upon receiving the kit, we found out that the implied guarantee is untrue. You must be active in the program and buy their materials weekly for 6 months to qualify for any guarantee they might offer. Here is their guarantee from a recent ad:

“In addition to our \$1,000.00 guarantee, once you have put in a little work, and we receive just 150 stuffed envelopes, you will be immediately sent a check for \$55.90, which doubles your original start-up fee.”

One would think that you are stuffing and mailing envelopes right back to Financial Resources. This is tricky wording because it does not state that those 150 stuffed envelopes are actual sales, and only about 3 percent of those mailed will actually result in a sale.

Analysis:

Positives:

You can do it from your kitchen table. Materials arrive every week in your mailbox. If you make money on 25% of the letters you stuff, it could be profitable. But take it from us, you don't get a 25% response rate. The national average for any direct mailing is 2-3%.

Negatives:

Where do we start? Weekly commitment required. Only get paid for the envelopes you stuff AND happen to result in a sale. Instructions are difficult to understand, but there is an email address provided for any questions. The ad they use to sell this kit to you states that you will receive \$10.00 for every envelope you stuff. Not true. Further into the ad, it states that you will receive \$10.00 for every envelope returned to them. When you read this, you are thinking that you stuff envelopes and return all to them directly. What you find out after you receive the

kit, is that you stuff the envelope, send them to someone on their mailing list, and IF that envelope results in an actual sale and the prospect sends the letter back to them with payment, then you get \$10.00. This ad is very misleading.

Ratings:

Initial Cost: Average

Value: Low

Quality of Materials: Average sales letter and envelopes provided initially

Ease of Us: Very easy, providing you can pay weekly material fees

Additional Fees: Weekly fees for sales letter and envelopes are HIGH

Producer Support: Average

Risk: If the mailing list provided doesn't result in sales, the weekly fees will add up. If they do result in sales at \$20 each, you could break even! Expect initial out of pocket expense until your commissions start coming in.

Overall Ratings:

NOT RECOMMENDED. Do you want to be involved with someone who is misleading to get you to order their product? Be prepared for weekly fees as you have to order these from the company and can't reproduce them on your own, or use you own envelopes. One must be skeptical of a company like this who uses these kind of tactics.

Program: **“Amazing Home Mailing Program”**

Produced By: Fast Publications
PMB #134, 419 Main St.
Huntington Beach, CA 92648

Advertising: Full-page ad in Small Business Opportunity Magazines
stating: “AMAZING” HOME-MAILING PROGRAM Pays you \$7
for every envelope you stuff! And never requires you to
purchase Any envelopes, or Postage Stamps Ever!...for as
long as you stay in the program!

Cost of Program: \$19.95 plus \$5 shipping and handling

Guarantee: According to “Fast Publications”, their “Home Mailing” kit is
guaranteed to contain everything promised or you may return
it ANYTIME within 60 days... and you will receive an
IMMEDIATE REFUND! NO QUESTIONS ASKED

Materials Received:

9 page pamphlet entitled: “AMAZING” Home-Mailing Program
by Money Makers, 161-200 Wyandotte ST E. Windsor, Ontario
N9A 3H4
Fax: 519-971-9071

Content Summary:

According to the ad, we thought we were getting involved with an “Amazing”
program about stuffing envelopes and getting \$7 for each one. If we did not like it,
then it would simply be returned for a full refund, no questions asked.

After the first page, full of exciting testimonials about how great this opportunity is,
we noted the refund policy. It went something like this:

“We believe that this kit contains everything promised. So the only way we
could return the kit for a refund is to prove that you didn’t make any money after
following the instructions with the kit. You must provide a receipt from a print shop
or newspaper that you did business with them after you bought this KIT”. WE WILL
NOT ACCEPT ANY RETURNS OF DAMAGED KIT OR WITHOUT RECEIPT
FROM A PRINT SHOP OR NEWSPAPER.

That would have been nice to put in their ad. But of course doing that would kill their response rate. Placing one of their full-page ads, which you get to choose from, can cost on average \$3,000 to \$13,000. We also received a free bonus gift for being one of the first to order, which states is a \$30 dollar value. The first is how to never be without a job. The answer is to become a fry cook. Second, How to live in a \$100,000.00 home without money, be a house sitter. Third, how to buy a new car for \$50 over dealers cost: Buy from a car broker. If anyone paid \$30 for that information they would be going immediately to the Better Business Bureau with a complaint.

Their Program states to choose a circular that interests you most, take it to a local printer shop using your name and address, and mail it to Money Makers in Canada. Run the ad in as many newspapers as you can and to ask for \$1, \$2 or \$7 and a self addressed stamped envelope so you will get free stamps and envelopes and \$7 with each envelope. When and if they order (\$24.95) you keep \$19.96 and send them \$4.99.

The other topics covered in this manual are:

- Should your Business be Registered?
- Taxes
- Handling Refunds
- How to start with no money
- Pyramiding profits

Each topic is covered so vaguely that it offers little, if any, help at all. The circulars you get to choose from are the same ones seen in almost any small business or entrepreneur magazines. Once again, the authors of the circulars would be the ones making the money here, not you. With ads like "Make money Watching TV", "\$126,000.00 Mailing Letters: West Palm Beach Lady Makes \$126,000.00 Mailing Letters!!!" and this one is not going to make you rich.

Analysis:

Positives:

They do give you the names and addresses of profitable magazines to advertise in.

Negatives:

Misleading guarantee and ad heading, stating they pay you \$7 for every envelope you stuff. Simply untrue.

Ratings:

Initial Cost:	Average
Value:	Poor
Quality of Materials:	Poor
Ease of Us:	Below Average
Additional Fees:	High – Placing ads is not cheap
Producer Support:	Average
Risk:	High

Overall Ratings:

NOT RECOMMENDED for anyone under any circumstance.

Opportunities are usually disguised as hard work, so most people
don't recognize them.

Ann Landers

Program: **Mailing List Monitor Program**

Produced By: List Guard U.S.A
P.O. Box 32429
Palm Beach Gardens, FL. 33420

Advertising: Four page, 2 color sales letter explaining how to add big bucks to your income with no selling, no advertising, no orders, no supplies. You don't even have to open the mail! How is this possible?

Cost of Program: \$37.00 "one time filing fee" plus \$3.00 shipping & handling

Guarantee: Unconditional money back guarantee: "If you are not satisfied just drop me a note and I'll send you a quick, cheerful refund of your filing fee."

Materials Received:

- 32-page book entitled ListGuard by Greg Stevens
- One typed page of instructions
- "Decoy fact sheet" to be completed and returned to ListGuard U.S.A.
- Return envelope for the fact sheet

Content Summary:

The "instructions" page explains how the entire process works. First decoy names with your address are entered into ListGuard's computer. Then the decoys are provided to the clients, who will salt their lists with your decoy name. The lists are then rented, and mail received with the decoy name must be returned unopened, every 2 weeks. The monitors are then paid.

The booklet "ListGuard" is primarily designed to briefly explain how to start one's own Mailing List Monitoring business. The first 10 pages are wasted on general information about why and how to start a business at home, what structure to adopt (partnership, corporation, etc.) business name, supplies, etc. Pages 12-25 discuss the reasons why a mailing list monitoring is a viable business activity, and how to attract clients to your service. Several sample marketing letters are

included, as well as an explanation of how to code mailings with decoy names to keep track of the charges to each client. The last section of the book tells how to enroll decoys to work for you, and contains a sample copy that is the exact same sales letter that the new “monitor” responded to when enrolling in this program.

Unfortunately, it does not seem that Greg Stevens actually runs a List Monitoring service using decoys that he has enrolled this way. Even after 6 months, his company was not heard from again. No decoy mailings were received, nor could he be located by phone or through the Better Business Bureau. His address appeared only on 1 piece of paper, the original enrollment form and return envelope. If a copy was not made, it would be impossible to ever contact them again.

Sadly, it seems the sole purpose of this deceptive mailing was to enroll “decoys,” take their money and send them a little book about how they can do this business too. This is deceptive and apparently not legal.

In actuality, most large list distributors already have a system for using decoy names, and are not likely to engage third party services. It is not impossible, however, that some of the smaller list renters may consider using this service. The bulk of money that is made from this operation are from the opportunity seekers who pay the “filing fee,” and then wait months before trying to get a refund, or just forget about it. Very clever indeed!

Analysis:

Positives:

This idea is very appealing and is probably an effective way to get people to pay \$40 for almost nothing, then get them to wait 6 months or forget about it entirely when nothing happens. This is the ideal rip-off for anyone with no morals.

Negatives:

This program is nothing but smoke, designed to steal your money and give as little as possible. Because this book contains information about how you can do the same thing is even more insidious. There is no viable way to make money in this program by actually being a “mailing list monitor”.

Ratings:

Initial Cost: Average

Value: POOR

Quality of Materials: Poor

Ease of Use: Average

Additional Fees: Average

Producer Support: None

Risk: HIGH

Overall Ratings:

Deceptive marketing, zero integrity regarding refunds and barely a legal business.
NOT RECOMMENDED for any purpose.

I would like to be so rich that
when I write a check, the bank
bounces.

Program: **How To Make a Financial Killing**

Produced By: Sublime Lifestyles, Inc./ Jay Reiss, INC.

Advertising: Full-page ad in a Small Business Opportunities magazine. Includes a picture of an attractive woman holding a cell phone and staring back at you. "Find Out Why This Is The Best MONEY-MAKING OPPORTUNITY OF THE YEAR"

Cost of Program: \$25 + \$5 S/H

Guarantee: Full refund available – 1 year

Materials Received:

A copy of the book: "The Mail Order Millionaire's Guide by Jay Reiss" (Copyright 2002, 2003, 2004 Jay Reiss Advertising, Inc.)

Content Summary:

This is a well-written book with some excellent information for any reader in the home business industry. The book is very thorough and complete, unlike his other book, 'How To Make A Fortune With Classified Ads.'

This is a good quality book that can help you get started with mail order businesses. What makes winning mail order products, why full-page ads are better than others, how to become a mail order expert and the truth about classified and small display ads are some of the topics covered in this book.

The book lists some tricks of the trade to help you if you already have a mail order business in mind. IF NOT, rest assured, an opportunity is offered to you to become a distributor. There is a one-time nonrefundable fee of \$2,500.00 to provide you with ads he has designed for the mail order product sales of his books. These fees do not include the cost of the materials that you will sell in the ads. You then have the option to purchase the books from him at \$5 each plus shipping.

The book also lets you read many testimonials from customers that not only are distributors, but from customers that just used this guide to help them with their own business.

Although this book has much better information than the other one, it still will make only one-person money. Jay Reiss. The information is nothing you could not find on your own. If you just wanted to learn more about this business from all angles then it is well worth the money.

Analysis:

Positives:

The book is a wealth of information and does offer some helpful advice for any home business owner. It can be useful if you are wondering about advertising methods or any of the other subjects that are listed above in the content summary.

Negatives:

The distributor program requires an investment that might seem steep if you are strapped for cash and trying to start up a business on a shoestring.

Ratings:

Initial Cost:	Average
Value:	High
Quality of Materials:	Above Average
Ease of Use:	Average
Additional Fees:	Only if you want to become a distributor, but again, you might just be buying this book for its information on mail order
Producer Support:	Average
Risk:	Average

Overall Ratings:

This book is recommended for someone starting in the home business industry that has zero knowledge. It answers many questions one might ask when looking at their options. It is **Recommended as an informational tool.**

Program: **The Quantum 900 System**

Produced By: Tate Media Communications Corp.
3055 Prosperity Ave.
Fairfax, VA 22031

Advertising: Direct mail 2 page flyer headlined: "MAKE A FINANCIAL KILLING WITH YOUR OWN 900# - The Quantum 900 System shows you how, and gets you started with your own Fully Developed AT&T 900 Line. Although many service bureaus require start up fees ranging from \$2,500 to \$7,500, The Quantum 900 System gets you started for just \$89.95!" "This fully developed AT&T line pays out \$12.75 per call, and is provided with full installation and a proven marketing system." All transmissions, billings and collections are handled; all you do is advertise and collect a monthly royalty check.

Cost of Program: \$89.95 post-paid

Guarantee: No guarantee offered or implied
NOTE: Even when no guarantee is mentioned, or when a review period of less than 30 days is stated, by Federal Law, you have the right to return anything purchased through the mail, within 30 days or receipt, and receive a full refund, less shipping and handling charges.

Materials Received:

One 148 page spiral bound volume entitled: Insight 900: Everything You Need To Know—The Insider's Guide To Making Money with 900 Numbers, by Carl Siegfried. Also a photocopied master one-page letter for advertising "Business in a Closet" telephone seminar, using a blank _____ for you assigned extension number. Information promoting the 1-900 Action Guide (\$175) and Tate Media Dealership Program (\$198) also included.

Content Summary:

The book Insight 900, Everything You Need to Know could easily be titled “More than You’ll Ever Need To Know.” This hefty tome begins with brief but informative and interesting essays on the history of the 900” industry, the benefits and challenges of the pay-per-call business, the role of the service bureau, and the trend in corporate America toward the use of 900 numbers. Some topics of importance are covered in great detail:

- What makes people call 900 numbers
- The categories of the most successful 900 number programs
- How to sell your product with a 900 line
- Pricing, strategies, costs, profits
- Siegfried’s “Secret” 900 opportunities
- Media joint Ventures

This book is so packed with information that it would take several slow and careful readings to absorb it, and it would still be a lot to take in. After reading it, several things become very clear:

- 1) The author knows this business very well
- 2) A lot of money is made in 900 numbers
- 3) Certain basic principles of promotion are absolutely essential for success
- 4) There are many different ways to get started in the 900# business

Truly, this is a “must-read” for anyone seriously interested in 900# success, and as the author states, he “put everything into the book that I wish I’d known when I started in this business many years ago.”

Unfortunately, the Quantum 900 program itself is not as useful or lucrative as the sales material implies. Basically, it is a “passive” program of fixed text, explaining the idea of how to Own and Operate a \$100,000 a year “Business in a Closet” system. The entire message is 10 minutes in length, and consists of presenting ideas for businesses such as:

- Voice mail Parent Teacher Link (\$5,000 a month)
- Date-Line Bulletin Board (\$10,000 a month)
- Automated Telemarketing (\$1,000 a month)
- Fax on Demand Telephone Center (\$4,500 a month)

The heart of the “Business in a Closet” idea is the use of enhanced personal computer equipment which allows the computer, connected to a modem & telephone, to digitally record and reproduce a voice, and carry out interactive functions from multiple phone lines. A PC based system can be offered to teachers and parents, or singles datelines (with 900#’s used to collect revenues), or electronic classified advertising. With outbound dialing and digitized voice

synthesis, automated telemarket lead generation and regular monitoring of elderly relatives are also possibilities.

At the end of the 10 minute message, an 800# is given for those who would like to call for a transcript of what they just heard, and a list of computer vendors who can help assemble your own *Business in a Closet* equipment.

Does this sound like it could be worth \$20 worth of information? Perhaps to some wildly ambitious people, but in reality, the computer expertise and marketing skills that would be needed to put together a successful business of this description are probably far beyond the great majority of “opportunity seekers” who would be drawn to call this 900#.

Additionally, the “master” flier provided in this package (onto which the Quantum 900 operator writes or types in his own extension code) is of such poor quality, that it already looks like a copy of a copy... Such a “master” could never produce a professional looking flier. Mr. Siegfried, by his own admission, agrees that it would be hard to make money with this flier. This flier is best sent as a piggyback on other mailings that someone may already be sending. This is a little disappointing after having responded to sales material that infers it is easy to make \$1000 a month. In actuality, the amount received by the Quantum subscriber for each call (over the first 5 calls every month) is only \$3.00!

Furthermore, this particular 900# can be used only with the exact promotional material provided (as has been approved by the 900# carrier), so any other form of advertising would have to be 2-step, which is very ineffective in the “impulse” based pay-per-call industry. It was not possible to locate anyone who was profitably using the “Quantum 900: Business in a Closet” program. But there is no question that Tate Media and some of their more aggressive “dealers” are reaping huge profits from selling the \$89.95 package. After all, everyone knows by now the big secret: That selling the moneymaking opportunity is the real way to make money!

Analysis:

Positives:

There is no question that Carl Siegfried’s book is very complete compendium of information about the 900# industry. For anyone who is thinking about that business, this book is a very valuable resource. The Quantum 900 “turn-key” program that comes with the book is not very helpful in terms of establishing a truly profitable 900 number business, it is ironic that after reading Insight 900: Everything You Need to Know, one gets an enlightened sense that the “Business in a Closet” telephone seminar program as it is presented, just might not be profitable. Therefore, buy this program only if:

- 1) You want to know as much about the 900# business as soon as possible.
- 2) You want to spend additional time and money researching and developing a plan for a profitable 900# program.
- 3) You want to cash in on being a dealer, and are ready to invest several hundred more dollars.

Negatives:

As has already been mentioned, the actual “Fully developed AT&T 900 line” that Tate Media is providing is not a very good business opportunity at all. The income potential is low, the advertising material provided is of poor quality, and the informational product itself is of questionable value. It is possible that no one makes anything on this line except Tate Media who receives calls from purchasers of the program wanting to “test-drive” their number.

Although informative, the book is not useful to someone who wants an “easy to run” program. If this book communicates anything clearly, it is that being successful with a 900# requires research, testing, advertising savvy and financing. If you don’t have the will to do that, don’t buy this program.

Ratings:

Initial Cost: Above Average

Value: Average

Quality of Materials: Average

Ease of Use: Difficult

Additional Fees: High

Producer Support: Good

Risk: High

Overall Ratings:

Not Recommended as a turnkey 900#. This program is **Recommended** as a 900# industry reference book.

Program: **Set For Life**

Produced By: Arthur Randall
P.O.Box 570
Randolph, MA

Advertising: Direct mail package of 2 pages, a one page letter introducing
“a powerful new financial method that will completely change
the way you think about earning money.” You can start
spending cash within 1 hour after receiving this incredible
program” Order within 7 days and receive the \$5,000 instant
bonus.

Cost of Program: \$28.00 plus \$2.00 s/h

Guarantee: Unconditional lifetime guarantee

Materials Received:

One 18 page book entitled: Set for life: A plan for complete
Financial Freedom, by Arthur Randall

Content Summary:

For all the sincerity that Mr. Randall attempts to convey in his advertising material and phone messages, it is somewhat disappointing to receive such a poor excuse for a money making plan. Set for Life introduces the author as a man who has spent his life looking through thousands of different opportunities in every catalog available.

After 2 pages of telling the reader about the futility of having only a JOB (Just Above Broke), the impossibility of so many “Get Rich Quick” programs, the difficulty of success in mail order and the futility of “doing it alone,” he then claims to have developed a system where anyone can establish a “permanent income” through a “portfolio” of the most lucrative programs that exist today. To find out more about this portfolio, you must purchase and read another book entitled: 30 Days to a lifetime Income. But as promised in the promotional material, there is a way to make money within one hour! And this is it:

Become a distributor for the book 30 days to a Lifetime Income. (Price \$10) Use the photocopy masters that are included in the booklet "Set for Life", write in your own name and address, go to the photocopy store, make some copies and hand them to people anywhere! You may start collecting money within 1 hour! The \$5,000 Instant Bonus Plan offered in the sales letter is actually written right into the booklet on page 10. Here it is:

"If you are looking to earn a substantial amount of money right away, I've got a great little bonus plan for you. If you notice on the enclosed flyer, I have put a small box in the ordering section. This box is for a "code" that you can place in it to identify who distributed it. What you can do is organize a group of high school students, part-timers, or anyone looking to earn extra money and have them go distribute your flyers. You can offer to split the money with the distributors or offer a percentage..."

What a bonus!

So, for an additional \$27.00 you can order from Arthur Randall a package which includes the following:

- The portfolio (of the top financial opportunities anywhere).
- One full year of opportunities
- Wealth Building Strategies (for using this program to its fullest)
- 5 copies of 30 days to a Lifetime Income (which you sell for \$10 each)
- A secret bonus report (if you order in 7 days) with secrets for "fast cash)

One interesting note: In his sales letter he states: "I have to limit the release of this program. This is not some phony limited offer..." But, over the past 6 months, we have received 46 identical mailings from Mr. Randall. This proves 3 things:

- There is no limit to the release of this program
- He is taking in enough orders to fund a very massive mailing operation
- "The Portfolio" on income opportunities won't make him money unless he enrolls other people in helping to distribute information about them.

Analysis:

Positives:

This is a good program for someone who wants to use their time and energy "learning the ropes" of the opportunity business by helping someone else make money. The best thing about this program is that it shows you that effective advertising and product value don't always go together.

Negatives:

It is unlikely that anyone will earn a profit using the “Set for Life” plan for complete financial freedom. The idea of making photocopies of the enclosed flyer, handing them out on street corners and expecting to receive money within the hour is insane. The booklet is not even well written or entertaining.

Ratings:

Initial Cost:	Average
Value:	Poor
Quality of Materials:	Below Average
Ease of Use:	Average
Additional Fees:	Average
Producer Support:	N/A
Risk:	Average

Overall Ratings:

An unworkable idea, no verification of potential and a product that will displease.
NOT RECOMMENDED

Program: **“Get Your Share of America’s \$300 Billion Dollar Bank Accounts “** (How To make Your Fortune With The Classifieds)

Produced By: Jay Reiss Advertising/Stirzaker Financial Inc.
103 N. Nueces Park Lane
Harlingen, TX 78552

Advertising: Earn Up to \$25,000.00 per Month Starting with only a \$25 Investment...Full Page ad in Small Business Opportunities Magazine: (attached – note Copyright 1998-99 Jay Reiss Advertising, Inc.)

Cost of Program: \$25.00 plus \$5 S/H

Guarantee: 1 full year guarantee, or if someone is using this program and not making \$10,000.00 per month, they say they’ll send you a certified check for 10 times your original purchase price.

Materials Received:

A copy of the book:” How To Make Your Fortune With The Classifieds” by Irwin Nathanson

Content Summary:

The book you receive is subtitled “Your guide to six guaranteed money-making programs that can be started with little or no capital and bring really BIG RESULTS! None of the programs explained in the book would ever make anyone rich. The chapters of the book are as follows:

- What is a classified ad?
- How to make big money writing classified ads for others
- How to start and operate a job listing service
- How to make big bucks with garage sales
- How to have fun and make money selling your favorite recipes
- How to roll out the profits with automotive classifieds
- How to write winning classifieds
- How to select the best media in which to run classifieds

- How to run a home based business
- Bonus Chapter... Million dollar mail order secrets
(Send \$125 to Jay Reiss for an evaluation of your mail order product and ad campaign)

Each business idea is explained briefly, with sample advertising copy, sample correspondence and sample record keeping. The skeleton business ideas do not include any calculations of the volume of business one would need to generate any specific income. It would be virtually impossible for anyone to make \$10,000 in 90 days after receiving this book. But in the process of trying, they would have spent far more than \$20 extra that the guarantees offer. Probably no one tries, and human nature being what it is, probably very few people return the book for a refund.

Analysis:

Positives:

If you order this book, you will see that advertisement copy is not always true. Fortunately this book can be returned for a quick refund.

Negatives:

This book is virtually useless. If it were not for a money back guarantee, it would be hard to imagine anyone not filing a complaint for false advertising with the Better Business Bureau.

Other distributors have distributed this book before, unsuccessfully. In fact, about 10 years ago a Mr. Lee Balcom sold this exact book and lost quite a bit of money. He was simply a speculator in the cheap "get rich quick" mail-order industry, using Jay Reiss Advertising. His full page ad back then may have cost him as much as \$6,000, and he did state in a phone interview that he lost a lot of money on the venture.

The only one who really did make any money on this was Jay Reiss. His company sold the ad to Mr. Balcom back then, now being distributed by Stirzaker Financial, Inc. These ads, as do many others, play on the universal desire for easy money. It seems, however, that the only ones who really get rich are the crafty authors who cook up these books.

Ratings:

Initial Cost:	Below Average
Value:	Low
Quality of Materials:	Below Average
Ease of Use:	Difficult
Additional Fees:	Offerings for advertising advice and services from the company. Also an offer to buy the "mail order millionaire's guide for \$29.95.
Producer Support:	None
Risk:	Average

Overall Ratings:

Not Recommended for any purpose.

Prosperity is a great teacher, adversity is a greater.

William Hazlitt, 1839

Program: **Supermarket Magic/Grocery Guru**

Produced By: Coupon Connection

Advertising: Here's How an Amazingly Simple, Yet Virtually Unknown Business Can Potentially Make You Rich! It May Sound too good to be true – But it is true and... I'll prove it to you by giving you this incredible revolutionary money-making start-up package ABSOLUTELY FREE

Cost of Program: Free but you pay \$15.00 for shipping

Guarantee: N/A

Materials Received: Videotape, cassette tape, a book of grocery coupon certificates, newsletter, Supermarket Magic money making manual Volume 1 and 2, Tips, Techniques and Strategies book, Disclosure statement.

Content Summary:

This program comes UPS ground full of manuals, flyers, a vcr and cassette tape. . The video and audio tape describe the potential of this program with an introduction as to how it works. Also, you receive a book of different grocery store products that you would like to receive coupons for, so you can use them at the grocery store.

The Money Making Manual contains information such as how they can make you more money than you ever thought possible, the prosperity of mail order, secrets to making millions with direct mail and how fund-raising can provide you a lifetime of financial freedom. It also covers how to test different markets and has a section on advertising. Chapters four through seven deal with incentives, answering services for your business and website information. Chapter eight encourages you to invest in the ability to receive credit card transactions and describes how it can enhance your business.

The other manual, which is called Tips, Techniques and Strategies, is a very descriptive and useful manual telling you the basics of direct marketing and some other useful information about how to run a business, advertising, and methods to increase your income.

With this program, not only do they give you helpful tips on saving serious money on grocery bills, but they inform you that the real money to be made is going to be when you market this program and become a distributor. There is a sample sales letter that you can revise to send out to prospects with direct mail.

The Disclosure statement book discusses all of the legal issues of becoming a distributor. Distributorship prices range anywhere from \$2500.00 to \$19,000.00. This is dependant upon how many mail pieces you want, a name rental fee, U.S. Postal charges, the size of the mailing list you want, your order forms, envelopes, delivering your mail to the post office and a customized toll free order taking service between 3 and 12 months. Each level includes a certain number of Supermarket Magic kits that you can now have the rights to sell. The higher the level you sign up for, the less the materials cost you, but of course, the more you have to pay out.

Analysis:

Positives:

The kit you receive comes with a book of coupon certificates that you have to send out after you choose what brands you would like to receive coupons for (this is the grocery bill saving part). You will receive the actual coupons in the mail later. Very well put together kit with detailed information and nice quality materials. If you choose to become a distributor through direct mail, they will do most of the work for you.

Negatives:

Possibly high start up fees. This is possible with most businesses, however, if you want to make it work and be very profitable.

Ratings:

Initial Cost: Average

Value: Excellent

Quality of Materials: Very good quality

Ease of Us: A lot of detailed information to be studied, but very informative

Additional Fees: Additional fees will be involved for distributorship rights, marketing, etc.

Producer Support: Very good – 800 number for support

Risk: This is definitely a program that requires you to work, but could be very successful if you are dedicated.

Overall Ratings:

The program is **Recommended** assuming that you are going to put in a lot of work. We feel the rewards could be significant, as there are probably quite a lot of people who would buy it for the grocery bill savings alone. The materials and support in the kit are of very good quality as well, which would attract a good distributor base.

You miss 100% of the shots
you never take.

Wayne Gretzky

Program: **Telephone Bill Reduction Consultant**

Produced By: Telephone Bill Reduction Consultant
21550 Oxnard St, Ste. 300
Woodland Hills, CA 91367

Advertising: Six figure Income Potential! Direct mail 4 page sales letter from Geoff Hasler (President) explaining how he found out about the extremely lucrative business of "looking at people's telephone bills and helping them save money on the AT&T network".

An 8 page 2-color brochure in a question and answer format, explaining everything about how the business opportunity works accompanies the letter. Includes a complete list of all the materials provided, explains the post card and sales letter system (using mailing lists from their "proven" database.

Cost of Program: Option 1: \$2,995.00
Option 2: \$4,995.00 (Includes 2 days formal training in CA)

Guarantee: "...after you follow all our recommendations concerning how to start and operate your new business...if you're unhappy in any way with the money you earn after your first 120 days, upon the return of all our materials, you'll get a full, no questions asked refund of our fee."

Content Summary:

Telephone Bill Reduction Consultants are basically offering a very extensive training program for their sales force, requiring a large up front investment, but offering the same basic opportunity as any MLM company; to sell discount long distance services, with TBRC (Telephone Bill Reduction Consultant) as the remarking bureau. Their promotional material refers to the consolidation process as "group buying" or an umbrella program that allows your clients to buy AT&T service in a group with other businesses.

Most importantly, however, is their posture as regards to "selling". You do not "sell" long distance service, you provide free consultations for businesses, and by analyzing their phone bill, determine if "group buying" can save them money. If your consultation can not save them money, it costs them nothing. This is a very appealing strategy.

The fee of \$2,995.00 includes a very complete set of manuals on how to do the business, continuing toll free telephone technical support with a personal training officer, periodic updates on all sales literature, forms, software, etc. and a monthly

report detailing activity of clients and commissions information. The extensive collection of manuals includes these titles:

“What to do Before You Start Your New Business”

“How to Understand Long Distance Telephone Services in America”

“How To Work From Home”

“How to Get Business To Come To You”

From all indications, the complete training course seems to be very complete and the support system excellent. The testimonials are genuine and verifiable – people really do make money in this business. Commissions are a straight 10% higher than many full time employees at Sprint, MCI or AT&T!

Option 2, for \$4,995.00, includes everything from option 1 plus 2 days of training at the TBRC offices in California. (Price does not include transportation, meals or lodging) It is not required, but some people start their business and then attend the training later.

Analysis:

Positives:

This extremely high program fee is “guaranteed,” and if their marketing method is as good as they claim, even with such a high investment the determined person should be able to succeed (or bail out and get a refund with minimum loss).

There are probably 2 specific reasons that TBRC charges such a high fee: 1) They are making money from the sale of the business opportunity, 2) The high fee eliminates the “tire-kickers” and allows them to work with people who are very serious about the business. If they offered everything for one or two hundred dollars, there would be many more “consultants” buying in, but fewer who actually stick with it and make a real business out of it.

This company claims that although they will not sign up more than 1 affiliate for every 100,000 population in an area, there is no geographic limitation, and their consultants are free to market anywhere.

From all appearances, this is a sound and quickly growing company with a strong training and marketing system as well as extensive company support. Although it is an unusually high investment for an opportunity solicited by mail order, the program is real and potentially very profitable.

Negatives:

Three thousand dollars is a lot to invest in this type of “distributorship”, and the company should be more concerned with making their money when their sales agents enroll new customers. Their method of recruiting, direct mail from headquarters, is very expensive but these huge fees allow huge mailings so they can find the right people.

An example in the promotional materials shows a potential income of \$156,000 in the first year, which is based on \$5000 per week in new billings, obtainable by enrolling 5 businesses with an average long distance bill of \$1000.00.

Unfortunately, this projection is quite unrealistic, especially given the fact that businesses already doing that much in long distance bills already have special deals, either contracts with Sprint, discounts from MCI or AT&T, or already been approached by “tele-preneurs”.

Although it is true that in the next 7-10 years, the total volume billed by remarketers could go from 3% to 30%, most of that will be in smaller business and residences, which will accumulate into a large commission base at a much slower rate. It may be possible to reach a 6-figure income in one year, but it is only the very few workaholic professionals who will make that happen. It is still a booming business, but their income projection is way beyond attainable for the ordinary person.

Ratings:

Initial Cost: Extremely High

Value: Above Average

Quality of Materials: High

Ease of Use: Average

Additional Fees: Average

Producer Support: Excellent

Risk: Moderate

Overall Ratings:

Recommended only for highly independent, positive, self-motivated people with the money to invest and money to live on as commissions grow and the business becomes profitable. This must be a full-time job, especially for those who want to quickly recoup their investment by obtaining large commercial accounts.

Program: **“Unleash the Entrepreneur Within”**

Produced By: Business Network Communications
Marketing Division
2770 Ridgeway Court
Walled Lake, MI 48390

Advertising: “We intend to make at least 100 people new millionaires in the next 18 months—And you may be one of them!” Six page letter from Michael T. Glaspie, chairman of BNC explains the reason that they can offer AT&T “wholesale rates” and provide generous commissions for both their Independent Representatives (I.R.) and their Supervising Independent Representatives (S.I.R.).

Because of the company support and marketing aids provided, the “four free hours of long distance” promotional program, their generous commission scale and the huge potential market, it is almost impossible to fail with BNC. In fact it is just about as easy as giving away \$50 bills. Whether the economy is up or down, almost all businesses have to buy long distance telephone services, and almost everyone is interested in saving money. This means financial independence for you!

Cost of Program: \$29.95 plus \$4.50 shipping and handling

Guarantee: \$29.95 is a fully refundable deposit

Materials Received: 176 pages, in a 3 ring binder, entitled “Unleash the Entrepreneur Within”

Content Summary:

Business Network Communications exercises “group buying power” in order to be able to offer “wholesale prices” to their business customers. For all their commercial accounts, they use AT&T service, but residential customers are assigned one of the major carriers (the best option) and given a certificate for 4 hours of free long distance calling in addition to the lower per minute rates.

The Book “Unleashing the Entrepreneur Within”, contains a great deal of background material on the long distance re-marketing industry as well as a description of the

multiplex and residual form of income available through affiliation with BNC. Multiplex income is that which comes from a variety of sources, and residual income is that which continues on even after the sale is completed.

Other than providing discounted AT&T services for commercial accounts, the customer services offered by BNC also include residential service with one of the major carriers and four hours free long distance service as a sign-up incentive and each year thereafter. They also provide incremental billing and instant credit for dialing errors, low cost calling cards, 800#'s, international calls and customized billings.

For their representatives, BNC offers advance commission payments, a new car bonus, continuing commissions after retirement, marketing aids at cost, fundraising group plans and opportunity for advancement. Another unique feature of the BNC marketing plan is the referral program, where business customers can obtain an additional 2% discount off their long distance bill by giving a referral of another qualified business. This helps the business grow in a win-win way.

Although BNC is not a multi-level company per se, there is a volume override for S.I.R.'s and "Off-Premises Vice Presidents." An "I.R." is paid 5% commission on the total long distance bill of his customers each month. (If the customer takes the referral discount, the I.R.'s commission is 4%). An I.R. does not receive any override on people he would enlist as I.R.'s or S.I.R.'s, and there is additional cost to become an Independent Representative.

The S.I.R. or "Supervising Independent Representative", is paid 7% commission on the personal production, and 2% of gross from any I.R.'s appointed by the company and supervised by them. S.I.R.'s are permitted to recruit, train and monitor any agents as they choose, and pay those agents any commission deemed appropriate from the S.I.R.'s 7%. S.I.R.'s are also paid \$100 for any other S.I.R.'s recruited by them accepted by the company.

There are two ways to become an S.I.R. The first is to "buy" it for \$495, a "deposit" which is refunded when the new S.I.R. enrolls 40 commercial accounts, and this must be done within 6 months. The purpose of the deposit is to ensure that new representatives are actively working to establish new accounts. It is also possible for an I.R. to "earn" the S.I.R. status by reaching and maintaining for 2 months, gross billings in excess of \$100,000.00. The "earned" S.I.R. level then pays 5% for all the personal production up to \$100,000.00 per month and 7% on all amounts over that.

An S.I.R. who enrolls 20 S.I.R.'s then becomes an associate V.P (off Premises Vice President) and now earns 9% on all personal production, 4% on any I.R.'s that they directly supervise and 2% on all S.I.R.'s under their management **after** the first 20.

The stated goal of BNC is to provide a system where “powerhouse marketers see the staggering potential and bring other powerhouse marketers into the program.” BNC is a bit like MLM, but not as wide, deep, hype-filled, or personal-use driven. Any reps that attain collected billings of over \$150,000.00 for 2 consecutive months will receive a new, leased Lincoln or Cadillac replaced new every three years for as long as this bonus production level is maintained.

There are several rate price comparison charts, all of which change so rapidly it is impossible to publish any actual analyses, but the question of “exactly how much can a customer save” is not presented clearly at all. The concept of “wholesale prices” is explained, but exactly how to determine actual savings is an important aspect of the sales process, and is not covered well in this book. This is somewhat understandable because of all the changes in long distances rates every month.

It is important to note that a big part of the profit available to the S.I.R. is in sponsoring new S.I.R.'s at \$100 each. It is likely that this has fueled the massive direct mail campaign to opportunity seekers. Some people may be in it only for the income that can be acquired by “selling” the opportunity, rather than being out doing the hard work selling long distance.

Analysis:

Positives:

BNC offers an inexpensive way to get involved in a potentially very lucrative occupation. Their “tiered network” system allows for multiple incomes, the nature of the product and the commission structure makes it passive as well. BNC is a very rapidly growing company and is in the process of improving their marketing materials and representative support. They evidently have a co-op-mailing program that makes it easy to build an organization and to recoup an initial investment by profiting from the sale of the opportunity. This doesn't have the MLM hype of huge pyramids, and the product is a genuinely needed service resulting in real savings for real people, (and profits for real hard workers).

Negatives:

The manual is not easy to use and nowhere near being “everything you need to get started”. Only a person who has extensive prospecting and sales experience could enroll 2+ accounts a week. Assignment to an S.I.R. who can really help you be successful is not a sure thing, and to be able to get ahead in the highly competitive

long distance remarketing arena, knowledge savvy, a unique approach and a highly disciplined business practice are necessary.

The commissions paid, especially to the I.R.'s, are much lower than are available with other companies, most probably because the S.I.R.'s and the V.P.'s who first joined are all taking their 2% off the top. The marketing strategy is very much left up to the reps, which may or may not have experience in this difficult business activity. It is very likely that only a very small percentage of people who become an I.R. or S.I.R. with BNC ever enroll enough accounts to see a three-digit commission check.

Ratings:

Initial Cost:	Average
Value:	Above Average
Quality of Materials:	Poor
Ease of Us:	Difficult
Additional Fees:	Varies
Producer Support:	Fair
Risk:	Low

Overall Ratings:

Recommended only for extremely positive, independent, self starters with sales experience who want a serious business challenge.

For those sincerely interested, there are better options in the area of long distance remarketing.

Program: **The Roadway to Success.
How to Make Your Fortune in Mail Order**

Produced By: Laura Johnson
1465 Woodbury Ave. PMB 380
Portsmouth, NH. 03801

Advertising: USE ME and GET RICH! – with a picture of some blonde sitting on her Cadillac in a short dress holding a glass of champagne. This is in full-page ads in Small Business Opportunities Magazine.

Cost of Program: \$28 plus \$5 S&H

Guarantee: ‘Try it out for 6 months. If at any time during that period you follow my system as instructed and fail to make the kind of money I have mentioned, simply return it and I will send you my personal check for \$1,500.00.’

Materials Received: The Roadway to Success manual, The Commission Circular Cyclopedia, introduction letter.

Content Summary:

This is yet another money making opportunity where you must advertise someone else’s full page ads in national magazines. This seems to be the big thing now, as we have seen and reviewed plenty of them. And as you will have also noticed, these people all say you have a 6-month to 1 year full guarantee but find out this is not the case. You have to advertise in a certain number of magazines (spending thousands of dollars) and then send them your bill in order to get your lousy 25 bucks back. Same thing here. This is word for word from there introduction letter:

“You have to place 15 to 20 full page ads at the same time in different national magazines to make the kind of money I mentioned before to validate our guarantee. If you’re not able to, just start small with the classifieds.....”

This is quite the scheme companies run to make sure they don’t refund any of your money. Because after spending, lets just say, \$3,000.00 for a full-page ad

(conservative but just for the sake of the example) for 15 ads is \$45,000.00. Who can afford to spend that kind of money? In reality, it can cost between six and thirteen thousand dollars in many of the national magazines you read today to place a full-page ad. After losing that much money who really cares about 32 bucks...

The commission circular cyclopedia (which is the same thing Laura Johnson does) is just a black and white magazine with all kinds of full-page ads you can choose from to place in magazines. Many of these are ridiculous and will make no money whatsoever. Examples of these ads are self-hypnosis mind programming tapes, how to travel for free in a motor home and how to win at bingo. The funny thing is these ads look like children made them. The pictures look like they were drawn in the 70's.

We could not believe the information in the manual 'The Roadway to Success'. What they seem to be saying is that people who have great ads can sell terrible products because you, the buyer, rarely ask for your money back. They call this the "Artful Dodger". They claim fortunes are made by people who recognize the difference between what they are selling versus getting people to buy it. This is absolutely amazing and we hope that after reading this, you will not send them any of your money.

The rest of this manual, if you can get past the first page, talks about multi-level marketing, never give up, some eye grabbing headlines, classified ads and the best times to do direct mail. Also for \$25.00, one of their agents will help you place your ad in a national magazine.

Analysis:

If you are looking into putting a full-page ad into a national magazine, you should already have a good idea about what you are selling and which ads work. You would NOT use one of these second rate ads. (They remind some people here at N.H.B.P.A. of the old Charles Atlas ads where the skinny kid gets sand kicked on him at the beach. Those ads ran in the 60's and 70's.)

Positives:

None

Negatives:

Not possible to make any money with the ads they provide. The information they provide is not reliable either.

Ratings:

Initial Cost: Average

Value: Low

Quality of Materials: Low

Ease of Use: Not easy

Additional Fees: Extremely high

Producer Support: Average

Risk: Very High

Overall Ratings:

Not Recommended for anyone.

Poverty is when large efforts produce small results, wealth is when small efforts produce large results.

David George, M.D.

