

The All Paid Forward UnBusiness

Manifesto

or "the Ultimate Financial Boost"

by William James Alatis

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In a hurry?

Have no experience with either internet marketing or homebased enterprise?

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FORWARD:

Hi, it's Bill Alatis of *The Inner Core Business System* here.

Thank you for downloading this e-book.

I believe the free information you will read now can *totally transform your personal financial situation*, and help provide for your loved ones and heirs going forward, for the rest of your life!

Why did your friend, business contact or family-member take the time to prepare an email with a link to this free information, and share it specifically with you?

You see, your friend thinks enough of this system, and of *you*, to offer to actually *pay for your participation with us out of his or her own pocket*

The promise and purpose of **The Inner Core Business System (also called, "the UNBusiness")** is that working adults who can read and write will be able to use the System and our affiliated companies' services to create an online *profit center*. It is designed to make use only of resources that you almost certainly already have at your disposal. And if you don't, we provide ways of getting more of those, too.

If you have access to a privately-owned personal computer and the internet for 15 hours over the next 3 weeks, this online profit center is set-up to make payments via checks written out to you monthly. If you can comforably set aside \$65 dollars, that's all the seed money you will need to get started. Even if you can't, you will have access to two Cash Cows (See **Q** and **A** at the end of this book) which can allow you to earn an extra \$30 to \$90 per day to help you get started.

All will become clear as you continue your investigation. If it is not, you may ask questions on the weekly <u>webinars</u> or via our Support Desk at <u>http://allpaidforward.info/support</u>.

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PREFACE:

And of course a seminal influence in our global culture and on me personally is the late 1980's book by Catherine Ryan Hyde, *Pay It Forward*, followed by the Mimi Leder's Warner Brothers movie of the same title staring Haley Joel Osment, Kevin Spacey, Helen Hunt, and Jim Caviesel.

What I've hoped to harness was the essence of the movement has been a practical application of the concept, centered around the promises we make to each other and the notion that when something is so important, when it affects our daily financial lives, that we need to hold each other accountable for them.

Certainly it is time for us to appreciate all our resources, including Human ones in the forms of our friends, family and other personal contacts. Not *Human Resources* as a corporate commodity, or expense, or burden, but the essence of our connectedness to one another, our interdependence, and the elements that bind us to each other, rather than dividing us and putting us at odds.

TECHNOLOGY IS OUR SERVANT, to the extent that that we can EXPLOIT IT - NOT PEOPLE.

• After a book by the same name describing the Lozanoff Language Learning Method.

CHAPTER 1 :

The way money is changing hands, and what people are willing to spend it on, is in flux. Internet marketing has taken hold at lightening speed as more and more people are buying and selling online.

The relatively low cost of doing business online VS committing to a brick-and-mortar location makes starting a business affordable for more people than ever before.

But this is **not** an introduction to an Internet Marketing opportunity.

Let's say we're sold on (or are forced to accept , because of transportation or family-care limitations) the idea that we **can** earn a living from home.

What is not brought up often is, should most people even try?

This leads us to an often overlooked yet critical reality. First of all, since most people have only been able to make a living by holding down a job, they are not well-suited to succeed . Not many regular working adults have the necessary temperament and focus, not to mention the skills, education, and experience that those who succeed at home-based start-ups already have under their belts.

At the same time we find ourselves in a world economy that requires that we supplement our income and take steps to secure our own financial future. It's just that there's been nothing that rewards us enough for the realistic little extra effort and hard-earned savings that normal people without sales or marketing knowledge can actually muster.

Choosing both a business model, and people to work with:

Starting and operating a successful business, whether from home or not, is simply no picnic.

It's hard enough being responsible for market research, creating a marketable product, and then for every process from establishing a brand, to spreading the word about that brand, to attracting prospects among millions of internet users worldwide, to getting them to interact with your information and sample your offerings. Then getting them to ultimately buy from you once, and then hopefully becoming a Customer for Life is another critical process.

Then creating and managing a business **system** from the infrastructure, web-design, and fulfillment requires hard-earned know-how. Then to expand by employing a full-time salesforce and offering full benefits, or even just personally attracting, satisfying and paying Affiliates and reporting their income to the government, is more responsibility than most people care to take on. Then one has to choose a TYPE of business, whether services or products are going to change hands – and a WAY to accomplish that, to deliver that value to the person paying for it.

A short-cut for all of this is the term **business model**. Just for *online* businesses, there are currently 10 to 20 working business models that are being pursued and typically packaged as information or educational products, services, or a combination of these. Filling out surveys, online gambling, physical and to information-product creation and sales, to speculating on the value of domains you buy up, are

just a few ways people have made money. And some will claim you can as well, although cutting through the smoke and mirrors of case-studies makes it hard to know how much they have really made, or all the unspecified variables involved. They're selling it after all, so how do you know?

Overcoming the hard realities of Home-based Businesses:

First, there are the hundreds if not thousands of "Opportunities" to try to select from.

Although on a different scale in terms of up-front start-up costs, in home-based business opportunities, there's also still a whole universe of losing propositions, from scams all the way through to perfectly good business models which might simply be a bad fit for someone trying to get started.

Especially on-line, it is extremely *easy to lose money* and to be "conned" or disappointed when attempting to make part-time income. Many people are fascinated with stories of those few who have gotten rich by getting paid for various on-line products and services has led to hundreds of thousands of would-be entrepreneurs investing in education and blueprints which are sold as "workable" and low-cost.

And even more critical is this unspoken reality - a typical working adult is at a *ridiculous* disadvantage when attempting to get ahead, to actually *profit*, by buying into any business model, course, distributorship, what-have-you. Once faces the finely-honed written sales copy and ear-and-eye "candy" in the form of great-sounding and eye-popping photos, recordings and slick videos put together for large sums by professionals.

Whether by developing one's one products, or selling someone else's, these have in common one thing: They have an *extremely high failure-rate, and they make lots of money for those who sell them*.

All too often they are sold to desperate people, sometimes without recourse or refund when they discover that they are not likely to ever make a penny from them, after all.

Then there's attempting to work from vague directions and training that's not effective for various types of learners. Then often there's not enough support – at the moment when the busy mom can get to her computer to put in a few minutes of focused effort, if the task is too difficult, the software isn't working as it should, and she gets stuck she often can't get an answer when she needs it

So if anyone tries to tell you you can start a business from home and make a lot of money (and that includes me in case you thought that escaped me) the first question you should ask is, **"What** assurances can you give me that I won't fail and simply throw away my time, money and energy trying to do so?"

Both realistically and legally-speaking, nobody can be absolutely positive you'll make money from any system, information, concept or even fully-operating business

Yet, even with a job or profession you hear is well-paid, it's easy to spend 4 years studying a subject and find there are no jobs when you get out, as many new graduates are finding now.

It all becomes a matter of weighing risks of different proportions, and most people are relatively riskaverse. Unfortunately, these are the people caught most flat-footed when they lose their job or their industry doesn't need to exploit (sorry) them anymore.

Even with the good guys . . .

Thankfully there are reputable vendors who go out of their way to serve customers in their niche, that of making money online. And there are good networks like Clickbank which honors a 60-day refund policy, and has an excellent reputation for responsive customer service.

But even among those hard-working, well-organized professional marketers who create and sell products and programs with the best of intentions, who have provided quality tools, training and support, cannot boast a very high success rate among their customers.

There are too many variables on the part of the customer who is trying to come out ahead, and eventually make a living from home. And not knowing what is realistic, many people trying to make money following some business model or other, even if not for the first time, have such unrealistic expectations that those experienced marketers who are sincerely trying to help them (without going broke themselves) are forced to put legal disclaimers with dozens of clauses letting people know that finally, **there are no guarantees that anyone who buys them will make money ...**.

And on top of it all it's very easy to feel isolated and "in it all by yourself" when working from home. No wonder thousands of people are being disappointed and discouraged, many stopping before even getting business systems in place which they could reasonably expect to earn them more than a part-time convenience-store job.

What's an Affiliate?

What sounds more likely to succeed, a regular working adult trying to pull off a fully-polished sales presentation, or filling out ssome forms and sending emails that direct people to a slick sales presentation? If you said the latter, then you see why on-line affiliate programs tend to give the impression of being easier overall. And Affiliate marketing is a great work-at-home alternative, in that except for spreading the word and convincing prospects to buy from US, we don't have to fill any of those other role we touched upon before when coming up with a business idea that has a glimmer of a chance of succeeding.

From our point of view, people who need extra income and would like to avoid commuting to obtain it, here's a practical definition..

An affiliate program is set-up by a company as a referral system that you can join, many for free,others which one way or another (if only to be able to write or tell people about it) you need to be a customer of, as well. When you join, it automatically creates for you a unique ID or web-link, that when someone clicks on it and buys from the company, they pay you a commission by check or by PayPal. It's actually a low-cost and often very successful piece of their marketing plan that requires no employees, and only pays for results -whether it's to attract potential customers (leads) or actual sales.

As you may be well aware, big businesses are all about "The Bottom Line." And it's very hard on their marketing budget *to pay up-front* for that professional army of sales reps, who have come to expect a base salary equivalent to what a file-clerk or administrative assistant might earn, plus full benefits, PLUS enough incentives in terms of bonuses and commissions to make Sales one of the highest-paid professions.

That's why more and more new companies are being planned without a full-time sales force, or many employees at all, establishing instead a well-developed and supported **affiliate program**. It's more and more attractive to pay out marketing expenses based on performance **only**- - and getting into the black, with direct return on their investment growing, is easier when they don't start out hundreds of thousands to millions of dollars behind the game by paying a full-time sales staff, before the company makes a single dime.

Because it is otherwise so hard to do, these companies pay top dollar to those of us who can help them substantially grow their businesses. They pay us for creating on-going business for them, by attracting others to go to their web-sites and sign up for their services through our unique, assigned *links giving us credit*. Getting substantial results would require Herculean effort for unsupported, unfocused individuals to attempt.

How deep? How many tiers? And how do you build them?

Now a little background - between 1998 and 1999 I had kept myself alive working online at what are called Affiliate programs. To survive I found that it was best to diversify somewhat, and to get paid in different ways.

The simplest was a one-time commission, but it had close to ZERO stability on its own. The second you stopped promoting, or as soon as a new product or service reached a level of popularity, the clicks and sales began to die down, and you have to start over on another product. Thus most successful affiliates, even those who target cost-per-action payments, soon find that they need to build lists of buyers in each niche they are going after. That said, "the money is in the list" is the truism that forces most work-athome internet marketers to build that list, and the most sought-after results are **traffic** and **list-building**.

I am happy to provide and pass on excellent training I have paid for and received in these areas, especially over the past couple of years for anyone who joins us, --anyone that is, who is actually fascinated by this and naturally inclined to learn how to do it.

But these are so difficult for most, that I found it necessary *to yank them out of the equation, and NOT make them necessary for our success.*

That's why the Inner Core System DOES NOT depend on individual marketing.

Because not only would you and anybody you invited have to keep learning not only HOW to market, but how to increase both the level of marketing activities (including the marketer's sacred cow, TESTING) and then be willing to take profits (or any time freed up by the extra cash) and immediately turn them right back into more and more effective advertising and other marketing campaigns.

Again, that's how typical BUSINESSES succeed ...

COMMISSIONS and COMPENSATION

With tiered programs that reward you for pointing others to the opportunity, they're sort of like a standard sales organization. The CEO gets paid for what the VP of Sales does and who he hires, the VP gets paid for what the Director does and who he hires as a Sales Manager, and the Manager gets paid based on what his Sales Reps do.

Some programs have only a couple of tiers with most of the commission paid for the actual sale, and a little paid for referring someone. So some successful affiliates rather than sell training, would create systems that would allow many personally-sponsored subaffiliates to earn money and stay motivated that way, while they made a little money from all of them.

If you have multiple offers and especially if you structure them in a logical manner, you can get paid many times. So a clear example of a system that expects to maintain multiple streams of income from various companies' affiliate programs might be one targeting opportunity seekers, and selling them on the idea of buying a website, design, email autoresponder, and various other solutions they would need to build a central business center.

Thus as long as there are at least two tiers of compensation, it's worth the owner's while to aggregate offers into systems which pay a new customer a good front-end or up-front payment, but still rewards the owner for not only every sale his customer makes, but (with multilevel offers) conceivably from everyone who buys from his customers, as well.

This is a great example, where the owner has put together various offers and provided the added value of using his own contractors to build the final solution or website together for you. Then your job is to drive traffic to it and trust that the system and sales presentations will "convert" to a goodly number of sales of each offer.

The <u>Aggregated Affiliate Site</u> is a system of taking multiple programs and putting them on the same site. The best ones not only have logically-connected services and the tools to promote the whole system, but also graduated "upsells" so that (1) one could buy the lower-cost service and *gradually* add more expensive services as some profits come in, and confidence grows and (2) included those who were already affiliates of one or two services, but didn't have a coherent, focused way of getting several compatible programs together on a "menu" for their prospects to choose from.

And that's good for the committed affiliate, because only a few people are willing to do promotion, even fewer to SELL stuff. So successful affiliates keep promoting AND making money from the efforts of those they introduce and train – whether a high percentage of those they sell to actually SUCCEED, or not. Their failure is more or less figured into the equation – And both to tell the truth, and to be fair, there are always those who will buy products or services, and not do anything with them.

Then there are all kinds of compensation plans based on 3 or more levels of sales. By definition, distributors or affiliates have been paid to sell retail, recruit, train, and motivate their teams to duplicate their effort.

And, one reason why single-tiered or simple cash-sales businesses seem easier is that there's something only thing harder than selling something, is selling someone **else** on **their own ability** to do what's necessary to sell it for you.

So all on-line multi-tiered or multilevel opportunities and marketing systems emphasize NO SELLING.

Otherwise, only a *very* small percentage of the population could ever see themselves doing it

Chapter 2 - - RESIDUAL AFFILIATE COMPENSATION

PROS and CONS of Multi-Tiered programs, and systems that promote them

To date, most successful affiliates and distributors typically teach *the avoidance of including (and worst of all, depending on) our personal friends and families as prospects to recruit.*

The root of this is because in old-school MLM such as Amway, Herbalife and many others, familes have been hurt by various approaches, by failure, disappointment and bad feelings that resulted from "trying

to sell stuff" to each other.

THE DOWNSIDE – What to avoid or get around:

There have historically also been issues with companies that used these marketing plans exclusively, and typically only a few people even broke even and went on to make money, because:

1) Skills - there were such wide differences in people's skills, and time they could or would spend,

2) Budget - and invariably they needed to have *an advertising budget*, *or Sales skills*, *or both* to really succeed.

3) Energy - And again to succeed, *everyone* that joined had to put in *a lot* of focused time and action – many repeated actions every day and every week, for months and years, to grow an organization that would pay residuals.

The ATTRITION Stumbling-Block :

In the old model, one of the biggest factors leading to failure was attrition. So few people (or couples) were able to get to break-even and beyond quickly enough, that they would invariably give up, sooner or later. And so the sales organization had one more hole in it, meaning it did not pay well even for those who *could* personally-sponsor a few people.

THE GAME HAS CHANGED

Over the past decade on-line promotion methods have gotten sophisticated, and as traffic – the number of visitors to a web site, or page on that site, is key to the Mass-marketing approaches of most people attempting to profit online. And if you start with that premise, then everyone is competing for traffic from those who are looking for specific information.

But here's the problem.... being a successful affiliate requires hours and hours of concentrated action – or advertising dollars – there's no way around it – IF you have to drive traffic to websites that do the selling for you.

And as mentioned earlier, you'd not only have to to learn many little new skills, but you have to *keep* learning new things AND attempt to evaluate and buy things that you've been told are working for others.

These are the barriers, the price a new person has to pay. So really successful Affiliates who made a lot of money with them, then turned around and charged new people hundreds of dollars to teach them their tricks.

Most people get discouraged. Once you've seen how hard it can be and how much time it takes to start from scratch, many of us have been happy to pay good money for any short-cuts and tools that look like they'll make things easier and help us make money..

So you come across home-study or live training, websites, email and software programs, e-books, audio and video systems, it never ends.

The catch of course is, when you start to take on added business expenses, you have to make that much more to break even and get ahead.

Where does the money come from in our System?

As my "pet project," over the years I have attacked this problem from many angles, including a membership site and publications which I owned privately. Creating a limited-tier payment structure which would successfully keep each new member's start-up costs down, allow for almost immediate breakeven, and still ultimately allow people to replace their earnings from employment.

And besides, I wanted people to be able to honestly say, "This is NOT MLM" and I frankly did not believe in MultiLevel Marketing as a dependable solution for average people. But being chief cook and bottle-washer was not all it was crached up to be. Administering such a system was already challenging enough. But owning it all myself, where I needed to be responsible for making sure everyone was paid on time, was unmanageable enough for me – how could I expect others to duplicate all of this?

Instead, I 've established affiliate relationships with companies that have contracted to pay us handsomely to refer customers and new affiliates. I finally completed a system which lets individuals take advantage of incentives given by established, reliable companies, that provide everything from products to sales presentations, to delivery systems, to legal documentation, to affiliate management portals, plus make every single commission payment on time.

Typically, new affiliates have had to invest massive time and money in paid advertising, sweat equity and management of their businesses in order to have any hope of success.

A Compelling Offer - Even One That's Well, Hard to Refuse, Anyway

Finding the right companies and creating easy duplication is key. That these companies are global, with customers and affiliates in nearly every country worldwide, leveraged to make low-start-up costs possible, yet paying generous commissions and bonuses, has one other powerful, key benefit.

It is ultimately possible to join them more than once via alternate tax IDs, as by establishing an LLC, corporation or trust, which means that at least theoretically, there is no limitation of *saturation*, which is thought to create a "zero sum game" where only the "first in" get worthwhile commissions.

Also, the rights to each affiliate contract can be transferred to our heirs, or sold. This is what allows me to map out an acceptable exit strategy for anyone that might be attracted to a high-dollar per hour, short term contract, to wrap a guarantee around my System when played by the rules we've established, and the promises we've embraced together.

If at any point someone wants to sell his or her interests in "distributorship," I can pay them to take over its profits (and responsibilities, of course), actually more easily than trying to evaluate and acquire a traditional small business. And as you've seen above, those responsibilities have become negligible.

NO SELLING!

To eliminate resistance to selling, especially to those you know personally, as well as the need to teach sales expertise, my guiding principal was,

"Don't ask folks to pay for something that you wouldn't buy for them, yourself." Meaning *actually* "put your money where your mouth is," and show ultimate good faith, and establish or cement the business relationship on trust that you *will* keep your word.

The truth is that if a friend of family member offers to pay your way to do something and is going to be around to support you in getting it done, you're 10 times more likely to give it a go.

The Power of Combined, Focused and Committed Effort

But I saw that the Inner Core Business system would create a *solid income base* for each person, and a business *inner circle* of trusted people who promised to do the same that we did for them, all bound together first by our promises to each other.

First by the **Letter of Intent** we send back to the person who introduced us. Then the bond is further realized by the formal **Agreement** we all complete and return. Depending on how well you know the person you've invited, it is your right to ask them to print, sign (and even have notarized) and fax (or scan and email) to this person, our new sponsor, who is also our Benefactor – helping make sure that our start-up costs are taken care of.

Although 3 team members is minimum, and what the System's marketing works like crazy to attempt to guarantee, 5 or even 6 people in one's front-line is optimum in terms of fast break-even. The five people that *they* paid for, who then did the same for 5 others, would be enough *not only* to start creating checks, but to actually reimburse them within a few days.

The focus would be on our Candidate System and pre-enrollment period, in which interested folks could be gathered and prepared to become members, while they were doing their due diligence and learning more about the two companies and their services.

I then saw that I could give those people an actual "cash cow" which would eliminate the budget issue that might prevent them from participating, securing the extra \$100-200 or so they might need to get started.

Not only would it allow them to make \$35 - \$200 extra dollars within the first two weeks that they were involved, *totally separate from the Inner Core Business itself*, but it would also help give them confidence and *an alternate source of Candidates*, if they didn't have 5 Candidates of their own, ready-to-go within the first two weeks.

Through a system of promises and commitments that were within reach of almost anyone in our current economy, starting with those who had access to an internet connection, I wanted to build a growing "family" of folks connected by these shared commitments to each other.

This *Inner Core* would help to take some of the pressure off the finances.

Then whenever they could manage to use some of their new-found time to learn and apply a few new things, great, and that would help grow their personal organizations, but they **didn't have to** "sink or swim" on just sporadic efforts.

In the meantime, they were OK because the 5 or 6 people that they paid for, who followed the system exactly (and of course, they signed an Agreement promising to do just that) had also paid for their candidates, who in turn paid for a few of *their* friends, family members or contacts, and so on, and they were getting commissions every single month, like clockwork.

So this would form a *core income* that can be *depended* on, *whatever other* methods they learned and activities they took on (or not) to promote their affiliate links or anything else they chose to promote on-

line.

At the same time, having a core income, and a growing bond among a mastermind or inner circle of associates would support one's psychological or spiritual Inner Core of being. It is easy to be distracted from spiritual pursuits and handling psychological issues if one is always worried about money, especially as financial shortcomings tend to affect one's mental well-being.

Chapter 3 - Why can't "Friends and Family" win?

Some of the strongest bonds we have can be made stronger by working together towards mutual goals. When the natural affinity of our relationships is combined with our commitment and a well-engineered system, prosperity *can* be reached collectively – IF everyone is "on the same page" at all times. My system puts clear intentions, agreements, schedules and promised actions in writing so that there can be no misinterpretation of what we expect from one another.

I wrote this book during and after designing my system, as one of several methods for each of us to introduce and thus help those we know, and hopefully those closest to each of us. Some will only need a simple email and visit to our websites, but others will need a deeper explanation of the motivations and challenges involved with making a system closer to failure-proof, (which hopefully this book will help with).

Now with the help of technology and the internet, I have put systems in place, which reverse the failureexpectancy, making the odds of regular folks who have internet access and who can send and receive email, succeeding as high (90% +) as the odds of failure of other businesses.

My goal was to make it 100% safe for my own family to do.

I also made sure that I would not recommend such an opportunity to anyone *if I was not willing to pay their enrollment fee out of my own pocket !*

I wanted something which I had researched thoroughly, had seen proof of earnings with, that I could whole-heartedly recommend as *safe for my own loved ones*. It centers around all of us making and keeping promises with each other, and putting it all in writing, in plain language instead of "legalese," lets us know what we can count on each other to do.

And almost as important, I wanted to greatly reduce or eliminate any perception of risk that you or any of us would be setting ourselves up for personal rejection, ridicule, "looking bad" or "losing face" with anyone we know and respect. With all the risk taken out of it, sharing this system with our close contacts becomes no more than *an invitation, which can be accepted or declined without loss of affinity*.

"Oh Lord, Please Don't Let Me Be Misunderstood," as the song goes.

Although I was practically obsessed with creating something safe for everyone, I knew there was still a chance I would be misunderstood. And if I as the author of this system could be misunderstood by my own family and friends, I needed to shield anyone who followed in my footsteps from any similar pain, and lessen any discomfort they might naturally feel.

All the while I kept in mind that negative family dynamics or old resentments can effectively sabotage any attempts to prosper the whole family. Then, there are simply differences of opinion that might be frustrating to try to overcome, no matter how well-meaning either person may be.

So above all, I have recommended that each of my future partners, as candidates for the business funding we have made available, weigh carefully their own list of contacts and

share this information only with those "of like mind." That is, people who can evaluate a contract and proposed course of action, and in our experience, once having undertaken it and promised to complete it in a timely manner, will fit it into their existing responsibilities and follow it through to completion, with good cheer.

If they happen to be close friends or family members, that would be a blessing -if it is perceived as such! We're not asking anyone to be *excessively* open-minded. It is said that "one who stands for nothing will fall for anything." That's why we've provided copies of our contracts as affiliates of each company and proof that affiliates have actually earned thousands of dollars from each company.

But you see, your friend thinks enough of this system, and of **you**, to offer to actually **pay for your participation with us out of his or her own pocket**. At the very least, you have a sense that they'd rather pay for you, than a stranger they are introduced to through our Marketing.

Finally, Each of Us Needs to Be Qualified

While you and I may feel generous towards *many* people at any given time, there is a serious business objective here, and none of us can afford to invest funds or even timeI just in relationships that appear as though they won't "pan out." Essentially we invite participants who, once clearly seeing a path to success, have proven that they tend to *act in their own intelligent self-interest*. The opportunity seekers who join our Global Waiting List are already thus qualified.

The Global Waiting List Membersite was created to give THEM an alternative to the confusing array

of opportunities, and the promise of being able to shut out the barrage of emails and ads trying to get them to buy some OTHER money-making book, software, or system that would finally work, after much disappointment and frustration..

This **ebook**, the **"Crazy"** (or "God, Mother!)" web site, the **Private Waiting List** site, and the **Letter of Intent** site were all created to help bring you, who are on the brink of being personally- invited, to a similar level of understanding and qualification. They are all designed to "clue you in" and give you an advantage over those on the "outside,"

I just thought I'd like to be treated that way, if someone really had an answer – to give me a chance to investigate and weigh things for myself. And to be upfront with me about things like Urgency, which is often either artificial, or plays upon the fears (like running out of money before finding a solution, for example) of desparate people looking for a solution,. Or frankly, the pictures of mansions, supercars, and bling that plays to the greed of those looking for an angle – a way to work "smarter" than other dumb people who slogged to work every day (if they had jobs).

That said, you should know that you have been honored by the person who shared this with you. You've made their literal "short list" of those they trust, would like to work with, and feel real generosity towards. So you understand a bit about what we say we have – *a safe system for creating substantial, even full-time residual income* in 6 months. And you begin to understand what your friend had to consider before inviting you to take a look.

Chapter 4 - - What is the Inner Core Business System?

A way to get paid checks that grow every month, after only putting \$65 and 10 total hours of work into setting that up.

The Inner Core is like a *steady financial ripple* that grows and spreads outward, as each group of Candidates in turn essentially "takes the pledge" to accomplish our quick, basic business action-list within a 21 to 30-day period.

It is designed to set-up a monthly-recurring, residual)income for each member to begin flowing as profit within 48 days of enrollment, and to begin to *exceed* most people's *full-time income* within 100 days. I realize that's pretty darned ambitious, on the one hand, but on the other, it's what regular working people with families NEED as a solution.

Although the tasks and responsibilities involve *spreading the word* about our System to a number of our own contacts – it does NOT depend on their *acceptance o*f our offer. Rather, it offers our own friends and family an opportunity to benefit *before* those who we do NOT know, who are attracted and respond to the System's ads, and must wait to be invited, during which time our contacts get a few days to get up to speed via this ebook and websites.

It involves inviting and <u>offering to pay for</u> a few people to join us, both as Affiliates and as users of the services of two companies. These companies were chosen for their excellent services, the

reliability of their service-delivery, and their impeccable records of payments to their affiliates over several years.

Why these Companies? - Although *we* essentially take over the first month's cost for our candidates, these services' *low price points* coupled with the companies' generous *enrollment bonuses* allow us to break even within 14 days.

So - according to our timetable and the written Agreement between you and your referring host, when you sign up they *reimburse* you by *the next day*.

Then the Companies compensate **us** the following week because of the way we schedule our enrollments.

A Realistic Alternative to a Part Time job

Over the years when I was dreaming of and working on the Inner Core Business System,

I knew I wanted to start small, and make it as easy as possible for others..

Easy for them to say "Yes," to choose to join us, and easy for them to actually succeed.

So I always kept these questions and key points in mind:

1) What can I offer folks that is clearly better than taking on a part-time job at 7-11 or Walmart?

2) What could I do that will substantially and immediately help just a few folks (especially people that I know and like) with their immediate bills and budget?

3) Given how funny (or suspicious) some folks can be about favors -

How might I approach people so that they might even allow me to do something for them --

To offer them a leg-up and help them complete something *so good*, so clearly in their best interests (and in everyone's), that they would not only be willing, but actually *happy* to pass the same information along to a couple of people that <u>they</u> know?

With time and money so tight, it would have to be something that :

4) I could immediately afford to do for them without hurting my own finances, and

(since I was "always busy" and easily distracted)

5) that I could manage to fit it in *--* say, just *half an hour a day*, for just *two or three weeks*, and that would be just as be affordable *for them* to put in place, and pass on to a few of their friends.

6) Really important to me was that this favor had to be something that if <u>I made a promise to do it</u>, and <u>they promised to pay that favor forward (if you know the movie Pay-It-Forward) that –</u>

within the time it takes to actually get their first paycheck from a part-time retail-clerk job this alternative would, <u>without fail</u>, establish for them an extra, steady stream or streams of income.

At least, it should certainly give them *no worse* a chance of coming out ahead within a month, than they would have if hunting down and going after a part-time job)

7) Then, this income had to be <u>enough</u> so that they would be *better-off* than if they had taken that part-time job, by the time they just broke even on the transportation and out-of-pocket expenses of getting themselves to a second job for 15 extra hours a week.

8) And, it had to continue to grow steadily from that point on so they would never, *ever* regret making the choice to allow me to help them. In fact, it had to work so well that a strong(er), lifelong bond might be forged between us, as would inevitably be the case with anyone they shared it with . . .

- 9) Since the best-paying systems I found (which could fulfill points 1-8 above) relied on inspiring other people to sign-up for their programs, two last wrinkles or potential hurdles were:
 - (a) some folk's resistance or aversion for sharing ideas involving money with people they know, especially those close to them (even without asking them for money) and
 - (b) simply not having a couple of hundred extra dollars to spare, even to give their friends, in a very-well thought out effort.

So I saw that I could give those people an actual "cash cow" which would help eliminate any budget issue that might prevent them from participating. Regular people who made an effort at posting free ads that we provided have been making an extra \$35 to over \$100 *a day*, deposited directly into their PayPal accounts.

Not only would it allow them to easily raise their "donation dollars" within the first two weeks that they were involved, *totally separate* from the Inner Core Business itself, but it would also help give them confidence and an alternate source of Candidates, if they didn't have 5 Candidates of their own ready to go within the first two weeks.

And although I didn't own the parent company, *nor did I make any money* if they bought the system from my site, and then I turned around and reimbursed them the next day, I could help candidates go on to enroll on one of my members teams and have a simple mechanism to earn that extra \$200 they needed to give away when they participated in our Inner Core Business program....

Distinctions of a Contrarian Approach

Rather than attempt to teach EVERY member to mass-market to every opportunity seeker in the world, we actually gather our prospects in advance, almost exclusively from among our existing contacts, rather than people we don't know. This also avoids having the System sites shut down due to SPAM accusations and complaints.

We leave the approach, gathering and qualifying of strangers to the Administrators and senior benefactors already in profit, who can organize co-ops and leverage their combined internet marketing know-how to effectively drive traffic to one Central **Global Waiting List** site, the mouth of the System's funnel.

The heart of our way of building centers around the structured, timed and scheduled enrollment system embraced and adhered to by each of us as Benefactors and Candidates.

Everyone ideally does his or her part to assure the integrity of the Organization. We simply try to lead by example.

Rather than *hope* that we will be compensated well by the companies simply because of some "massive action" they'd like to inspire us to take, we *structure* and *time* our candidate's enrollments via our Letter of Intent and a signed Agreement which spells-out how we will work together.

Rather than investing in advertising and then attempting to sell the services out-right to those who respond, we simply *fund* a few of our contacts' memberships – Their expenses come out of our own pockets, rather like a "loss leader," enrolling them in monthly-billed services and introducing them to our business system.

And because we *are donating* our candidates' start-up costs and first month's service, and not releasing our sign-up link (which credits each of us with the enrollment) until we have at least a good-faith letter of intent to maintain confidentiality, and then not committing to paying their costs until we have a signed Agreement, we can control when we open our team/ front-line for membership. Thus in effect we *influence*, (not quite dictate) **when they can register**, which allows us to be compensated via quick-start bonuses and quickly recoup these funds we've budgeted for marketing.

If they want to take advantage of *our* system, and *our funding*, they must promise to register when we say, and rather than paying us *back*, to *pay this donation forward* to their own team.

How the Checks Grow

People can't tolerate added expenses for long, without those expenses paying for themselves. The System must be kept affordable and self-funding, (at least potentially) right from the start.

It is designed first to reimburse each of us for our first month's use, then to replace the funds we used to get our guests started by *compensating us for enrolling them close-together*, within 14 days!

As these memberships are month-to-month (and could be stopped by any customer at any time) a key goal is to arrange for each of us to continue these two services without out-of-pocket expense, so *our team members will never need to cancel them.* That creates *stability* as our income grows.

Not only do you as a member have no reason to stop your services, as you are recouping those expenses automatically, but the services you are adding are **needed** for your part of the system to work.

To insure ongoing business volume throughout the organization each of us builds, as each Team in turn follows our Schedule, ideally your organization grows by one level per week. Whereas before the growth and stability of a multi-tiered organization was at the mercy of a wide variation of activity and success for each affiliate, you have an Inner Core team to assure forming a sound foundation for your future residual income.

Forming our Teams

As we are clearly offering to do them a favor, at *our* expense, our invitations can be accepted or declined without obligation, while maintaining full affinity among our contacts.

Most of us simply let a few friends know about it and as a rule, spaces are filled early in the Enrollment Week, just through word-of-mouth. Thus we rarely *need* to advertise!

There are several sources of qualified Candidates for our enrolled Team Members who have completed their Action Items, but do not have 5 team members as the end of their Free Trial approaches, say, Sunday. Our individual PrivateWaiting Lists (and then the Private Database overall) assure we have extra candidates "on deck," waiting for an opportunity to get onto one of our teams if your team is not full by that cut-off date. If one of your team members has only 3 out of 5 optimum team members enrolled in Company 1, but you have several more on your private Waiting List, you can introduce your contacts to each other to complete that team.

Now, this is what I'd like to see, and in the end can't control how generous you can afford to be as opposed to starting new "legs" of your organization, or taking those personally referred, or referred by your own Benefactor, and having them sign-up via your personal link, instead of one of your teammembers' links. You can write that into your Agreements or not.... up to you.

Our Invitation and the Process of becoming a Candidate for Funding

Our existing relationships are cemented by our funding/reimbursement system, and by *formal written agreements to fulfill our obligations to each other*.

Any of those we invite are asked to express their further interest by returning to us a *Letter of Intent* ("LOI") to investigate our detailed plan, and thus become Candidates for funding and guidance.

Candidates explore our affiliated companies and come to learn exactly what will be expected of them over the coming 4 weeks via daily step-by-step action lists, which require an average of 30 minutes per day to complete. .

Before we invest more time and our own funds into paying for our candidate's initial membership, we ask them to agree in writing to offer this same step-by-step business system to their existing contacts.

By emailing or texting a simple text link, you can pass our opportunity along to several other people. You begin with as little as \$65.

At the very most case, your total contribution would never be more \$200 to be divided among all the candidates that you'll fund.

The initial \$65 is probably enough for you, because by following our steps you should qualify for a bonus that you can use to pay for 3 of your new Team members' entries into our second company.

You will be paid a growing monthly commission, the first month of which should cover your \$30 total monthly cost for both services.

Once they return the LOI , Candidates are entered into our membership site in chronological order, to begin their pre-enrollment / due-diligence period of 2 to 8 days

At the next available enrollment date which falls on a Monday, you have 24 hours to enroll in the first service, which offers a 7-day free trial.

Candidates who sign up for the Free Trial, and do not cancel before the end of the 7th day, will be charged \$10.00, which is reimbursed by their Benefactor (the person who invites them) via PayPal or Alertpay within 48 hours.

You enroll in the second company for \$30. You can save that \$30 by enrolling right away in Company 2, being the first of 3 who are again reimbursed by your benefactor, now your Company 1 sponsor.

The total cost to the sponsor is thus \$65 plus \$90, so usually we each set aside \$155 to be available to fund our own Candidates, within 1 week of beginning our Free Trials.

The aim is to get at least 5 taking Free Trials during that first week, because if you have at least 5 who stay, you qualify for \$100 weekly fast-start bonus.

Then you can use \$90 of that to fund your first 3 qualified Team members in Company 2 . "Qualified" at that point simply means they've held up their end of the agreement and invited their personal contacts.

Time Expectations:

As busy as we all are as working adults, any solution must be a better deal and more manageable than, first a part-time job. And it has to start to pay as much as a part-time job within the amount of time that it takes to find and apply for several, to be hired by one, establish a work schedule, and get your first full bi-weekly paycheck.

That's why our System requires no commuting time or expenses like gas or bus fare, can literally be done for an hour a day, for a 5 days, and then less than half an hour a day after that.

Our plan concentrates the lionshare of each member's efforts in our first 21 to 30 days after invitation. The action list is completed by each candidate in an average of 30 minutes per day over 21 days - - the scheduled activities on one day might require as much as 1 hour of concentration at one sitting, while other days there would be no tasks scheduled at all.

Once enough activities are completed so that your Agreements with your team are in place, your team is enrolled and reimbursed, and they are well into completing their own list, there is very little you need to do going forward.

An additional couple of hours, total, might be needed during the 4th week, case-by-case, to assure that each of your member's teams is complete, that they have gotten into profit, and that their ongoing residual income is set upon a firm foundation.

The result of completing our Action List according to our Activity Schedule is a solid network of affiliates and service users with individual relationships with our Affiliated Companies,.

Additional study and marketing activity (or repetition of the above cycle to grow a second team)

is therefore *optional*, and merely insures ongoing growth or more income as needed or desired.

Chapter 5 - - Your Next Steps

Assuming you have already joined your inviter's Private Waiting List

Please visit the *Letter of Intent* site

http://allpaidforward.info/loi1

Cash-Cow Funding Options

Most of us enjoy working with people we know personally. For those of us who can afford to setaside \$200 over the next two weeks, the program is *designed* to work without the need for any selling, or really any marketing or advertising whatsoever.

For those who need or would like to use them, we also have *optional*, *proven cash-cow programs* in place with free advertising suggestions. These can be started for as little as \$10, and we will reimburse any potential Candidates who request access to these to help raise their some of their seed money to pay for their own guests' first months of service.

It's helpful for many to be able to make extra money especially at the beginning of our System, before residuals have grown substantially. And with so many people unemployed, our cash cows can help tide them over.

As we said, the Letter of Intent Site itself is not directly advertised. But since the *cash-cow ebooks* are advertised in free resources like CraigsList to seekers of extra income, they also serve to qualify potential candidates for our Inner Core Teams. Especially if someone buys our cash-cow system, we already have a business relationship with them and can follow up with them by email.

In the event that, by enrollment week, an Inner Core member still has room on his or her team to open the opportunity to newer business contacts, as they will have the contact information of those who bought from them, they can invite them into the System as well.

Q: Do I pay for my own fees?

A: Only to establish your accounts. Within 24 hours, your inviter will reimburse your PayPal or AlertPay account \$10 after you enroll with Company 1 using your inviter's affiliate link, and \$30 after you enroll in Company 2.

Q. How will my inviter know I've enrolled?

A. Your inviter receives an email from each company and you will immediately show up as a new member in your inviter's organization, in their Affiliate "Back Office" web page for each company.

Q. How do we keep people from cheating the System?

A. First, our tell-a-friend software creates a unique link in each email you send via the system. The links must be clicked from different IP addresses in order to meet your requirement. As your personal email asks them to visit the site, you should have a few clicks, at least.

Then, when someone actually signs up for free on your Private Waiting list, you and your inviter both get email notifications. Finally, you will be reporting to the person who invited you and who ultimately decides to fund you.

My personal rule of thumb is, if it is apparent that a Candidate is fulfilling the requirements in good faith, I will give them the benefit of the doubt.

Q. So how many Candidates do I have to pay for, or fund?

A: The sample Agreement stipulates a minimum of 3 for each company. Because there are different bonuses paid by each company, we won't get into hypothetical scenarios here. Please get on your inviter's Waiting List and complete the Letter of Intent, and you can get your answers in excruciating detail.

Q. What if I don't have the \$65 to spare, or a way to get even the minimum in two weeks?

A: You can buy one of our Cash Cow systems for as little as \$10 and be reimbursed for that when you start your Free Trial.

All of the Cash Cows together cost \$74 -- You can get paid as much as \$74 if someone buys everything from you. Then when you sign-up and are first charged a monthly fee, you can get ALL of that reimbursed!

So the cost of this system you can use to raise the funds to participate, as well as your first month of service from both companies *will all be reimbursed*. You will be armed not only with the Inner Core System to offer, but will also have 100% profit on the Cash Cows for life.

(Excuse me, but who else is going to do that for you?)

Q & A

Q: Where can I learn about the Cash-Cows mentioned here?

A: If your inviter is using them, the person who sent you this ebook can send links to the Cash-Cows along with the companies that we are affiliated with. If you choose to participate with us, your Benefactor is set-up, and can reimburse you for the cost of your cash-cow system, as well. If they have by-passed the Cash Cows, you can order them from the link here:

Download the <u>two free Cash-Cow e-books</u>. Once you read and their systems, you may wish to be able to advertise and give away copies of the ebook (on Craigslist and other free classified sites, or even via paper flyers on supermarket bulletin boards) and earn 100% of the profits for any sales of the system.

You can pay as little as \$10 for the rights to give these away and get instant \$10 to \$37 payments via PayPal. Once you enroll in the System, either your benefactor (if you buy directly from him or her) or my Support Team (if you buy from the site) will reimburse you.

Q: What happens if someone does not have their 3 to 5 Candidates' Agreements back by the upcoming enrollment period?

A: Just as your sponsor is accountable to his or her mentor, they will be checking in with you to see how you're doing with your Action Items list. If you have completed your first round of invitations and have not had adequate response, you will be invited to set-up your Cash-Cow system as above.

You get the email of anyone who buys the system from you, so when you congratulate them, you can include the body of our **Inner Core** Invitation Email.

Your sponsor or mentors may also have Candidates on the Waiting List, and will discuss options with you to make sure your team is filled.

Q: Isn't this like a "chain letter" deal?

A: Of course not. We're not saying, "buy a mailing list" or, "send this to a couple of hundred people, and some of those will copy you" . . . or any of that nonsense.

Second, we're **not** asking you to send money to **us**, nor to anyone you don't know. You're sampling some online services, then getting a month of service paid for by us (via reimbursement).

AFTER-WORDS:

Around 1978 I worked briefly for a SuperLearning* enterprise in suburban Maryland, being managed by Peter Kline, which incorporated biofeedback and superlearning methods to teach languages.

Peter sold me a privately-published, staple-bound little pamphlet he'd written entitled "The Case of the Naughty Economic System." It was a pre-internet viral marketing piece, which taught people about Multi-Level Marketing as an alternative income source.

His book advocated gathering together an closely-knit group of 5 to 10 members which would form a team of front-line distributors, all following each other into representing one company, after another, building parallel distributor organizations.

All team members would lead with lending or selling copies of the book (it cost \$5 back then) as an introduction to the team (and an early funded proposal of sorts). It was an efficient means of introducing several key concepts, and spreading an idea among interested personal contacts. For its time, it was forward-thinking.

Of course it had its weaknesses, especially if trying to apply it today. Its first limitation as a global solution was the reliance on physical product companies, especially nutritional products which could not instantly be sold in any country around the globe. If you have friends and relatives abroad, you could not share such an opportunity with them. Currently we don't have that limitation – our system can be shared with anyone around the world.

This ebook follows in the tradition of that little pamphlet, with the distinct advantages of digital duplication and delivery over the internet. The web-based technology allows for the efficient assignment of credit for those who distribute it – and lets us fit it into our busy lives.

And of course a seminal influence in our global culture and on me personally is the late 1980's book by Catherine Ryan Hyde, *Pay It Forward*, followed by the Mimi Leder's Warner Brothers movie of the same title staring Haley Joel Osment, Kevin Spacey, Helen Hunt, and Jim Caviesel.

What I've hoped to harness was the essence of the movement has been a practical application of the concept, centered around the promises we make to each other and the notion that when something is so important, when it affects our daily financial lives, that we need to hold each other accountable for them.

It wasn't until a few years ago that I found that scholars and philosophers including Benjamin Franklin espoused a similar ideal, and one of my doctors shared with me that a core tradition followed by individual physicians passing on medical teachings and practice of specific procedures is " Learn One, Do One,Teach One."

The interpersonal technology of communication and support systems that flourished in the philosophy and group dynamics movements of the 70s and 80s, including Psychocybernetics, Ensalen, Est, and and applications of Zen and New Age have permeated Western thought. Their practices made it clear to many of us that non-judgemental, matter-of-fact attention paid to promised results, to what got done and what did not, and a clean slate to make course corrections were superior to the ineffectiveness of punishment and especially of reactive, irresponsible negative reinforcement.

Speaking personally, most essential influences for me were my parents and grandparents and extended

family. They have all certainly taken the upbringing and care and contribution that their parents passed on to them, in an often unspoken yet most tangible set of promises paid forward to their children.

In combination with the capacity for digital delivery of content, and equitable compensation plans, and a damaged world economy, as well as a polluted environment crying out for alternatives and transformation, a perfect storm of elements seems to be conspiring to make microloans and personal support and mentoring applicable to empowering each other.

Certainly it is time for us to appreciate all our resources, including Human ones in the forms of our friends, family and other personal contacts. Not *Human Resources* as a corporate commodity, or expense, or burden, but the essence of our connectedness to one another, our interdependence, and the elements that bind us to each other, rather than dividing us and putting us at odds.

TECHNOLOGY IS OUR SERVANT, to the extent that that we can EXPLOIT IT - NOT PEOPLE.

Thank you for honoring me, and your friend who passed this on to you, with your kind attention.

Sincerely,

Bill flatis