

What YOU Need To Know
To Protect Yourself And

STOP Being A VICTIM

victim (vik' tim): a person
who is deceived or cheated
by the dishonesty of others

SAVE Thousands of Dollars
And Years of Your Time!

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived
or cheated by the dishonesty of others

Dedication

This book is dedicated to all of the honest, decent people in the world who are searching for a way to create a brighter future for themselves and those they care about... without cheating or stealing from others.

**“Every important idea is simple. Here’s my idea.
If corrupt men can work together to get what they want
then so can good men, to get what they want.”**

~Leo Tolstoy

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived
or cheated by the dishonesty of others

Table of Contents

Food For Thought	Chapter 1	3
Launches and Pre-Launches	Chapter 2	6
The Man With The Box	Chapter 3	10
Easy Wealth For The Common Man	Chapter 4	14
If Everyone Else Does The Same Thing...	Chapter 5	19
Multiple Streams of Expenses	Chapter 6	24
Downline Builders	Chapter 7	27
Put Your Business On Auto-Fail	Chapter 8	30
Guaranteed Names On A List	Chapter 9	32
The Best And The Worst At The Same Time	Chapter 10	35
What Nobody Will Tell You	Chapter 11	39
Using What You Already Know	Chapter 12	41
Working Smart	Chapter 13	45
Tools, Timing, Technology, and Teamwork	Chapter 14	47

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived
or cheated by the dishonesty of others

Chapter 1

Food For Thought

The Internet is largely unregulated.

Sure, there are some "rules" that are being enforced... when possible... and there have been a few programs shut down and their owners prosecuted, but only after many thousands of people lost millions of dollars.

But what happens then?

Under the very best of conditions, the authorities confiscate all the money and then the lawyers take over and start to try to unravel everything. That could take a long time... maybe years... and if you happen to be one of the victims who lost money, don't count on seeing anything.

Why? Because the lawyers are paid from the money that was in the program. After all, they don't work for free and their fees have to be paid somehow. The more money there is in a program when it gets shut down, the more complicated the mess... and the longer it takes to get everything straightened out.

The result is predictable... the lawyers get paid and you get nothing.

But it gets even worse... because many of the programs on the Internet operate beyond the reach of the authorities. What happens when someone in Belize or Panama or Malaysia or Nigeria gets your money? What chance do you have of getting your money back then?

Zero chance.

Don't believe me? Then think about this...

According to an article in Forbes Magazine, one of the richest men in the world is a fellow named Calvin Ayre... a 44-year-old billionaire living in Costa Rica who made his fortune by taking illegal bets over the Internet.

A Justice Department official who works on Internet gambling crimes left no room for doubt when he stated, “**Online gambling, whether it is located offshore or not, is illegal when it comes to the United States and its citizens.**”

But U.S. authorities are unable to do anything to stop Ayre from continuing to make money from his online activities.

What's my point?

My point is that the Internet is a lot like a huge city without a police force.

Imagine ANY large city without a police force and what would you expect to happen?

The criminals would take over!

In many ways, that's exactly what's happened on the Internet!

While you may not have to worry about getting robbed at gunpoint on the Internet, in many ways it's worse.

The criminal who points a gun at you steals your money. Money can be replaced.

The criminal who tells you that you can get rich by sending him your money steals your money... and your time... and sometimes your hopes and your dreams.

Can you replace even ONE DAY of the weeks and months and years they've stolen from you? **No.** How can you put a value on that?

And how can you put a value on all the hopes and dreams of millions of people who have simply given up because every time they trusted someone they got robbed?

You can't. All you can do is protect yourself, cut your losses, and go forward.

How can you protect yourself? How can you **stop being a victim?**

The ONLY way is to learn their tricks!

You have to learn what they do and why it works so well to fool so many people.

Until you do, you'll continue to lose more and more money... you'll continue to go deeper and deeper into debt... you'll continue to waste weeks and months and years... and you'll continue to watch your dreams and your goals and your hopes fade from view.

So let's get started learning how you can protect yourself!

But before we do... make a promise to yourself that you won't spend one more dime online until you've finished reading every page in this book.

If you'll do that... you can mark today as the day you
Stopped Being A Victim!

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 2

Launches and Pre-Launches

Let's begin by taking a close look at a very common practice among online "Biz Opps"... the "**Pre-Launch**".

It starts when you get an email.

You're informed of a very important event... a brand-new Internet program is about to be released and you're one of the lucky few who are finding out about it BEFORE the rest of the world!

This one's gonna be **GIANT** and if you hurry and join **NOW**... during the **Pre-Launch**... you can secure your place at the **TOP**... and get rich as the "Big Dogs" and "Heavy Hitters" start promoting it to their lists!

Sorry... but that's a lie. It's designed to get you to make a decision based on emotion rather than logic. It's purpose is to create a "**Fear of Loss**" within you so that you'll react in a certain way.

The truth is this... there's no such thing as a "Pre-Launch".

A program is either launched or it's not launched.

If it's accepting new Members... it's launched.

If people are promoting it... it's launched.

If you found out about it in your email... it's launched.

Can you still get in early enough to get rich? Can you still get in before the "Big Dogs" and "Heavy Hitters"?

No. That's another lie. The Big Dogs and Heavy Hitters are already promoting it to their lists... and telling everyone they can that this will be a **GIANT** new program and if they hurry and join **NOW**... during the **Pre-Launch**... they can

secure their place at the **TOP**... and get rich as the **OTHER** "Big Dogs" and "Heavy Hitters" start promoting it to their lists!

Think about it... if **YOU** were starting a program and all you were concerned about was getting as many people to sign up as possible... wouldn't you tell the Big Dogs and Heavy Hitters about it **FIRST**?

Of course you would!

If you're reading this and you're one of the Big Dogs and Heavy Hitters... then you already know all this. You have your "**A-List**" of people you know who have a huge list and they expect to learn about your "New Deals" first... just as you expect to be among the first to be told about their "New Deals".

You also have your "**B-List**"... that huge list of names and email addresses that you send offers to every few days. That's your "**Money List**". Those are the people who... for some reason... tend to believe a certain percentage of what you tell them. Those are the people who will send you money over and over again until they finally opt-out and remove themselves from your list.

You'd have to be a complete idiot to send an offer to your **B-List** before sending it to your **A-List**. That would be shooting yourself in the foot!

BUT... if you're reading this and you're **NOT** one of the Big Dogs and Heavy Hitters... if you're just a regular Joe or Jane trying to make some money on the Internet... ***then you need to understand what goes on behind the scenes.***

Here's the TRUTH!

- 1.) The vast majority of Internet "Biz Opps" are **NOT** intended to last for more than a few months.
- 2.) The reason for that is because so many people fall for the "Pre-Launch" marketing method.
- 3.) The people who own those programs realize that they'll get 70%-80% of their sign-ups (and their money) during the first 4-6 weeks... during the big Pre-Launch... and then their sign-ups and their income will start to taper off.
- 4.) What's the best thing to do when that happens?

5.) You guessed it! Start another program... have another Pre-Launch... **and get the same people to send you money AGAIN!!!**

6.) If you've **EVER** received an email from someone about a Pre-Launch, you're on someone's **B-List**. You are one of those people who are expected to send money whenever the owner of that list clicks the "Send" button on his mass mailer.

7.) Forget that the email is addressed to you by name... that's an automated function.

8.) Forget all the garbage about you having an advantage... the exact same email went to tens of thousands of other "names and email addresses" on his list.

9.) Forget about getting in at the top... the whole thing's going to disappear in a few months anyway!

10.) Forget about making money in that program... it's not designed to make money for **YOU**. It's designed to get you to send money to the owner of that program... and to the owner of that **B-List**.

11.) This entire cycle... start a new program... have a big Pre-Launch... make a bunch of money and let your **A-List** friends make some money in the process... and then do it all over again... is nothing but a way to get you and a few thousand other people to send in your money again and again.

12.) You have a very specific... **and very important**... role to play in all of this. You are the little **ATM machine** that spits out money when these program owners press the right buttons. That's right. You are the money source. You're the one who pays and gets nothing in return. **You're the victim.** Without a victim none of this would be worth the trouble!

How can you protect yourself? How can you **stop being a victim?**

Just remember this... there's no such thing as a "Pre-Launch".

If a program is being promoting as "in Pre-Launch"... just laugh and walk away.

AND... you should block all future emails from whoever sent you that offer. That person isn't concerned about you... only your money and how much he can get you to send to him.

Should you unsubscribe from his mailing list? Probably not. Unsubscribing generally won't accomplish much because the owners of those lists typically sell their unsubscribes to other list owners... sometimes to more than one... so by unsubscribing you may be moving in the wrong direction.

**There's no such thing as a "Pre-Launch".
It's just one more way to take your money.**

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 3

The Man With The Box

In this section we're going to look at a strange phenomenon that has appeared on the Internet in a number of different disguises.

These general types of programs **ALWAYS** draw in people by the thousands and even though they are doomed to fail... **100% of the time**... they have a nasty habit of returning dressed as something else.

No study of Internet scams and rip-offs would be complete without a thorough explanation of this type of program... and it's important for you to understand how they work (don't work) so that you'll be able to recognize the wolf in sheep's clothing.

I am referring specifically to the "**Straight Line Matrix**"... also called the "**1X Matrix**".

The Straight Line Matrix was the system behind all the "**Doublers**".

In case you're not aware of these kinds of programs (Doublers) they were very popular in the last half of 2004.

The reason you don't see them anymore is because they ALL eventually collapse beneath their own weight... some sooner than others.

To understand why, you have to understand how they work.

Imagine a big box on a table, a man standing next to the box, and a line of people.

The box is the Doubler, the man is the Administrator, and the people in line are the participants.

The man tells you that if you put money in the box it'll double very quickly and you can take out twice as much as you put in... BUT you must wait your turn in line like all the other participants.

The line is fairly short, so you give the man \$20 to put into the box. He gives you a ticket that says \$40 and you happily step to the back of the line.

How much of your \$20 did he put in the box? Nobody knows. That's the first problem.

But as you're waiting in line, you see other people come up and give their money to the man to put in the box. He gives each of them a ticket and they take their place behind you in line.

Soon (VERY soon) there's enough money in the box to pay \$40 to the first person in line. The man explains to that person that he can either take his \$40 or he can put it back in the box to double again... so back in the box it goes. The man gives him a ticket that says \$80 and the participant happily steps to the back of the line.

Did he put ALL of the \$40 back in the box? Nobody knows. That's the second problem.

But people keep putting money in the box and the people at the front of the line keep putting their money BACK in the box so before long the line is moving faster and faster.

Then, before you know it, YOU'RE at the front of the line thinking, "Gee! That was the easiest \$20 I ever made! If I put my \$40 back in, I'll get \$80 as soon as it's my turn again!"

So you hand over your \$40, the man gives you a ticket "worth" \$80, and you step happily to the back of the line to wait your turn.

Is the ticket REALLY worth anything? No. It just SEEMS like it. That's the third problem.

Think about this... even if the man keeps NONE of the money for himself, it takes TWO people adding \$20 each before ONE person can take out \$40. It takes FOUR people adding \$20 each before ONE person can take out \$80. It takes TWO people leaving their \$40 in the box before you can get your \$80 out.

Every time ONE person gets paid, the line grows by two, three, four, or more people. (And don't forget, the man who owns the box isn't doing this for fun. He's keeping some of the money as his "profit".)

So the line keeps getting longer... and **LONGER**... and **LONGERRRR**.

And the WAIT keeps getting longer... and **LONGER**... and **LONGERRRRRRRRR**.

Pretty soon the person at the front of the line says, "This is taking too long. I don't think I'll put my money back in this time. I'll just take my money, thanks."

Then someone in the line says, "I heard there's another box over there and the line is really short. When I get to the front of this line, I'm going to take my money over there."

Suddenly nobody wants to put their money back in the box, and there are no more new people adding money because the line is so long.

And..... the..... line..... just..... STOPS..... MOVING.

Even if you're standing at the very **FRONT** of the line... you get **NOTHING** if the man says there's nothing in the box.

Is the box REALLY empty? Nobody knows. Maybe it is, or maybe the man just realized that the game had run its course and people weren't putting their money back in his box. Every time he gave someone some money, they just left. So why keep giving people their money? All he has to do is say, "The box is empty"... **and he can keep everything that's left.**

In fact, while it seems that the competition from another man with another box was at least partly to blame for the death of this box, it could have been the **VERY SAME MAN** who started the second box when he saw the line at his first box getting longer and longer.

What better way to keep people putting money in his box than to "quietly" lure the same people to another box that he also owns?

Is every Administrator who operates a Doubler dishonest? You tell me. They all know that a Doubler can't last very long... even under the best conditions.

Do some people make money in Doublers? Yes. But you'd better be one of the **FIRST** ones in. And you'd better be one of the **FIRST** ones out! And even then, you could still lose everything you put in.

Are these programs all called "Doublers"? No.

The Doublers are all gone... for now. They may be back, who knows?

But even if the Doublers never come back, the "**Straight Line Matrix**" will always be there and it **WILL** come back disguised as something else.

In fact, just after the demise of the Doublers, the **Straight Line Matrix** appeared again in the form of Auto-Surfs. The money wasn't necessarily "doubled"... but the participants were paid huge returns from "The Box".

In fact, it's a variation of this type of program that's behind **ALL** of the so-called "**High-Yield Investment Programs**"... or **HYIP's**. We'll cover those in a later section.

It all comes down to this... if you spend much time on the Internet trying to find ways to make money online, you **WILL** stumble onto this kind of program and you **WILL** be tempted to "try it out".

In fact, you will be VERY tempted.

How can you protect yourself? **How can you stop being a victim?**

Just remember this... the Internet can't create money from nothing.

Money has to come from somewhere. **The Man With The Box** can't pay you \$50 unless he gets that money (plus some for himself) from someone else.

Where does he get the money? From people just like you.

You see, he knows that if he can get you to send him \$10... and he sends you \$20 back... you'll keep sending him more and more money until he pulls the plug and disappears with everything.

Your best defense? **NEVER** send money to any program that promises to pay you back more than you paid in... unless you're required to do something that actually generates more money.

EXAMPLE: When you purchased this ebook for \$5, you also received a website that will allow you to make \$5 for every person who purchases this ebook from your website. That's a legitimate commission paid on the sale of a real product.

BUT... if I told you that all you had to do is send me your \$5 and I'd send you \$10 next week... **look out!** There is no place for that money to come from except you and thousands of other victims!

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 4

Easy Wealth For The Common Man

Let's start at the beginning...

If you were a crook and all you cared about was getting lots of people to send you money, how would you go about it?

Would you tell people that they need to work hard? Probably not. After all, most people are pretty busy and they may be working hard already.

No, you'd probably tell people that it's easy to make money on the Internet... in fact it's so easy that they can make money while they're sleeping!

You'd tell them they don't need to do anything... they don't need to know anything... all they need to do is to send you some money and they'll get rich!

You'd tell them that you're an expert at making money on the Internet... or in stocks... or in real estate... or in exchanging foreign currencies (FOREX)... or in exchanging digital currencies over the Internet... **or whatever you think people will believe...** and that you can make a lot **more** money (**and you're willing to share it with them**) if they'll send you some money!

That's exactly what you'd do if you were an Internet crook!

Perhaps you're wondering... "Does anyone really fall for that?"

YES!

In fact, millions of people fall for that every day!

HYIP's... King Of The Rip-Offs

It's difficult to fully understand just how much money is stolen from people by these kinds of programs... but I'll try to include enough information to eliminate any doubt about whether or not you should venture into that tar-pit.

HYIP's... or **H**igh **Y**ield **I**nvestment **P**rograms... are neither "high yield" nor "investments".

They're actually nothing more than the "gateway" designed to entice people into an elaborate network that exists for one reason only... to rip people off.

Here's what I mean...

Did you know that you can purchase programs that will run an HYIP on your website? If you don't have a website, there are templates available to make it easy to set up a website. Or you can simply purchase an HYIP website that's already set up and ready to go. Just buy a domain name... upload the files... and you're ready to start stealing!

Don't know how to upload files? No problem... you can pay a little extra and the people who sold you the website will do that for you.

But will people actually send you money just because you have a website?

Sure they will... because the website tells them what a genius you are at making money in the stock market... and that you've hired an experienced staff of highly-successful traders who are knowledgeable in virtually every aspect of making money in every kind of investment vehicle you can imagine!

Not the truth? So what! If you told the truth... that you just bought the website... nobody's going to send you any money!

And since you know that people are always reluctant to be the first ones to send in their money... in case it's a scam... there's a place right on the front page that shows how many people are already sending in their money... and getting rich!

All you need to do is remember to have your programmer put in some big numbers there so that people will think it's really working!

Not the truth? So what! If you told the truth... that those numbers are fake and nobody's making any money... nobody's going to send you any money!

And since you know that some people will want to hear directly from someone who's been paid, be sure to include a forum with a section for everyone to write

in and tell how excited they are... that they got paid... and that this is the easiest money they've ever made and this is the best program in the world!

But don't forget to "seed" it first with a few dozen posts that you write. No time to write your own phony forum posts? No problem. There are companies that'll do it for you. That way your visitors (future victims) will see lots of happy campers!

Not the truth? So what! If you told the truth... that those posts are fake and nobody's been paid... nobody's going to send you any money!

But what about those people who don't trust what you say on your website and don't believe what the "people" in your forum are saying?

What about those people who want to see how you rate with an independent third party who monitors the industry and provides impartial evaluations based on feedback provided by people participating in all of the major HYIP programs available?

No problem! You just pay for your membership in each of those independent rating services (there are about a dozen or so) and then you pay another company to flood those services with emails from people who are happy with your HYIP. The company will make sure that all of these "endorsements" come from different email addresses so they appear to be legitimate even though they're all fake.

Next thing you know, you have excellent ratings from all of the independent ratings services and you can post those right there on your website!

Now even the most skeptical of "investors" can send in his money and rest assured that you are indeed a financial wizard who's willing to share your expertise so that people like him can become wealthy.

Not the truth? So what! If you told the truth... that those ratings are fake and anybody can easily buy excellent ratings... nobody's going to send you any money!

Once you have everything in place... you've bought your website... put in some fake numbers for "Total Invested" and "Total Paid"... seeded your forum with phony posts... and bought your excellent ratings from all the ratings services... you're ready to start making money!

But be careful! When you first start out, be sure to pay all of your victims exactly on time and precisely what you promised!

Why? Because you also have an "affiliate program" that pays your victims a percentage of the money sent in by victims they refer. If you play your cards

right... if you pay everyone on time... if you pay your affiliates what they've "earned"... before long you'll have hundreds or thousands of victims sending you money!

And what begin as **small** "investments" soon become ***BIG*** "investments" as your victims keep sending you back the money you sent them plus every spare dollar they can get their hands on. Lots of victims will actually max out their credit cards and go into debt to keep sending you more and more money!

When you get a few hundred thousand dollars ahead... you simply shut down the website and vanish into cyberspace with all the money you stole.

And then you do it all again!

Bottom line... you have three choices...

- 1.) If you want to make a **LOT** of money in HYIP's... and you're not at all concerned about honesty... you should get your own HYIP and get started stealing from people.
- 2.) If you want to make a little money in HYIP's... all you need to do is promote them... help spread the lies and get more victims into the program... and collect your referral fees. That way you're not really stealing from people... you're just helping someone else steal from people and you're getting paid for that. (Yes, that's stealing!)
- 3.) If you want to lose everything and sink deeper into debt... put your money into "High Yield Investment Programs"... ***and watch it disappear!***

Are **ALL HYIP's owned and operated by crooks?**

It's impossible to tell.

There may be some that are not.

But can **YOU** tell the ones that might be honest from the ones that are designed to rob you?

No.

It's impossible to tell.

How can you protect yourself?
How can you stop being a victim?

Just remember this... **HYIP** stands for **Helping You Into Poverty!**

Money has to come from somewhere. The owner of an HYIP can't pay you \$50 unless he gets that money (plus some for himself) from someone else.

Where does he get the money? From people just like you.

You see, he knows that if he can get you to send him \$10... and he sends you \$20 back... you'll keep sending him more and more money until he pulls the plug and disappears with everything.

Your best defense? **NEVER** send money to a complete stranger who promises to pay you back more than you paid in... unless you're required to do something that actually generates more money.

EXAMPLE: When you purchased this ebook for \$5, you also received a website that will allow you to make \$5 for every person who purchases this ebook from your website. That's a legitimate commission paid on the sale of a real product.

BUT... if I told you that all you had to do is send me your \$5 and I'd send you \$10 next week... **look out!** There is no place for that money to come from except you and thousands of other victims!

And one more point... if people like Bill Gates and Warren Buffet can't earn 1% per day with billions of dollars to invest and access to the most brilliant investment strategists on the planet... do you **REALLY** believe you can earn that much or **MORE** just by sending your money to a total stranger with a website?

HYIP stands for **Helping You Into Poverty.**

Stop Being A Victim!
Avoid HYIP's!

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 5

If Everyone Else Does The Same Thing

You've seen them. They're everywhere.

Matrix programs that pay so much per position down through so many levels.

There are 2X2 matrices and 3X9 matrices and unlimited width matrices and every other combination you can think of.

Some matrices "feed" other matrices, setting up a series of matrices with ever-increasing pay-outs.

Some matrices pay more for positions in the first few levels and some pay more for positions in the lower levels.

The fact is this... you can create almost any kind of a pay plan with a matrix.

But they all have one thing in common.

They all rely on everyone else doing something.

Thus the ever-present statement... **"if everyone else does the same thing"**.

Don't misunderstand. I'm not implying that there's something dishonest about that statement. In fact, it's almost impossible to illustrate how a matrix-type pay plan works without using that statement.

So you'll see income illustrations that have a diagram of a particular matrix accompanied by a statement such as, "If you refer 3 who each refer 3... and everyone else does the same thing through the remaining levels... you'll make all this money!"

And all of it is true. The matrix is probably one of the most solid pay plans because it pays out less than it brings in. That means it's sustainable... which is good for you AND good for the program owner.

BUT... earlier I said, "you can create almost any kind of a pay plan with a matrix". They are tremendously flexible by nature... and that opens the door to greed.

Consequently, there are two things you should know about matrices.

1.) What really happens "**if everyone else does the same thing**".

2.) How to tell a "**good**" matrix from a "**bad**" matrix.

What really happens "if everyone else does the same thing".

This one's easy... because it never happens!

You need to remember what's always stated in the fine print... "This example is for illustration purposes only. Your income may be more or less than what is shown in this illustration."

That's because there will **NEVER** be a time when everyone will do the same thing!

There may not be much else you can count on... but you can count on that! There will **NEVER** be a time when everyone will do the same thing!

Instead, here's what you'll see...

A few people will do a lot and more people will do a little... but most people will do nothing!

So... how does that affect a matrix?

Let's look at a very common matrix configuration and apply some values to a few variables.

Let's use a 3X9 matrix... which means that the most positions immediately below any other position is three... and the matrix extends a total of nine levels down.

The program costs \$18 per month and the first level pays \$6 per position... so it's a "get 3 and yours is free" type of arrangement. If you can fill your three first level positions with members, your \$18 in monthly commissions is enough to cover your \$18 per month subscription cost.

At the top of the matrix is you and you are working hard to promote this program in hopes of filling your matrix.

You get three and they each get three and the additional members you refer are "spillover"... meaning they fill open spaces below the first level in your matrix.

Everything is humming along just fine and you're starting to see some real progress.

But every line has an end, doesn't it? And at the end of every line is someone who doesn't have three on his first level... and so that member isn't earning a commission... and he decides he doesn't need to keep paying the monthly subscription fee.

So he quits... and suddenly the person who was up one level from him no longer has three on his first level... so he's no longer earning enough to cover his costs... he's operating at a loss... and he decides he doesn't need to keep paying the monthly subscription fee.

So he quits... and suddenly the person who was up one level from him no longer has three on his first level... so he's no longer earning enough to cover his costs... he's operating at a loss... and he decides he doesn't need to keep paying the monthly subscription fee.

So he quits... and up the line it goes. You watch as your entire group collapses from the bottom up.

Can one person leaving a matrix cause it to collapse like that?

No, but you have to understand that each level in a 3-wide matrix has three times as many positions as the preceding level.

The 6th level has **729** positions. The 7th level has **2,187**. The 8th level has **6,561** and the 9th level has **19,683... *twenty-seven times as many as there are on the 6th level!!!***

In other words, the further down you get... the more your matrix is filled... the more lines there are that end in someone who is **NOT** earning any commissions!

The more positions you have filled in your matrix, the more people there will be who are operating at a loss... and at risk of dropping out!

One member dropping out may not mean much, but imagine hundreds of members dropping out because they don't want to continue operating at a loss. That would cause a shockwave that could result in a huge part of your group simply evaporating!

So you see... the whole idea of "**if everyone else doing the same thing**" is necessary in order to explain how a matrix works... but it's an impossibility in the real world.

It could happen... but it can't. Never has, never will.

A 3X9 matrix has **29,523** positions. Try finding even **29** people who will "**all do the same thing**" and I think you'll understand that finding over **29 THOUSAND** people who will all do the same thing is completely and utterly impossible.

Does that mean it's impossible to fill a matrix and keep it full? No. It is possible... but it's going to require a LOT more work than something as simple (and something that **sounds** as easy) as "**if everyone else does the same thing**".

How to tell a "good" matrix from a "bad" matrix.

This is a simple arithmetic problem. You simply add the commissions paid through each level. That tells you how much of the monthly subscription fee would **POTENTIALLY** be paid out if the matrix was ever completely filled.

If you subtract the total from the monthly subscription fee, you'll see the owner's **MINIMUM** profit on a completely filled matrix... **IF** the owner had not reserved the top position in the matrix for himself... which all owners do.

Another thing you should consider is the amount of money paid out for positions on each different level.

Some matrices are set up to pay large amounts on the first level to help their members get into profit quickly. That can be a good thing, but it leaves less money that can be paid on positions in the lower levels where there are more members. That results in a lower potential overall.

Other matrices are designed with higher payouts for level 2 or 3... which is to encourage members to help their downline members build their groups.

And still other matrices are designed with a higher payout on the very bottom level. The reason for this is to make it **appear** that this particular matrix offers huge potential... but the owner knows that 99.9% of people who try (and pay to try) will never see anyone on their lowest level... so he will probably never have to pay out that large amount.

In summary...

Matrix type programs can be very good, good, not-so-good, or bad.

Some people **make** money in programs that feature matrix pay plans.

Some people **lose** money in programs that feature matrix pay plans.

The people who **make** money understand that everyone **WON'T** do the same thing... and that it takes a **LOT OF WORK** and a **LONG TIME** to fill a matrix and keep it filled.

The people who **lose** money think they can just sign up, refer a few people, and then everyone will do the same thing.

How can you protect yourself? **How can you stop being a victim?**

Just remember this... any legitimate program requires WORK!

If you choose to make money in a program that features a matrix type pay plan, don't expect everyone to do the same thing. It can't happen.

If **YOU** want to succeed, then **YOU** have to be willing to do the work yourself.

All of it!

And if someone in your matrix decides to work also... that's just a bonus!

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 6

Multiple Streams Of Expenses

Perhaps you've found yourself wondering about what it would really be like to have "Multiple Streams of Income".

Sounds nice, doesn't it? Money streaming in from many different programs at once... providing security that you could never have if you were to rely on an income from only one source... and your income growing as all of your programs grow at the same time.

Yes, that would be nice.

That's why it's promoted so heavily among "Biz Opps" on the Internet... because they know how appealing that whole idea is!

But in reality, 99% of the time when you see the phrase "Multiple Streams of Income"... what they're really referring to is something much different... "Multiple Streams of Expenses".

The reason they don't mention this is obvious... it doesn't sound very good, does it?

You see, the crooks out there know you've already joined at least one program and probably more than one.

But they still want you to join theirs... and send them some money... so they tell you about how great it is to have "Multiple Streams of Income".

In other words, it's OK to join their program **even if you've already joined lots of other programs**... because it will allow you to create "Multiple Streams of Income"!

What they **DON'T** tell you... what they **DON'T** want you to know... is that for you to succeed in **ANY** program will require every bit of your attention and your time and your energy and your available resources.

That's right... success requires focus. It requires work. It requires your best effort.

The one biggest **success-killer** on the Internet today is **distraction**... trying to do **too many things** at once... trying to build **too many programs** at the same time.

How many is too many?

TWO is too many!

That's why "**Multiple Streams of Income**" is the big lie among Internet Biz Opps!

They bait you with "Multiple Streams of Income" so you'll keep joining program after program after program... and before you know what's happened your bank account is bleeding to death from "Multiple Streams of Expenses" as you try to keep everything you signed up for!

You can't do that! It doesn't work!

For you to successfully build **TWO** programs, you would have to **split** your time, efforts, energy, and resources between those two programs... meaning you could only promote each program **50%** as much as you could promote **ONE** program if you chose just one program and focused your attention on succeeding in that one program!

That would be the equivalent of promoting each of those two programs **just two weeks out of every month!** That's a sure recipe for failure!

But suppose you're trying to build four programs at once! Now each program will only get **25% of you attention!**

Can you imagine ANY business succeeding if it's only being worked **ONE WEEK PER MONTH?!** That's ridiculous!

But that's exactly what you're supposed to believe you can do!

And that's why so many people end up with "Multiple Streams of Expenses" driving them deeper and deeper into debt... and further and further from their dreams and their goals!

How can you protect yourself?
How can you stop being a victim?

Just remember this... if you intend to succeed, you MUST choose ONE business and FOCUS 100% of your available time, effort, energy, and resources making that business successful!

Once that business becomes successful and self-sufficient... then you can begin building your second business and focus completely on that business.

The way to create "Multiple Streams of Income" is one at a time... not two or four or ten at once!

That's how you create "Multiple Streams of Expenses"... and certain failure!

**Give yourself a HUGE advantage!
FOCUS on just ONE business!**

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 7

Downline Builders

A "downline builder" is a program that allows you to enter your affiliate URL's for all your different programs (or the programs the owner specifies) and promote them all at once by promoting just that one website.

Now that sounds like something that could be useful, doesn't it?

One website to promote... and you're building your downlines in all of your programs at the same time! What could be better?

But let's take a closer look at what's really happening.

Suppose you sign up for a downline builder that features ten different programs.

You have a choice... do you join all **TEN** programs (and immediately create Multiple Streams of Expenses)... or do you join just **ONE** of those programs and focus entirely on that one program?

If you said, "Just one"... you've been paying attention!

BUT... if you join just one program... and add your affiliate URL to the downline builder... and start promoting that downline builder website... that means when someone sees your website you have **just a 10% chance** of them joining YOUR program and **a 90% chance** of them being distracted **AWAY from yours** and joining one of **the OTHER nine programs promoted on the website that YOU'RE promoting!**

If the law of averages works in this situation (and it always does!)... you have just weakened your own advertising efforts by a whopping 90%!!!

You are giving 9 out of every 10 sign-ups to someone else!

Wouldn't it make much more sense to promote a website that **ONLY has YOUR program advertised?**

Of course it would!

But what if you DID join all ten of those programs? Wouldn't you make money then as other people joined the programs you had listed on your downline builder website?

Let's think about that...

Ten programs at an average per month cost of just \$20 each would add \$200 to your monthly expenses... ***BEFORE you even spent ANY money promoting your downline builder website!***

So the ongoing cost of that concept is **HUGE!**

But will it work? Will it make money for you?

NO! Why not? Because when other people sign up for the downline builder from your website, they can just **replace** your affiliate URL's with their own! **You make nothing!**

Downline builders are a good idea **IF...**

- 1.) You're trying to build more than one program... which is a **BAD** idea.
- 2.) You actually own the downline builder and you want to collect email addresses from the database.

Otherwise downline builders are simply another distraction from your business... and a VERY expensive distraction at that!

How can you protect yourself?
How can you stop being a victim?

Just remember this... if you're going to spend your available time, effort, energy, and resources promoting YOUR business... make sure you're ONLY promoting YOUR business!

Don't waste your advertising assets promoting a bunch of links for someone else!

It's not easy to get people to stop what they're doing and visit your website.

When you get them to do that... **don't show them some website that's full of distractions!**

Show them **ONE business** and let them know that you believe in that **ONE business** and you're focusing 100% of your efforts on that **ONE business!**

YOUR business!!!

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 8

Put Your Business On Auto-Fail

If you're building a business that has a physical, consumable product... such as vitamins, juice, weight loss supplements, gasoline additives, etc.... you've probably been pressured to set up an "**Auto-Ship**"... where the payment is automatically charged to your credit card or the money is automatically pulled from your bank account every month... and a certain amount of the product is automatically shipped to you on a certain date each month.

You've heard all the reasons... how it's more convenient for you and it keeps you from forgetting to place your order each month.

But that's not the whole truth.

The truth is that companies have discovered that people will accept more product... and pay for more product... if it's shipped without being ordered each month and the payment is handled automatically without the customer having to authorize it each month.

"Out of sight, out of mind."

And your bank account dwindles as your closets fill up with products that you really don't need and don't want.

And since your upline gets paid on total group volume... they make more money every time the UPS man shows up at your door with this month's auto-ship!

Auto-ship deliveries account for a huge part of a new business's monthly expenses and are responsible for a lot of people being forced out of business just to get the auto-ships (and the auto-payments) stopped.

Don't believe me? Go to **eBay** and type your product's name into their search field and see what comes up.

If your company or your upline requires you to set up an auto-ship, you need to ask yourself why.

How can you protect yourself?
How can you stop being a victim?

Just remember this... the primary concern for any new business should be cash flow.

If your company or your upline is more concerned about filling up your closets with products than helping you maintain a positive cash flow... you're in the wrong business with the wrong people.

Cancel the auto-ship.

Order products when you need them and when you can afford them and not before.

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 9

Guaranteed Sign-Ups

Here's an interesting concept...

You don't want to spend your time getting people to join your program... or you don't know how and you're not willing to learn... **so you decide just to pay someone else to do that for you!**

You decide it would be **MUCH** faster and easier if you **PAID** someone to get other people to join your program.

After all, you know that in your program you can make a lot of money with a BIG group... so why not just pay someone and have your big group tomorrow?

You can do that, you know.

It's called "**Guaranteed Sign-Ups**" and there are a number of companies who offer this service.

One such service charges \$69 for 75 sign-ups... and if you're trying to build a group in a Network Marketing (or MLM or affiliate) program with a downline... waking up one morning to find that 75 new people have signed up in your group sounds like a dream come true!

Certainly **THAT** would be worth \$69... right?

That depends.

If they're **real people** who have **read your website** and **decided** that they **want to join your program** and actually **DO SOMETHING** after they sign up... yes, that would probably be worth far more than \$69.

In fact, it could be worth **hundreds** or even **thousands of dollars** depending on how your program is structured and the compensation plan your program includes.

But what if they've never even seen your website?

What if... those names just came from a list in a database maintained by that company? You send your money, someone pushes a button, and... ****POOF**** ... there's your **"Guaranteed Sign-Ups"**!

~OR~

What if... the company you purchased your "sign-ups" from sent people a link to your sign-up page and paid them each a few cents to sign up?

What if... that company that charged you \$69 had a list of people living in impoverished countries who will gladly sign up for your program (as long as it's free to join)... because that company pays them 10 cents for joining each program the company sends to them?

What if... you paid that company \$69 and they spent \$7.50 to get 75 people from China (for example) to sign up for your program?

The company made \$61.50 profit... 75 people made 10 cents each... **and you got exactly what you paid for... a list of names in your downline.**

What's that worth to you? Nothing.

Adding 75 names to your downline means nothing unless those people understand your program and decided to join your program for the right reasons... **and getting paid to fill out a sign-up form is NOT the right reason!**

How do I know that's what's happening?

Isn't it entirely possible that one of the companies who sell **"Guaranteed Sign-Ups"** really is sending thousands of people the link to your entire website and 75 of those people have actually read your website, liked what they read, and decided to join your program?

Sure it is!

But let me ask you a question...

If that's what they're doing... and if getting 75 real people to sign up for your program will make a lot of money for you (far more than the \$69 you're spending)... then why wouldn't the nice people who own that company simply sign up in your program, get those 75 people to sign up under THEM, **and make all that money for themselves?**

If those "sign-ups" are worth a lot of money to you in your program, they'd be worth that much to anyone else... **simply by joining the same program you're promoting!**

The reason those companies are willing to sell those "sign-ups" to **YOU** instead of keeping them for themselves is because those "sign-ups" are worthless... and the only way to make money with them is to sell them to someone else!

Are **YOU** willing to spend your hard-earned money on a list of names... names of people who probably can't even speak your language... people who know nothing about your offer... people who got paid a few cents for filling in some blanks?

No? Then stay away from "Guaranteed Sign-Ups"!

How can you protect yourself?
How can you stop being a victim?

Just remember this... if something has value to you, it has value to others as well.

If someone offers to sell you something that would be worth thousands of dollars to **YOU**... for very little money... stop and ask yourself why.

Why are they willing to do that? Why wouldn't they just keep this valuable commodity and benefit from it themselves?

If you can't find a **VERY** solid reason why they're selling something that would make them more money if they kept it for themselves... then there's something seriously wrong.

Don't waste your money on "Guaranteed Sign-Ups"!

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 10

The Best And The Worst Pay Plan Available

Believe it or not, there is one particular pay plan that is both the best and the worst.

It comes in two main variations and is used commonly in a wide variety of programs.

In one variation it's called a "1-Up" (or "Australian 1-Up") pay plan... in another variation it's called a "2-Up" (or "Australian 2-Up") pay plan.

These pay plans are unique in the fact that compensation is not purely monetary, but is actually a combination of money plus one or two customers.

The 1-Up passes the first new customer to the affiliate's sponsor, and the 2-Up passes the first two new customers to the affiliate's sponsor.

The customers being passed up... along with the commission(s)... is a requirement before the affiliate can earn a commission from any of his own subsequent sales.

The Best

The 1-Up pay plan is perhaps the best pay plan available because each sale provides two things that every new business must have... money and another customer.

In a 1-Up, Bill makes a sale to Tom and Bill gets paid in money. Now Bill needs another customer. When Tom makes his first sale, he must pass that customer (we'll call him Jim)... and that sale... to Bill... so Bill gets paid again.

Now Bill needs another customer. When Jim makes his first sale, he must pass that customer (we'll call him Roy)... and that sale... to Bill... so Bill gets paid again.

Now Bill needs another customer. When Roy makes his first sale, he must pass that customer (we'll call him Fred)... and that sale... to Bill... so Bill gets paid again.

The 1-Up creates a scenario where Bill makes one sale and gets paid over and over and over again... potentially without end... as each of his customers pays him and passes his first customer to him.

If Bill makes another sale... and EVERY time he makes another sale... he creates another string of potentially never-ending sales and payments received and new customers replacing themselves with yet more new customers.

As you can see, the 1-Up is an amazingly powerful pay plan.

But an even **MORE** powerful pay plan is the 2-Up... because instead of each customer replacing himself with another new customer, he must replace himself with **TWO** new customers.

With a 2-Up pay plan, each time Bill makes a sale... and EVERY time he makes another sale... he creates another string of potentially never-ending sales and payments received that doubles over and over and over again as each new customer replaces himself with TWO more new customers.

1 sale pays a commission and creates 2 new customers and 2 more commissions.

Those 2 new customers create 4 new customers and 4 more commissions.

Those 4 new customers create 8 new customers and 8 more commissions.

Those 8 new customers create 16 new customers and 16 more commissions.

Those 16 new customers create 32 new customers and 32 more commissions.

Those 32 new customers create 64 new customers and 64 more commissions.

And on and on it goes... potentially forever... doubling at every step.

And that's from just ONE sale. Each subsequent sale begins the same thing again and they all run simultaneously!

The 2-Up pay plan offers staggering potential when combined with a solid product and an effective marketing strategy.

The Worst

If you're thinking that the 1-Up and 2-Up are the best pay plans you've ever seen... you're probably right... but they could also be the worst.

Why?

Two reasons...

1.) It's very easy to cheat by signing up a fictitious "name" as your first sale (or first two sales)... thereby leaving your sponsor with nobody to continue on. Although this is the epitome of self-destructive behavior, some people insist on being dishonest... even when honesty will benefit them more.

2.) Some **VERY** expensive programs utilize 1-Ups and 2-Ups to entice people to join by showing them **HUGE** potential. I've seen many 1-Up and 2-Up programs costing over \$1,000... and some as high as \$15,000. These can be tremendous money-makers for the company who hires a highly-skilled salesman to bring in new members... but most people find it difficult to impossible to duplicate the conditions that caused them to buy... and many people simply lose their initial membership fee.

As with so many other things in life... the **BEST** pay plans available can become the **WORST** pay plans available in the hands of dishonest individuals.

How can you protect yourself?

How can you stop being a victim?

Just remember this... the more expensive the cost, the more difficult it is to make the sale.

Professional salesmen and saleswomen are a bit like trained acrobats... they can do things that normal people would find impossible... and they can make those things look easy!

Don't be fooled! If you've never tried to sell a non-tangible product for hundreds or thousands of dollars over the telephone... believe me, it isn't easy. There's a very good chance you'll find it's much more difficult than you might imagine.

Don't be rushed! If it's a legitimate business, it'll still be here next week. Take a few days to think it over. Talk to some friends. See what kind of response you get. You might just find out that selling is a skill that takes years to acquire... and that you're not at all interested in learning how to be a high-pressure telephone salesperson.

1-Ups and 2-Ups offer HUGE potential...
to MAKE money FOR you or to TAKE money FROM you!

The difference is in the business itself, not the pay plan!

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 11

What Nobody Else Will Tell You

By now you've probably noticed a pattern forming regarding what the bad guys will and won't tell you.

They **WILL** tell you everything you want to hear... whether it's true or not.

They **WILL** tell you that making money on the Internet is the easiest thing in the world... so easy that you can do it while you're sleeping... so easy that their 12-year-old can do it... so easy that you can make money working just ten minutes a day... or even not working at all. Just click that pay button and you're on your way to a life of unbelievable wealth and indescribably luxury!

In short, they **WILL** tell you **ANYTHING** to get you to send them some money!

Now you're going to find out what they WON'T tell you!

The Big Secret

No matter what you're doing on the Internet... no matter what your program or your product is... no matter how fancy your website is... there is **ONE** thing that's going to determine whether you succeed or fail... and if you succeed, this **ONE** thing will determine to what extent you will succeed and how long it takes.

What is this **ONE** all-important factor that will make all the difference for you as you work to achieve success on the Internet?

It is how well you learn to promote your website.

Or... you might call it **advertising**. How well you learn to advertise your website is the key to your success.

Why won't the crooks and scammers come right out and say that?

Because they know how difficult it is and they're afraid you might expect **THEM** to help you learn how to promote your website!

After all... they're the ones who are painting such a rosy picture of the happy carefree life you'll lead when you're successful in their program... right?

So why wouldn't they WANT to help you learn how to promote your website?

Because they don't CARE if you fail... they just wanted your money and they got that when you signed up!!!

If they told you the truth... that you **MUST** learn how to promote your website or you'll fail... **you might not have sent them your money!**

But that's the truth!

They know it, I know it, and now you know it too!

Until you learn how to promote your website, you will continue to struggle... and lose money.

How can you protect yourself? How can you **stop being a victim?**

Just remember this... the ONLY thing that matters is your ability to promote (advertise) your website.

If you're thinking of joining a program and there's no help available for you to learn how to promote your website... that means the owner isn't very concerned about your success. He wants your money and that's all he's interested in.

If you've **already** joined a program and there's no help available for you to learn how to promote your website... that means the owner isn't very concerned about your success. You've already paid your money and that's all he was interested in.

Do yourself a **HUGE** favor and find a business online where the owner has provided everything you need to learn how to promote your website.

It's the most important thing you can do to guarantee your success!

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 12

Using What You Already Know

The Internet crooks and scammers have a built-in advantage... and it's time we took that advantage away from them.

Remember what it felt like the first time you started looking around the Internet?

You started finding things you never knew existed! (I once found the menus from the dining halls aboard the Titanic.) If you're like most people, you were fascinated by this amazing new invention... this incredibly powerful new servant that could answer every question you had and millions more.

Then you began to see websites about making money... and they all said the same thing... that you could use the Internet to make money in ways you never knew existed!

It kind of made sense. After all, if the Internet could do all those other amazing things for you, then why couldn't it also "flood your PayPal account while you sleep"?

And it wasn't just one or two websites telling you this... **it was ALL of them...** and on every website were pictures of people of all different ages and nationalities... smiling, happy people with testimonials about how incredibly simple it is to get rich on the Internet.

What was happening?

Your perceptions were being formed.

When you see or experience something new... something completely different from anything you're used to... your mind creates a new "file" and you start to fill the file with bits of information relating to your new discovery. This file becomes a baseline for you to use as you interact with this new thing in your life. Each time you encounter this new thing again, your mind will return to that file and open it so that you can use what you've already learned... **use what you already know...** to help you make sound decisions that will benefit or protect you.

When you first discovered the Internet, your mind identified it as something new and created your new "Internet" file.

Then you started to fill the file with all the amazing things you were learning about the Internet. So far so good!

BUT... when you started finding the online "Biz Opps"... you began adding bits of **false information** to your file. You were reading so many lies that you began to believe them.

Why? Because they were going into a brand new file! They were going into this file that was sitting there wide open and accepting every new idea and radical concept that came along!

Where that information ***SHOULD*** have been going was into a file that you started a long time ago... a file that you've been adding to for years and years... a file that has served you well in the past.

That file is your file called, "**How Things Work**".

How Things Work

You've been building your "How Things Work" file since the moment you were born.

That's where you placed the information that when you cried someone would come and feed you.

All your life you've been filling that file with useful bits of information. Don't touch the hot stove. People don't like loud sudden noises. Shade is cool. My teacher likes it when I'm polite. Billions of bits of information for you to use to make your life easier or better or safer.

That's the file where the "Biz Opp" information ***SHOULD*** have gone. Why? Because it would have been met with the information that was already there... you would have been able to compare it to what you already know. You would have been able to evaluate it against a lifetime of experiences.

If the lies you were reading had gone into your "How Things Work" file instead of your new "Internet" file, you would have been able to use what you've already learned... **use what you already know**... to help you make sound decisions ***and protect you from becoming a victim.***

Think back... try to remember how you felt the very first time you clicked a pay button to join an easy-money, get-rich-quick Biz Opp on the Internet.

Remember that little voice inside you saying, ***"Hold on a minute! Are you sure this is a good idea? You're sending money to a total stranger because he says you're going to get rich doing nothing? That's not how things work!"***

That little voice was coming from your "How Things Work" file. It was trying to protect you by **using what you already know**. That's its job. That's why it's there.

But instead of listening to it... this time you checked in your new "Internet" file and found lots of information that said, "Sure it's OK! This is new! This can't happen in your file because your file is all about off-line stuff. But it can happen in this file... this is the Internet!"

So you clicked that button and you lost your money... because you chose to use the false information provided by the crooks **instead of using what you already know!**

Until you learn to **use what you already know**, you will continue to struggle... and lose money.

How can you protect yourself? How can you **stop being a victim?**

Just remember this... the Internet is a tool for communication... like a telephone. It's also a tool for storing information... like a book. It's also a tool for processing digital input... like a calculator. It didn't change How Things Work.

If a stranger came up to you on the street and told you that if you gave him \$25 you could go home and do nothing and you'd get rich in three weeks... would you do it?

Of course not! That's just not how things work!

The Internet didn't change that!

If a stranger came up to you on the street and told you that if you gave him \$25 he would invest it for you and pay you hundreds of dollars every week... would you do it?

Of course not! That's just not how things work!

The Internet didn't change that!

You already know enough to protect yourself! Just **use what you already know** and you'll be fine. That's what it's there for!

The Internet didn't change that!

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 13

Working Smart

We've discussed many of the tricks that dishonest people use in the Internet Biz Opps to steal money from honest people.

Have we covered them all? Probably not.

We've covered the main ones and given you some good guidelines to follow. Those guidelines along with your new knowledge about how scams operate and what to avoid should be sufficient to protect you from falling victim to the crooks and scammers as you try to make money online.

But understand this... while you were reading this ebook, someone somewhere in the world was busy hatching a new scheme... a new way to trick you into sending them your money.

There are so many dishonest people in the world that one of the few things you can count on is a brand new scam just around the corner.

When it comes... it'll hit thousands and thousands of people.

You'll be getting emails from everyone you know... and lots of people you don't know... telling you about what a fantastic opportunity it is... that if you miss it, you'll regret it for the rest of your life... that these chances don't come along everyday... that only a fool would let something that good slip through his fingers!

You'll click on the link, read the website (just out of curiosity) and you'll be tempted to hit that pay button one more time.

How can you protect yourself?
How can you stop being a victim?

The crooks no longer have all the cards.

I've given you enough information that you can finally **Stop Being A Victim!**

Now I'm going to give you the Ace!

The **ONLY** way to protect yourself **100%** is to find an honest business online and stick with it... never waver... never stumble... total focus... total commitment.

The **ONLY** way to succeed on the Internet is to find an honest business online and stick with it... never waver... never stumble... total focus... total commitment.

The **ONLY** way to achieve your goals... to create a brighter future for yourself and for those you care about... to finally be able to enjoy the security that you know you deserve... **is to find an honest business online and stick with it... never waver... never stumble... total focus... total commitment.**

Does such a business even exist?

Is there ***really*** a business out there where you can get the help you need... when you need it... to learn what to do to succeed?

Can you ***really... finally... at long last...*** make money working part-time from home in a business that you can operate on the Internet?

Yes!

It's all about Working Smart... and you can start right now.

Ready to start Working Smart?

STOP BEING A VICTIM

victim (vik' tim): a person who is deceived or cheated by the dishonesty of others

Chapter 14

Tools, Timing, Technology, and Teamwork.

Being familiar with the various techniques used by crooks and scammers on the Internet will enable you to **Stop Being A Victim**... but that alone won't get you any closer to your goal of being able to make money on the Internet.

That's going to require something more. It's going to require "**Working Smart**".

Working Smart is exactly what it sounds like... nothing more, nothing less.

Working Smart is **WORKING**. It's not thinking you can send someone \$24.95 per month and then do nothing. It's not finding some flashy website that promises instant wealth or daily interest on your "investment". **Working Smart** is **WORKING**.

And **Working Smart** is working **SMART**. It's not jumping from this "Biz Opp" to that "program" to next "Hot New Deal" every 3-6 weeks. It's not clicking that pay button every time some guru (con artist) offers to share (sell) his "Never-Before-Revealed Top Secret Wealth-Generating Techniques" with only you (and a few hundred thousand other people). **Working Smart** is working **SMART**.

How can you begin moving in the **RIGHT** direction? How can you start **Working Smart**?

Keep reading, because that's exactly what this section is all about.

In this section we'll be looking at ways for you to maximize your efforts by combining four key components and applying them to your primary objective... making money on the Internet.

Those four critical elements for success are...

- **Tools**
- **Timing**
- **Technology**
- **Teamwork**

Let's begin at the top.

Tools

No matter what you do, the proper tools used in the proper way will make you more productive. Tools magnify your efforts and amplify your results.

Whether you're a carpenter, a truck driver, a baker, a seamstress, a banker, a dentist, a mechanic, or the CEO of a major corporation, the better you understand your tools and know how to properly use them, the more effective you'll be.

If you intend to make money on the Internet... and especially if you intend to make a **LOT** of money on the Internet... you're going to need to learn which tools are available and how to use those tools to accomplish your objectives.

NOTE: Tools cost money. There are no exceptions to that rule. Good tools cost more than poor tools and the best tools available cost even more. If you think you've found good free tools... you're probably paying for them and just don't realize it.

Timing

Every successful person understands timing.

To succeed, you must be willing and able to chart your course... and adjust your course... in such a way that you maximize your ability to make money today **AND** position yourself to make even more money tomorrow based on the decisions you make today.

And you must be able to accomplish this with a minimum of risk.

NOTE: Timing requires flexibility. In order to be able to benefit from the advantages that **WILL** come your way, you must be able to alter certain aspects of your business without sacrificing that which you've gained as the result of past achievements. You can't afford to be "locked down" in a changing environment.

Technology

We live in a world that's constantly being re-invented through technological advances.

I just purchased a computer that's ten times as powerful as the one I bought two years ago... and I can guarantee you that someone is writing programs that will make my new computer obsolete two years from now.

To ignore technology is to ignore the potential good that can be gained by utilizing the achievements of some of mankind's most brilliant and creative minds. **NOTE: Technology can also be misused.** There are very specific places where technology should and should not be used. Technology applied in the wrong places will create negative results.

Teamwork

There is no such reality as 100% individual accomplishment. All significant achievement is the result of people working in harmony.

If you intend to achieve success alone, do this first... name one other successful person who has achieved anything noteworthy without the help of others.

You can't... and there's a reason for that. Success requires more than any one person can do. The sooner you understand that and embrace the reality that your success will depend largely on how effectively you can leverage the efforts of others, the more successful you will be.

NOTE: Teamwork is reciprocal. You can't expect to build a strong team if you're not willing to be a strong teammate. Your team will be a crystal-clear reflection of you and what you're willing to contribute to the team.

OK... Now Let's Put Them All Together

I'm going to show you how you can bring these four key components together... quickly and easily... and apply them to your goal of creating an income on the Internet.

Tools: The Internet is the most powerful tool ever devised by mankind for the purpose of communicating and handling information. You're reading this ebook right now because you wanted to learn something and I wanted to share with you the information I have. The Internet is the tool that lets us both accomplish what we want regardless of where you or I live. I wrote this ebook once and I can share it with millions of people all over the world. You purchased it once and you can read it at your leisure and as often as you want. **Not only that, but YOU can use EXACTLY the same amazingly powerful tools that I use to SELL this ebook to millions of people all around the world... and you get to keep 100% of the sales price!**

As an **OnlineBusinessAlliance** affiliate, you have everything you need to create a System that will allow you to earn money... a little money or a lot of money... in a part-time business that you can operate from home using your computer and the Internet. We'll show you how.

Timing: The Internet is still in its infancy. Every second **SEVEN new users** logon to the Internet for the very first time. That's over **18 million new Internet users** each and every month!

Every seven seconds someone starts a new business somewhere in the world. That's over **370,000 people starting new businesses** each and every month! The vast majority of those are Internet businesses!

There are literally **MILLIONS of people** searching for honest answers and reliable information to help them achieve success in their own Internet-based business!

As an **OnlineBusinessAlliance** affiliate, you have the products those people are searching for!

Technology: Imagine having access to cutting-edge technology that lets you sell a product anywhere in the world, get paid instantly, have your product delivered immediately... **automatically...** without **ANY** input from you... and all at no cost to you so that **you get to keep 100% of every sale!**

As an **OnlineBusinessAlliance** affiliate, you have that technology and **MORE!** In your back office you'll learn how you can use technology to expand your profits and build an additional income with your own **Internet Advertising** business through our **OBA AdSpace Leasing Program**. This amazing concept will allow you to build a rock-solid recurring income that grows every month without you doing any additional work! **The secret is in the technology... and the technology is YOURS!**

Teamwork: Tired of working alone... and failing alone? Tired of never being able to get the answers you need when you need them? Sick of the empty promises of help that simply never arrives? **What you need is a Team!**

As an **OnlineBusinessAlliance** affiliate, you have free, unlimited, 24/7 access to our **Affiliate Support Center**. There you'll meet hundreds of people just like you... honest, decent, hard-working people who are actively building a business just like yours... and they're all waiting to answer your questions!

You'll meet **brand-new affiliates** just starting out who have many of the same questions you have.

You'll also meet many of our **most-experienced, most successful affiliates...** people who have walked the walk... traveled the road you're on... and they know exactly **what you need** and **what you need to do** to achieve your goals!

The **OnlineBusinessAlliance Affiliate Support Center** completely eliminates failure as an option! **You can succeed or you can quit... but you CANNOT FAIL!**

Ready to Get Started?

When you purchased this ebook, you're automatically became an Affiliate with **OnlineBusinessAlliance**.

Login to your **OnlineBusinessAlliance** back office and read what's available to you. You'll discover an honest Internet business that has everything you need to succeed... and more!

Then get registered in the **Affiliate Support Center** and take a look around. You'll discover some of the nicest people you'll ever meet... online or off... and they're all waiting to help YOU succeed!

Ready for YOUR Success?

It's all about Working Smart... and you can start right now.

<http://onlinebusinessalliance.com/login.php>