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Business Economics

Stage 1: Front-End Very Profitable

Stage 2: Front-End Begins To Slow Down – Continuity Kicks In

Stage 3: Back-End Produces Maximum Profits

Stage 4: Front-End Very Costly – Business Might Begin To Lose Profitability

Percentage Of Gross Chart

	<u>GOOD</u>	<u>BAD</u>
Front-End Cost Of Sale	up to 60%	150%+
Back-End Cost Of Sale	10% or less	*40%+
Cost Of Product	10-15%	
Fixed Expenses	up to 20%	

*Suggests relationship problem

Most Commonly Made Mistakes

- 1. Putting Product First**
- 2. Becoming Obsessed With The Product**
- 3. Insufficient Research**
- 4. Copying Something That Is Not Working Or Is Not Profitable**
- 5. Bad Economics (Need Forgiving Economics)**
- 6. Bad Projections**
- 7. Being a Pioneer (S & D What Already Works)**
- 8. Sell To A Market That You Do Not Understand**
- 9. Not Realizing That Good Is Good Enough**

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Economic Considerations

- **Cost of Lead**
- **Cost of Order (need to know maximum you can spend)**
- **Refund Rate**
- **Average Back-End Value**

Chief Ways To Lose Money

- **Not paying attention to costs (cost is always more than what you think)**
- **Poor monitoring of vendors (competitive bids)**
- **Over-spending on packaging**
- **Neglecting the core business**
- **Not testing**
- **High refund rate**
- **Unrealistic expectations**
- **Improper funding**
- **Thinking that a superior product gives you a competitive advantage (it's in the marketing)**
- **Abuse your toll position with your customers**
- **INTERNAL THEFT**

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Minimizing Refunds

- **Speed of delivery**
- **Immediate gratification when receive the info.**
- **Immediate 'action' to take when receiving the info.**
- **Bulk**
- **Membership**
- **Address... "It's not for me because" syndrome**
- **Resell when receive the product (congratulations letter, fast-start tape)**
- **Immediate up-sell**
- **Intimidation (testimonials)**
- **Guilt (unexpected gifts, bonuses, etc.)**
- **Loss of future benefits**
- **Ugly typically has a lower refund rate**
- **Identify 'Spike Pont(s)' and fix with an action (i.e. FREE gift)**
- **Make them use it: (\$\$ back when they complete Something**
- **Provide a lot of strategies to do what it is the product does**
- **Difficulty to refund (don't do this a dumb way)**
 - **Packaging that is difficult to return**
 - **Deliver in multiple pieces**
 - **Make them call**

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Ways To Generate More \$\$\$

- **Test higher price**
- **Improve % from basic to better to best**
- **Add a higher level**
- **Immediate phone up-sell**
- **Add another product option to order form**
- **More steps in the marketing funnel**
- **Sell leads to some else**
- **Money from others (i.e. sponsors, vendors)**
- **Add outbound telemarketing)**
- **Go back to old leads**
- **Joint Ventures**
- **License your stuff**
- **Update and recycle old stuff**
- **Compete with yourself**

B.G.'s Business Management Strategies

- **Key people NOT person**
- **No one person can be the only person that knows how to do something (with the possible exception of you)**
- **Detailed task and job descriptions**
- **Individual meeting that create a deadline 'to-do' list**
- **Group meetings**
- **Don't get bogged down in the 'Time Vampires'**
- **Prioritize BIG \$\$\$ opportunities**
- **INSPECT WHAT YOU EXPECT**
- **INSPECT AGAIN**

Characteristics Of The 'Key' Person

- 1. Ability to accept responsibility**
- 2. Low need for recognition (needs to be results oriented)**
- 3. Ability to cooperate**
 - Obtain the cooperation of others**
 - Entrepreneur often moves fast and is not sensitive to others**
- 4. Ability to confront problems with maturity**
- 5. Like characteristics**
 - Grew up in a small family business environment**
 - Successful direct sales experience**

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Nuisance Issues:

- Merchant Account(s)
- Regulatory
- Software
- Knockoffs
- Ebay

Dan Kennedy's

Five Keys To Multiplying Cash Flow

- 1. Reduce and control expenses**
(entrepreneurs tend to focus 100% of their energy on growing not controlling the business)
- 2. Financing leverage**
 - extra dating
 - discount for speedy pay
- 3. Get paid**
- 4. Sales... Increase (duh) or decrease**
- 5. Find or invent a slack adjuster (big pay-day)**

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Equity In The Information Marketing Business

- **Customer List**
- **Renewable Income**
- **Reliable Marketing System**
- **Intellectual Property**
(i.e. Products)
- **A Brand**

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Phil -

Thanks for your order with CD Baby!

Qty	Description	Price	Total
===	=====	=====	=====
1	VARIOUS ARTISTS: half-gifts: a tribute to th	\$11.99	\$11.99

Sub Total \$11.99
 Shipping \$3.25
 Grand Total \$15.24

Your CD has been gently taken from our CD Baby shelves with sterilized contamination-free gloves and placed onto a satin pillow.

A team of 50 employees inspected your CD and polished it to make sure it was in the best possible condition before mailing.

Our packing specialist from Japan lit a candle and a hush fell over the crowd as he put your CD into the finest gold-lined box that money can buy.

We all had a wonderful celebration afterwards and the whole party marched down the street to the post office where the entire town of Portland waved 'Bon Voyage!' to your package, on its way to you, in our private CD Baby jet on this day, Wednesday, August 7th.

I hope you had a wonderful time shopping at CD Baby. We sure did. Your picture is on our wall as 'Customer of the Year'. We're all exhausted but can't wait for you to come back to CDBABY.COM!!

Thank you once again,

Derek Sivers, president, CD Baby
 the little CD store with the best new independent music
 phone: 1-800-448-6369 email: cdbaby@cdbaby.com
<http://www.cdbaby.com>

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READ THIS FIRST

Welcome!

Before you get started, just relax and take a deep breath. Get comfortable. Let me assure you that you just made one of the best decisions of your entire retail career.

You're about to embark on a very exciting journey. A journey where you will discover exactly how to get as much business as you want, whenever you want. Perhaps, even better, you'll know exactly how to attract the types of clients (my word for customers) you want!

You can forever say goodbye to the days of sitting in your store(s) just waiting, hoping, and praying that business will come through the door. When you're done, you'll have the incredible peace of mind to know that you possess the power to instantly stimulate "good" business - almost "on demand".

Just think for a moment - won't that feel wonderful?

You bet it will.

I refer to my System as "outside-the-box" thinking because I work outside the world of "conventional" advertising and marketing. I deal mostly with retailers who do not have money to waste, who need advertising that brings in income they can take to the bank ~~tomorrow~~...not vague public relations brownie points which carry no real monetary value.

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However, before we go on, I need you to promise something to me. You might think this sounds silly because, of course, I am not there in person to make sure you do it.

Here is the promise I want from you: I am about to reveal to you the Keys To Unlimited Wealth. These secrets will rapidly change your life in ways you can only dream about today. I am asking you, right now, to promise me with every sincere fiber in your heart...that you will only use these new powers in fair, legal, and morally ethical ways.

Have you done it? Did you *make the promise*? I hope so, I really do. I want to help you to attain every little thing your heart desires...but I want you do it the *right way*. When you sell things ethically, you earn wealth and happiness. When you con people, you earn enemies and a life on the run.

Yet, it's just as easy to amass an ethical fortune, as it is to earn the bad-blood money of a fraud.

Delivering excellent products and offering outstanding service allows you to be very bold in your advertising and marketing. You can back up every claim you make. There's no need to look over your shoulder, no need for secrecy or legal maneuvers. Repeat business is a given and you'll sleep like a baby every night.

Now with that said, let's start right here with how you look at your business. Let's make a total mental paradigm shift.

From here on out, you are no longer a retailer of the particular product or products that you sell. From here on out, you're a marketer of the particular products you sell.

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When you "get" this subtle difference, you will begin to increase your profits incredibly FAST. You see, this is the harsh reality:

You can have the most wonderful product or the greatest service in the world...and still starve to death.
Unless and until you have an affordable, efficient, and dependable means of attracting a sufficient flow of quality leads to your business, you cannot get rich and you certainly won't have peace of mind. The key to success is when demand (for your products or services) consistently exceeds supply. For that to happen you need reliable, predictable, consistent 'Systems' that affordably and efficiently provide lots of quality customers.

There is something else we should talk about before we get started. This System will work no matter what your particular niche of retail. It doesn't matter if you sell Menswear, Ladieswear, Bicycles, Sporting Goods, Kids Clothing, and/or anything else.

It also doesn't matter where your store(s) are located. I have members all over the United States, Canada, and Australia. In big cities (such as New York, Los Angeles, and Toronto) to small towns (with under 5,000 population).

Just take the principles and tools you find in this System and adapt them to fit your particular company's needs. They work - they'll attract good quality clients to you and perhaps more importantly, they'll get your current clients to return more frequently.

But it's all up to you to apply them. So, you must approach this System with a fresh attitude. When you come upon something new or different, look for ways to make it work in your business. Do not try to find reasons why it won't work. A defeatist attitude is the quickest way to the poor house.

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If you follow the strategies in this System you will easily double, triple, or even increase your business tenfold. Remember, I do NOT teach anything that has not been tested to be successful in my own two stores or by my best students. None of this is theory.

If you ever have any questions, problems, less than expected results, great results, loneliness, euphoria, or whatever, CALL OR FAX US! We are always here for you. You didn't just buy a set of advertising and marketing materials. You also bought us! We look forward to helping you succeed for a long, long time.

To get hands-on help, call

1-800-545-0414

And leave a message.

Someone will get back to you
within 24 hours Monday Through Friday 9:00
AM - 5:00 PM EST.

-Or-

Fax (410) 727-4174

24 hours / 7 days a week

GOOD LUCK AND STAY IN TOUCH!

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**Just read what other retailers, who are just like you,
have accomplished with the BGS Marketing System . . .**

*"We use Bill Glazer's Marketing System to sell skateboards to teens. I was skeptical at first, as I wasn't sure if it would apply to my business. I **Quickly** found that the strategies he teaches apply to any business. I particularly like the Frequent Buyer Program, and have been thinking about implementing something like that, but didn't know how to go about doing it. You gave exactly how to do it. It can work for any retailer."*

Steve Ball / Dressed to Thrill / Schaumburg, IL.

"Your Marketing system has helped us immensely with response to our direct mail promotions. I totally revamped the way I write my letters, thanks to you. The promotion we ran at our downtown store allowed us to do six months worth of business in two weeks. Any product you sell, we are interested in buying."

David Rubin / Josephs / San Antonio, TX.
210-227-7152

"I have been independently studying marketing for two years now and late in that two years I discovered and bought the BGS marketing kit. I quickly realized what a Gold Mine I had unearthed. But, unlike a real gold mine where one has to sift through a lot of rock, pebbles, and "fluff" just to find real gold, the BGS marketing kit is All Gold - no academic text, no theory, no sounds-nice-but-it-doesn't-really-work stuff. It contains practical, no nonsense tools that one can begin using that day. I highly recommend that any serious business owner buy this kit without delay. You can't lose."

Stephen McLean / Owner of 3 Mail Boxes Etc. stores / Columbia, MD

"Although I have employed many of your strategies, I found your manual about the Secrets of Telemarketing to be too powerful for words. My salespeople used to hate to pick up the phone to call their customers. Now, they follow your step-by-step formula and actually set up appointments!"

Alvin Atlas / Lawrence Reed LTD. / Temple Hills, MD
301-423-8383

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*"You made me think and evaluate what we have been doing and to react to do better. We put to work the Anniversary Gift Certificate Strategy. For us it was \$45.00 – no strings attached - - and got a **50% return!**"*

Ed Hoezee / Roger's Dept. Store / Grand Rapids, MI
616-538-6000

*"I'm a wholesaler of Nursery Stock (trees & shrubs) and bought your kit to help give ideas to my clients. **WOW!!** Have I made an impression with giving them your solutions. Everyone knows what he or she should do, but can't get started. That's where your information is so valuable. **It's a hands on, roll-up your sleeves, let me tell you how to make an ad work.** Your information on 'signage' was worth all the money. I've had several customers say thanks for the helpful hints on what to do with their signs. No more 20% off. I had one customer who had 15,000 Geraniums and thanks to your strategy, he sold out in just 4-days."*

Dean Killingbeck / Killingbeck & Assoc. / Howell, MI

"I think the BGS System is great! I've used several tips and ideas to promote my business and each has been successful. I plan to initiate several more this year...And I am looking forward to reaping the rewards at Well's Big & Tall."

Sabrina K. Yearack / Well's Big & Tall / Marion, IL

"After only using Bill's System for a short while, it's already more than paid for itself. His suggestion on my last mailing has resulted in a payback of over 10 times the cost of the mailing (and still going) for just the first week."

Kevin Hilderbrand / Hilderbrand Jewelers / Perryville, MS

"Your strategy on Milestone Anniversaries worked like a charm. We used your vendor co-op letter to raise over \$60,000.00 to fund our celebration. Your sequential mailing strategy kept our customers coming in for weeks!"

Mark Rosenfeld / Torre Big & Tall / Philadelphia, PA
215-468-7272

"Very impressed by the referral system. It is so hard to get new customers, as word of mouth isn't everything. The Yellow page strategy is so professional, particularly how you direct them right to the store."

Sam Fisher / Below The Belt LTD. / Brooklyn, NY

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*"We have been in business for 25 years and felt like our marketing had gone stale and we were looking for some new ideas. Some people might look at this as being a reasonably expensive thing. I looked at it as if I could get one decent idea out of it, it would easily pay for itself. We were **amazed at how quickly we could use the marketing information.** We ran one of your promotions right after Christmas and had a record week."*

Ira Rhodes / Rhodes Mens Wear / Hastings, NE

*"I am very impressed with your program. Your focus on continuous, proactive marketing is the key. I don't have to tell you how many details are involved in running a retail operation. Your concept places marketing at the front and center... **We believe ourselves to be competent buyers and operators overall, but are not proficient marketers.** The arrival of your material was very timely. This was a reorientation of my mindset. I was brought up in the old school that if you bought well and you had a good staff on the floor, business was going to increase. Unfortunately, we have seen the difficulties in getting additional growth in the last couple of years. **The first promotion we ran was so successful that the \$1000.00 was paid for the first day.** I complement the great effort you have made in putting all this together."*

Randy Diamond / Diamonds / Cleveland, OH

*"Bill, I really enjoyed studying the Marketing System. In my opinion, **your program is a real gold mine.** One specific strategy that I will apply to my business is your idea of using two thank you notes. I also will use testimonials, which I plan to include in both my live-read radio spots and also in my print advertising. Thank you!. Thank you!"*

John Kowalk / Mariaville Peat Co. / Pattersonville, NY.

*"My thoughts about the Bill Glazer's Marketing System are simple - **I would not want my competition to see this marketing system.** If I would have known in advance how good this was going to be, I would have bought it the first day I saw the ad. **Your input on direct mail tripled our results.**"*

Peter Jacobson / Archie Jacobson / South Plainfield, NJ

"Great ideas. We used the Leap Day idea in February and had an exceptional day."

Laura Holt / Holt's Inc. / Greenville, KY

"From your materials we had a double digit increase in December, coming off a double-digit increase the previous year."

Lew Morton / Lew's Mens Wear / Hilton Head, SC

"Although you seem to stress the marketing concepts in your System, you should know how important some of the operational ideas have been to us. From the way we treat and pay our sales staff, to pricing structures, to our vendor relationships, you have caused us to review almost everything about the way we do our business."

Jonathan Lampert / Ivy brooks / Burlington VT
802-864-2420

"I learned more from your marketing course than I learned from the past 30 years in the retail business. I couldn't put it down. Send more!!"

Coleman Bryan / American Clothing / Knoxville, TN

"We adopted one of your sales letters to sell Ford Explorers. Sent out 900 letters. Total cost \$547.32. Resulted in \$203,413.00 in sales. Obviously, we were delighted."

Bruce Schindler / Bob Davidson Ford / Joppa MD

"I am very impressed with your program. After receiving your BGS System and reading through it and listening to the tapes, I found it to be just what I needed to help my business grow. Just one sale that we conducted in the Strategy book more than paid for the BGS System in extra business. Thank you Bill for your Outside The Box Retail ideas."

Barney Fish / Elmo's Clothing / Fuquay-Varina, NC
919-552-2808

"Many, many good ideas for improving your business. The program is easy to translate to other categories like women's wear"

Todd Fisher / Fischer's Department Store / Watertown, WI

**You'll have the same results as these clients
when you follow the strategies in the
BGS Marketing Systems!**

BGS Marketing, Inc. 302

Helping retailers cut the fat out of their advertising dollars

Dear B.G.S. Member and Friend,

A couple of weeks ago you invested in the B.G.S. Marketing System. Hopefully by now, you have had the chance to begin reviewing the material and implementing some of the strategies.

You might have thought that the "box" full of marketing strategies and examples was all that you got with your membership. But that's just where it begins.

You will find that as long as you are a member you will continually get extra money making information and other useful goodies from me. You see, I'm not happy unless you prosper from our association.

Therefore, this is your first **surprise gift** from me. Enclosed you will find:

1. You're first FREE issue of the "Outside The Box" Marketing Newsletter. Each issue is like a day-long seminar in print complete with advertising or direct mail "makeovers"...terrific examples of "what really works" ... timely marketing news you can use right away ...actual updates of marketing efforts tested in my own two stores ... trends to better enact your BGS strategies and continuous teaching of those strategies.
2. A FREE "Voice Broadcast" marketing manual. As you will see when you read this manual, many BGS members have received huge results using this automated technology. In fact, when used correctly, any type of retailer should receive at least a 30% increase to every promotion.
3. Several actual FREE examples of highly successful direct mail pieces that I have sent out from my own two Gage Menswear stores. This gives you an opportunity to see everything: the quality of the paper stock ...the color of the inks ...AND you can copy these in exacting detail—COPYRIGHT FREE—if you wish.

I hope that you have already received great value out of you membership and don't forget, you have two "Advertising Critique" certificates and one "Tele-Coaching" certificate available for additional support.

Best,


Bill Glazer

PS: I have also included one of our sales associate's business cards as an example of Marketing Strategy #61. Another extra bonus for you.

c/o Gage Menswear / 200 W. Baltimore St. / Baltimore, MD 21201

1-800-545-0414 / Fax: 410-727-4174

BGS Marketing, Inc. 3

Helping retailers cut the fat out of their advertising dollars

Dear NEW BGS Member and Friend,

About a month ago you invested in your business when you received the BGS Marketing System. Hopefully you have made time to review the manuals and tapes and have begun to implement many of the strategies.

Please accept the enclosed book as my "New Member" gift to you. This is perhaps the greatest gift that I can send you because in this easy to read little red book, my friend and marketing mentor, Dan Kennedy, has identified the one, single, sole **secret of success** universally shared and relied on above all other success secrets, by all extraordinary successful individual.

It is my contention that any person who discovers, accepts, comes to understand, and gives priority, paramount importance to this secret can and will quickly create unbelievable breakthroughs in his or her life.

In Dan's book he does NOT come out and simply state the ultimate secret. He has found that if he just tells it to you outright, in its shortest form, it lacks useful impact. It is of little use to those he simply tells it to. On the other hand, those who figure it out for themselves seem to place great value on it and get great value from it.

So, I hope you can discover the secret for yourself. It is in a number of places in this valuable book. Through the stories, experiences and examples assembled in this book the secret is waiting for you.

Have a GREAT Retail Day,

Bill Glazer

PS: Do not forget, included in your System are two Marketing Piece Critique Certificates and One TeleCoaching Conference Certificate.

Free Gift From Brian Sacks

A Quick Note from Brian Sacks "Thousands of smart marketers in 62 different industries all sing the praises of Dan Kennedy. He truly is the 'guru' of other 'gurus'! And that's why I'm so excited to be able to offer you this special free offer. You just won't find a better steal than this! 3 Months of his 'ELITE' Gold membership including the amazing 'NO B.S. Marketing Letter' delivered right to your door for only the cost of postage."

--- Brian Sacks

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"Why Would This Grumpy Marketing Genius Give You 3 Months of His Best Information for FREE Even Though He Doesn't Even Go to Lunch for Free with Anyone?" (The Answer Below May Surprise You)

You'll Receive 3 FREE Months of Dan Kennedy's 'ELITE' Gold Membership (Including The World's Best Marketing Newsletter on The Planet, The 'NO B.S. Marketing Letter'). Each Jam-Packed Issue Will Point You To Overlooked Opportunities In Your Business, Hand You Ready-To-Use And Incredibly Powerful Strategies For Magnetically Attracting Lots Of New Customers - Selling More and More Often To Current Customers Offline or Online

From **DAN KENNEDY:**

Dear Friend,

I'm going to do something I swore I wouldn't do. My green eye-shade wearing, bean counter thinks I'm nuts but I don't care... Let me be perfectly blunt with you. I hate sampling and I detest giving out freebies. But since you are such a good friend and client of Brian Sacks, and he twisted my arm, I'm going to make a single exception.

With that said, let me describe what I'm going to hand you... 3 Full Months of my 'ELITE' Gold Membership for FREE With **No Strings Attached!!** Yep! I'm totally serious and I'll even bury you in "bribes" just to get you say "Yes... Let Me Try It!!!" I'll explain the reason in just a moment.

Before we get to that, let's take a look at what is included in the 'elite' Gold Membership that I am ready to rush to your mailbox - FREE- for the next 3 months:

#1: For the next 3 months you will receive THE NO B.S. MARKETING LETTER. Each issue is at least 8 packaged pages, usually more. Current members refer to it as a day-long intense seminar in print, arriving by first class mail every month. There are almost always advertising or sales letter "makeovers," terrific examples of "what works," timely marketing news, trends,

ongoing teaching of my most important strategies, a continuing provocative and occasionally even entertaining conversation with me... and more. We cover every imaginable marketing and moneymaking tool and opportunity, from the lowly Val-Pak type coupon or dirt cheap postcard, to the Internet, Voice Broadcast, long form, copy intensive ads, advertorials, sales letters, and brochures.

Most issues also contain Q&A with subscribers, a guest expert's article on a specific marketing strategy, a continuing update of my 'Ultimate Information Entrepreneur Manual' and my 'Make Millions With Your Ideas' book. Look, it's LOADED! L-O-A-D-E-D! Hundreds of members tell me that my newsletter is the ONLY publication that they get where they stop whatever they're doing and bolt the door to read, hi-liter in hand. In fact, if we're late getting an Issue out, we get calls and faxes from lots of folks, fearful they've somehow missed an Issue - it's that important and valuable to them.

But Wait... There's Plenty More!!!

#2: For the next 3 months, as a Gold Member, you will receive MONTHLY EXCLUSIVE AUDIO-CASSETTES. These are my exclusive interviews with successful users of direct response advertising, leading experts and

entrepreneurs in direct marketing, and famous business authors and speakers. Plus, you'll also get my commentary during these "live recorded" calls. If nothing else, use these tapes to turn commuting hours into power thinking hours, where you can listen and learn at the same time.

#3: As an 'elite' Gold Member, you will also receive a MONTHLY 'MARKETING GOLD' HOTSHEET. This is a separately printed supplement added to each Issue of your NO B.S. MARKETING LETTER, featuring especially timely marketing information, special opportunities, resources, tips, and article reprints. PLUS - SPECIAL IN-DEPTH STRATEGY REPORTS that I only share with my Gold Members.

#4: I'll make it easier for you to get my first hand advice with SPECIAL FREE CALL-IN TIMES. Three to four (or sometimes more) times a year, I schedule Open Call-In Hours ONLY for Gold Members, making it substantially easier and more convenient for you to have 'one-on-one' access to me personally. Tim Brian Sacksson of Piranha Marketing says that just one specific recommendation I gave him during one of those calls directly put over \$20,000.00 in his bank account. I could cite many other, similar stories. If you're prepared with smart, specific questions, I'll give you specific answers. These consultations can really pay off big! (I routinely charge \$800.00 an hour - that's \$13.33 PER MINUTE for telephone

consulting with on-going clients!!!) Best of all, they're FREE for you during the next 3 months.

Oh, Did You Think I Forgot The Bribes I Promised You?

These are yours, just for Taking Me Up On My FREE 'Elite' Gold Membership Offer:

*** GOLD MEMBERS'

RESTRICTED ACCESS WEBSITE: A section of the dankennedy.com website contains past issues of the NO B.S. Marketing Letter, articles, special news, Q&A with Gold Members, even some advance "works in progress." ONLY Gold Members are given the access code for this website.

***** CONTINUALLY UPDATED "MILLION DOLLAR RESOURCE DIRECTORY,"** only available to Gold Members at the restricted access website. There are contacts and resources that I and my clients use - and in many cases, have found only after diligent and difficult searches.

***** OPEN FAX:** Very simply, as a Gold Member, you're encouraged to fax questions for me to answer or subjects that you would like to see discussed in the NO B.S. MARKETING LETTER.

*** GOLD MEMBER 'ONLY'

DISCOUNTS: As a Gold Member you will receive "at least" a 30% discount on all Inner Circle Seminars, Boot Camps, and Super Conferences. Quite frankly, if you just attend one event a year, the savings will more than pay for membership fees.

Okay Dan, What's The Catch?

Why Are You Giving Me A FREE 3 Month Gold Membership? Truth is, I'm trying to get you "hooked"! That's right. I'm shamelessly attempting to get you "addicted" to my money-making advice. Look, if I truly can put thousands, tens of thousands (or more) dollars in your pocket with my advice you'd be silly not to continue, right? Of course. But on the other hand, if I don't deliver the goods I don't deserve your money. It's as simple as that. This way you're the sole, judge and if need be, executioner.

Here's how this whole thing works: To activate your 3-month trial you only pay a one-time charge of \$5.95 (\$19.95 for International subscribers) to cover postage but this is for the entire 3 months. Frankly, you've got to experience everything during the 3 months for yourself because anything I or anyone says just doesn't matter until you try it. Then, after the FREE 3 months, I will automatically charge you the lowest

price that I offer Gold Membership, only \$39.97 a month (\$49.97 for International subscribers). And here's the best part. If after the FREE 3 months, or anytime thereafter, you want to cancel your membership, simply give us a call at 410-951-0147 or fax us a note at 410-727-0978 and my office will STOP charging your credit card immediately. No questions, no hassles, no hard feelings. You must be completely satisfied. If not, I want you to cancel your membership. I'm sure that once you experience my Gold Inner Circle Membership, you will discover overlooked opportunities in your business and realize ways to increase income while reducing unnecessary stress in your life. Get started today and have your first issue and all the other goodies rushed out to your door with my compliments and totally at my risk!

Best,

Dan S. Kennedy
Committed To Multiplying YOUR Income!

P.S. I URGE you not to procrastinate. I am ONLY offering this FREE 3 Month Gold Membership Offer for the close friends and clients of Brian Sacks, and I have a limited number of memberships available.

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Special Limited-Time offer for Brian Sacks www.loanofficersuccess.com members and clients!

3 months FREE – You only pay postage

(one-time charge of \$5.95 covers all 3 months, \$19.95 for International orders).

Name _____ Business Name _____

Address _____

City _____ State _____ Zip _____ e-mail _____

Phone _____ Fax _____

Credit Card: _____ Visa _____ MasterCard _____ American Express

Credit Card Number _____ Exp. Date _____

Signature _____ Date _____

Providing this information constitutes your permission for Glazer-Kennedy Inner Circle L.L.C. to contact you regarding related information via mail, e-mail, fax, and phone.

Fax to: 410-727-0978

Brian Sacks - www.loanofficersuccess.com