

REMEMBER THE POPULAR SAYING:

THERE IS NO
BUSINESS LIKE
THE "SHOW
BUSINESS"

I WILL ALSO SAY:

THERE IS NO
BUSINESS LIKE
THE "MEDIA
BUSINESS"

Where you help people get their messages /
advertisements across (to the general consumers)

Dear friends,

THANK FOR YOUR INTEREST IN OUR COMPANY

IF YOU HAVE A FAIL-PROOF , GUARANTEED BUSINESS SYSTEM THAT COULD EARN YOU A STEADY \$500MILLION USD EVERY YEAR AND YOU HAVE STARTED IT BUT ITS FIRE BURNS ONLY SLOWLY, WILL YOU NOT KEEP THE FIRE BURNING MORE RAPIDLY UNTIL IT IS POWERFULLY STEADY, FASTER AND UNBREAKABLY SOLID?

THE BUSINESS IS THE MEDIA

Recently, someone asked me the following question:

I read from so many news media that some online advertising businesses were making over \$1 billion a year , \$100 million monthly revenues. How can I get my own share?

Here's my answer:

Yes they still do, even in this global recession period.

\$100million monthly income is only the recession period kind of income.

To them, \$100 Million monthly revenue means that the market is getting very very slow!

Well, if you have (like them or as they have) at least 5 million advertisers paying you \$30 - \$154 monthly. That's USD \$150 Million per month -- to - - \$770 Million per month in revenues.

O boy!

It's not in another world, it's in this world that you and I are living in, in this planet Earth. One single company, many of them of course, are each making over \$500 Million Cash every single month in revenues. While some Joe Do-nothing are on a \$600 a month government check and government food rebate coupons.

WHAT IS SO DRAMATIC ABOUT A SHOW OR MEDIA BUSINESS IS THAT YOU COULD BE AS POOR AS A CHURCH RAT TODAY AND OVERNIGHT A PROMOTER OR A CONSULTANT CAN SIGN YOU UP FOR A \$200MILLION "SINGING" OR 'BOXING' BOUT WITH MEDIA, YOU COULD RELEASE ONE GOOD BOOK AND SELL OVER 10 MILLION COPIES IN ONE SINGLE MONTH.

We just heard that the author of Harry Potter is almost the richest , if not the richest, woman in the UK.

The author started her famous book less than 10 years ago

I am hereby telling you in a clear and simple grammar that as your consultant, I can make you a lot of money in the Media Business.

When I say Media. I am referring to : Newspapers Publishing, Magazines Publishing, Radio, TV , Internet , Movies, Films and Drama Businesses. and etc. Even Music could be class as a Media business.

Dear Entrepreneurs,

Aren't you having children to feed, cloth and raised? Education cost to pay for? Rent, mortgage, car loans and etc.

This is a real world and it's no joke.

If you can't pay your rent, you will be forced to live inside your car. If you can't pay your car loan, you will be forced to live on the street.

Believe me, some people will still be as poor as church rats, not able to buy a cup of coffee, even after they get the stimulus (or bail-out) money from our new president simply because they just sit there and are doing absolutely nothing about improving their income.

If going to get a cup of coffee for \$1.00 , once a week at your nearest coffee shop, chat and get fresh air, is a LUXURY to you,

then what will buying a new small boat for \$7,000 and spending only 2 hour a day during summer near the beach and enjoy nice and cool breeze from the ocean be?

Why can't you join our winning team and make cash, see cash every week in your mail box and in the palm of your hands

TO BE SUCCESSFUL, It's not easy unless you apply the know how which will give you the edge over your competitors, changing trend of the market (market volatility) and changing trend in the world

To be a successful business person, you'll need to apply some researches and the know-how. Otherwise, you'll fail. Look, over 300,000 businesses go under (file for bankruptcy protection) every year in North America alone

However, a larger number of others were successful or at least were making enough living from their various businesses every year.

Come. Join me and let us get involved in the wonderful world of Newspaper, Magazine and Internet Advertising Business AND NOT JUST FOR MAKING A PAY-DAY TO PAY-DAY LIVING BUT TO

BE VERY, VERY SUCCESSFUL.

NOW BEFORE I INTRODUCE TO YOU THE BUSINESS OR WHAT YOU WILL BE DOING, LET ME QUICKLY REMIND YOU OF A FEW FACTS:

(a) Just because there is no business like show business does not mean that you can jump into it ON YOUR OWN without a solid experience of yours or a solid experience of a promoter or a consultant (in that particular field) to back you.

Remember, I did not say education. I said experience. PRACTICAL EXPERIENCE. Experience they say, is the greatest teacher

For example, if you are a Lawyer, you will fumble and make mistakes for the first 1 - 3 years because, yes, you had the education but you did not have the practical Court room experiences.

You will lose so many cases and so many innocent clients will suffer defeat because of your weak and inexperience defense mechanism.

You can be doctor of anything you want, but, you'll still need the experiences. So many doctors Ph.D (whom were hired by some drop-out taxi owners) were driving Taxis on the streets of New York, USA. London, England and Toronto Canada and elsewhere for that matter; even as I write.

(b) Just because there is no business like Media business does not mean that you can jump into it ON YOUR OWN without a solid experience of yours or a solid experience of a promoter or a consultant (in that particular field) to back you.

Look, in the United States, there were over 25,000 Newspapers, Magazines and Periodic Publications. Only a few (less than 15 are actually known, very popular and very successful.

Canada has a population of less than 38 Million People and in Ontario (one of the provinces) alone which harbor about 6-9 million population of people, there are about 450 Newspapers & Magazines.

Only a few (less than 8) are actually known, very popular and very successful.

The rest of them were just making money, enough to survive, but weren't very popular and very successful.

NOW LET ME INTRODUCE TO
YOU THE MEDIA BUSINESS
WHICH I WOULD LIKE YOU
AND I TO GET INVOLVED IN

AND BE VERY SUCCESSFUL: WELCOME TO THE \$3.5 MILLION SYSTEM:

Before we begin. I will like to remind you that back in the year 2001, you can read it from most newspapers, radio and TV commentators, the news and talks that dot.com millionaires making boom is finished as in the past tense, that everything has been saturated and that no one can strike it rich online as it was before year 2001 any longer.

It turned out that they were wrong because online business such as my-space.com started in 2004 and by 2006, it was sold for \$508 million USD.

So many other online businesses followed and they were making a lot of good money as well.

What those radio

commentators, news papers and magazine articles writers failed to realise was that. There is a business practical rules & principle that has never failed in business since the world go. / start.

The rule is: Any existing product or service, no matter how widely used, will still be very successful on the market, provided a new twist is applied to the product or service which makes it appear to be a "bit" unique.

For example, you can build a computer with ALL the same features
AS ANY OTHER COMPUTERS ON THE MARKET BUT MAKE YOUR OWN SPEED BETTER or the Hard Disk storage bigger.....Bingo, you've got the market penetrating magic.

Also, consumers like to diversified (try more than one thing)
For example: I have more than one wrist watches.

I have more than one shoes and sandals. **I do advertise in more than one newspapers.**

Question is, if I am looking for the best 4 papers in which to advertise, will I include yours as one of my best 4 choices?

My point is, Media Business has been around for decades. Therefore, what business rules do we or are we applying to allow us cut through, pass , or penetrate the bull's market and be able to get a lion share of the Media Giant Market.

Do we have something absolutely realistic, **solid,concrete and fail-proof or are we just a wishful thinkers only or some kind of overly enthusiastic fools.**

To make it overnight or to make it big and very successful, we must first have the rules & the plan and then APPLY those rules & plan. DO WE HAVE ONE? YES WE DO

Please allow me to introduce myself. I am Israel Fagbemi , I hold a degree of a Doctor of Business Administration (D.B.A) & Business Philosophy's Ph.D. Also, I have been in the business world since 1981. That's over 27 years of experiences.

My beginner's or freshman's education was in the field of "Industrial Chemistry and Chemical Engineering Technology" after which I had an MBA degree as well, plus several other crash or vocational courses before leaping to the degree of a Doctor of Business Administration.

I was never pleased with working as an employee for someone else since I was 18 . That was since 29 years ago.

I am the CEO for the 'Top Rank Business Associates Group

Now join me. LET US
MAKE \$500 MILLION
USD EVERY YEAR.
YES, WE CAN.

We have the plan & the rule.

(1) THE PLAN & RULE.

**(2) THE MARKETING
STRATEGY.**

**(3) HOW TO GET
YOUR SHARE**

(1) THE PLAN & RULE.

The rule is: Any existing product or service, no matter how widely used, will still be very successful on the market, provided a new twist is applied to the product or service which makes it appear to be a "bit" unique.

ARE YOU JUST ONE IDEA AWAY FROM BECOMING A BILLIONAIRE?

YOU WILL GET INVOLVED HERE
and make money IN ONLY TWO
"MEDIA" BUSINESS VENTURES:

(A) The Internet Online Dot.Com Business & (B) The Magazine Publishing Business.

HOW:

(A) The Internet Online Dot.Com Business

(a) THE TWIST WE APPLIED: 1st twist



We are the first company to offer internet advertising as a consumer product which could be purchased at your local corner stores, department store or through our sales consultants in your are.

How can anyone be able to purchase internet online advertising space from retail outlets or at my their local corner store?

Here's what we have done to make this possible; we have created a standard Card which is similar to a gift card you could purchase at a store.

The only difference with our card is that, you will not use it to buy merchandise at those retail stores, instead, you will use it to pay for your online advertising. You will go online advertise and use the card to scratch panel # as your form of payment for the advertise.

It is very important to note that, the Card eliminates the need by consumers to use their Bank credit card when advertising with us online. Since the Card is a gift / debit card, it could be used as the form of payments online.

The Card is called : gate4deal.com membership card



(b) Online Biz . THE TWIST WE APPLIED: 2nd twist

FLAT FEE PROGRAM : We offered 5 different online internet advertising business but consumers pay only one low fee to use all the 5 five advertising channels.

For example, we offer online personals which is similar to Yahoo , Online Auction which is similar to ebay. Online Malls , Online General Classifieds, and Online Job Posting, online video posting and etc. Remember, online auction business like ebay is pulling in over \$50 million per month. Others not as so popular are raking in over \$250,000 monthly.

(c) Online Biz . THE TWIST WE APPLIED: 3rd twist

COMBO DEALS & LOW PRICES : For only \$2 week, you can advertise with us. So company will charge you a fee ranging from \$29.00 - \$184.00 for the same service.

For example, It will cost \$2900 a month to become a member of the Yahoo Personals / online dating.

Lavalife online dating have no fixed monthly fee but you, as their member, will have to pay for HOW LONG YOU STAY at their site.

That METER / METRE could run to over \$20 a day while you search for a soul mate at Lavalife online personals

At gate4deal.com online personals, your search-time is UNLIMITED, UNMETERED and it'll cost you just \$2 a week

(d) Online Biz . THE TWIST WE APPLIED: 4th twist

FREE GIFT & INCENTIVES : We offered a lot of Free gifts including a free Online Social Network Services which were tailored to attract visitors and browsers to visit our website regularly where they will notice your advertisement.

(e) Online Biz . THE TWIST WE APPLIED: 5th twist

WE TURNED THE ONLINE ADVERTISING CARD INTO A MEMBERSHIP CARD AND OFFERED A FEW OTHER FREE SERVICES (WHICH ARE NOT ONLINE OR INTERNET RELATED) TO CARD HOLDERS / MEMBERS:

(1) Get VIP Online / Internet Advertising. **\$2/Week, \$8/mth. \$96/yr**

(2) Get Online SMS, Video, **Photos etc & Social Network --Free**

(3) Get up to \$1,000 auto. disaster help accident relief Cash. **For our Motorist Members.**

Note: We will verify with your insurance company that you indeed had the disaster before we give you cash.

We are not an insurance company. We're just helping our own club members / friend gift when they have disaster

(4) Get up to \$1,000 home disaster help or accident relief Cash. **For our Home Owners Members.**

Note: We will verify with your insurance company that you indeed had the disaster before we give you cash.

We are not an insurance company. We're just helping our own club members / friend gift when they have disaster

(5) Get \$5,000 Corporate Line of Credit . **'0' Interest charges.**

Use it when placing adverts in our Weekly Magazine.

Pay back without any interest added. You can use this \$5,000 credit with our company only

Note: If you are paying back regularly and are in good standing with us for six months we can upgrade this to be a full Bank Credit Card for you. You can use this up to \$5,000 bank credit everywhere.

(6) Get up to \$250,000 to Start / Expand your Business. Not automatic . conditions are applicable.

YOU'LL GET ALL OF THESE BENEFITS & SERVICES ABOVE FOR ONLY \$2 A WEEK OR \$8 A MONTH OR \$96 A YEAR. YOU PAID FOR ONLY THE FIRST #1 , THE REST #2-5 ARE FREE SERVICES AVAILABLE TO YOU.

If those big internet companies (ebay.com, yahoo.com google.com and etc) could each offer **only one internet service** at high prices, have more that 120 million visitors each and over 15 million advertisers each.

Therefore, we at gate4deal.com that offer **5 internet services (but without compromising quality service for each of them)**, plus 4 non-internet services and a very low flat rate / or price; should and would be able to attract more than 120 million visitors and over 20 million advertisers paying only \$2 a week.

(3) HOW TO GET YOUR SHARE FROM THE INTERNET BUSINESS:

1st Method: (1) BUY WHOLESAL. SELL RETAIL:

You can buy this card for as low as \$10.00 - to - \$50 each and sell it for \$96.00 each.

The larger the quantity you purchased, the lesser the unit price or the lesser the cost of each card.

For instance, **If you sell only 3 cards a day, you will make $\$86 \times 3 = \258 a day

**If you sell 10 cards a day, you will make $\$86 \times 10 = \860 a day in pure profit.

We know that an average skilled sales person could sell 50 -100 cards a day. That's a profit of \$4,300.00 - \$8,600 a day.

If you make \$8,600 a day x 365 days (one year) that's \$3.1 million a year income for just selling 100 membership cards a day.

You could buy wholesale and hire your own sales reps to go out and sell for you or you can do the selling by yourself. Note: \$96.00 is the annual (one year) membership fee.

WE HAVE THE CARDS IN :

WEEKLY MEMBERSHIP : Retail Price = \$2 /wk. Your Price is = \$0.50cents to \$1.00

MONTHLY MEMBERSHIP : Retail Price = \$8 /mth. Your Price is = \$2 - \$4

ANNUAL MEMEBERSHIP : Retail Price = \$96 /yr. Your Price is = \$10 - \$50

Try this strategy: Simply go out everyday, sell 5 cards a day for \$96.00 and put \$430.00 a day x 6 days = \$2,580.00 a week x 4 weeks = **\$10,320.00 profit a month** into your pocket for just selling only 5 membership cards a day.

So, use the 1st Method: (1) BUY WHOLESAL. SELL RETAIL:

My office will provide you and your client with all the customer support .Please use the enclosed Wholesale Order Form or make a request for it.

**Or make your money by using
the 2nd Method. The \$3.5**

Million Method:

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You use my \$3.5 Million system where you will have a ten (10) year contract and run both the internet and the magazine businesses TOGETHER from the comfort of your home or

kitchen table and make from \$350,000 - \$3.5 Million each year for the 10 year contract. That's \$350 Million income potential

But before I introduce the \$3.5 million system

(B) ALLOW ME TO FIRST INTRODUCE : The Magazine Publishing Business.

HOW:

(B) The Magazine Publishing Business.

(b) THE TWIST WE APPLIED: 1st twist

Money Maker News

The Income Opportunities and the know-how Magazine for the serious small scale or home-based entrepreneurs.

Are you fit to be a businessman/woman?
So you might like to be an entrepreneur? Who are those people anyway? More than anything else, the word entrepreneur speaks of a high roller, risk taker who lays everything on the line for an idea or a product and overnight becomes a millionaire. Sounds great! But - it is not so easy. Not everyone is cut out for it. You usually hear only about the successes, not the failure. What, what would lead to back to losses. To be successful, What does it? Are entrepreneurs born? or are they made? Where does one apply? So many questions. A lot of entrepreneurship watchers have been trying to define what it takes but it is a hard task because successful entrepreneurs seem to be quite different. You don't apply anywhere. Success is a combination of creative

HOW I MADE \$1,000.00 A DAY BUT I HATE SELLING
I sold nothing. I simply gave my Code # to clients and direct them to a web site or to a company's phone #. You too can do the same. Call: 416-903-5685
Code: AMA393 www.vosar.com or see page 12

Please continue from page 39

We are not just a Magazine. We are a service Newsmagazine
Also, we deal more in financial & income news.

What is a Service Magazine?

A Service Magazine is a magazine that offer some form of other services to its subscribers. It's like a club.

When a subscriber pays only \$3.50 a week, it will allow him or her to receive the magazine at his/her door step. Also, it will allow him/her the access to some free or discount services offered by us, the publisher.

Our magazine is keeping its focus more on financial services and counselling, extra income opportunities seekers, credit re-establishment seekers and a lot of how-to-news.

Circulation:

There are over 35 million people in North America with bad credit, who are need of an extra income know how, who constantly seeks new ways to advance their income and financial stabilities, who needs to have a second or third income.

We have at least 21 million in our database but we target only 800,000 -to- 1,000,000 to subscribe

Can any Magazine or newspaper have more than 1,000,000 circulation?

Yes,

(1) USA Today — Circulation: 2,284,219

(2) The New York Times — Circulation: 1,000,665 Daily 1,438,585 Sunday

(3) Newsweek : its current circulation of 2.9 million will downsize to 1.2 million weekly sometime this year.

(4) National Enquirer. Circulation: 2,760,000. weekly

(5) Readers digest circulation : 18 million worldwide

Our Magazine is available only through subscription ONLY and will be delivered to our subscribers by the United States Postal Services or By Canada Post

Our Unique Distribution System for the Magazine

Since we did not plan to have the magazine at store fronts or at newstands but only through subscriptions and to have the delivered at customers door steps for their conviniences, we created a unique distribution system.

With this system called the **MAGAZINE CIRCULATION INDEPENDENT DISTRIBUTOR OR MINI-FRANCHISEE!** we'll be creating more than 1,000 self employment job opportunity for people

GET A GUARANTEE SALARY OF UP TO (Twenty Five Thousand)
\$25,000.00 EVERY WEEK,
\$1,250,000.00 A YEAR..WORK FROM
YOUR HOME/OFFICE.... AS OUR MAGAZINE
CIRCULATION MINI-FRANCHISEE!

This is not a Network Marketing. Not MLM

The advantages to be our Magazine Distributor / Mini-Franchisee:

- (1) You could become our distributor with little or no investment
- (2) Your contract will be good for one year and it is renewable
- (3) You could use your own home or office to run this distribution business. No extra overhead cost
- (4) You will get paid \$1.00 per magazine. For example, if you are distributing 4,000 magazines each week, you will receive \$4,000 pay check each week
- (5) We'll send the magazine to you in bulk each week, you will send them individually to our subscribers through your local post office.

The advantages to be our Magazine Distributor / Mini-Franchisee ---- continues:

(6) You will need to get the post office BULK MAIL PERMIT which will be issued to you by your post office and it is renewable every year by the same postal station.

(7) You will NOT pay for the postage in order to send out the magazines by post every week to our subscribers. We'll pay for your weekly postage stamps/cost. For example, to mail out 4,000 magazines every week could cost \$800.00 - \$2,000.00 a week for the postage. We'll pay for that every week.

(8) If you like, you can sell this as a business. For example, if you distribute 4,000 magazines every week and you get paid \$4,000 a week x 52 weeks /1 year = \$208,000.00 a year.
That's a \$200,000 a year business. Once established, you can sell it as a business for any amount ranging from \$150,000 - \$500,000

(9) You can distribute up to 25,000 magazines every week

The advantages for us as a company when we use the Unique Distribution System (THE MAGAZINE CIRCULATION INDEPENDENT DISTRIBUTOR OR MINI-FRANCHISEE!)

(1) With this system, we are saving millions of dollars, for example, we do not need to purchase magazine stands with locks and place them all over the streets and corner stores. where some people will not pay for the magazine or will take two or more magazine as soon as they slot money to buy one paper into the newstand box.

For example, if one stand will cost \$200.00 each and we needed about 2,000 just for new York City alone. That's \$400,000.00

However, not every State or City is as big as the New York , now let say , for example we'll have the magazine metal box /container (self-serve news-stands) at all the 50 States and Cities

So, let say we'll have an average of 750 for each state. That's $750 \times 50 = 37,000$ boxes (self-serve news stands) at a cost of \$200 each.

That's \$7.5 Million

Our unique distribution system has just saved us almost \$8 Million from that aspect

(2) Also, we save money where some people will not pay for the magazine or will take two or more magazine as soon as they 'slot' money into the newstand box to buy one paper but they'll take more than one.

We simply send the magazine to the door steps of our subscribers through the postal services...after the magazines' envelopes had been processed by our circulation distributors.

(3) Moreover, we can not just put the boxes out without employing people to services the boxes and fill them with magazine. We saved money and administrative headache from this aspect as well.

(4) If we choose to put the magazine at retail stores (on consignment) as well, we have to hire people to deliver the magazines to the store owners, we have to make them go back and collect the money (ies) for the sold magazine and return the unsold ones every week

(5) We'll also need to make all our drivers or field account managers (people who delivers the magazine and return to collect the money from the store owner) BONDABLE.

Insurance cost to have about 400 field account manager bondable will be very expensive

(6) We can easily have distribution of our magazine in every State by our distributors without the need to have a company's corporate offices and all over the places at every state.

(6) Start up money to start a successful national Magazine under the traditional ways of distribution is about \$25 - \$40 Million dollars.

We could do this very successfully under our unique but legal 7 legit distribution system for as little as \$750,000.00 or less .

We are still signing up distributors. We have about 220 distributors so far.

We have not launched the magazine business yet.

Please see page 25 for the simple form which we are using for signing up our independent Magazine distributors (whom we also called the Mini-Franchisees

GET A GUARANTEE SALARY OF UP TO (Twenty Five Thousand)
\$25,000.00 EVERY WEEK,
\$1,250,000.00 A YEAR..WORK FROM
YOUR HOME/OFFICE.... AS OUR MAGAZINE
CIRCULATION INDEPENDENT DISTRIBUTOR!

This is not a Network Marketing. Not MLM

M.C.I.D.

Have you ever been looking for an opportunity whereby you buy a franchise program of any kind but the franchise operators guarantee you clients/ customers as well as your weekly income of up to \$15,000 per week...and yet you own the business? If your answer is yes, then your search is over. 'Top Rank Business Associates (Group of Companies) Inc.' is the Publisher of a unique magazine called **MONEY & CREDIT EAGLE MAGAZINE**. PRICE: \$4.99 each. The Magazine especially focus on helping people with bad credit all over North America to start all over again. Statistic is showing that over 20 million people in North America (U.S.A. & Canada) have bad credit...and that more than 300,000 more are going bankrupt, consumer proposal or other form of financial problems every year.

We are printing only 800,000 Copies of our magazine every week...remember that we have room to grow to 20 million copies. Our magazine is not available at retail stores. It is sent every week to paid subscribers. The paper has so many unique concepts.

It is the only service bureau and magazine publishing combined as one. Printing & Editorials. This department is handle by the publisher.

Gift & BANK credit cards distribution. This department is controlled by the publisher and sometimes by local T.V or

Radio station.
 All Other Services, such as: credit repair, internet hosting marriage connection etc. These are managed by experienced experts contracted by (us) the publisher. **WHAT IS "MAGAZINE INDEPENDENT CIRCULATION MINI-FRANCHISE?"**

Independent circulation agents/franchisee are the entrepreneurs who work from their home or their own offices but for us...They receive a steady and guaranteed pay every week. **BECAUSE OUR PUBLICATION IS NOT SOLD AT RETAIL STORES, WE ALLOW YOU TO MAIL THE MAGAZINE TO OUR SUBSCRIBERS** (We'll supply list) every week....Now the money which would have been paid to delivery drivers, store owners, supervisors, insurance company for bonds on delivery drivers who must deliver the paper and bring back cash every week....all of these expenses were eliminated and now the money goes to you. Therefore, it makes a good economic sense for us to contract this circulation/distribution department out to an independent agent like you.

****YOU'LL PAY A ONE TIME MINI-FRANCHISE FEE. FOR EXAMPLE, IF YOU WANT TO BE STUFFING & MAILING 200 MAGAZINES OR MORE EVERY WEEK, YOU'LL PAY A ONE TIME FEE OF \$800 OR \$4 PER THE # OF MAGAZINES YOU'LL WISH TO**

DISTRIBUTE. YOUR CONTRACT IS RENEWABLE EVERY 12 MONTHS. For 1,000 magazine, you'll get back \$1.00 x 1,000 magazines x 52 weeks = \$52,000.00 a year. Invest \$4k, get back \$52k. Question: **WHY DO I NEED TO PAY A MINI-FRANCHISE FEE ?**

Answer: The fee is going to be used by our consulting department in order to help you solicit subscribers to the level of volume which you have signed-up to distribute. If you can find your own list of subscribers, we will supply you with as many magazine as requested every week and you do not need to pay a franchise fee. The advantage with using our consulting department of Top Rank Business Associates is that if they fail to produce, you were guaranteed a refund....but if you do it yourself and spend your money to advertise in the newspaper, radio, T.V. etc. to solicit subscriber s list and you fail. They (the media) will not refund your money just because your advertising campaign failed to yield results.

*****WE'LL SHIP TO YOU: THE MAGAZINES , POUCHES/BAGS, SUBSCRIBERS LIST & POSTAGE STAMPS EVERY WEEK. YOU'LL GET PAID \$1. FOR EACH MAGAZINE MAILED BY YOU TO OUR SUBSCRIBERS. MAIL FROM 200 MAGAZINES (MINIMUM) TO UP TO 25,000 PER WEEK.WE ARE A USA CORPORATION .**

Mini-Franchise / M.C.I. Distributor's Order Form and Contractual Agreement.

To: Top Rank Business Associates Group
 5190 Neil Road, Suite 430
 Reno, Nevada 89502 USA

Tel: 775-333-1125
 Fax: 888-317-4874
 www.deals-bay.com

To learn more about us, pls
 visit: www.makersnews.com

Dear Mini-Franchise Coordinator, I want to secure my position now before the Mini-Franchise , also called M.C.I.D, is all filled. I would like to be a circulation/distribution manager for _____ magazine per week for one year. I understand that you will utilize the fee that I have paid to advertise and procure for me the _____ subscribers. Also, I understood that I will receive \$1.00 (Independent labor wages) per week for each magazine packaged and mailed out by me. Understood as well that, if I have or could get my own list of subscribers by myself, I would not have to pay a fee to become a Mini-Franchise owner. Enclosed is my Mini-Franchise Registration Fee for U.S. \$ _____ .00 in certify check , money order or credit card. Always send the magazine, envelopes, /pouches & postage stamps to me at:

Name _____ Ad dress _____
 Apt #: _____ City _____ -State/Province _____ Zip/Postal Codes _____
 Country _____ Tel:(_____) _____ Fax: _____
 Signature _____ Date _____

Please allow 6-8 weeks to receive your first delivery and every week thereafter. Each issue is published 3 weeks ahead. However, you will receive a one-year contract in written as soon as we cashed your check and process your order form.

Is this, Page 23, an envelope stuffing Scam?

No, definitely not.

Let me tell you a true story. Back in 1987 I was a victim of what is called an envelope stuffing scam. I read an advert from a popular newspaper. I was promised to make \$12,000 a week. That was a lot of money in 1987 and I responded to the advert.

There was no phone #, no office address. Only a contact name and a post office address. The contact name, as I found out later, was bogus. Not real name.

I clipped the advert, filled it with my contact info and mailed it back to the advertiser along with my \$1. postage stamp and a large envelope and I waited for reply. It was February of 1987. Cold and Freezy.

Reply came:

When the reply arrived, there was a contact name (same bogus name) and a physical address. The physical address was at somewhere on Mt. Pleasant Street in Toronto. Canada.

The reply letter told me that I will be mailing envelopes to about 2,000 people a week and I will be paid \$6.00 per envelope stuffed and mailed. THAT'S \$12,000 A WEEK.

The advertiser said they will supply the materials which I will be stuffing and mailing. They said that, they will give me a 3 months supply BUT I HAD TO PAY A USD \$49.00 NOW FOR THE SHIPPING AND HANDLING OF THE FIRST BATCH OF MY SUPPLY TO BE STUFFED.

I QUICKLY SENT THE USD \$49.00 to the Mt. Pleasant address. I was only a few months, at that time, in Canada. I was 26

2nd Reply came: When the second reply came, I was hoping that that it would be a big parcel that I will have to go to the post office to collect, instead , it was a small envelop with 2 pieces of document in it. One was and instruction of what I sshould do and the other was what appeared to be a form letter with a blank space for me to inprint, write or type my name and contact information in.

The note asked me to write my name and address inside the blank space of the letter , PHOTOCOPY as many copies as I could of the letter , and mail it to 2,000 or more people asking them to send me \$6 each as well as four (4) other names which was already typed and was included in the letter that I was to mail out with my name

They will only supply me with 100 names TO MAIL THE LETTER TO but these 100 names were all expecting and waiting to receive my photocopied mail and these 100 people will gladly send me \$6 each..AS WELL AS THOSE 4 OTHER PEOPLE...but i must find the rest 1,800. Different 1,800 every week

Photocopy the document, stuff it inside the envelopes and mail it to them.

I will have to buy the stamps, pay for the envelopes and for the photocopies

Since, this was completely contrary to what their adverts had originally claimed and promised before i responded. I decided to visit their location which turned out to be a fake name... but since my mail was delivered to that address with my USD \$49. It was a very rich neighbourhood on mt. Pleasant. Then I decided to demanded to talk to the home owner. I was told that the owner had travelled to England.

That was it; I was just a victim of Envelop stuffing, Chain letter and Pyramid scheme all in one in February 1987. I was still 3 months away from opening my own business as planned, so, I dusted off my boot and got a factory job to do temporarily. In those days, employers will practically beg you to please come to work. I worked as a Security Guard, Hotel kitchene stove cleaner,

Part time supretendent for a mini-high rise property, Bakeries & pasteries packager.

I started my Auto Cleaning Chemical Manufacturing business in 1987 in a 3,000 square footage warehouse and show room in Etobicoke North

Even after I had established my business, I still kept my night shift security Guard work. I quit when the Company decided to swith the staff member to work on rotating shifts. I will not have the time to run my business, if I were to work as a security gaurd on A DAY OR AFTERNOON SHIFT

Then, I decided to take on another night shift work EVEN THOUGH I WAS AN EXECUTIVE MANAGER AT A (NEWLY) ESTABLISHED MANUFACTURING COMPANY OF MINE. I decided to take a night meat packaging work at factory. The pay was good but you have to have come from a province in Canada called Newfoundland, for you to be able to work all night inside a walk-in cooler where we will pick up the frozen beef and loaded them into a truck.

The employment agency swindled me and a lot of others:

I left that MEAT PACKAGING company after only 2 weeks as i could not handle the walk-in freezer cold. The employment agency who had hired me for that company was responsible to pay me....and they were at a prestigious office location at the First Canadian place.....similar to Former World Trade Center Tower before 911

The employment agency went out of business in 1987, I did not get paid since 1987 and the company I had worked for said that it had paid my employment agent. It was only \$10 an hour

I worked for 80 hours.

I knew that I did not need to work part-time IN FACTORIES but as an immigrant, I just wanted to learn.

So, when I tell you that I had some wealth of experiences. I meant it but there is not enough spaces here to tell you all. Worldwide, I had experiences with low , midium and upper classes of businesses.

I had both good and bad experiences. Good people we met & knew. Not everyone were bad apples.

I do not even have the time RIGHT NOW any more to sit down and talk to you for one or two hours, even though that two hour might cost you \$1,000.00

I just can't keep up with how many people will have to be on a waiting list for too long, just because they could not see me right away.

This was why I have decided to put this “**GET TO KNOW ME & GET TO KONW THE BUSINESS**” business plan in writting
Please treat this as if you are sitting in front of me (the consultant) and listenning to my speches.

See below for why you should not compare my STORY (of envelope stuffing scam) to the page 23 flyer of this business plan.

(1) I knew that if a business is legit, you do not need to see its CEO face to face at all time before you would transact business. For example, did you see the founder of ebay.com face to face before you'll advertise at ebay.com? How about the owner of USA Today? or Google.com or Yahoo.com? A corporation is a separate legal entity from its owner (s)

We have a registered corporation, the products are Internet and Magazine ads, Office location and Telephones plus a big (distributors) support warehouse and back office .

(2) The magazine packaging & distribution business

(PAGE 23) (also, known as Mini-Franchisee) is a legitimate business which you can run on a day-in day-out basis and be making a living. The magazine, once established, could be around for another 50 years.

I HAVE SPENT THE LAST 5 PAGES TRYING TO CONVINCING YOU THAT THIS IDEA (ON PAGE 23) IS NOT COMPARABLE TO ANY OF THE ENVELOPE STUFFING SCAMS. NOW LET'S MOVE ON.

We are now signing up
distributors for the
**gate4deal.com VIP
membership Card.**

We have launched
this Internet Marketing &
Advertising Business.
Launched just recently.

Please see page 30 for the
simple form which we are using
for signing up our independent
distributors for the internet
e-commerce business

APPLICATION TO BECOME A GATE4DEAL.COM

V.I.P ADVERTISING & MEMBERSHIP CARD WHOLESALE & THE ORDER FORM

To:
 www.gate4deal.com,
 Div. Top Rank Business Associates Group of
 Companies, Inc
 5190 Neil Road, Ste. 430 Reno. NV 89502 USA
 Tel: (775)-333-1125. Fax: 1-888-317-4874
 Email: toprank@gate4deal.com



You can buy this card for as low as \$10.00 - to - \$50 each and sell it for \$96.00 each.

The larger the quantity you purchased, the lesser the unit price or the lesser the cost of each card.

For instance, **If you sell only 3 cards a day, you will make \$86 x 3 = \$258 a day

**If you sell 10 cards a day, you will make \$86 x 10 = \$860 a day in pure profit.

We know that an average skilled sales person could sell 50 -100 cards a day. That's a profit of \$4,300.00 - \$8,600 a day.

If you make \$8,600 a day x 365 days (one year) that's \$3.1 million a year income for just selling 100 membership cards a day.

You could buy wholesale and hire your own sales reps to go out and sell for you or you can do the selling by yourself. Note: \$96.00 is the annual (one year) membership fee.

WE HAVE THE CARDS IN :

WEEKLY MEMBERSHIP : Retail Price = \$2 /wk. Your Price is = \$0.50cents to \$1.00

MONTHLY MEMBERSHIP : Retail Price

= \$8 /mth. Your Price is = \$2 - \$4

ANNUAL MEMEBERSHIP : Retail Price = \$96 /yr. Your Price is = \$10 - \$50

Try this strategy: **Simply go out everyday, sell 5 cards a day for \$96.00 and put \$430.00 a day x 6 days = \$2,580.00 a week x 4 weeks = \$10,320.00 profit a month**

into your pocket for just selling only 5 membership cards a day. **Look, sell 150 cards a month. Make \$12,900.00 a month**

WHOLESALE PRICE BREAKDOWN

# OF CARDS	PRICE PER CARD	# OF CARDS	PRICE PER CARD
5 - 20	\$46.00 each	22 - 100	\$26.00 each
21 - 50	\$36.00 each	150 - 1,000	\$10.00 each

Please sign me up as one of your wholesalers.

I am hereby placing my order for _____ gate4deal.com Cards . Enclosed herewith is my check or money order in the sum of \$_____.00 Made payable to : Top Rank Business Associates Group, Inc. Please send my gate4deal.com VIP Cards to me at my address below:

My Name: _____ Tel () _____ Fax: () _____
 E-mail Address _____ Mobile Phone _____
 Mailing Address: _____ Apt/ Suite # _____
 City _____ Province/ State _____
 Zip/ Postal Code _____ Country _____
 Signature _____ Date _____

Using the flyer at page 23, you can become a distributor for our magazine and you could earn up to \$25,000 weekly income.

Also, using the flyer at page 30, you can become a wholesaler for our internet card and you could earn up to UNLIMITED income.

YOUR CUSTOMER'S BENEFIT FOR BECOMING A CARD HOLDER:

(1) Get VIP Online / Internet Advertising. \$2/Week, \$8/mth. \$96/yr

(2) Get Online SMS, Video, Photos etc & Social Network --Free

(3) Get up to \$1,000 auto. disaster help accident relief Cash. **For our Motorist Members.**

Note: We will verify with your insurance company that you indeed had the disaster before we give you cash.

We are not an insurance company. We're just helping our own club members / friend gift when they have disaster

(4) Get up to \$1,000 home disaster help or accident relief Cash. **For our Home Owners Members.**

Note: We will verify with your insurance company that you indeed had the disaster before we give you cash.

We are not an insurance company. We're just helping our own club members / friend gift when they have disaster

(5) Get \$5,000 Corporate Line of Credit . '0' Interest charges. Use it when placing adverts in our Weekly Magazine. Pay back without any interest added. You can use this \$5,000 credit with our company only

Note:If you are paying back regularly and are in good standing with us for six months we can upgrade this to be a full Bank Credit Card for you. You can use this up to \$5,000 bank credit everywhere.

(6) Get up to \$250,000 to Start / Expand your Business. Not automatic . conditions are applicable.

YOU'LL GET ALL OF THESE BENEFITS & SERVICES ABOVE FOR ONLY \$2 A WEEK OR \$8 A MONTH OR \$96 A YEAR. YOU PAID FOR ONLY THE FIRST #1 , THE REST #2-5 ARE FREE SERVICES AVAILABLE TO YOU.

HOW CAN I GET INVOLVED IN THE \$3.5 MILLION SYSTEM?

Congratulations! We have finally arrived here . Let me tell you

quickly , and without wasting your time, that you will need to have USD \$2,000.00 - to - USD \$50,000 to invest into this **BECOME OUR (ARP)**. What you will do is purchase a Business contract for the Magazine and the Internet business combined and you become our associates / representative. So you will have two businesses to run together as one

We will make your business contract valid for 10 years.

Be a Silent Investor: You can invest only and we'll find someone with good business readiness to run the business for you and you both split the income every week.

or Be an Active Investor: You can invest and run the business by yourself and keep the income 100% every week.

As our independent Associate representative & Partner **(ARP)**, we have over 100 ways in which to promote your new business for you. Let me tell you a few of them or at least one

Group adverts:

Every day, we'll make group advertisement. That means, when we advertises, we'll include your contact phone #. Customers will contact you directly

For example, a full page advert in the USA today could cost well over \$20,000 for one day advert.

We'll advertise and pay the \$20,000 but we'll include the names or the business names and telephone # of all of our representatives and ask people to contact any of the reps whose names were included in the group advert and transact business.

Advantages of Group Adverts:

You see, if we have about 40 reps names in that full page USA Today group advert, you've just got a full page ad exposure in the USA Today for only \$500

You do not need to pay even this \$500 here, you have already paid us when you sign up for the contract, but I am only showing you how group advert could hep you.

Whether you are an active or silent (ARP), under system \$3.5 million, we'll pay you a fixed

weekly or monthly income plus commission FOR 10 YEARS . Active Associates Representative & Partner (ARP - Active) gets more commission in addition to the fixed / guaranteed income than the (ARP - Silent).

HOW?

Remember the three investment Opportunities which we have at www.g4d.biz ?

where you could (1) invest \$100 and get back \$416 a year. or (2) Leave the \$100 in there for 5 years and get back \$124,000 or (3) Invest \$1,000 . Leave it there for 5 years and get back \$1Million or (4) Invest \$1,000. Get back \$25 weekly for 52 weeks / 1 year plus \$111,000 at the end of 5 years

Those Investments Opportunities were
meant for only the internet business.

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Here at **www.dr-izzy.com** and under
the \$3.5 Million system, we simply made it a lot
better as well as making it possible for you to
invest in both the Internet and the Magazine
business combined.

SEE HERE WHAT WE OFFER:

\$3.5M-PROGRAM (1ST) FIRST INVESTMENT

(a) Invest \$50,000.00 Get back \$3.5 Million

For example, (a) If you invest only \$50,000 (Fifty thousand
Dollars), in one of my ideas and you want to work as well, you will
get back about \$3.5 million or you'll get back 50% of that if you

don't want to work but prefer to be a silent partner only.

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You will be operating 2-3 businesses and you will see cash on a daily basis and you will earn an average of \$350,000 - \$3.5 Million a year for 10 years if you work or \$175,000 a year - \$1.7M a year. \$3,365.39 a week for 10 years if you did not work.

NO, WE DID NOT EXAGGERATE. Remember that, you were supposed to receive \$12,500.00 a week FOR YOUR \$50,000 from the magazine business alone AND THIS IS A COMBINATATION OF BOTH THE MAGAZINE AND THE INTERNET BUSINESS.

As a SILENT partner, you have made your original \$50,000.00 money back the first year plus \$125,000 profits. You will receive another \$175,000 for 9 years. Free and clear....WHICH MEANS, YOU DONT HAVE TO INVEST \$50,000.00 EVERY YEAR.

As a ACTIVE partner, you have made your original \$50,000.00 money back the first year plus \$300,000.00 profits. You will receive another \$350,000.00 for 9 years. Free and clear....WHICH MEANS, YOU DONT HAVE TO INVEST \$50,000 EVERY YEAR.

You will distribute 10,000 magazines a week and 500 internet

membership cards a week. If you sell only 100 cards a week, you have made \$8,600.00 for that week only from only one of the businesses.

We'll always supply you with leads and potential customers every week

\$3.5M-PROGRAM (2ND) SECOND INVESTMENT

(a) Invest \$25,000.00 Get back \$1.75 Million

For example, (a) If you invest only USD \$25,000 (Twenty five thousand Dollars), in one of my ideas and you want to work as well, you will get back about \$1,750,000 or you'll get back 50% of that (which is: \$875,000) if you don't want to work but prefer to be a silent partner only.

You will be operating 2-3 businesses and you will see cash on a daily basis and you will earn an average of \$175,000 - \$1.75 Million a year for 10 years if you work or \$87,500 a year - \$1.75M a year. That's \$1,682.70 a week for 10 years if you did not work.

NO, WE DID NOT EXAGGERATE. Remember that, you were

supposed to receive \$6,250.00 a week FOR YOUR \$25,000 from the magazine business alone AND THIS IS A COMBINATATION

OF BOTH THE MAGAZINE AND THE INTERNET BUSINESS.

As a SILENT partner, you have made your original \$25,000.00 money back the first year plus \$62,500 profits. You will receive another \$175,000 for 9 years. Free and clear....WHICH MEANS, YOU DONT HAVE TO INVEST \$25,000 EVERY YEAR.

As a ACTIVE partner, you have made your original \$25,000.00 money back the first year plus \$150,000.00 profits. You will receive another \$175,000.00 for 9 years. Free and clear....WHICH MEANS, YOU DONT HAVE TO INVEST \$25,000 EVERY YEAR.

You will distribute 6,000 magazines a week and 200 internet membership cards a week. If you sell only 100 cards a week, you have made \$8,600.00 for that week only from only one of the businesses.

We'll always supply you with leads and potential customers every week

\$3.5M-PROGRAM (3RD) THIRD INVESTMENT

(a) Invest \$10,000.00 Get back \$700,000.00

For example, (a) If you invest only USD \$10,000 (Ten thousand Dollars), in one of my ideas and you want to work as well, you will get back about \$700,000.00 or you'll get back 50% of that (which is: \$350,000.00) if you don't want to work but prefer to be a silent partner only.

You will be operating 2-3 businesses and you will see cash on a daily basis and you will earn an average of \$70,000 - \$700,000 a year for 10 years if you work or \$35,000 a year - \$350,000 a year. That's \$673.07 a week for 10 years if you did not work.

NO, WE DID NOT EXAGGERATE. Remember that, you were supposed to receive \$2,500.00 a week FOR YOUR \$10,000 from the magazine business alone AND THIS IS A COMBINATATION

OF BOTH THE MAGAZINE AND THE INTERNET BUSINESS.

As a SILENT partner, you have made your original \$10,000.00 money back the first year plus \$25,000 profits. You will

receive another \$35,000.00 for 9 years. Free and clear....WHICH MEANS, YOU DONT HAVE TO INVEST \$10,000.00 EVERY YEAR.

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As a ACTIVE partner, you have made your original \$10,000.00 money back the first year plus \$60,000.00 profits. You will receive another \$70,000.00 for 9 years. Free and clear....WHICH MEANS, YOU DONT HAVE TO INVEST \$10,000.00 EVERY YEAR.

You will distribute 2,000 magazines a week and 100 internet membership cards a week. If you sell only 100 cards a week, you have made \$8,600.00 for that week only from only one of the businesses.

We'll always supply you with leads and potential customers every week

\$3.5M-PROGRAM (4TH) FORTH INVESTMENT

(a) Invest \$5,000.00 Get back \$300,000.00

For example, (a) If you invest only USD \$5,000 (Five thousand Dollars), in one of my ideas and you want to work as well, you will get back about \$300,000.00 or you'll get back 50% of that (which

is: \$150,000.00) if you don't want to work but prefer to be a silent partner only.

You will be operating 2-3 businesses and you will see cash on a daily basis and you will earn an average of \$30,000 - \$300,000 a year for 10 years if you work or \$15,000 a year - \$150,000 a year. That's \$288.48 a week for 10 years if you did not work.

NO, WE DID NOT EXAGGERATE. Remember that, you were supposed to receive \$1,250.00 a week FOR YOUR \$5,000 from the magazine business alone AND THIS IS A COMBINATATION OF BOTH THE MAGAZINE AND THE INTERNET BUSINESS.

As a SILENT partner, you have made your original \$5,000.00 money back the first year plus \$10,000 profits. You will receive another \$15,000.00 for 9 years. Free and clear....WHICH MEANS, YOU DONT HAVE TO INVEST \$10,000.00 EVERY YEAR.

As a ACTIVE partner, you have made your original \$5,000.00 money back the first year plus \$25,000.00 profits. You will receive another \$30,000.00 for 9 years. Free and clear....WHICH MEANS, YOU DONT HAVE TO INVEST \$5,000.00 EVERY YEAR.

You will distribute 800 magazines a week and 50 internet membership cards a week. If you sell only 30 cards a week, you have made \$2580.00 for that week only from only one of the businesses.

We'll always supply you with leads and potential customers every week

\$3.5M-PROGRAM (5TH) FORTH INVESTMENT

(a) Invest \$2,000.00 Get back \$100,000.00

For example, (a) If you invest only USD \$2,000 (Two thousand Dollars), in one of my ideas and you want to work as well, you will get back about \$100,000.00 or you'll get back 50% of that (which is: \$50,000.00) if you don't want to work but prefer to be a silent partner only.

You will be operating 2-3 businesses and you will see cash on a daily basis and you will earn an average of \$10,000 - \$10,000 a year for 10 years if you work or \$5,000 a year - \$50,000 a year. That's \$96.15 a week for 10 years if you did not work.

NO, WE DID NOT EXAGGERATE. Remember that, you were supposed to receive \$500.00 a week FOR YOUR \$2,000 from the magazine business alone AND THIS IS A COMBINATATION OF BOTH THE MAGAZINE AND THE INTERNET BUSINESS.

As a SILENT partner, you have made your original \$2,000.00 money back the first year plus \$3,000 profits. You will receive another \$5,000.00 for 9 years. Free and clear....WHICH MEANS, YOU DONT HAVE TO INVEST \$2,000.00 EVERY YEAR.

As a ACTIVE partner, you have made your original \$2,000.00 money back the first year plus \$8,000.00 profits. You will receive another \$10,000.00 for 9 years. Free and clear....WHICH MEANS, YOU DONT HAVE TO INVEST \$2,000.00 EVERY YEAR.

You will distribute 400 magazines a week and 20 internet membership cards a week. If you sell only 15 cards a week, you have made \$1,290 for that week only from only one of the businesses.

We'll always supply you with leads and potential customers every week

Now, It's decision time:

From pages 38 - 44, I have explained to you what return you will receive. It's now your turn to let us know the following:

(1) How much are you willing to invest \$2k, \$5k, \$10k, \$25k or \$50k?

(2) Do you want to be an Active or Silent ARP investor?

I need to know whether we are to be shipping the inventories (Magazines & Card every week) to you or whether we are going to send you a weekly / monthly check only.

If you will have the courage to beat the odds, raise the cash and get involved, this is something that will certainly not fail you. As a consultant, I have spent several years, time and money on this research and now it's completed and ready. This is something that I'M VERY SURE that will certainly not fail you.

You will be operating your new business from your city or town but money will be coming to you from worldwide. No recession of one particular state, or country shall affect

you, the world is your market. This is something that I'M VERY SURE that will certainly not fail you.

Do it. Raise \$2,000 or \$5,000 or \$25,000 or \$50,000 USD and let's start making real money in real time

Please call me: 775-333-1125.

If I am busy at a meeting or away from the office,

kindly leave your name, telephone # , your fax # , mailing address and e-mail address

or you can fax the same info. to me at :
1-888-317-4874

or e-mail the same information to :

success@dr-izzy.com

Try it

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THIS \$508 MILLION PROJECT STARTS NOW!

GET YOUR SHARE, DON'T BE LEFT OUT.

As seen in the newspapers!!!

HOT INVESTMENT OPPORTUNITY
& work at home opportunities

Give me the opportunity to give you the legitimate joint venture investment opportunity that you probably have been seeking for a long long time. (See enclosed for more information.)

Sign-up today before we get enough joint venture partners for the Money "Makers News" Magazine and the Internet e-commerce businesses.

**Sincerely,
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Publisher**

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