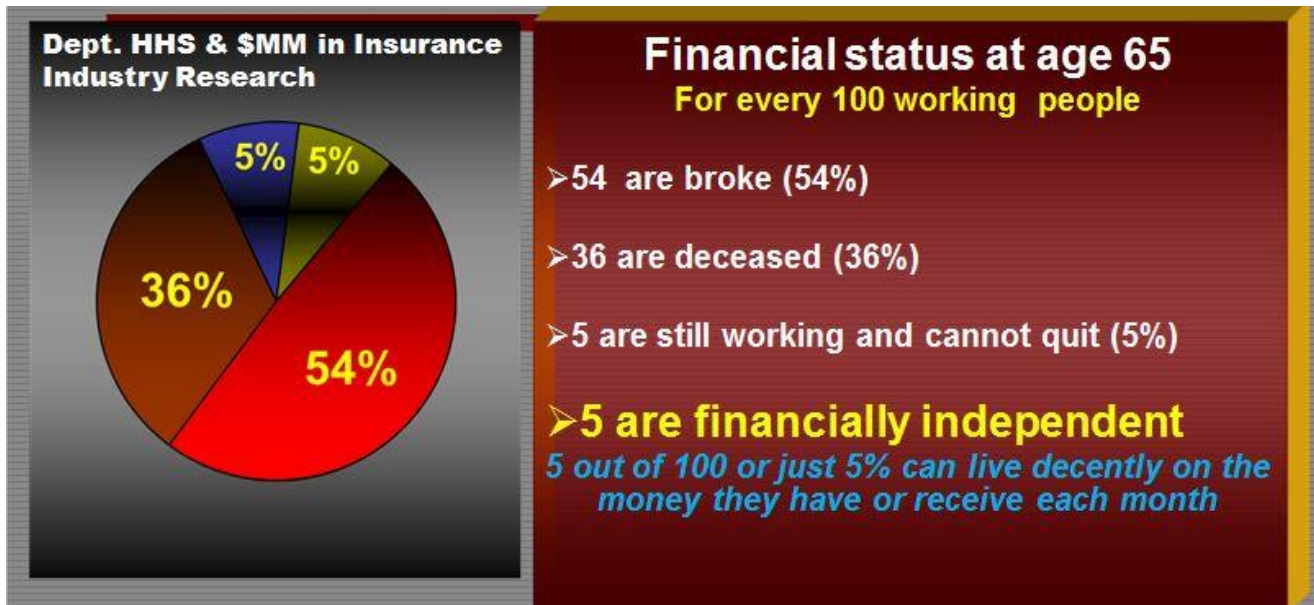


This May Be the Most Important Personal Finance Book You Will Ever Read!

This is the most powerful book ever written on how you as an individual can improve your personal finances and start becoming financially independent through your own knowledge and efforts within the next 90 days. Go from where you are today, to making thousands each month just from the knowledge you get in this book. Literally, you can be paid for reading and understanding this book.

IF THIS BOOK MAKES SENSE TO YOU – TAKE ACTION!

Why Do You Need This Book?



According to the Department of Health and Human Services and multi-millions of dollars spent on statistics from insurance industry research, 95% of all working people were either dead or dead broke by age 65. Only 5% were financially well off.



Out of that top 5%, three quarters of them owned their own businesses.

Most people can't afford to open up a "brick and mortar" business or a corporate firm because that takes capital (a lot of invested money) that most people just don't have. So, they need a way to increase their income without having to come up with thousands to millions of dollars in initial seed capital to get an enterprise started and earning money.

The average household income in the United States is around \$52,000 a year before taxes. Studies have shown that out of this average, only .001 or one tenth of one percent of their annual income can be used for investment each month. Therefore, the average person only has about \$52 a month to invest as seed capital. How pitiful is that?

However, because this book was written for the average person, I'm going show you a financial secret that can take an investment even that small and turn it into thousands of dollars of income each month.

Yes, this is possible and achievable through the secret I'm going to tell you about called "Perpetual and Compound Income."

But first I have to tell you who this book is for so you won't waste your time.

Who Is This Book For?

This book is for average people who are serious about improving their monthly income to the point that they can achieve financial freedom and can afford all the things that are usually reserved for the wealthiest among us.

So, if you are:

1. Serious about your finances and want to improve them
2. Not afraid of doing a little work each week
3. Capable of following directions correctly
4. Willing to put in a little study time to understand this book
5. Willing to invest a minimal amount of money each month as seed capital

Then this book is for you.

Who Is This Book Is Not For?

This book is not for you if:

1. You are not serious about improving your finances
2. Can't find the time or energy to do some minimal work
3. Not very good at following instructions properly
4. Cannot invest even a minimal amount of seed capital
5. Cannot put in study time to learn this new knowledge

If you fall into any of these categories, stop reading right now and just continue doing and believing what you have in the

past. But just remember, by doing and believing what you've always done and thought, you're guaranteed to keep getting what you've always got. So, if you're good with that, fine.

If You Are Still Reading, Then I Want to Congratulate You on Seriously Wanting to Improve Your Finances. Now to Understand This Book, You Must Do Four Things:

1. Go Over the Terms Used in This Book in The Next Section Below and Refer to Them as Needed While You Read.

2. Read This Book All the Way Through to The End First. Then...

3. Go Back Through the Book and Work All the Examples.

4. Re-read This Book Again and Underline important points to Make Sure You Thoroughly Understand the Principles of Perpetual and Compound Income.

"Now Let's Take a Look At Some Of The Powerful And Unique Principles Needed To Improve Your Financial Situation To The Point Where You Will Never Have To Worry About Money Ever Again."

Terms As Used in This Book:

- **Compound Income** – Perpetual income that is added together
- **Confirmed** – Completion of the first state of financial being (the first stage)
- **Defacto Leverage** – Real leverage in fact or “street leverage”
- **Direct Leverage** – Leverage requiring personal involvement
- **Indirect Leverage** - Leverage not requiring personal involvement
- **Perpetual Income** – Self-generating income that does not require your personal involvement to keep growing
- **Perpetual Income Payment System (PIPS)** – A system setup to generate Perpetual Income automatically
- **Qualified** - Completion of the second state of financial being (the second stage)
- **States of Being (Financial)** – Are steps in a process performed in succession one after the other to increase your financial income
- **Subscription Income** – Income paid to you periodically (i.e. monthly)
- **Subscription Qualifier** – A person you give to someone to reach the “Qualified” state of financial being or the second stage of the financial process
- **Subscription Payment** – A single installment of a periodic payment plan
- **Subscription Transaction** – Initiating and setting up an authorized subscription plan that will soon provide periodic payments

What Is Perpetual Income?

The very wealthy people in this world know what Perpetual Income is and they use it every day to make millions of dollars each year. Many times, the wealthy are taught this principle by their rich parents so that their wealth continues on through generations. This principle is not taught in colleges or universities. This principle is usually learned in secret and passed on to only a select few.

Basically, Perpetual Income is never-ending income that comes in day after day, month after month, and year after year without any involvement on the part of the recipient of the income (it's automatic income). For the average person, the income is derived through a system called "Defacto Leverage" as opposed to "Indirect Leverage" or "Direct Leverage" which isn't realistic for average people, but more realistic for people who already have great wealth and funds available.

For example, if you had \$10 million dollars to invest you could gain "Indirect Leverage" by investing it in the stock market. You could buy \$10 million dollars in stocks and receive annual dividends of let's say 10%. Therefore, you would make \$1 million dollars each year from your investment, but you would not need to have any involvement in the way that \$1 million is generated (i.e. you don't manage the people working in the companies you invested in). So, you have leveraged thousands of people without interacting with any of them.

As for “Direct Leverage,” for our purposes, this is usually achieved by someone who owns and manages a company. They are directly involved in the day-to-day operations of the business, and after all expenses and taxes of running their business are accounted for, they get to keep the net profit, and that profit can be substantial depending on their goods and services and how much demand there is for them in the market.

“Defacto Leverage,” as I call it, means that an average person can achieve a substantial amount of Perpetual Income without having to invest thousands in stocks and bonds, or other financial papers, or having to own and operate a company and directly manage its performance. Remember, Perpetual Income is income that comes in to you consistently and periodically without your involvement or participation and I’m going to show you how that can be achieved in this book.

What Is Compound Income?

When you have developed one source of Perpetual Income and then you go out and develop another source of Perpetual Income, you have now compounded the amount of Perpetual Income you are receiving.

For Example, let’s say you developed one source of Perpetual Income and that source is bringing you say \$2,000 a month. Next, you go out and develop another source of Perpetual Income that is similar to the first. Now, you have two sources of Perpetual Income and have doubled your earnings. So, now

you have Compound Income of \$4,000 a month. Compound another new source again and you'll have \$6,000 a month. Do, it again and you'll have \$8,000 a month and on and on.

What Are Relative States of Financial Being?

A Financial State of Being is the characteristics of your current financial existence. For instance, if you were broke and the characteristics of that state were that you had no money or credit, your State of Financial Being would be "Broke." Now, let's say your situation changes by actions you take, and now you have plenty of money and credit, your new State may be "Rich." For you, these two states are related because you were one before you were the other.

Another example is, suppose I gave you a briefcase with nothing in it. The characteristics of your state would be you holding an empty briefcase. Your state could be called "Financially Empty." Now, I give you stock certificates to fill up your briefcase. The characteristics of your state have now changed and we could call your new state "Financially Full."

In the examples of Perpetual Income that follow, I will talk about two States of Financial Being. The first one is called "Confirmed" and the second one is called "Qualified." The "Confirmed State" is the stepping stone to the more desirable and profitable state called the "Qualified."

The Confirmed State must always come before the Qualified State and that is a very important principle you need to

understand because we will discuss it in the Perpetual Income examples that follow. Just remember, “Confirmed” before “Qualified.”

Now Let's Get Started?

Average people are out there looking for a way to generate thousands of dollars from home quickly, and don't have thousands each month to invest in vehicles like the stock market, or brick and mortar businesses, or commodities or options, etc. Most people live pay check to pay check, so they don't even have a healthy savings account. In fact, many people are just one emergency away from a financial disaster.

So now, through the principles of Perpetual and Compound Income, people can change all that, if they understand what the principles are and how to use them correctly.

So, I want you to grab a full size legal pad or 8^{1/2} by 11-inch piece of paper because you must write out the examples below of how these powerful financial principles can work for you when put into a system that you control.

If you write this out, it will help you see the principles in action and make your understanding of them crystal-clear.

Here's a question:

“What would you do to understand how two extremely powerful financial principles (Perpetual Income and Compound Income) can work together to put thousands of dollars more in your pocket each month in the real world?”

Well, most people would do just about anything that’s legal, but all I’m asking you to do is to pay attention and try to understand what you are writing down on your piece of paper.

This book is called “The Secret to Perpetual & Compound Income for The Average Person,” and we want to keep it that way – **A secret for average hard-working people only.** I don’t want everyone and his or her brother with this knowledge, because I don’t want lazy, non-serious, uncommitted, loser people reading this information and then yakking to everyone about it, when they themselves don’t even understand it or know how to use it. I only want the good guys and gals like you – intelligent, hardworking and serious. I want to give this book to people who will read it and use this knowledge to improve their lives. People, who understand what they are reading and realize that this is truly a way to achieve wealth even if they only have average financial resources.

So once again it is time to grab that 8^{1/2} by 11-inch piece of paper or legal pad so we can get started.

I'm going to show you how these principles (Perpetual Income and Compound Income) can make thousands and maybe even tens of thousands of dollars each month for you, even though you may not have much money right now. You can use these two principles without interfering with your job, family schedule, or any other activities you may be involved with.

Now Let's Get Going So You
Can See For Yourself How This
All Works Together!

This Is About Having More Monthly
Income Coming Into Your Household!



I'll write this out below for you just as if you were holding my pen, but you have to write this out as well.



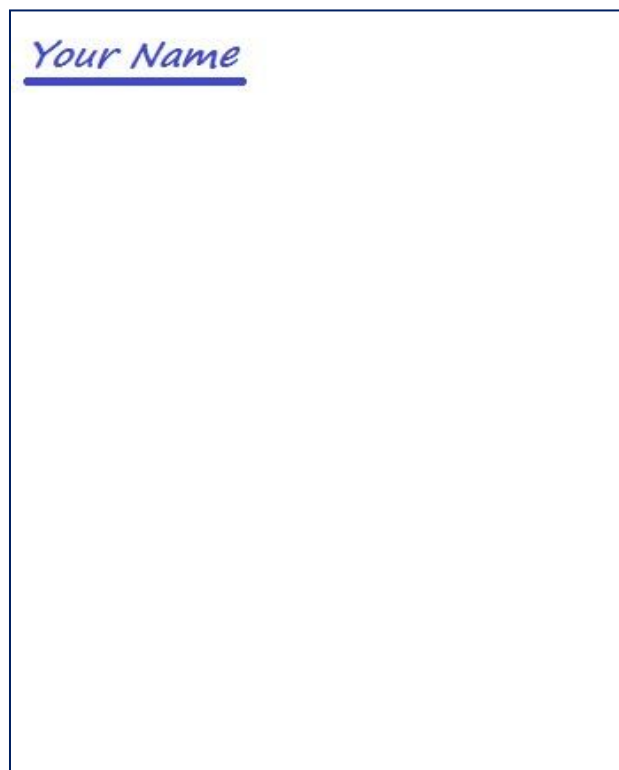
Automatic Perpetual Income Payment Systems (PIPS) for average people are very few in the marketplace at the present time. Later on, in this book I'm going to show you how and where to find a good one that you can build with, but first you need to know how a PIPS works. So, in the examples that follow, I'm going to act as if you have already been enrolled in a PIPS.

Here's How Perpetual Income Can Work For You

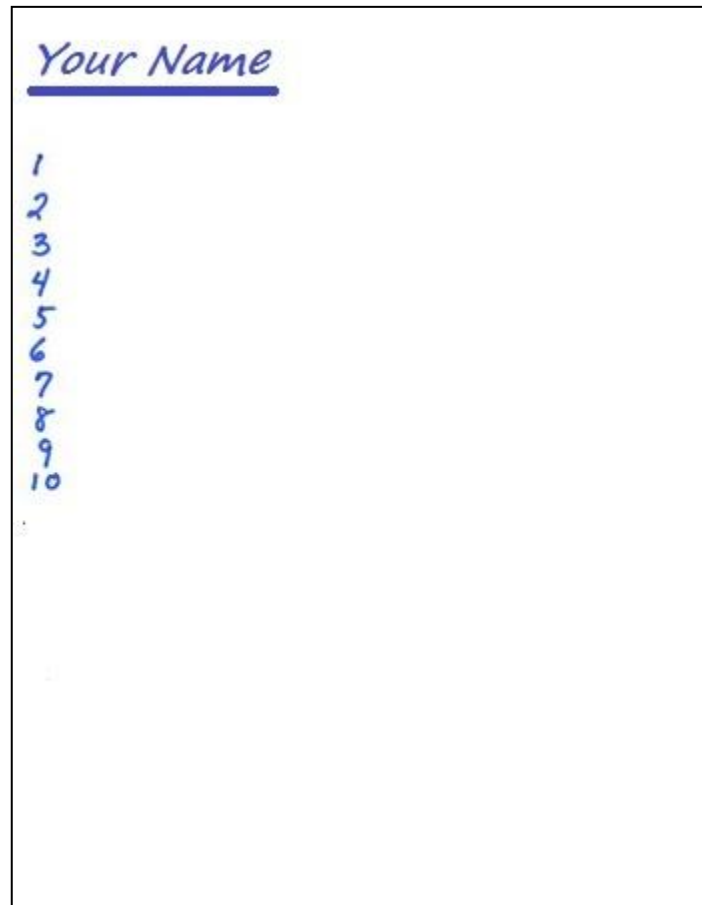
IMPORTANT: Write this out on paper along with me!

I want you to write this out yourself because you will then understand it better, and the financial solution and wealthy lifestyle you are looking for will actually appear on your page right before your eyes just like magic. Now use your 8 ½ by 11-inch paper to follow along with me:

On the top left-hand side of your page there, I want you to write your first name and then draw a bold line underneath it (*see the picture below*).



Now directly below your name, down on the left-hand side of your page, I want you to skip down about an inch and I want you to right the numbers 1 through 10 straight down the left side of your page.



Now just above the number one there, in that space that you left, I want you to write Income Line # 1. This example will represent your first Perpetual Income Payment Line (PIP-Line). See the example below. You don't need to have different color pens as I do. I'm just using different colors for emphasis.

Your Name
Income Line # 1
1
2
3
4
5
6
7
8
9
10

In this example, you're collecting your payments 24/7 through an online payment processor like PayPal. Now look at your page and straight over to the right of your name there up at the top of your page, I want you to write this monthly dollar amount. Write \$20.00/mo. This is the unit amount of monthly Subscription Income you can receive per Subscription Transaction (see below).

Through Perpetual Income, you can get many payments of \$20/mo. coming in regularly through your online Paypal account or other payment processor. These are called monthly subscriptions. You can use any online payment processor, but Paypal is the most widely used and reliable for our purposes.

Your Name \$20/mo.
Income Line # 1
1
2
3
4
5
6
7
8
9
10

The very wealthy create leverage through investing vast amounts of money. The average person doesn't have such large amounts of cash. So, we are going to use the poor man's leverage creator, which is called "enrollment." This will be explained later in a future discussion.

Now the first thing I want you to see is that your Perpetual Income Payment System (PIPS) only needs to enroll one person for your first Income Line, for you to start getting paid. The second thing I want you to see is that the money you get paid every month comes directly to your Paypal account and doesn't go through some other business corporation.

Now on the left-hand side of your page beside the number 1 there I want you to write the name Allen.

Your Name #20/mo.
Income Line # 1
1 Allen
2
3
4
5
6
7
8
9
10

Now Allen is one of the many people who is just like you and he seriously wants to improve his financial situation. A Perpetual

Income Payment System can find many of these types of people for you and I'll show you how later. It's really easy to do. You just have to learn how - and I'll show that. Now, Allen is going to go through this book just as you're doing right now and, when he finishes and understands it, he's going to want to have his own Perpetual Income Payment System. Just like I think you will, once you finish and know how this works.

Then Allen will get involved with the system and send you \$20/mo., for the PIPS software licenses, products and system, through an online subscription. Now in this example, the system places Allen in your Income Line # 1. Now Allen has started and you received your first monthly Subscription Payment for \$20.00. Congratulations, you just received your first Subscription Payment of \$20/mo. Now I want you to write \$20/mo. to the right of Allen's name (see below).

The image shows a handwritten list of income lines. At the top, it says "Your Name \$20/mo." with "Your Name" underlined. Below that, it says "Income Line # 1". Then, it lists "1 Allen - \$20/mo." followed by numbers 2 through 10, each on a new line. The numbers 2 through 10 are not followed by names or amounts.

Now Allen sets up his Perpetual Income Payment System (PIPS) and he finds Bob who works through this book and gets back with Allen with any of his questions. Allen answers Bob's questions and helps him fill out the registration form. Now Bob joins, and the system places Bob on your Income line. So out beside the number 2 there, I want you to write the name Bob.

Your Name #20/mo.
Income Line # 1
1 Allen - \$20/mo.
2 Bob
3
4
5
6
7
8
9
10

So, to get started, Bob immediately gives his \$20/mo. subscription to you. Another \$20/mo. subscription in your pocket. Now listen carefully because here is the "Subscription Qualifier" explained. Since Bob was Allen's first member to join

the system, the system places Bob in your Income Line # 1 as Allen's "Subscription Qualifier" and gives Bob's subscription to you. Now this is great news for you and Allen because Allen is now "Qualified" forever. This allows Allen to break away and move off of your Income Line and it starts Allen's own Income Line # 1. This Subscription Qualifier process that you are writing out will now work the same way for Allen. However, Bob stays right there with you on your Income Line # 1 as Allen's replacement. So next to Allen's name I want you to write the letter "Q," and that stands for "Qualified." And just to the right of Bob's name I want you to write \$20/mo.

Your Name \$20/mo.
Income Line # 1
1 Allen - \$20/mo. - "Q"
2 Bob - \$20/mo.
3
4
5
6
7
8
9
10

Remember when I said that your Perpetual Income Payment System (PIPS) only had to find one person for your Income Line # 1 to start generating monthly subscription income, and that the monthly subscription income would come directly to you and that it would be automatic?

Well your Perpetual Income Payment System has only found one person and that was Allen and yet you're already receiving \$40/mo. in Subscription Payments, so there you go.

Now Bob plugs into his PIPS and finds Cindy who works through this book and is serious about earning money. Then Cindy gets back with Bob and fills out the registration form for her PIPS software licenses, products and system. Cindy joins the system and immediately gives you a monthly subscription for \$20/mo.

Why? Because Cindy is Bob's Subscription Qualifier. His first person to join the PIPS system.

And because of this, the system places Cindy in your Income Line # 1.

So right below Bob's name, next to the number 3 there, I want you to write the name Cindy.

As you draw this out on your paper it should look just as it is shown below. Soon you will begin to see the true power of the Perpetual Income Payment System (PIPS).

Your Name \$20/mo.
Income Line # 1
1 Allen - \$20/mo. - "Q"
2 Bob - \$20/mo.
3 Cindy
4
5
6
7
8
9
10

In order to get started, Cindy had to give her subscription to you. Another \$20/mo. subscription delivered to your account. Now Bob just "Qualified" forever and the system now allows Bob to break away and start his own Income Line # 1. Just like Allen Qualified and just like you'll Qualify.

Bob is now Qualified forever, however Cindy stays right there on your Income Line # 1 as Bob's replacement. So up above, next to Bob's name, lets write the letter "Q" for Qualified and to the right of Cindy's name lets write \$20/mo.

Your Name \$20/mo.
Income Line # 1
1 Allen - \$20/mo. - "Q"
2 Bob - \$20/mo. - "Q"
3 Cindy - \$20/mo.
4
5
6
7
8
9
10

Now Cindy plugs into her Perpetual Income Payment System and finds Dan who is serious and works through this book and then Dan calls Cindy and she helps him fill out his registration form. Now Dan joins the system. Because Dan is Cindy's Subscription Qualifier, the system places Dan in your Income Line # 1, so right below Cindy's name, next to the number 4 there, I want you to write the name Dan.

The page that you are writing out should look just like my page below except your name is at the top of your page.

Your Name \$20/mo.
Income Line # 1
1 Allen - \$20/mo. - "Q"
2 Bob - \$20/mo. - "Q"
3 Cindy - \$20/mo.
4 Dan
5
6
7
8
9
10

So, to get started Dan immediately sends his Subscription Payment to you.

Another \$20/mo. subscription delivered to your account.

Now Cindy just Qualified forever and the system allows Cindy to break away from you and start her own Income Line # 1.

However, Dan stays right there with you as Cindy's replacement. So next to Cindy let's write the letter "Q" for Qualified and let's write \$20/mo. to the right of Dan's name.

Your Name \$20/mo.
Income Line # 1
1 Allen - \$20/mo. - "Q"
2 Bob - \$20/mo. - "Q"
3 Cindy - \$20/mo. - "Q"
4 Dan - \$20/mo.
5
6
7
8
9
10

Let's review, because this is simple to understand. Each new member Qualifies by doing two things; **Number 1**, gives you a "Subscription Payment" for \$20/mo. and **Number 2**, gives you a "Subscription Qualifier" person as their replacement.

Let's look at Allen. He gave you a \$20/mo. Subscription Payment and his Subscription Qualifier Bob as his replacement.

Then Bob gave you a \$20/mo. Subscription Payment and his Subscription Qualifier Cindy as his replacement. Then Cindy gave you a \$20/mo. Subscription Payment and her Subscription Qualifier Dan as her replacement. Now this is what's called ***"Perpetual Income,"*** and Perpetual Income is one of the most powerful financial principles in the world. And it's now working for you 24/7. Your Income Line # 1 is now on automatic pilot because you are no longer involved in any of the subscription transactions, but yet you are paid \$20/mo. for each transaction that takes place in your Income Line # 1.

Notice that Allen, Bob, and Cindy are Qualified forever, however, Dan is not Qualified and he stays on your Income Line until he gives you his Subscription Qualifier as his replacement.

Perpetual Income means this process continues on and on to infinity. **DID YOU GET THAT?**

So next to the numbers 5, 6, 7, 8, and 9, I want you to write \$20/mo. by each of them. Have you got that written down? Great! Now out beside the number 10 there I want you to write \$200/mo. because that's what 10 times \$20/mo. equals.

Check your page you're writing against this one below.

Your Name \$20/mo.
Income Line # 1
1 Allen - \$20/mo. - "Q"
2 Bob - \$20/mo. - "Q"
3 Cindy - \$20/mo. - "Q"
4 Dan - \$20/mo.
5 - \$20/mo.
6 - \$20/mo.
7 - \$20/mo.
8 - \$20/mo.
9 - \$20/mo.
10 > \$200/mo.

Now directly below the number 10 there I want you to skip ahead in the numbers because remember that this process is automatic and continues on and on to infinity without your involvement. So, I want you to write the number 100 there and out besides, next to the number 100, I want you to write \$2,000/mo. Now that's what 100 times \$20/mo. equals.

I think you're beginning to see just how powerful a Perpetual Income Payment System is, aren't you?

Your Name \$20/mo.

Income Line # 1

1 Allen - \$20/mo. - "Q"

2 Bob - \$20/mo. - "Q"

3 Cindy - \$20/mo. - "Q"

4 Dan - \$20/mo.

5 - \$20/mo.

6 - \$20/mo.

7 - \$20/mo.

8 - \$20/mo.

9 - \$20/mo.

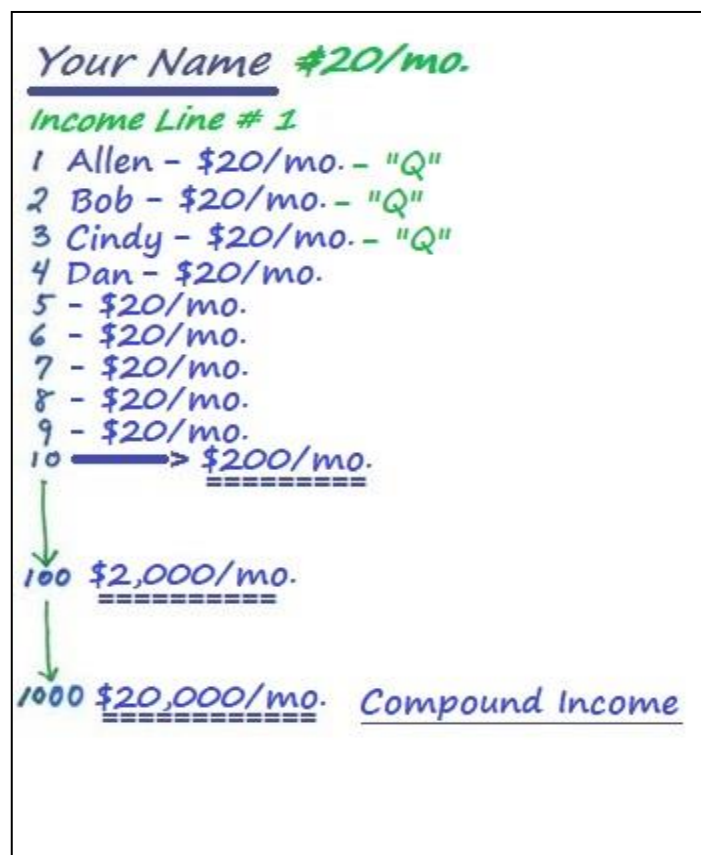
10 > \$200/mo.

↓

100 \$2,000/mo.

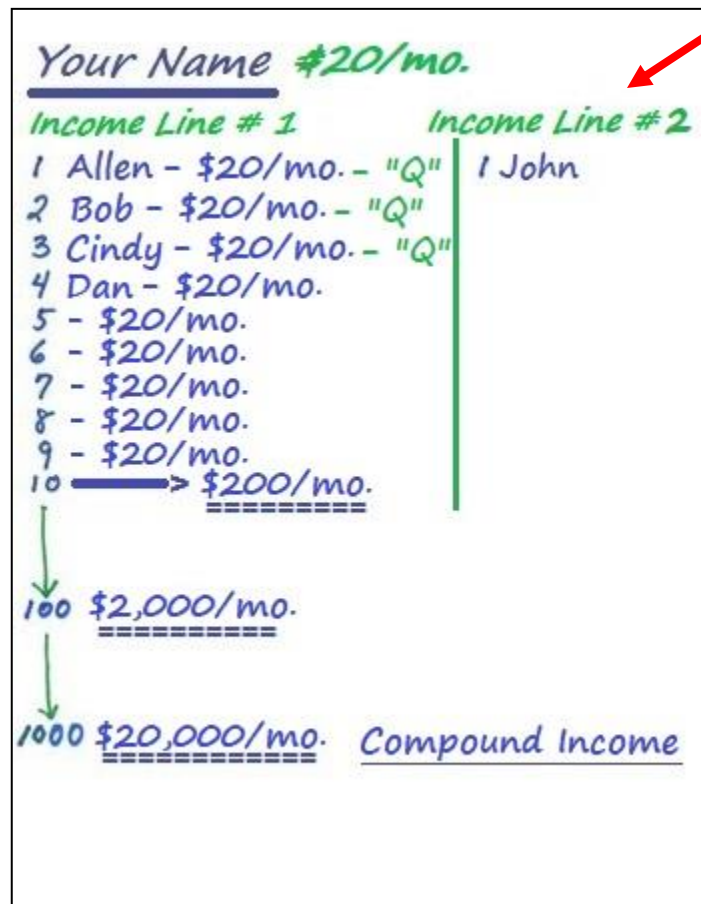
Now skip ahead in the numbers once again and write the number 1000 there and next to the number 1000, off to the right, write \$20,000/mo. Now that's what 1000 times \$20/mo. equals. And that's the kind of income power that a Perpetual Income Payment System can produce and it goes on and on to infinity. This is the exact reason why the rich get richer, isn't it?

However, I have a question for you. How many people has your Perpetual Income Payment System (PIPS) found for you? That's right, just one person and that was Allen. Now listen carefully, and on the bottom of your page there where you wrote \$20,000/mo., I want you to skip over to the right a couple of inches, and I want you write down another financial principle. Write down "Compound Income."



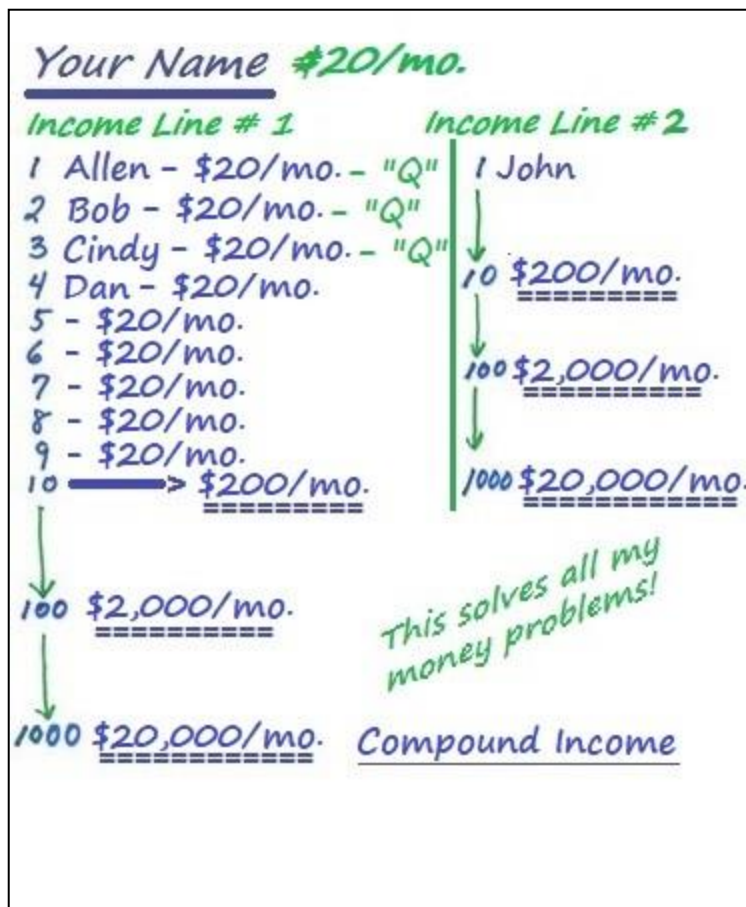
Now listen carefully because this is where it gets amazing. Each new person that your PIPS finds for you personally starts a brand new automatic Income Line and compounds your income flow over and over again.

So, I want you to go up your page and straight across from the number 1, I want you to skip over to the right a couple of inches and I want you to write down Income Line # 2 and directly below that I want you to write the number 1 and the name John. Check your work against this example below.



Now John joins the system and sends his \$20/mo. Subscription Payment to you. Another \$20/mo. subscription to you, and John must also give you his Subscription Qualifier as his replacement. So here it is. The principle of Perpetual Income that is working in your Income Line # 1 will now start working

with John in Income Line # 2 and it's also on automatic pilot and can run right straight down your page under John just like the numbers and the dollar amounts did under Allen; 10, 20, 50, on and on to infinity. This is called "Compound Income." So, as you can see, your Perpetual Income Payment System (PIPS) can solve all your money problems completely and evolve into a Compound Income solution for you very quickly.



Now you can fill in the numbers and the dollar amounts later on Income Lines # 3, 4, 5, 6, 7, and on and on to infinity. No matter how many automatic Income Lines you want to start

through your Perpetual Income Payment System, you can. But here's the point, so listen to this, you apply this principle of Compound Income by letting me offer your website visitors (and we'll give you the website) use of this book so they too can read it and generate thousands of dollars each month for their families with perfect duplication. And that's how you start multiple Income Lines and have Subscription Payments delivered to your account daily.

Let me ask a question. How many Income Lines do you want on automatic pilot creating Perpetual Income for you and your family? Do you want 10, 20, 30, 40,...100? There is no limit.

Thousands of people will want the information that can only be found in this book. This free book will let them see the light about Perpetual and Compound Income, because everyone is looking for a Perpetual Income Payment System (PIPS) and an opportunity that delivers thousands of dollars to their account each and every month.

Everybody wants to live well and take care of themselves and their families. They just don't know how. This book shows them how. **How many people do you think will want these things...**



Look what you've received with just one person, Allen on your Income Line # 1. Now imagine having a new Income Line each week. That's 50 automatic Income Lines here in the next year. And a lot of people, who have enrolled in their own automatic Perpetual Income Payment Systems, are setting up new Income Lines every day.

You see these people are paying off bills, replacing income, paying cash for automobiles, paying cash to build custom homes, and creating financial futures for generations to come. There have been people, using the Perpetual and Compound Income principles shown in this book, who have generated over \$15,000 a month after only three months. Others have

received over \$95,000 in Subscription Payments in less than 6 months.

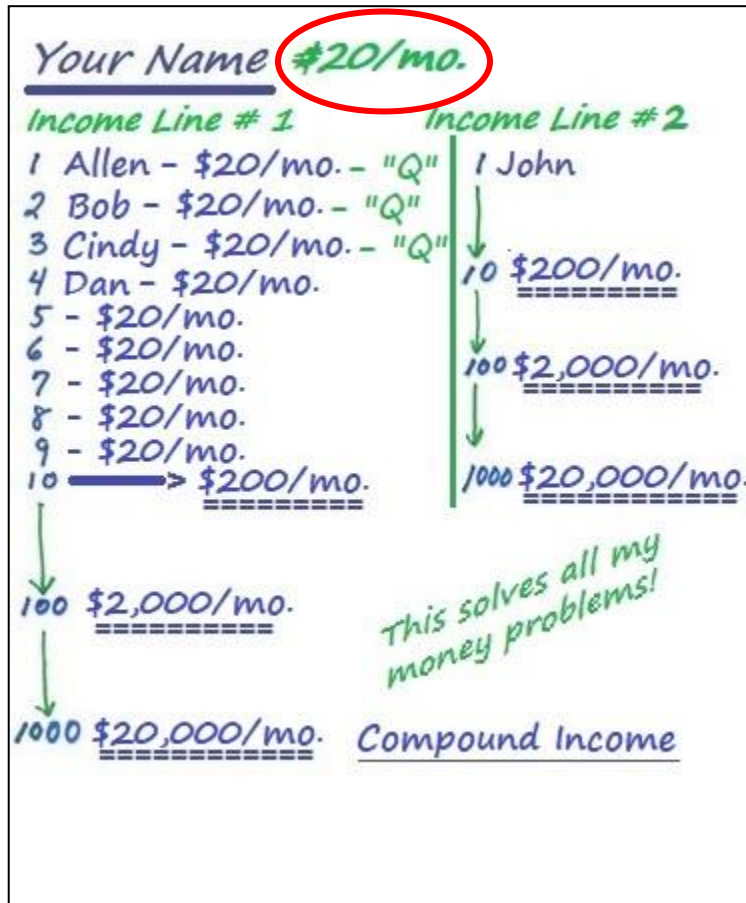
Now best of all, if you're serious and want to work at this, you can work part-time, or full-time or anytime, and you could be just 24 to 48 hours away from having your own Perpetual Income Payment System (PIPS) setup and ready to go.

Let me ask you a question and you just be honest with yourself.

“Have you ever seen a book like this that explains to you in such detail how an Automatic Perpetual Income Payment System works with subscription transactions using two powerful financial principles that have already generated millions of dollars for average people just like yourself?”

So, this is a pretty comprehensive and serious book and the Perpetual and Compound Income principles explained here are completely proven and sound. So, step back, think and see this through the eyes of every person who gets this free book and reads and understands it. People like Allen, Bob, Cindy, Dan and John. You see, if you start realizing that the knowledge in this book can be your solution to wealth, all your financial problems are solved, aren't they?

I want you to look at the top of your page where you wrote \$20/mo.



How many \$20/mo. Subscription Payments would you like? If you're like 95% of all the people who join our PIPS system, then you want as many \$20/mo. Subscription Payments as you can get. So, by just contacting the person who made it possible for you to get a copy of this free book from their website or by some other means, you can have them help you get your own Perpetual Income Payments System (PIPS) setup immediately.

Here is another fact that will startle you. Our Perpetual Income Payment System is the only one of its kind in the entire world. There are other PIPS out there. Some require thousands of dollars in seed capital to setup and operate. Ours is the only one that is a First-up Perpetual Income Payment Systems designed for average income people who have little monthly seed capital. It doesn't matter if you believe that or not because it is just a recognized fact. We're the only decentralized subscription based PIPS in existence right now for average people. I'm sure someday there may be others, but for now we are the only one setup to help average income people, who are not rich and don't have thousands of dollars every month to invest as seed capital.

Here's another startling fact. Our Perpetual Income Payment System (PIPS) has a feature called "**Locked-In.**" This means that people who you introduce to our system, and then they join, become locked into the system after only two people have enrolled in their Income Line # 1. Why does this happen? It happens because at that point they are then making more money than they are spending in monthly seed capital. That means the Subscription Payments you receive from them are consistent, steady, continuous and reliable, no matter how much time goes by. Again, our PIPS is the only one in the world with this feature. So, ours is a totally unique PIPS, isn't it?

Now this is not a PIPS program where people can't find the money to enroll. Remember, I told you in the beginning that the average person has only \$52/mo. in discretionary income that can be used for seed capital investment to create wealth. The good news is that our Perpetual Income Payment System only requires \$29.95/mo. in seed capital with no additional costs.

The program is priced so low so that any average person can have a chance to participate and so that you will not get any resistance to the cost of the program from others reading this book and looking to enroll. All average income people have \$29.95/mo. in discretionary income to invest as seed capital. The only question is whether they'll use it to build wealth for themselves and their families, or they'll use it to buy video games, rent movies, buy cigarettes, gamble, buy lottery tickets, buy premium cable packages, buy designer clothes, buy unnecessary personal care items, buy energy drinks, buy expensive coffees, buy useless technology, buy tons of fast food, etc. That's the only real question, isn't it?

This low-cost system can create the perpetual income you need so that you can pay off your debt, have more money to live on, and create a better lifestyle for yourself in the future.

Here are some more answers to questions you may have:

1. What is the basis for the \$20/mo. Subscription Payment?

In order to get your Perpetual Income Payment System registered you must pay a monthly subscription of \$29.95/mo. That payment is broken down like this: \$20/mo. goes to your Sponsor (this is the same payment you will receive from each person enrolling through your website when you are “Qualified”) and \$9.95 goes to ARI for your unlimited software licenses and monthly access to use the ARI products and services such as monthly marketing and product training. All businesses must have products to be legitimate. The main products for our PIPS are the ARI-Digital Garage Sale, ARI-Digital Yard Sale, ARI-Mini Bulk Mailer, ARI-Digital Download Aggregator and many other ARI licensed products and services. The \$9.95/mo. that the company receives also goes for your back-office hosting, your monthly account maintenance, your class repository, product upgrades, monthly live business training, and unlimited licenses for use of the ARI products and services, as well as, your PIPS business website and monthly enrollment processing for people joining through your website. You even get an MRR copy of this book so you can put your contact information in it and hand it out for free to anyone you wish.

2. Why do people want to become “Qualified” so badly?

Becoming Qualified just means that the first person who joins the system through you or your website goes to your Sponsor (this is your “Subscription Qualifier” as explained above in this book). The reason why people want to become Qualified is because they cannot earn money without the Qualified upgrade to their business websites. That upgrade

is special software that plugs into their business websites and allows them to Sponsor Enrollees and receive Subscription Payments using the Perpetual Income Payment System and the ARI Secure Payment Server. Without this special plugin, they cannot earn any money. So, most people want to get Qualified as fast as possible to get their plugin installed so they can start earning monthly income. Many Qualify, within hours of joining our PIPS. Also, they cannot receive their free tracking database tool until they become Qualified as well. This database tool helps them keep track of all the members they have who are Confirmed and Qualified in their system at any given time.

3. How does the PIPS system find the people I need to start my Income Lines?

The website we give you will be on the Internet and offering a free personal income self-help guide that explains how any average income person can increase their monthly income immediately. This guide can be downloaded for free from your website by anyone around the world who wants to read it 24/7. Millions of people a day are looking on the Internet for free financial books that explain solutions for improving their financial situations and solving their problems. We'll show you how to advertise this book online on free classified websites, forums, video sites, free give away sites, online newspapers and magazines, and other places so you can drive more and more of these people to your website for the free download copy of this book. Ask yourself, who doesn't want to know "The Secret to Perpetual & Compound Income for The Average Person," especially if that information is free, right?

Also, you have read through this book and you know how powerful and detailed the information is that's in it. How many people do you know personally, who want to make more money each month, who would be interested in learning the principles in this book? All you have to do is give them a free copy. Just give them the link to your website and they'll download their copy, read it, and want to get their own PIPS started, won't they?

Many will read this book just like you did and want to set up their own Perpetual Income Payment System (PIPS) as soon as possible. After all, how hard is it to give away a free book?

4. What is "Locked-in"?

"Locked-In" is so powerful that only after just 3 enrollments, you can be well on your way to more than \$6,000/mo. in monthly subscription payments. This is something I or your Sponsor will have to show you personally and in detail for you to fully understand it's power.

OK, so now you have read this book and gone through it thoroughly. Now, my advice to you is to get started immediately with your own PIPS so that you can position yourself in front of as many \$20/mo. Subscription Payments as possible. All you have to do is let your free copy of this book be your marketing tool and you'll have more success than you can possibly imagine.

Now, I want to talk to you right from my heart for a moment. Our PIPS is a private unique membership system and we are

not sales people. We want to invite you to understand what you can achieve here, because our Perpetual Income Payment System is all about average income people helping average income people. That's why a lot of this program is either free or very low in cost.

You will notice that the products, licenses and monthly live training and class repository far out value the \$29.95/mo. subscription fee. In fact, you will also notice that the business, the business tools, all the free Internet tools, back office access and website maintenance far out value anything near \$29.95/mo.

That's what I mean when I say...average income people helping average income people. We want to help you change your financial situation so that you will be able to help somebody else change theirs through use of our PIPS system. So just use this free book and your Perpetual Income Payment System (PIPS) to create multiple streams of monthly income for you and your family and this book will be right here to explain everything to the guests who visit your website and want to learn these principles so they too can change their lives.

And I wish you and your family all the best. God bless.

Now get back to the person who showed you our unique Perpetual Income Payment System and let them help you get enrolled and setup immediately. You'll find their information right below:

Your Sponsor In Our PIPS System Is:

Michael Harris
drmehsr@icloud.com
434-489-3542

Your PIPS Registration Link is:

<http://mypaidtoread.com/ptr/registration/>

Your Inviter will show you how to enroll, set up your PIPS and access your back office. After you have completed registering and you get your business set up, you can start handing out your website link for this free book immediately.

One easy tip that you can use for people you personally circulate around daily is to **just ask them if they would like a free financial self-help guide that can show them how improve their monthly income within the next 90 days.**

Everyone always says "Yes," but don't waste your time on anyone who is not serious. If they read the book and

understand it, then they are serious and they can get “**Paid to Read**” as well!

GET PAID TO READ!



APPENDIX

Let's Talk About The Future:

The future looks pretty bleak for the average income person. With the pie getting smaller every day, more and more average people are falling below the average income line and approaching the poverty line. The current US poverty line is annual income below \$22,500 per household. That's less than \$470 a week for an entire household.

Let me explain how little that is. Two people living in the same household where they both work minimum wage jobs (let's say slinging hamburgers) at around \$7.25 an hour, will make more than a family of four who lives below the poverty line.

Retiring baby boomers who are getting social security, where the average monthly payout is around \$1,400, are at risk of being so far below the average income line that they too are only a few thousand dollars above the poverty line. Imagine a household where two retired baby boomers, both getting monthly social security checks of around \$1,400 each (on average), are trying to make ends meet. Their total annual income is \$33,600 before taxes. This is well below the average income line and remember, prices of almost all commodities and services are going up constantly. What kind of lifestyle are they living with an income this limited?

It is very difficult to live well in the US anywhere near a built-up area or a city with an average annual household income around \$52,000. So, you can say, it is almost impossible for people living at incomes levels below that to make ends meet. So, what is the answer? Of course, the answer is to setup their own PIPS system. This is why your PIPS opportunity here is so bright. You could possibly be the only person these types of people would know who can show them how to increase their monthly income by doing something as simple as passing out a free book.

Determine Your Initial Financial Goal:

The first thing I believe you need to do is determine your initial financial goal in the PIPS . Using the example income above, let's say your household brings in around \$52,000 a year before taxes. You have done the math and you determine that you need an additional \$500 a month to pay your bills and have a better lifestyle in the near future. This means that your annual income needs to be increased to \$58,000 a year which is an increase of \$6,000 annually. So, your initial financial goal is to earn an additional \$500 a month through your PIPS, isn't it?

Personal Income Payment System (PIPS) Level of Enrollment:

Take your initial monthly goal and divide it by \$20.

$\$500/\$20 = 25$ enrollments

Your level of enrollment to reach that goal in your PIPS is just 25 people.

This is not a very difficult goal because most of the enrollments will be done by the “First-up” PIPS mechanism using Perpetual Leverage. In other words, most of your enrollments will be done automatically and by other people. Let’s say you personally enroll three people. You give your first person to your Sponsor and you use the other two as your “Income Line # 1” and “Income Line # 2.” Now the people you have enrolled will do the exact same thing you did and start their own income lines, but as they do, they will each give you another enrollment in the form of their First-up person. Your lines will start to generate more and more Subscription Payments each month as this happens. As soon as each line has generated just 13 total enrollments, most of them automatically, you will have passed your initial goal of an extra \$500/mo.

Your Follow-on Goals:

After you have reached your initial goal, you now can create follow-on goals. Let’s say your first follow-on goal is to achieve an additional monthly income level of \$4,000 a month.

If you want to reach that goal in an accelerated fashion, you need to personally sponsor 14 more enrollments. Why?

Well, you already have two Income Lines producing a total of \$500 a month and each line has 13 enrollments so far. So, now you need an additional \$3,500 to get to \$4,000 a month, so divide \$3,500 by 20. That equals 175. Since each of your current lines have 13 enrollments, divide 175 by 13 which equals 13.46. If you round that up, that comes to 14 additional enrollments you must personally make. Remember also that each of your Income lines will keep on growing automatically, so your monthly income will be ever increasing even after you've reach your goal of \$4,000/mo.

What does this mean?

If you just have your original two Income Lines and that's all the effort you ever put in to your PIPS, you should eventually reach a \$4,000 a month income level over time if your lines stay stable and your enrollees are "locked-in." But, if you want to reach that level rather quickly and ensure your lines are stable, you need to get personally involved in starting more Income Lines yourself. It's not hard. Just pass out more free books. The more you pass out, the more you enroll (it's a numbers game), and the more income lines you have, and the faster the system works to reach your follow-on goals, doesn't it?

Marketing:

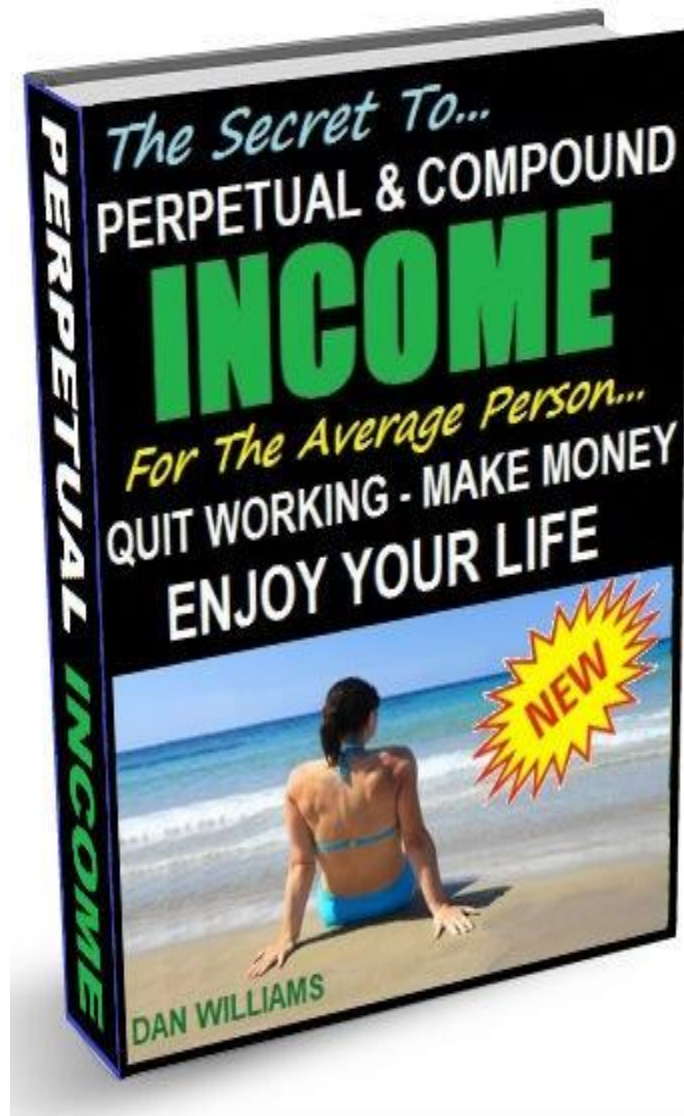
So, how do you market? That's a very easy question to answer. All you have to do is tell everyone you know who might be

interested in increasing their monthly income, where to get a copy of your free financial self-help book (this book). They can easily download your book from the website we give you. So, all you have to do is give people your website link. You can do this by posting ads to free classified website, or using Facebook, Twitter, Google+, etc. You can create short YouTube videos that tell people where to get your free book (we'll show you how to do all of this in live training). You can use drop cards, sizzle cards, and business cards to tell people where to get your free financial self-help book. You can even hand out flyers, send emails, call people, post road signs, run small newspaper ads, use word-of-mouth, etc...it doesn't matter. My point is that there are hundreds of ways to tell people where to get your free financial self-help book which will help them increase their income in just 90 days. They all will want it because it's free and they may feel that it might benefit them by showing them how to increase their income.

As I said, we teach tons of methods designed to tell people about your free book in our live training sessions. But, the bottom line is, it's easy to give away something of value for free and the serious people will read your book and enroll in your Perpetual Income Payment System (PIPS). So, the more you give the free book away, the more enrollments you will get, and the more enrollments you get, mean the more monthly income you'll make. It's really that simple, isn't it?

“Remember, The Distance Between Dreams and Reality Is Called Action.”

Contact Your Inviter Right Now!



Mandatory Legal Disclaimers:

We make every effort to ensure that we accurately represent these products and services and their potential for income. Earning and/or income statements made by our Company (ARI) and/or Independent Representatives are estimates of what you can possibly earn. There is no guarantee that you will make these levels of income and you must accept the risk that the earnings and income statements differ by individual. The examples are not to be interpreted as any guarantee, promise, representation and/or assurance. We do not purport our business and/or us as being a 'get rich scheme' or some magic income system. Making income through our system must be accompanied by hard work and a good understanding of the principles of marketing.

As with any business, your results may vary, and will be based on your individual capacity, business experience, expertise, and level of desire. There are no guarantees, promises, representations and/or assurances concerning the level of success you may experience with our PIPS. Your level of success in attaining the results claimed depends on the time you devote to the business, the ideas and techniques mentioned, your finances, knowledge and various skills, since such skills and factors differ according to individuals.

Testimonials and examples used are exceptional results, which do not, or may not, apply to the average person, and are not intended to guarantee, promise, represent and/or assure that anyone will achieve the same or similar results. We reiterate that each individual's success depends on his or her background, dedication, desire and motivation. The program is considered to be affordable to the average income person and represents an opportunity for financial achievement as long as the factors mentioned above are taken into consideration.

There is no assurance that examples of past earnings can be duplicated in the future. We cannot guarantee your future results and/or success. There are some unknown risks in business and on the Internet that we cannot foresee, which can reduce results. We are not responsible for your actions. Any claims made of actual earnings or examples of actual results can be verified upon request and long as the name of the claimant person is stated and accompanies the claim or testimonial.

The use of our information, products and/or services should be based on your own due diligence, which you undertake and confirm that you have carried out to your entire satisfaction. You agree that our company (ARI) is not liable for any success or failure of your business, acts and/or conduct that is directly or indirectly related to the business and/or the purchase and use of our information, products, licenses and/or services.

