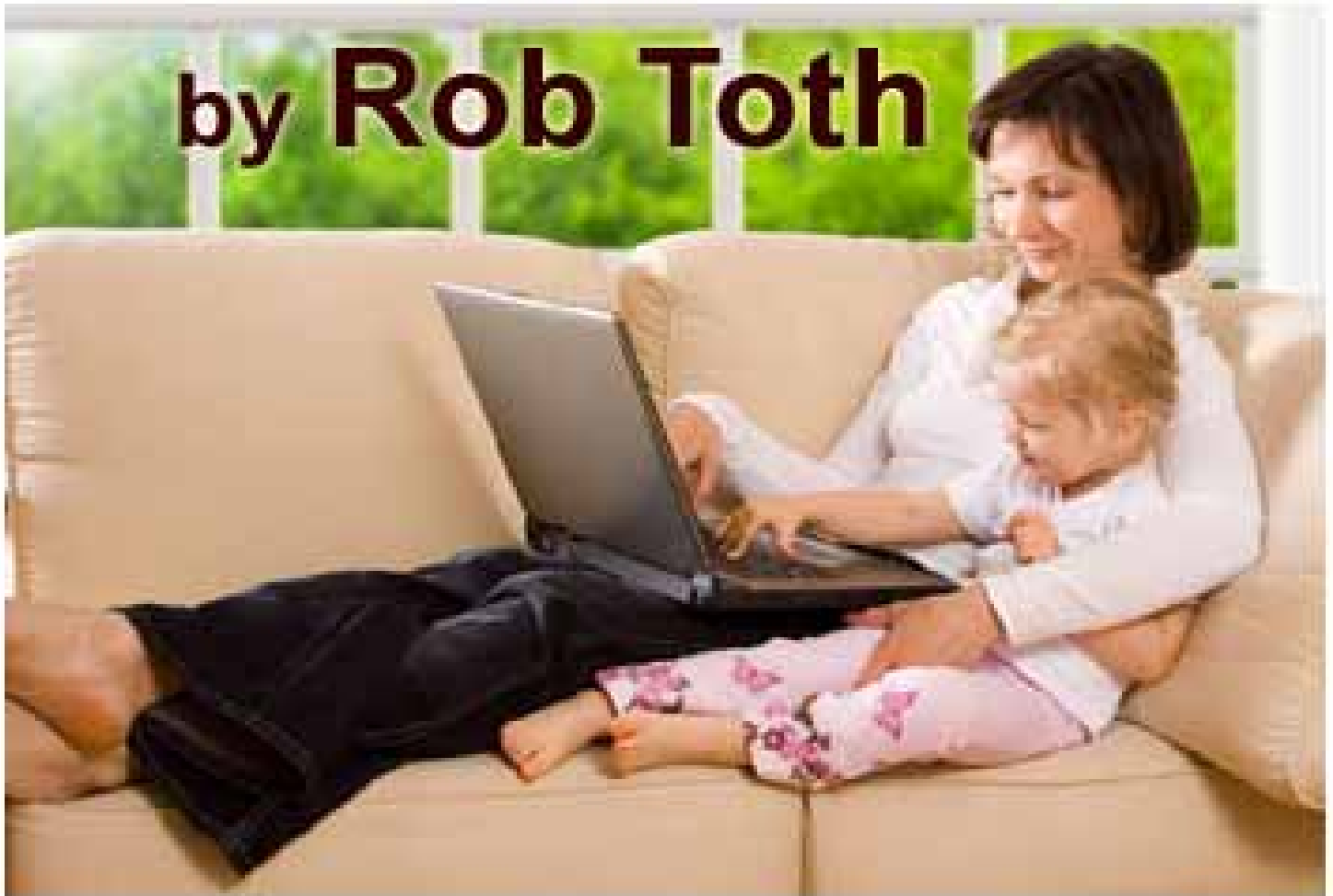


SPECIAL REPORT

Dear Employee, Your Job Sucks

by Rob Toth



**Create New Income Streams
Through Automated Marketing
Without Quitting Your Job... Yet!**

Dear Employee, Your Job Sucks

Create New Income Streams Through Automated Marketing Without Quitting Your Job... *Yet!*

By Rob Toth — *last revision June 2007 [ver. ag_062007]*
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PREFACE

Dear Employee,

It has come to my attention that you do not enjoy showing up to work at 9am every morning and apparently you really dislike having me lecture you about walking through the door a minute late (our policies stipulate that all employees are to be at their stations 15 minutes early... we don't pay for those 15 minutes that you are on our time, but we certainly want you here).

You have voiced your opinions (with many adjectives I don't care to repeat) about the work that you do and the remuneration that you receive.

The wages are set at a fair level that are on-par with performance. Yes, I have taken a salary increase every several months for the last few years... but that's simply because the company is profiting so much from the work that our many employees are doing. Unfortunately, our budget for wages has not grown.

Last week I was in the staff room and I overheard you say, "Good news guys, only 7 hours and 59 minutes to go." While it was an intelligent observation, somehow I got the feeling that you didn't want to be at work.

I recognize that the work you do isn't all that pleasant. No two ways about it, your job sucks. I wouldn't want to do it. In fact, I don't want to do it. That's why I sit behind a desk and pay you as small of a portion of my profits as I can get away with so that you'll do the work. But for these paychecks, I expect a smile and a lot of productivity.

For the above stated reasons, I would like to congratulate you as you have just been promoted to customer. This is effective immediately.

PS. I'd like to think that over the four years of you working here, you have also taken the initiative to establish other sources of income. I'd like to think that you didn't allow yourself to become entirely dependent on others to provide you with an income source. I'd like to think all this, but I'm sure I would be wrong.

Respectfully,

Your Boss

"So tell me, Mrs. Smith," asked the interviewer, "have you any other skills you think might be worth mentioning?"

"Actually, yes," said the applicant modestly. "Last year I had two short stories published in national magazines, and I finished my novel."

"Very impressive," he commented, "but I was thinking of skills you could apply during office hours."

Mrs. Smith explained brightly, "Oh, that was during office hours."

"The problem with being unemployed is that as soon as you get out of bed, you're on the job."

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CHAPTER 1

Introduction: Money Through Marketing

This is the education they conveniently forgot to pass on to you back in your high school years. In fact, it's very likely that no matter what you studied, you didn't learn of this in college either. And I can assure you that you have not and will not hear of this from your boss.

I'm talking of education about money. More specifically money through marketing (and as often as possible, money through automated marketing).

That's what this book is about.

For savvy investors and business owners, this book will present how disturbingly lucrative marketing can be. For employees, the book will show how technology and the right marketing systems can start building additional income streams for the household; Income streams that are independent of time and effort.

I want to jump into the subject matter as immediately as possible. However, I do need to lay a bit of ground work to ensure we are all starting from the "same page".

Some of what I intend to leave you with is a better understanding of how to judge whether you are using a leaky income model and also give you specific ways of setting up automated marketing money.

The Down Escalator

If you don't feel you are where you want to be financially, it's important for you to realize that you have likely been walking up a down escalator for quite some time now. You can put in the effort and try to get to a higher platform with your finances, but if the escalator is heading down, you will be exerting a lot of effort and not getting far.

That might take the shape of having a full-time job and a part-time job, working overtime, yet still struggling with debt. Or it may be a business you are pouring a lot of time and money into, but seeing very little profit yield.

Let me just add to that down-escalator analogy as it's a useful illustration.

What happens if you start walking upwards on a downwards esca-



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tor? You will have put in more effort than you really need to (as nearby, there is an up escalator as well) but you can still get half way to the top and maybe even right to the top. But what happens if you stop walking (working) altogether? You end up at the bottom.

Contrast that to earned income. What happens if you don't show up to work this week (other than possibly being quickly promoted to the position of customer)? If you don't work, you don't earn. If you don't earn, you soon end up at the bottom (financially). That's because employment is a dependent income model. It is entirely dependent upon your energy and your time. And while there is nothing wrong with hard work (I have built ponds during the winter while it was raining, I have worked 90 hours per week with 2 full time jobs and 1 part time and have worked 15+ hour shifts when helping launch a restaurant), hard work will only produce large financial gains when it is used to create more and more independent (automated) income streams.

For as long as you rely entirely on a paycheck (slave to the wage), you may achieve self-satisfaction but not financial comfort and certainly not financial freedom.

I won't get into what you need to or should do. I'm simply going to show you where some of these up escalators are. At some point, if you've never stood on an up escalator (stay with the analogy), it may be uncomfortable and it may even seem too good to be true. Here you have been putting in all this effort to get even half way on a down escalator and here I come along and tell you that this so-called up escalator allows you to simply stand on it, and through its automation, can take you to the top? Exactly!

Consider...

What stops the average individual from stepping onto the up escalator?

- Lack of knowledge
- Conformity

Lack of education is addressed in this book as well as in the handful of key resources that are highlighted. Conformity (thinking like everyone else and following the large group) is the opposite of courage, but it's also a decision... one that only you can make.

The Hardest Work You Will Ever Do

The hardest work you will ever do (if you choose to) is to understand that what is presented in this book is likely the easiest way

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you could ever create additional income. I'll repeat that because it's that important... the hardest work you will ever do is to realize just how simply you could be creating additional income.

Don't read that as just a play on words. It may indeed be challenging to step out of your own way, bring in logic and reason and recognize that what is being presented is a legitimate means to... dare I say it... easy money. *Disclaimer: As I stated, it will only be "easy" once you did the hard work which is learning why and how it's "easy".*

Prison or Work?

In prison... you spend the majority of your time in an 8x10 cell.

At work... you spend most of your time in a 6x8 cubicle.

In prison... you get three meals a day.

At work... you get a break for 1 meal and you have to pay for it.

In prison... you get time off for good behavior.

At work... you get rewarded for good behavior with more work.

In prison... a guard locks and unlocks all the doors for you.

At work... you must carry around a security card and unlock and open all the doors yourself.

In prison... you can watch TV and play games.

At work... you get fired for watching TV and playing games.

In prison... you get your own toilet.

At work... you have to share.

In prison... they allow your family and friends to visit.

At work... you cannot even speak to your family and friends.

In prison... all expenses are paid by taxpayers with no work required.

At work... you get to pay all the expenses to go to work and then they deduct taxes from your salary to pay for prisoners.

In prison... you spend most of your life looking through bars from inside wanting to get out.

At work... you spend most of your time wanting to get out and go inside bars.

In prison... there are wardens who are often sadistic.

At work... they are called supervisors.

In prison... you have unlimited time to read e-mail jokes.

At work... you get fired if you get caught.

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CHAPTER 2

Ways to Generate Income

Brainstorm some of the ways for creating extra income. You could make a list with hundreds of ideas, but focus in on the ones that:

- can be set on autopilot or have automated/residual earnings characteristics (meaning free of your time as you have work, the kids, responsibilities and everything else eating up 24+ hours of your every day)
- are low investment and low risk (I'm guessing you don't have \$250,000 sitting in the bank ready to invest into a business nor can you afford to lose large sums of money)
- provide high yield potential

A part-time job doesn't qualify. Stock investing is out. Real Estate isn't an option. Neither is building the next big tech company. Even franchising is time dependent and high investment.

Marketing, however, is a whole different animal. That's what we're here to talk about.

The Money of Marketing

Specifically we're going to examine two marketing models

- network marketing (the act of building a network or organization of customers who, through effective word of mouth systems, create additional customers) and
- internet marketing (we'll look at direct response marketing online and affiliate marketing).

What is Network Marketing

The concept of network marketing is so smart, so simple, so hassle-free and potentially so lucrative that it would benefit every employee to quickly become familiar with it. The challenge is in not falling victim to this same simplicity and turning it into a "sales job" which is what many untrained network marketers tend to do.

What then, is network marketing? It's the business of word of mouth marketing. Giving an incentive (financial incentive in the forms of wholesale discounts and commission checks) to a satisfied customer in order to have them educate a friend, family member, co-worker (etc) about a product/service. There are a few more techni-

“What’s with the alarm clock? It’s called an *alarm* clock. Is that how we’re supposed to wake? In *alarm*?”

“Cause it's a bittersweet symphony, this life. Trying to make ends meet, you're a slave to money then you die.” – The Verve, *Bittersweet Symphony*

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calities but let's keep things simple for the time being.

It may also be useful to better understand what word of mouth marketing is and why it's so effective in business.

Why Word Of Mouth?

Even the world's largest advertisers, *Proctor and Gamble*, have their attention focused on word of mouth because, depending on the research you look at, consumers rank the recommendations they receive from friends and family as the 92% most influential in their buying decisions (vs. traditional advertising).

Large phone service providers offer the customer an opportunity to receive all their mobile calls free to the friends and family that join the network from word of mouth referrals. Web host companies offer a free month service for every new customer referred.

Even *McDonald's* used a word of mouth strategy in launching their *Red Box* DVD rental machines. They launched a contest that asked a person to sign-up for a password and then tell all of their friends to go to *McDonald's* and rent a DVD from the *Red Box* machine. When friends entered this same password as a coupon code, they received their first night's DVD rental for free, while the original referrer was entered into a contest to win \$1000.

Instead of putting up billboards, running television advertisements and hiring celebrities to promote these new *Red Box* DVD rental machines, *McDonald's* recognized the intelligence of word of mouth marketing and simply created an incentive to encourage customers to refer and create more customers.

While the majority of businesses ignore the growing strength of word of mouth in this sea of too much information where consumers are becoming desensitized to advertising messages that bombard them everywhere they turn... some of the smarter firms (including the majority of the Fortune 500 companies and other new emerging fast growth innovative leaders) are looking at how to create a word of mouth (how to create a network marketing) structure.

And typically, the best of these companies are the ones that are on the forefront of a lot of other "new ways of thinking" and "new technologies". They aren't the me-too product developers. Some of these companies take an approach to completely devote their entire advertising/marketing efforts to effective word of mouth. They develop strategies to get their customers talking (to create more customers). Many of these are the "network marketing" companies. This simply means they have a referral-incentive program and a compensation plan based on standard network marketing compen-

"People act on only a tiny, tiny handful of the thousands of ads, commercials, and sales calls they receive each week. But they act on many, if not most, of the recommendations from friends and trusted advisors." - George Silverman, The Secrets of WOM Marketing

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sation models.

What are some of the ways a company could get their customers talking faster and more frequently? Give them incentives. Yes, discount coupons and free products might do the trick. But how about a part of the profits from the referral of these new sales? Again, this refers to satisfied customers simply referring new customers through conversations. Nothing new here. We do it all the time.

There's a little catch phrase among network marketing professionals:

"There are two types of people in this world. Those who receive a commission check for their referrals and those who don't."

Each one of us, as a consumer, networks on a regular basis. We share our opinions on what product/service we like and what we don't like. But the majority still let the companies keep all the profits, while a small percent of the crowd are now also gaining tax advantages and earning checks for these same endorsements.

Why tax advantages? Because as a network marketer, you are an independent contractor and in business for yourself. The business entitles you to tax deductions for a variety of activities. Check with your local tax professional, but the meal you have with a friend (if you mention the product/service which you are contracted with) becomes tax deductible, the ink for your printer, percent of your internet usage, percent of your phone bills, and much more can become tax deductions. Yet you aren't doing much that's different. You are still basically just saying "Here, check this out. This is what I'm using and this is what I like about it"... meaning you are still recommending products and services as you always have been, but now have a business and new income stream based around this.

Take a friend who is a realtor here locally. He knows that I would (and do) send him referrals as they come up in conversation. If I know someone is in the market to buy a home or looking to sell and needs a realtor, I refer them to him. Yet he passed on a financial incentive that if one of the customers I refer buys, he will hand over \$500 as a thank you. Again, he's setting up an environment that really fosters word of mouth by providing this financial incentive. Now, if I refer someone it won't be because of the \$500, it will be because he's a friend but also a professional at what he does and I know that my colleagues would be in good hands working with him. But having this extra "thank you" as incentive allows me to make sure that I have his contact information and business cards on hand.

**"The way women try new products is a girlfriend puts an arm around her and says, 'This stuff is fantastic. You ought to try it.' It's word of mouth."
- Michael Silverstein, author of *Treasure Hunt: Inside the Mind of the New Consumer***

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Network marketing does the same but with more structure and often very advanced tracking systems and compensation programs that allow customers and “associates” to gain as much of the profit for their direct and even indirect referrals as possible.

What's involved in word of mouth recommendations that you're likely used to?

- A product or service manufactured by the company.
- A consumer who had a positive experience on that product/service.
- Communication of this positive experience to another individual.

Think about that. Pick anything you've told a friend or associate about. It can even be how the *Brand A* printer is better than a *Brand B* for their home office. What was involved there?

- The manufacturer (in this case “*Brand A*”) created a printer that in your opinion is superior.
- You had a great experience with this printer for some reason or another.
- And now you had a conversation on the phone when your friend told you he's looking to buy a *Brand B* printer.

Imagine that for your legitimate word of mouth recommendation (in this case for that *Brand A* printer), it's not just the manufacturer that gets paid (through their profits from the sale)... but so do you if your friend now buys one of their printers. Why do you get paid for a simple recommendation? Because you were a temporary marketer for their product. You were the one who took the time and explained what you liked about the *Brand A* printer vs. the *Brand B* printer and educated your friend on what to look for. Although you weren't selling (as you genuinely wanted to help and were simply providing your experience), you did a better job in assisting to create that sale than a salesrep likely could have (since your friend trusts your opinion) and you certainly did more than an advertisement could have done. Meaning, it wasn't *Brand A's* sales reps or expensive print advertising that created this new customer, it was you. You were a "word of mouth marketer" or "network marketer" for that product.

Take it a bit further though (to now really see how network marketing organizations get built).

You established a long term customer for this printer manufacturer, so now every time your friend buys their products (including ink for his printer), you earn 10% of that sale, yet you don't do the selling, the delivering or the customer service. You do nothing in the equation. You simply brought a customer to the manufacturer. And you did this because you genuinely felt that your friend (and others)

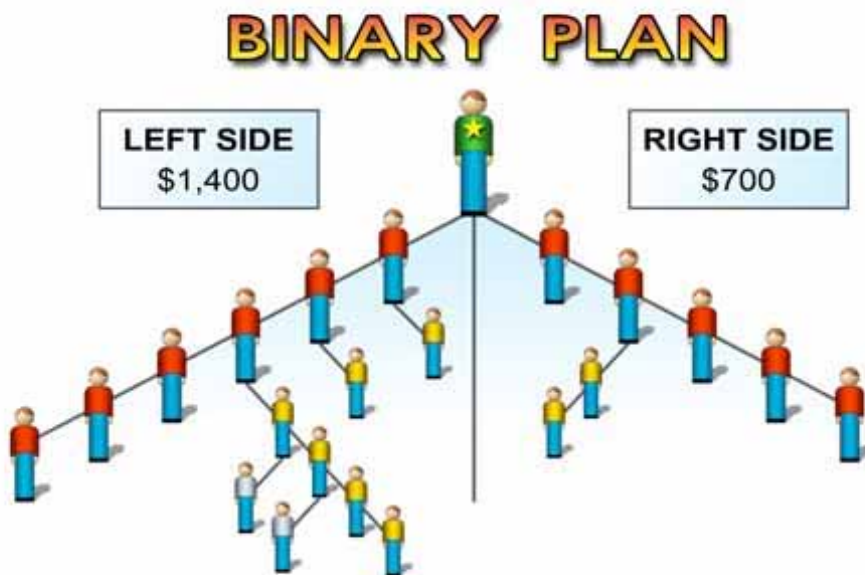
"... as consumers increasingly feel barraged by marketing messages, they're blocking out traditional advertisements and looking more to other people for advice on what to buy." - Mary Jo Feldstein, St. Louis Post-Dispatch

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would benefit more through using this manufacturer's products. Now, here's where I'll really cook your noodle...

If your friend later in life has a conversation with somebody else about printers and that person too buys a *Brand A* printer... you earn a portion of that sale too. Why? Because it was your indirect referral that brought this business to them. Had you not told your own friend about this printer line, he would certainly not have told his friend, etc.

Below is a diagram of one common referral-genealogy structure called "The Binary" because of how the tracking and payments are setup on two (hence binary) teams or "legs". You'll notice how from the original person, a few direct referrals occur, but from those new customers more referrals occur and so forth. When any of these customers makes a purchase, the original referrer earns a commission (based on the compensation plan's payout structure).



Think As the Business Owner

If you have a company that sells musical instruments, would you rather spend money and time on creating ads, hiring sales reps, hiring and training customer service reps to handle purchases or would you rather look for an independent marketer (which can be an experienced network marketer) and offer them the opportunity to

“I’ve owned restaurants, clothing stores, a chocolate factory, apartment buildings, commercial buildings, seminar companies, newsletter businesses, direct-mail multimedia, and software businesses. I’ve invested in Broadway plays. I’ve even owned a piece of a professional basketball team, the Utah Jazz. Networking marketing beats them all.”

**- Robert Allen,
*NY Times Best-selling Author***

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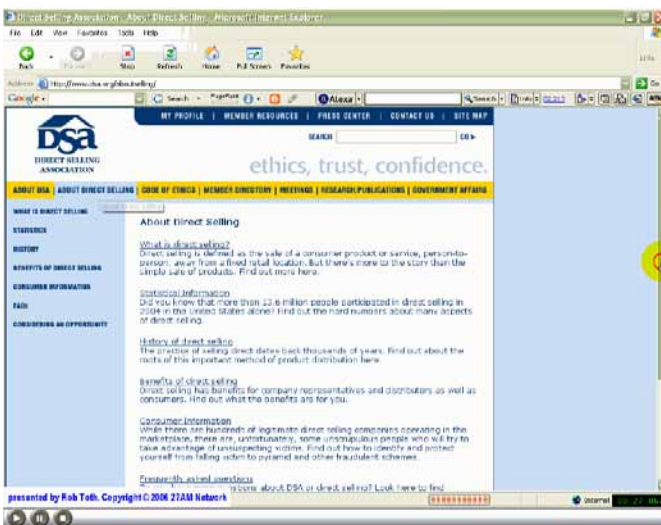
walk with 40% commissions from the profits for their direct sale efforts and 2% for all future re-orders from these customers as well as any sales made by the independent contractors (distributors) that they find and train?

The network marketing model is saving companies millions yet creating more loyal customers. With the recent launch of the *Word Of Mouth Association*, there is more and more attention in leveraging the power of a "satisfied customer".

Below is a brief video of a quick search through the online bookstore giant, *Amazon.com's* database for the keyword "network marketing"... let's see what we uncover. [Click here to play the video.](#)



The following video presents the *Direct Selling Association's* website. There are a couple of key points that are highlighted. Click here to [play the video...](#)



"The typical network marketer's benefit statement—'You work when you want, how you want, and with whom you want'—... I see a more seamless weaving together of work and family in network marketing than in any other sector of the economy."
- Professor Paul Zane Pilzer (Economist, Entrepreneur, Author)

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It's A Pyramid Scheme

It's about time you realized and admitted to it too!

The person at the top makes all the money. And the people below do all the work. Eventually the people below start to quit and get replaced by new people who do all the work. The person at the top still makes all the money.

And so many are falling for this scheme every day. They are putting in their time, energy, sacrificing time with the family, sacrificing their dreams of travel, and everything else for these schemes.

I know one person (a friend from high school) involved with a scheme like this and he's talking about how "after 10-12 years, I can probably make \$140,000 per year". Maybe, but who is he kidding? And even if does make that much, it's because the people above him are making even more.

That's why I will never understand...

Why people...

Keep flocking to...

A job.

Being an employee is very much a pyramid scheme.

The CEO of the company (the person at the top) is the one that makes nearly all the money then there are the layers of supervisors who earn less.

Then there are the disposable employees who get downsized as soon as the profit margins don't look too good. Other times, these employees will quit and be replaced by others... others who do "all the work" yet earn very little. And the scheme continues.

Network marketing is more than just legal, it's ethical. In fact, it's likely the most ethical and moral business model available as it encourages support and team work. The success of a personally sponsored associate and the optimal results of a referred customer are top priority for a network marketer. To increase their own checks, they must ensure customers have a fantastic experience (that they'll want to tell others about naturally) and ensure that other associates are succeeding and earning checks.

Directly tied into the above points is the free support, coaching and mentorship that network marketing allows for. This is a very impor-

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tant point. Without adequate business coaching, an individual who knows nothing about being self-employed would have a tougher time succeeding. In fact, this mentorship is so valuable, a lot of services and programs charge \$500-\$5000 for this. In network marketing it's free because everyone in the "upline" (those in the same referral genealogy as you) financially benefit when you attain your own goals.

This hands-on business education is something that you simply can't learn by reading a book or sitting in a classroom (anymore than you could learn swimming just by reading about it).

It also provides accomplished business owners a means to help their peers attain financial independence because while building a business from scratch isn't a viable option for the average employee (due to costs, time investment, risk and the need for dozens of skills required), network marketing does allow everyone a quick entry, low cost, no risk means to build a new income stream (which they can later use to build other businesses if they choose... but at least they have a financial asset while they are waiting for or developing that "next big idea").

Have You Ever Given Thought To Turning Your Annual Income Into A Monthly Income?

Understanding Leverage

I'm going to provide two examples of leverage. For these examples, I will use a 2000 member network marketing organization. That is, 2000 individuals who are not only customers with a company but have chosen to build a part-time or full-time income by marketing a certain product or service.

OPM: Other People's Money

Here is an advantage that allows for faster growth in a network marketing structure, which traditional marketing (for your everyday businesses) doesn't allow: the use of other people's money for advertising and business growth.

Suppose you have a network of 2000 associates as mentioned. Each of them commits to a weekly advertising budget of only \$50 to grow their own customer and distributor base. You are also spending only \$50 per week from your pocket. But what happens here? Because you capitalize off of the expenditures from 2000 associates, your advertising budget is actually $2000 \times 50 = \$100,000$ per

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week (plus your own \$50). That's a lot of advertising dollars that you are potentially benefiting from.

Disclaimer: The only downfall is that many who build a network marketing business are new to business entirely and know next to nothing about the "investment principle" and the need to fuel their business growth through marketing dollars. Many never do make the \$50 weekly (as an example) investment. Of course, these are the same individuals who never achieve any worthwhile profits with their businesses.

OPT: Other People's Time

A small business owner constantly fights the challenge of needing employees but not having the finances to afford their wages. That's why they often pay as little as they can get away with. Even 4 employees at 40 hours per week can be very costly for a small business owner.

Let's take a look at an alternative means for leveraging off of the time investment of others.

In a network of 2000 associates, each one commits to just 1 hour per day of work. You also work just 1 hour per day. But with 2000 man-hours going into your organization, you are actually investing $2000 \times 7 = 14,000$ hours per week in the business.

At 40 hours per week (typical employee) and \$10 per hour, it would take 350 employees (each working 40 hours per week) and would cost a company \$140,000 in wages to create a similar yield.

Are you beginning to see why some business owners can talk of earning \$40,000+ per month while most North Americans are still trying to figure out how to earn that per year? Are you also starting to get a glimpse at how changing what you are doing (or at least adding to it) and using this concept of leverage can very realistically allow you to turn an annual income into a monthly income?

Let me add this onto the above example. A typical employee works 40 hours per week, 50 weeks per year. That's 2000 hours of work per year. If you tried to accomplish the above mentioned level of productivity on your own (no employees, no associates), it would take you 7 years of full time work to create what you could instead create in one week with 2000 associates (and working only 1 hour per day for that 1 week). Contrast your 7 years of full time hard work and effort vs. 7 days of 1 hour per day work.

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The Pyramid Shape and Commission Tracking Explained

First, let's address the pyramid shape. To get right into it, the shape is simply a hierarchical structure.

If you draw out your family tree, the organization of the company you work for (CEO at the top, middle management, then employees at the bottom), the government (President at the top, etc), your church, the school you attended (Principal at the top, vice principals, teachers, teacher's assistants, etc)... you'll find the same pyramid shape in all of them.

Because of mis-education and a lot of news programs that have covered Ponzi schemes (money games), the pyramid drawings have been interpreted as part of something that's negative or a scam. That is completely inaccurate. Again, just about all hierarchical structures (including the army) have a pyramid shape.

There are indeed money games where a person is asked to put in \$6 (chain letters) or \$1000 (or whatever the case may be) and then find others who will put in that same amount of money and repeat the process. In this case no product and no value is being exchanged. It's simply a group of individuals playing off of the concept of selling hope. Meaning they sell others (illegally) on the idea that they could get rich quick by putting money into this money game (ponzi scheme) and through geometric progression, as they find others, they would start making a lot of money. These schemes are illegal and since the majority lose out (the people at the bottom when the program gets shut down), it's also immoral.

Do not confuse the above with the word of mouth growth that occurs as customers create more customers in an ethical, legal and fast growth business.

In network marketing, the referral-genealogy diagrams are drawn to illustrate how a customer could start also developing a network of other consumers and therefore earning an income. But in this case the commissions are based on product sales.

The computers (tracking systems) need a way to track who referred who. This is accomplished through the membership (or associate) numbers that are assigned after the appropriate application is filled out. This membership or id number is no different than the customer number you may have with your telephone company, internet service provider and hydro/utilities provider.

When someone that you referred becomes a customer, their cus-

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customer id (membership number) is linked to yours and the computer knows that as this new person pays for the products or services (and as they generate additional customers), you are to be paid your portion of their purchases as a “referral commission”.

The “pyramid” shape is simply drawn to illustrate the hierarchy of this referral process. It simply provides an image of who referred who (therefore giving you a visual of where the ongoing checks are coming from).

For more information about home-based income opportunities, [click here to review this page](#) .

What is Affiliate Marketing?

While being affiliated with any company (which can refer to a network marketing contract as well) qualifies as “affiliate marketing”, here we are specifically talking about the commonly understood concept of online promotions for a product/service.

Two other related terms are “internet marketing” (which is a bit broader as it refers to the act of marketing anything online but this could be your very own product... so not necessarily an affiliation), and “direct marketing”.

But let’s go back to the simple concept of affiliate marketing.

As an example, I’ll use the well-known online shopping website, *Amazon.com*.

If you aren’t familiar with *Amazon.com*, it started as an online bookstore but they now sell a long list of consumer items. In fact, they sell just about everything.

When they were first launching promotions for their business, they approached other webpage owners and let them know of an affiliate opportunity they were offering. This marketing strategy would allow any webpage owner to place a link to a certain book or a category of books or any other entry page to *Amazon.com*... and if the visitor that clicked through from this third party website onto *Amazon.com* ended up buying something, the referring website’s owner would receive a part of the commission.

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Imagine you had a website dedicated to gardening and it was often visited as it was well known online (and offline) that you are an expert in all topics related to gardening and your webpage has quality content. *Amazon.com* would have approached you (or you would have seen the affiliate opportunity on their website) and you would have learned that by providing links to the same 10 books related to gardening that you recommend to anyone and everyone (because they are the top authority books on the topic of gardening), now if your visitors simply clicked through from the link on your website to the *Amazon.com* affiliate link which took them to a summary of those books, and they ended up buying... you would receive a commission (7-15% of the sale is most common with *Amazon.com*... but there are some affiliate programs now that pay up a lot more).

These commissions are profits for you. They are a new revenue source and yet you did not write the books, you do not warehouse the books, you don't maintain an inventory and you don't even have a bookstore business. But because of the simple affiliation, you are able to earn from the money that others are already spending (in this case, on gardening books).

As another example... suppose you love traveling and have your own blog ("web log" or "web journal") about your traveling adventures. As you write your blog entries, you reference certain products that you recommend to other readers... maybe a certain backpack ideal for traveler's, or hiking gear and of course the recommended reading material. Seeing as *Amazon.com* offers just about all of these, you could find your recommended product on their website and quickly setup an affiliate link.

By having affiliate links with your recommendations (on your blog), when a reader clicks through and decides to take you up on your recommendation and makes a purchase... you would receive a portion of the sale as your commission. Even though, obviously, you didn't make the sale, you don't keep inventory on hand and you don't have a backpack and travel related business.

Why would you earn a "commission" for the sale if all you did was have a link on a webpage that you are adding to as just a hobby? Because this visitor, this customer for *Amazon.com* didn't come from their advertising or promotional efforts... it came from your recommendation. You were the "affiliate marketer". Even though you were genuinely recommending the mentioned products, you earn a well deserved portion of the sale for having created this customer.

Today, such affiliate opportunities are rampant on the internet and rightfully so. Think of why it's such a win-win-win for everyone involved.

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In the case of the gardening example, the gardening website's visitors get easy access to some of the best resources on their topic of interest (gardening), the website's owner has a new income stream which allows them to further grow their website (or invest as they choose) and *Amazon.com* just received a hoard of new customers without spending a penny on advertising. They simply offer a piece of the "profit pie" right back to the affiliate. Win-win-win.

Amazon.com was one of the first to pioneer such affiliate marketing but now there are countless such opportunities... some of which have extraordinary payouts. For example, one company sells a marketing toolkit (books, audios and software) that sells for \$597 and yet allows the affiliate to keep \$500 per sale (the content is in digital format which allows the publisher to entice affiliates with such large payouts due to nearly zero overhead costs).

As you can imagine, it all can get pretty lucrative. With this last example, just 4 sales through effective recommendations and marketing can be worth \$2000 to the referring affiliate... that's a modest monthly income as supplement to a job or maybe even to work towards replacing a job entirely.

For readers who are used to the traditional marketing channels where a company buys magazine or television advertising and hires sales reps in order to generate the sales, this concept of the customer or "affiliate" earning a piece of the profit pie is likely foreign and maybe strange... but times are changing.

The value of the customer's word-of-mouth recommendation has greatly increased (namely as companies recognized this worth).



Watch the entertaining "Ridiculous Income Goals" video ... [Click Here.](#)

Another example of a shift in how advertising dollars are spent and redirected can be found with a new (and ambitious) company called [Agloco](#) (short for *A Global Community*).

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What this particular company does aims to do is to share the advertising revenue that they receive, with all of it's members. Instead of providing a portion of a sale as commission, they offer a portion of their advertising income.

Why? How?

As you likely know, online advertising is a multi-billion dollar industry... and growing. When you search on *Google*, the "Sponsored Results" on the right hand side of your screen are paying advertisers. When you load up your *MSN Messenger*, the banner ads at the bottom are paying advertisers.

The angle [Agloco](#) takes is somewhat unique.

They present everyday internet users (such as you and me) with the ability to download a free software they call The Viewbar. Much like a *Google*, *Yahoo* or *MSN* search toolbar, it's a basic software that installs on your computer and sits at the bottom of your window as you go about your everyday use of the Internet. Here is what it looks like:



This Viewbar will display different banner ads and text ads as you surf the net. Each time an ad is displayed, an advertiser just spent money. Normally, the company who owns the network (such as Google, Yahoo, etc) would keep all of the advertising dollars.

With **Agloco**, according to their literature, the member is given a portion of this advertising money because they created a "permission based marketing" situation. By having this basic software installed on their computer, **Agloco** is provided with the opportunity to display advertisements. They receive their ad dollars from the companies... and they then share a portion with the web surfers.

It looks something like this:



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Here is one of the arguments presented by the company in their marketing literature:

Do you realize how valuable you are? Advertisers, search providers and online retailers are paying billions to reach you while you surf. How much of that money are you making? NONE!

AGLOCO thinks you deserve a piece of the action.

AGLOCO collects money from those companies on behalf of its members. For example, Google currently pays AOL 10 cents for every Google search by an AOL user. And Google still has enough profit to pay \$1.6 billion dollars for YouTube, an 18-month old site full of content that YouTube's users did not get paid for!

As far as the concept goes, it's actually a very smart "automated money" opportunity seeing as it's zero cost (no time or financial investment required). Of course, it won't help you purchase a yacht any time soon... but the most important part is it's entirely a "set it and forget it" process. Automated marketing. Automated money.

This advertising-revenue sharing concept is still somewhat new even though it has been done before, but [Agloco](#) may become the company who makes this "ad profit sharing" concept popular. It's members and all outsiders will just have to see how the company grows this system.

In the meantime, if you'd like to register to install the Viewbar and potentially start earning a bit of extra income as your surf the internet, you can use [this link](#).

Setting Up Your **FREE Agloco Account** for an Opportunity at Automated Income

1. [Click Here To Visit Their Webpage](#)
2. Feel Free to Browse the "How It Works" section by clicking the grey button near the top
3. Click the Join Now button and complete the brief form.
4. That's it. No payment required. This is a FREE service.



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\$1,000,000 In One Day. Two Case Studies.

Every Friday, offices of employees pool their \$2 into the weekly *Lotto 6/49* draw. Maybe, just maybe, their \$2 will win them a piece of the million dollar prize.

Even more frequently, on the way home while grabbing that loaf of bread or last of the groceries for dinner, they pick up a scratch and win ticket. They just might scratch and win the top prize on *Set For Life* and receive \$1000 weekly checks for the next 25 years.

When 98% of the population thinks of the word “millionaire”, they think of luck or chance. They get into their “I wish” and “wouldn’t it be nice if” mentality. And instead of getting educated on how money is created and working to create that million dollars (and beyond), they stay in wishful thinking and entertain the thoughts of that large house or new sports car.

While 98% do the above... 2% are out there learning and taking action towards it (or their own respective financial goals). And, with today’s information age, more millionaires are popping up than ever before. In fact, the growth is at an exponential rate.

Some are even able to claim fame to creating one million in one day. Two such individuals are Robert Allen and John Reese.

One Million Dollars in 24 Hours

Let’s take a quick glimpse into how two men worked towards and created \$1,000,000 in 24 hours.

Robert Allen is an accomplished business owner, investor, best-selling author, financial expert and more. He originally built a name for himself through his expertise in real estate investments. Feel free to browse his books at your local bookstore or research a bit further by typing “Robert Allen” into your favorite search engine.

As the story goes, a few years ago, he was a guest on a talkshow where he promised to show that he could create one million dollars that day. And, in fact, he did.

Here is the magic of marketing that allowed for it. First of all, because Robert Allen had built up his credibility through the years, he also had a large mailing list of loyal readers and fans (including his various newsletters). For several weeks, he had been sending notifications to these readers that he would extend a very exclusive offer on a certain day (the date of the talk show). His subscribers were aware that on this one noted day (and for that one day only) they would be given a chance at a fantastic opportunity including

A woman proudly told her friend, "I'm responsible for making my husband a millionaire."

"Well what was he before he married you?" the friend asked.

"A billionaire."

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the one-on-one mentorship by multi-millionaire Robert Allen himself.

On the chosen day, at the time specified, notifications went out to nearly 1,000,000 subscribers of a high value offer for a \$5000 mentorship package. That package would nearly ensure that anyone who bought this hands-on mentorship would indeed be able to create much more than their initial investment.

(Feel free to research the rest of the details of this promotion, however, for our purposes all we want to look at are the numbers).

Now, if we want to be technical about it, yes \$1,000,000 was created in one day. More accurately, it is important to note that this million came from over a decade of credibility and over 2 decades of expertise in business (as well as weeks of pre-launch promotions).

A marketer would need just 200 customers at \$5000 profit each to create \$1,000,000 in total profits. With a responsive mailing list of nearly 1,000,000 individuals, a 10% response would have created 100,000 customers. A 1% response would have created 10,000 customers. Because of the high price of the offer, we can certainly expect a lower than 1% response rate, but even at 0.1% response, that's 1000 customers (and all we need is 200). All that was needed was a 0.02% response rate from this highly targeted mailing list, this would quickly yield the 200+ customers for the \$5000 opportunity which, when sold exclusively for one day only, can create \$1,000,000 in profit in that one day.

A second example...

John Reese, on the other hand, made his million in one day online. He is the author of a now widely respected web traffic generation course. He is a true innovator. His concepts are much talked about. He has 10+ years of internet experience (which, for anyone doing the numbers basically means he was studying and working on the internet back when most were still trying to figure out what the word "internet" and the term "world wide web" meant). He is, by far, one of the [primary authorities of internet marketing](#).

It is precisely because of this expertise and his content-rich material that he was able to create over \$1,000,000 in one single day. (Not to mention he over-delivers, his high integrity is well known, etc).

In 2005, John released his **Traffic Secrets course** which sold for \$1000 each (\$997 to be exact). He needed 1000 buyers (1000 * \$1000 = \$1,000,000) and for the sake of the promotion, he wanted these buyers in a 24-hour span.

John Reese is profiled in **Ridiculous Income Goals**

\$900,000
Checks?

\$1,000,000
in 18 Hours?

\$10,000
Per Day?

[Click Here](#) To Watch the Entertaining Promo Video. Be sure to have your speakers turned on for the soundtrack!



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While he succeeded at his goal and did in fact create over \$1,000,000 in one day... did it really happen in one day? John Reese built this promotion not only on his 10+ years of experience (and on the many hours that went into the development of the Traffic Secrets course) but also on the friendships and relations he has established with an entire network of top businessmen, top internet marketers and other “authorities” with large circles of influence (and large mailing lists or networks of contacts).

The promotion was announced and marketed extensively prior to the one day launch. Tens of thousands knew of this promotion and had time to learn of John Reese’s extensive background to know just how top-quality the material being offered was. On the day of the promotion, all they simply needed to do was make the purchase (but they were educated in advance). So while the sales came in on one day, it was more than one days worth of effort that created it.

None the less, a marketer was able to create this. An employee, on the other hand, would never have this opportunity through their job. They (maybe you) spend their time getting better and better at being an employee. They develop their skills (sometimes for 5, 10, 15+ years with the same company) at the rate of 40+ hours per week of focused productivity. They “train” to become better and better. And in return they slowly (very slowly) get bumped up from \$10/hr to \$18/hr or from \$22,000 annual salary to \$48,000. Do you have any idea what they could be creating if they spent even a fraction of this time and became good at something a lot more profitable?

Here’s a question asked by financial expert and very successful businessman Bob Proctor (he earns income from over 600 different revenue sources): *“What would you change if your annual income suddenly became your monthly income?”*

Why Catching A Monkey Is A Lot Like Being an Employee

Instructions for catching a monkey: Grab a coconut and cut a hole in it barely large enough for a monkey to put his hand through. On the end of the coconut, attach a long chord. Inside the coconut, place a handful of peanuts and set this all up with you hiding away in a bush. Wait for the monkey. The monkey will come along, see the peanuts, reach inside, grab the peanuts but his fist will be too large to pull out while holding the peanuts. You then reel him in and capture him... because the monkey chose not to be smart enough to simply let go of the peanuts.

Note: Don’t get too caught up on the “peanuts”... you’re risking your own freedom.

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CHAPTER 3

Skepticism and Conformity

Two reasons why many dream of boats and fancy cars but will never do anything towards achieving these: skepticism and conformity.

North Americans are highly skeptical because a lot of corporations have done a great job at marketing just about everything under the sun (including just about every opportunity, legitimate or not) to these individuals.

They've heard it all. They've heard the promises of the super pill that allows you to lose 5-10 lbs while you sleep. They've heard of the ground floor opportunity that will make them rich. They've attended the motivational seminars that promised to make them successful (as soon as they would buy the overpriced course offered by the presenter).

In a time where consumers spend less time enjoying pristine lakes and mountain ranges and instead have their days cluttered with billboards and commercials, it's not hard to understand why North America is a nation of skeptics. Yet some of the same concepts that create a "red flag" for the consumers here would create intelligent discussion in other parts of the world. That's because the phrase "too good to be true" is abused in North America.

Technology (including business technology and marketing compensation technologies) allows for many "too good to be true" scenarios to, in fact, be true. A laptop, after all, would be too good to be true for those who have never even seen a personal computer (desktop). Electric cars are too good to be true for the farmer used to the horse and buggy. It's all a matter of our perception and understanding. We as humans tend to fear that which we do not understand. But ignorance is not the best defense.

Yes, there is a lot of hype. Sometimes even the best of companies (including traditional "bricks and mortar" corporations) start dishing out hype. But it's important to wade through hype marketing tactics, put the "business analyst hat" on and really consider the information presented. You then have the option to accept it, neglect it or reject it. But if you don't have your facts in place first, you could miss out on a viable opportunity.

There's a story I heard from a professor back in my college days.

He told me of a woman who was running an advertisement selling a

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classic Mustang for \$100. The ad was brief (and I'm not a car enthusiast and can't recall the specifications) but it more or less informed the reader that it was a true, classic Mustang and the asking price was \$100. This ad ran in a popular newspaper. Yet several days went by before the calls came in. Again, tens of thousands had seen the ad... yet nobody was acting on it until a few days later (and eventually she sold it).

The readers might have imagined a rusted mustang, a toy mustang, or thought there was a typo in the ad or that it was a hoax... a million and one things they made up in their mind. But, as the story goes, it was an angry wife who was selling off her cheating ex-husband's car and out of spite, she was selling it for only \$100. It was a legitimate opportunity to purchase a beautiful vehicle for \$100 but many perceived it as a joke or a misprint and ignored it. They missed out.

Another example is taken from the popular television show *Candid Camera*. *Candid Camera* ran a spoof one time where they filmed customers in a gift shop. At the counter, they placed a bowl with \$1 US bills in it and a note that read something along the lines of "Please Take One". Customers were filmed on tape as they entered the store, saw the bowl, stared at it in surprise but didn't take the money. Dozens and dozens of customers saw it. Some made a fuss and questioned it. They talked it over with their friends. They looked, walked away, came back and looked again. Yet it was only a child who actually dug in and finally grabbed a \$1 bill from this overflowing bowl of free money.

Yes it was only a dollar, but let's face it, if the clerk had offered to deduct \$1 from their purchases for the day, everyone would have jumped at the opportunity. Or if the clerk had informed any customer that they would receive \$1 off of anything they bought that day, the customers would have appreciated it. But free money? That must be too good to be true. Even though many talked it over with their spouses trying to figure out if they were reading the sign right, their skepticism held them back.

Conformity is the other mindset. I touched on it earlier but in essence it's the majority choosing to accept and follow the beliefs of... well... the rest of the majority. This is how mediocre income and mediocre lifestyles are created. The majority, the masses, have their mentality set on mediocrity (on being average) and 98% go right along with this... they follow the large group. Unfortunately, they follow the wrong group.

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Note About Hype

You likely aren't impressed by over-promises and hype. Neither am I. You could argue whether its right or wrong and try to change it all. I suggest though that you don't spend that much time on the subject. Just accept it. Because the fact is that for most consumers hype sells (and marketers know this). Much like Hollywood knows that sex and violence sells movie tickets, marketers know that playing word games, comparing apples to oranges, providing hope, and using hype tactics sells more products. Whether they then choose to engage in it or not is up to them, but it's up to you, as the consumer to dig through all this and consider what is fact and what is fiction.

And, as I mentioned, before you argue that hype sells realize that the majority of the population responds to it... just look at *National Enquirer*, look at the popularity and effectiveness of infomercials, and more. You can go ahead and try to change the world if you wish (I leave that task with you... you might want to find some friends to help you as it will be a heck of a challenge) or you can just accept it.

Understanding Misleading Advertising

Let's take a look into some of this hype.

You likely have heard large income claims before, whether it was on a website, in a classified advertisement, in a magazine, on an infomercial or any of a hundred and one other avenues. You have likely read "Make \$10,000 per week. We'll show you how" type ads before. You also likely heard testimonials of "After purchasing the course, I quickly made \$8000." Or "Thanks to what I learned at this seminar, I now make \$20,000 per month working from home".

Sidenote: One of the challenges I ran into when I released "[Ridiculous Income Goals](#)" was precisely this same topic. I needed to reference some of the largest personal incomes that have been generated online seeing as the theme of the report is to explore some of the biggest individual successes and "ridiculous" incomes that were developed via the Internet (and what common properties they share, why these are on trend, what assets an average man or woman would need to create in order to accomplish the same, etc, etc). Since the webpage had these big income numbers listed, it initially caused quite a bit of skepticism due to misinterpretations and assumptions that were being made. Point being, in some cases, the "bold claims" may indeed be true... but let's explore the common cases where it's often nothing more than hype.

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There would be many elements to look at in any of these situations to really separate fact from fiction. First off, are the testimonials and claims real in the first place or just fabricated and sensationalized for the sales effect?

If the person did in fact “make \$8000”, for example, did they have previous experience, customers, contacts related to that field (remember my \$1 million in one day examples... when properly setup with the right contacts, the right customer list, the right database and a long running campaign, even a million can be made in a day but that certainly won’t be the average result).

But my personal favorite (and this is the most common tactic) is the difference between “sales” vs. “net profits”.

Let me quickly explain as this will help you decipher what you hear in financial books, on financial websites, in magazines, at seminars, from marketers and more.

Suppose I sell a pond building kit. It comes with all the tools and instructions that will allow anyone to build a small pond in their backyard. The kit sells for \$1000 (just to keep the math simple). But the cost of goods in there is \$900 (the tarp, the lights, the wiring, the pumps, and more).

Suppose that my second month in business, I take out a small loan and invest \$5000 into a marketing campaign that lands me 20 sales in one month. All I did was put the ads into a pay-per-click campaign or sent out a direct mailing or ran ads in targeted magazines. Point is, no labour, no cold calling. The sales were created from my marketing messages.

I could be quick to tell you that the pond business is THE business you need to get into because in my second month I created \$20,000 with no work, no selling, no nothing. All this from the comfort of my own home (suppose the pond kits get drop shipped from a fulfillment house I use).

Heck I could even write a book about how I did it and sell it online for \$47:

Ex-Minimum Wage Line Cook Gives You the Instant Profit Secrets of How He Made \$20,000.00 His Second Month In the Pond Kit Sales Business.

Learn how you too can earn a six-figure income, from home, with no experience, no work, minimum time invested while working in your boxers.

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Now let's look over the real numbers.

Each kit sells for \$1000 but has a net profit of only \$100 (possibly less when you consider fulfillment house charges but let's stick with \$100). That means 20 kits sold generated $20 \times \$100 = \2000 . But remember, that the marketing campaign (which apparently was a very lousy and poorly executed one) cost me \$5000. So I actually lost \$3000 even though I created \$20,000 in sales volume.

More commonly, online, you'll see websites that show you how much an affiliate marketer "earned" with a particular program. You'll often be shown screenshots as "proof" of their checks. Some of these incomes can be quite large (6 and even 7 figures).

What the publisher/marketer neglects to mention is how much it cost them in advertising dollars and other costs to generate those sales! There is a very big difference between creating \$50,000 in one month with a \$5000 advertising budget versus creating \$50,000 earnings in one month with a \$55,000 advertising budget! The "proof" screenshots would look the same (in each case \$50,000 would be the end result in sales commissions) but the overall net income is a difference between \$45,000 profit or \$5000 loss.

Unfortunately, these aren't even extreme or rare examples.

Marketers of money making opportunities use this even more frequently. (That's where some of the widespread skepticism comes into play). Some marketers will be quick to tell you that they generated \$20,000 their 2nd month in their "home business money making" opportunity. Again, what they forget to mention, is that they paid \$6000 for the marketing system and invested another \$2000 per week into advertising... bringing the total to \$14,000 spent for \$20,000 earned. Now, that's certainly not a bad deal as that's \$6000 net profit (income) which is respectable... But it's important to find that "truth in advertising". In this case, there was a \$14,000 risk to create \$6000 net profit yield.

As a consumer, it's important for you to get a bit more familiar with how the marketing rules sometimes get bent. But also know your numbers. It doesn't much matter if you sell \$100,000 per year, if the profit margin is so poor that it barely allows for a full-time income.

With all that said, please don't assume that all testimonials, sales figures and income claims are false... instead consider how those numbers could have been created.

Ever heard this one:

"We were (or this product was) ranked #1 by XYZ organization."

"Success or failure as a human being is not a matter of luck or circumstance or fate or the breaks or who you know, or any of the other tiresome old myths and clichés by which the ignorant tend to excuse themselves." - Earl Nightingale, *Lead the Field*

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What characteristics were being considered for this company to be rated #1? How were the tests conducted? Which other products were looked at? What really is the credibility of the organization? Is it really a third party or is that organization affiliated with the company/product (possibly even created by them)?

Another one is similar and used many times in the “home business” and “make money” presentations by some marketers. These individuals will tell you that they are in the “top 1% of all income earners in the world”. That might sound like a lot of ooh-and-ahh but the statistics indicate that an income of over \$47,000US per year places you in the top 1% of all income earners in the world. So while it’s a great little title a person could use, the fact is it’s misleading. Heck, if you earn over \$32,000 per year, you are in the top 5% of all income earners in the world. With that little statistic, I just made you rich. You’re welcome.

An interoffice softball game was held every year between the Marketing Department and support staff of one company.

The day for the game came, and hard as the Marketers tried, the support staff whipped the Marketing Department soundly.

In their best tradition, the Marketing Department decided to find the best 'spin' they could on the dismal result. They showed how they earn their keep by posting this memo on the bulletin board after the game:

"The Marketing Department is pleased to announce that for the recently-completed Softball Season, we came in 2nd place, having lost but one game all year. The Support Department, however, had a rather dismal season, as they won only one game all year."

Even without bending the rules, marketing can indeed be very lucrative and models such as affiliate marketing allow for a very low cost, nearly zero risk, yet high profit potential way to build a new income stream that can help supplement your job income and give you home business tax advantages you are missing out on... or even replace your job income entirely. I know you’d miss your workspace, but you can always take a Polaroid of it and reference it from time to time as you sip on a Mojito on your recently redone patio.

Automated money (from automated marketing) can be a wonderful thing. It should be experienced by everyone. So should passive income. Passive income is what would allow you to be backpacking through Europe for 3 months and every week (or day) have a check automatically deposited into your bank account. You’re off playing but the work you did earlier is still paying you. That’s not something the employment model can offer. That’s why I say, your job sucks.

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CHAPTER 4

What Does Passive Income Look Like?

Example: If you write a jingle that every company wants to use in their car commercials (you know the ones with the trendy looking 20-something year olds), you can receive a royalty check every time your song is played.

Example: Place \$600,000 into an account that yields 10% annually. This produces a passive income of \$60,000 per year which is \$5000 in your pocket every month. This recurring income is an example of your money working for you. The trouble is many don't have \$600,000 to invest and even then, good luck finding 10% yield accounts.

Example: Purchase an ATM and place it in a store. You keep a portion of the ATM fees that are charged when a person withdraws money using your machine. As these fees pay off the initial machine, you use the profits to then buy a second ATM and put that into a second store. Repeat this until you have a fleet of ATMs in a variety of stores across town. And anytime a customer withdraws money from their account and is dinged \$1.50 for the transaction, you take that as residual earnings for hundreds or thousands of such transactions across your network of ATMs. Those earnings come in even as you install the pond in your backyard that you bought from me (through one of my marketing campaigns) for \$1000 last month.

Example: Over the years, you end up owning 5 houses free and clear. All of them have tenants. And each one rents for \$1000 per month. That \$5000 per month is residual income you receive for the work you initially did (which was whatever steps you took to allow you to own the 5 houses in the first place, as well as the work you did in locating the tenants).

Example: You build a network marketing organization (of customers and distributors). You earn commissions (based on the compensation plan used by that company) every time a customer buys a product or a distributor sells product (or their marketing systems sell products for them). These commissions are earned whenever such sales/purchases occur... regardless of what you are doing in your day.

Example: If you build an online marketing system (or partner into one that's established) and it effectively converts webpage visitors into customers, you earn every time your marketing results in prod-

Instead of hearing "You've got mail" why not hear "You've got money". Perks of a marketing business.

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ucts sold... even though you're out on the lake trying to learn your new hobby, kite boarding.

Automated Money: Understanding Pay Per Click (PPC) Advertising

Pay-per-click advertising or PPC (also called Cost-per-click advertising or CPC) is a phenomenon that very few are cashing in on. It's a relatively new advertising model. Here's the quick concept summary (and you'll see why this is very important education to you).

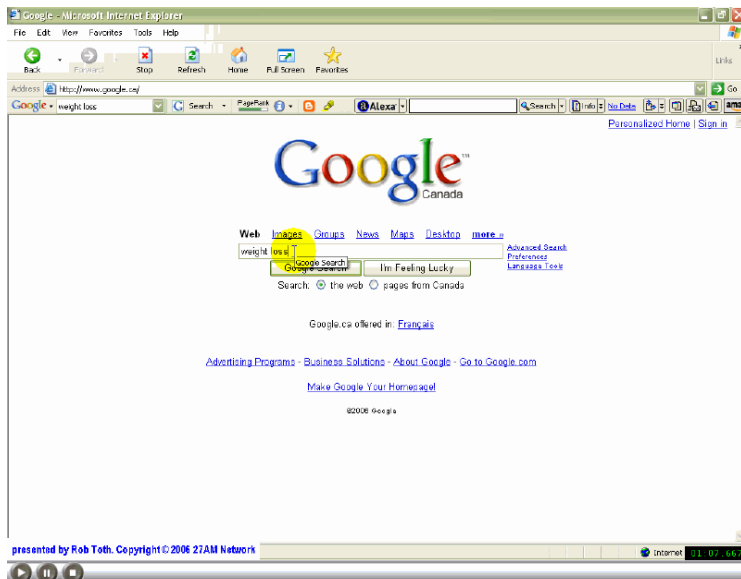
Traditionally, advertising meant putting out the \$100, \$1000, \$10,000 or whatever the cost was for the magazine ad, the classified ad, the radio airtime, the television commercial, the billboard, etc. Meaning, the advertising dollars were spent up front to get an ad in front of a moderately targeted audience.

For example, someone selling fishing gear likely wouldn't buy a full page advertisement in a bridal magazine but they certainly might in an outdoor sports magazine and, of course, in a fishing magazine. The ads were somewhat targeted but not ideal. And the dollars (as mentioned) were spent up front.

If you did the same for your marketing projects, you better know what you are doing as it could get costly. But what if you didn't have to pay in advance? And what if your ads were only placed in front of the exact audience you chose? That's what pay per click (thanks to technology) now allows. That's also what allows for yet another automated marketing (and automated money) system.

Below you will find a video tutorial as an explanation of this concept.

[Click here to watch the video](#) to gain a visual explanation of PPC. By skipping this concept you are leaving money on the table.



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Author—Rob Toth**

Learning about Pay Per Click may take a bit more of a time investment than simply paying \$500-\$1000 for a magazine advertisement campaign or writing a quick ad and paying \$40 to get into the classifieds section, but the tradeoff is that once you learn it, you can generate prospects and customers for nearly any product or service... on demand.

This new course talks specifically on using the *Google Adwords* system to build an automated income stream. As stated on the company's webpage:

"the simple steps to quit your job, and make \$300 per day from Adwords..."

Click for details: [Adwords Miracle](#).



UPDATE: A follow-up course was released in early 2007, called [Day Job Killer](#). Some of the material just builds on what was covered in Adwords Miracle... while others are new techniques.

[Click here](#) to learn more about Day Job Killer.

DAYJOBKILLER

PERSONAL RECOMMENDATION: I recommend Adwords Miracle out of the two (though Day Job Killer is also quality). I also recommend the physical book by Perry Marshall called "The Ultimate Guide to Google Adwords"... available in every major bookstore (or at *Amazon.com*) for less than \$20US.

On the next few pages, you will have a chance to review the search data (demand) for several keywords. When you read through those charts, think for a minute as if you were the one working from home, setting up simple (but tested!) ads into pay per click systems, bidding for the right keywords and having the search engines bring the potential customers to your ads... and you only pay when this highly qualified user is interested enough in what your ad says that he or she clicks the link to your website. (Note: when it comes to websites, it's not necessarily one that you create! Remember you are the marketer and if you use an established marketing system, the website is already in place for you).

While there are hundreds of pay per click engines, you only need to concern yourself with the ones that are provided by the largest search companies. There are three: *Google's AdWords*, *Yahoo Search Marketing* and *MSN AdCenter*.

This concept of pay-per-click along with the *AdWords* system is so smart that there are now dozens (if not hundreds) of books on how anyone can take a bit of time to learn the techniques and quit their job using the *AdWords* system. The two I recommend (as mentioned) are [AdWords Miracle](#) and "The Ultimate Guide To Google Adwords" (available in bookstores).

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6 Marketing Case Studies

“As of 2004, 934 million people worldwide had access to the Internet, according to the Computer Industry Almanac.”

Some folks will just read that statistic and pass it by. That would be a mistake... and I'll explain why using an example you can relate to.

You likely know several successful businesses in your area. Maybe it's a restaurant that's constantly busy and is very profitable; or a tanning salon; or a deli. Yet the potential market size for that business is likely less than 50,000 (based on the demographics of not only how many people are within a reasonable driving radius but also how many competing stores are in that same radius).

I live in a city of approximately 40,000. Based on demographics, there are approximately 4000 residents between the ages of 21-29. That is mainly the target audience for a nightclub. There are three nightclubs in town almost next door to each other and they compete for these same 4000 potential customers. That's 4000 potential customers to be shared among 3 competing businesses. This should be a “slap in the face” for most readers...

With the Internet, a business owner has a potential market of 934 million customers! Even if you break it down to the exact target audience of nearly any product or service niche... you're often left with millions, if not tens of millions of potential customers. As if that wasn't appealing enough, the internet and its technologies (such as pay-per-click as well as other strategies) allow the business owner to “open their virtual doors” only to the exact market that's a perfect fit for their product or service (and I talked about this a bit earlier in one of the videos).

Now we'll put this in action with six online marketing examples.

Case Study #1 – Shoe Polish

In this example, our product (your product) is shoe polish. If you market it online and don't want to waste time and money on advertising in potentially all the wrong places, your quickest way to a lot of customers is through pay-per-click advertising.

Let's take a look at some of the statistics of how many searches were made (demand) for the keyphrase “shoe polish” last month alone. We'll be using the publicly available data from *Yahoo*.

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Searches done in April 2006	
Count	Search Term
1413	shoes polish
718	kiwi shoes polish
332	ingredient of shoes polish
86	meltonian shoes polish
72	angelus shoes polish
69	lincoln shoes polish
67	white shoes polish
63	shoes polish kit
61	kangaroo shoes polish
51	shoes polish machine
49	pink shoes polish

What you see above is the approximate statistics of how many searches were performed for our chosen keyphrase “shoe polish” (which is shown as the plural “shoes polish” at the top of the list). On the far left, you will find the number of searches and on the right is the keyphrase. Related key phrases are also listed as part of the query results.

Here’s an important note regarding how to read the numbers listed. First of all, they are statistics for only one month (in this case April 2006). More importantly, these are statistics for only one search engine (Yahoo). For a more accurate internet-wide number, you’ll want to multiply by 5. Depending on which expert you listen to, some will argue that Google’s search volume is 3 times larger while others say it’s 7 times larger but seeing as there are a host of smaller search engines as well, we’ll use 5 for our examples.

Going back to our example, we can see that in April 2006, the keyphrase “shoe polish” was searched an approximate of 7065 times (1413 x 5 as we mentioned for the internet wide stats).

If you were marketing shoe polish, you would have the opportunity to have your ads displayed 7065 times (assuming you listed the ad in all of the large search engine pay-per-click programs). Additionally, you could bid on a host of related terms (some of them are provided in that same list) and have your ad displayed for those moderately targeted phrases as well.

If you have a quality ad (that gets a lot of attention and a lot of clicks) and you also have a quality webpage (and quality product) that converts a high percentage of visitors into customers... then you potentially have 7000+ customers that are brought to your virtual door-step by the search engines every single month. You don’t have to look for them, they come to you.

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Let's look at our next example.

Case Study #1 – Fishing Gear

In this case you are marketing fishing gear. Let's take a look at the online demand (searches) for the keyphrase "fishing gear".

Searches done in April 2006	
Count	Search Term
14238	fishing gear
2894	fly fishing gear
431	discount fishing gear
351	saltwater fishing gear
327	trout fishing gear
309	free fishing gear
305	fishing hunting gear
278	kayak fishing gear
223	commercial fishing gear

You can see that the market for fishing gear is considerably larger than that of shoe polish. As we learned in the first example, take the number listed on the left and multiply it by 5 for an internet wide approximate demand.

We can see that there were approximately 70,000 searches for the keyphrase "fishing gear" across the internet in April 2006. That's roughly 2333 searches per day. Again, this doesn't account for the dozens (or hundreds) of related keywords and keyphrases.

Case Study #3 – Personal Development

This example is worth including as I have hit on the topic of the necessity for alternative education at several points throughout this book. What kind of demand is there for personal development?

Searches done in April 2006	
Count	Search Term
20526	personal development
892	personal development plan
556	personal development growth
401	personal development training
289	personal development coaching
274	personal development coach
257	personal development seminar

If you read through the keyphrases listed, you will find interest in personal development training, coaches, seminars, courses and more.

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We can see that the keyphrase “personal development” was searched approximately 100,000 times in April 2006 across the Internet. This translates to 3333 searches daily for just the phrase personal development. So certainly there is a market there to consider.

Case Study #4 – Marketing Software

Software usually provides a good marketing opportunity as it often offers a high return-on-investment.

Let’s see how many searches the phrase “marketing software” saw in April 2006.

Searches done in April 2006	
Count	Search Term
12079	marketing software
5444	email marketing software
1224	internet marketing software
765	affiliate marketing software
739	bulk email marketing software
678	marketing network software
648	marketing sales software
610	direct email marketing software
585	ebook internet marketing sell software use.com
516	estate marketing real software
495	direct e mail marketing software
479	affiliate marketing network software
470	marketing network software tracking
408	direct marketing software
381	marketing plan software
380	marketing planning software

At 120,000 searches internet wide, there’s certainly a respectable market. Keep in mind this is only for the exact phrase “marketing software” yet there are many variations. Not to mention software is often searched for by the name of the software or the specific function of it. And because of the often high return-on-investment, that’s a healthy market to cater to.

The last 2 examples take us into the big leagues. These are among the top searched keywords online, which also makes them very competitive markets...

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Case Study #5 – Weight Loss / Diet

The keyphrase “weight loss” and keyword “diet” have consistently been among the most searched words online nearly since the first days of the internet. It’s no wonder that the weight loss industry in North America alone is a \$110 million per day giant. That’s per day! Consumers are constantly left trying to wade through hype and false promises made by various potions and lotions that promise overnight weight loss (often without considering health and safety). Let’s take a look at some of the numbers for this market.

Searches done in April 2006	
Count	Search Term
996359	weight loss
171288	weight loss pill
125290	weight loss medication
114663	weight loss diet
90820	healthy weight loss
79792	weight loss program
55333	weight loss surgery
48229	la weight loss
32721	weight loss supplement
32564	fast weight loss
32118	weight loss product
27942	quick weight loss
27146	natural weight loss
25091	safe weight loss
19301	weight loss drug
18920	rapid weight loss

Yes you’re reading that right. There were nearly 5,000,000 searches internet-wide for the key phrase weight loss in April 2006. Even the phrase *safe weight loss* (near the bottom of this list) was searched 125,000 times (remember: 25,091 x 5 for internet wide results) in April.

Searches done in April 2006	
Count	Search Term
749079	diet
587186	diet pill
256629	healthy diet
159089	south beach diet
114663	weight loss diet
81382	atkins diet

These are the results for the keyword *diet*. We find another 3.5 million searches for the word *diet* (internet wide) in one month alone.

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Let's finish off with one of the most researched topics online...

Case Study #6 – Money

In the final example, I will provide the stats for a list of popular keywords and key phrases related to money. These include:

- *Make money*
- *Extra income*
- *Business opportunity*
- *Home business*
- *Get rich quick*
- *Network marketing*
- *Internet marketing*

You see the most important topic for the average individual is money... that's because typically, they don't have enough of it. There is no shortage of folks with financial obstacles (unfortunately). The search for "more money" is a very common one. Let's take a look at just how common.

Searches done in April 2006	
Count	Search Term
118264	make money
61667	make money online
46272	home make money
15282	from home make money
13871	fast make money
13102	internet make money
7505	make money ways
7259	ebay make money
5815	make money web
5013	business make money online opportunity
4402	home make money work
4383	extra make money
4141	based business home make money
3616	easy make money
...	...

Over 500,000 searches were performed in April 2006 for the phrase "make money." It's worth reading through the rest of the key phrases listed to get a feel for what some of the topics of interest are for other internet users.

Let's take a look at some other variations on this same topic of money.

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Searches done in April 2006	
Count	Search Term
15038	extra income
2857	earn extra income opportunity
1247	earn extra income
711	extra income opportunity
528	extra income from home
505	earn extra income from home
489	earn extra income at home
482	extra income working from home
409	extra income at home
379	extra income opportunity home
370	work from home extra income
365	extra income work at home
334	extra income idea
314	home based extra income
271	make extra income
211	extra income online
204	need extra income

The above is for “extra income”. 75,000 searches for this phrase in one month. You can also see the number of searches for the more specific phrases such as “extra income opportunity”, “earn extra income at home” and “work from home extra income”.

Some of these searches are by folks looking for a home based job (my recommendation to them would be to review *Freelancing: The Real Work At Home Job Opportunity*)... but the majority are looking for business opportunities and home business options.

In fact, because of technology, home businesses are on a sharp rise (of course the countless stories of 20-something year olds, single moms and ex-minimum wage employees all creating large incomes from home is certainly helping to fuel this demand for information about home business).

A market research firm that works with the home business industry reportedly gets over 350,000 individuals per month requesting to be contacted about working from home and business opportunities. That’s one company with 350,000 queries in just one month!



“Freelancing: The Real Work At Home Job Opportunity” ... now available at DearEmployee.com as part of the *Dear Employee* financial education series...

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Searches done in April 2006	
Count	Search Term
330556	business opportunity
130219	home business opportunity
56846	home based business opportunity
47248	small business opportunity
39012	work from home business opportunity
29196	home internet based business opportunity
21534	internet business opportunity
19344	work at home business opportunity
14071	internet home business opportunity
13620	online business opportunity
9812	franchise business opportunity
9601	private investigator business opportunity
8638	mlm business opportunity

Over 1.5 million searches for the phrase “business opportunity”.

Searches done in April 2006	
Count	Search Term
447948	home business
302608	home based business
130219	home business opportunity
56846	home based business opportunity
53438	internet home business
39012	work from home business opportunity
29196	home internet based business opportunity
24538	home business idea
22718	work at home business
19898	home base business
19344	work at home business opportunity
19233	best home based business

Over 2 million searches for the phrase “home business”. (Not to mention the many variations of this phrase).

Many are indeed looking for home business opportunities but it can be a challenge to decipher, based on a website, what is legitimate and what isn't. And it can be even tougher to figure out which opportunity is a smart and potentially very lucrative one versus one which would simply eat up a person's time, money and energy yet be very hard to turn profitable.

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A person who works with a quality income opportunity can setup a campaign to get themselves and their ads in front of a targeted audience and then help these individuals figure out what to look for in a business opportunity. The person who can do this and provide a lot of support, value and solutions in the process can certainly earn a very impressive income.

While many shy from the term “get rich quick”, it’s worth realizing that a segment of the population searches for precisely this.

Searches done in April 2006	
Count	Search Term
3780	get rich quick
570	get rich quick scheme
257	get rich quick scams
211	get rich quick idea
91	get neopets quick rich
62	get quick rich ways
56	get rich quick free

The lottery mindset is very much alive with many.

Since we looked at network marketing earlier (as well as internet marketing), let’s see how many searches are performed for each. This is relevant because some of the searches for these phrases are by individuals looking for opportunities (in either network marketing or internet marketing).

Searches done in April 2006	
Count	Search Term
56417	network marketing
15135	ezine marketing network success
7619	network marketing lead
4423	mlm network marketing
4194	network marketing internet business
3418	network marketing company
2168	home based business network marketing
2107	network marketing opportunity
1488	internet and network marketing
1485	network marketing business opportunity
1448	home business network marketing
1432	network marketing newsletter
1327	network marketing affiliate program
1197	marketing network newsletter online
979	affiliate marketing network
896	top network marketing company

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Finally we have the searches performed for the phrase “internet marketing”. Let’s take a look...

Searches done in April 2006	
Count	Search Term
283868	internet marketing
20507	internet marketing tool
15532	internet marketing strategy
14263	ppc search engine internet marketing
14162	internet marketing online
9034	internet marketing services
8726	affiliate internet marketing
8211	internet marketing company
6756	internet marketing agency
6565	strategic internet marketing
6371	internet marketing solution
5799	internet web site marketing
5555	internet marketing affiliate program
5499	internet marketing consultant

Nearly 1.5 million searches per month for the phrase internet marketing.

The demand for wanting to learn how to generate an income online or simply how to increase the effectiveness of online promotions (for an already established business) is constantly growing.

As you likely saw, there is a lot of opportunity for online marketing.

CHAPTER 5

The Role of A Job

This all is not to say that employment doesn’t have its place. Yes it does. But it should not be the primary financial provider for you, your goals and your family. It should be the financial provider for your business. Meaning, the primary reason for your job should be to provide that “buffer money” which you can then use for paying bills but also to re-invest into a home based business.

When I got started with working towards creating alternative income, it was while holding a line cook job at *Cactus Club Restaurant* in North Delta, British Columbia. I wasn’t earning much, but it

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helped in building the business. I made a lot of mistakes at the time and spent money on ineffective advertising and other ideas that weren't properly thought through. Later, as the business started profiting and I no longer needed a job I quit (and have been "un-employable" since age 23).

The biggest benefit of a low cost business can often be the biggest obstacle for a person as well.

When entrepreneurs decide to open a new store or build a large multi-national corporation, they will go through the song and dance of finding investors or otherwise securing financing (not to mention have a business plan and marketing plan in place along with appropriate budgets). They will invest to develop that business. Otherwise, they can have the best business, best product, best service but nobody will know about it. And they will remain their only VIP customer.

On the other hand, because of the extremely low cost of entry (often less than \$1000-\$2000) and the very low monthly overhead (maybe less than \$300-\$500), many quickly jump to home business or "work at home" income opportunities but don't see much from it. To use an analogy, they have a brand new *Cadillac* handed to them along with the keys, but they'll never experience "the drive" because they don't have fuel and aren't willing to pay for fuel.

That fuel is a marketing or advertising budget. Marketing can offer very high ROI (Return On Investment). Sometimes \$1 invested can yield not just \$2 but \$10 or \$15+. Think about that for a minute.

This is what sets aside the "spending" mentality of an employee vs. the "investment" mentality of an entrepreneur.

Suppose you are able to buy the best restaurant in the world for \$1000 from your brother. This, indeed, is the best restaurant in the world. It has the best food, the best ambiance, the best staff, the best everything. It is the best in the world. You go ahead and take your brother up on the offer and buy it for \$1000.

Here comes the challenge. The restaurant is located in the middle of the desert and has no roads running by it for a 5 mile radius. Meaning nobody will accidentally just "stumble" on it (just like they wouldn't stumble across your home business or your online business either!).

...And you don't advertise...

How many customers do you think you'll get?

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None. Without the systems in place for creating a flow of customers (in this case, road development would be one of them), your business will not prosper.

Statistically, these are the top 5 reasons why people want to make more money:

1. Get out of debt – pay off credit cards, student loans, car loans
2. Go on more vacations (time off)
3. Have financial security through multiple streams of income
4. Retire (with money!)
5. Buy a new house

Take a look at #3 and #1 for a minute. Getting out of debt is indeed #1 and with good reason. The average North American household has \$7000 in credit card debt alone and has next to nothing in savings. But which do you feel is most important to set into place first... #3 (establishing additional streams of income) or #1? Ask yourself how the “getting out of debt” is working for you with that job income alone. You need to setup alternative streams of income.

What if you had the extra \$1500-\$2000+ per month coming in each and every month through automated income streams? You could use this money to quickly put a dent into your debt. The focus should be on first establishing the added stream of income.

If your new income stream (your affiliate marketing business) offered a chance to turn every \$1 invested into \$3 or \$5... wouldn't it make sense to invest at least \$50 each week (even if that means cutting back on some of the wasted dollars in the household budget or even selling off dust-gathering “stuff” in the house)? That's how you can quickly develop several thousand extra per month. Use most of it to then pay off debt, while using the balance to keep developing your income streams. Once you have your debt paid off entirely, invest a healthy portion of the money you've used to pay bills into your business. Grow multiple income streams to several thousand each per week. At this point, you can evaluate your goals and decide what else you want to accomplish in life (other businesses you may want to build or maybe just spend time traveling with the family).

First thing's first...

- Understand your income options.
- See where marketing fits in.
- See how affiliate marketing (such as network marketing and internet marketing) can be low start-up, low risk, high yield.
- Find or create a marketing system that requires little time to

“According to Salary.com, survey results show that inadequate compensation is by far the number one reason that employees want to leave their job within the next three months.”

“You pretend to work while the company pretends to pay you.”

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maintain.

- Use part of your job income to build the business.
- Use part of your profits to clear your debts while also creating new streams of income for the household.
- Once debt free and have several thousand in residual or “automated” dollars coming in, figure out what you want to do and really start to live.

Anecdote: Skipping Winter

This year I’m considering skipping winter. I don’t like it. Never much cared for the snow or the cold. But I’m a big fan of the beach, sand (hence I live lakeside), sunshine and patios. So for the “winter months”, I’ll fly down to Australia to enjoy their summer... then come back for my summer here in Canada.

I told you that to now tell you this. I have the choice, the option, the freedom to be a “snowbird” because I’m not tied to a job (physical location) or a brick and mortar business (physical location). I can be on the road and as long as I have internet access for my laptop, I can be 100% operational for business. Thanks to technologies such as Skype, I can even make calls using an internet connection and a simple PC headset (and if the call is to another Skype user, it’s a free call over the internet). I can be off the shores of Surfer’s Paradise in Australia with a satellite internet connection and be corresponding with a customer in Vancouver, BC or replying to an email from a colleague in California.

Remind yourself that you’re spending time getting better at something right now... every single day. **Shouldn’t you be getting better and better at something that can provide unlimited choices in your life?** Doesn’t that make more sense?

I can’t be any bolder about it: “Your Job Sucks”... not because of what you do. Maybe it’s a terrific position doing something very rewarding. My rationale is that your job “sucks” because it provides very little in the way of freedom as to how you spend your day.

There are alternatives that can ensure that whether it’s 30 days from now or two years from now (if you’re a bit of a procrastinator), you can post “For Sale: One Low Paying Go-Nowhere Job” flyers all around the office, then run a press release talking of how “Local Company Announces Downsizing... Of One Employee,” then tie tin cans to the bumper of your car and put up a “Just Quit” sign on the back window while playing “Free Falling” by Tom Petty as you drive around town honking your horn and yelling “Show Me the Money”. (Or whatever crazy “fire your boss” dream you may have).

"In this sky full of people, only some want to fly. Isn't that crazy?" – Seal, Crazy

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The information provided in this book hopefully will help act as a catalyst. Even if what you pursue is not affiliate marketing (ie: network marketing, direct marketing, etc)... use this material to start seeing what you could start to change in order to get what you've really always wanted in life.

I Don't Have Any Experience

You didn't have experience in tying your shoelaces, until you learned how and did it over and over again. You didn't have experience in driving a car, until you learned how and practiced it. You didn't have experience doing whatever your job requirements ask you to, until you were trained and did it day in and day out.

The question is what are you willing to gain more and more experience in? What do you want to keep being better and better at? Would you rather see your picture on the office wall with an "Employee of the Month" title... or a great shot of you and the family (or friends) on your home office wall with the caption "Last Week In Maui"?

If you plan to increase your income, you will have to spend time with learning new skills. That could be because of a promotion or a new job that pays better or further schooling (for additional degrees that may help land a higher paying job). Even if you plan to purchase a franchise, the franchisor would want you to get trained in their business system. Or it could be any other new business skills that are just as simple to learn as job skills. But to increase your income, you will need to be a bit uncomfortable (because you won't know what you are doing) and learn these new skills.

Think about learning to play the piano.

As soon as you picture it, I bet it occurs to you that it will mean many hours at a piano bench, practicing. It will also mean that you may become a bit embarrassed at your lack of competence. But if you want to learn to play, you will dedicate the time to learn it. You could do the same for learning any new language. And you could certainly do the same for the topic of money. Stop fearing the subject of money. Taking a line from *Matchstick Men*, "To some folks, money is a foreign film without the subtitles"... but that's by choice.

The subject of money/wealth is a real topic. Nothing hokey about it. Walk down the aisles in any bookstore and you'll find thousands of pages on the subject. Search the Internet and you'll find years worth of reading material on the topic. But money, not history, not the arts, not biology... money is the most important subject any student should study. Because the rules of wealth -success principles, eco-

Manager: "For a man with no experience, you are certainly asking for a high salary."

Applicant: "Well, the work is much harder when you don't know what you are doing!"

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nomics, and the likes- are what can provide a fulfilling life. Other education should be studied as a passion not as a requirement.

Where to start? How to cut down weeks or months of research and get to the point?

There are two well known and well respected financial authors who have their names constantly appearing on bestseller lists as well as all over the media. They are Robert Kiyosaki of the *Rich Dad* series and David Bach of the *Finish Rich* series.

Each of these men have a created a dozen or so books and audio courses that can take a person from financial illiteracy to competence in a very organized and structured manner. It is my belief that the entire *Rich Dad* series as well as the *Finish Rich* series belongs in your household. The full investment would likely be near \$500 but that investment (if the education is applied) will yield more than a \$20,000 tuition fee at your local college. Feel free to research their material and make a decision that's right for you.

For now, I'll present the "crash course" recommendation that I make to everyone. [Purchase and review](#) Robert Kiyosaki's "Perfect Business" audio and David Bach's "Start Smart, Finish Rich" audio. Through one California-based company, both are available for a combined cost of \$6.00 USD + shipping. You can review the information while driving to and from work. No need to make time for book reading. Listen to an audio instead of rock and roll on the way to work. Turn your car into your Mobile University.

These men are top authorities in finances, so be sure to pay attention to what they tell you. Later you should indeed purchase (or borrow from your library) their respective books.

In fact, you should start with the above 2 "crash course" audios but constantly be on the lookout for other, legitimate sources of education (outside of the mainstream). Television, radio, neighbors, friends and the public school system won't help much. Get comfortable with reading books, listening to audios or attending seminars.

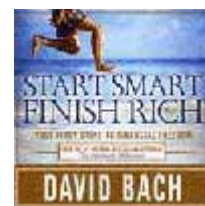
If you stick with only the education that the masses get exposed to, you'll have a tough time getting beyond average earnings. You need to look into and invest into alternative education.

About Alternative Education

When I was pursuing a computer science degree at *Simon Fraser University* in B.C., I was enrolled in the most thought-provoking course I had ever taken, Discrete Mathematics 101. If you would



Robert Kiyosaki's "Perfect Business?"



David Bach's "Start Smart, Finish Rich"

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like a bit of mental gymnastics in your day, Discrete Mathematics delivers. It's the math of logic, or the logic of math or the math of computing logic... I never did really understand.

Most of the students who walked into this course were coming in there with As and Bs in high school and often even high grades in other courses in their programs. Yet after the first midterm, the class average grade sat at 31%. You might want to re-read that last part. Was the professor doing that poor of a job? No. I like to think he was one of the few who knew how to engage the class and did his best to simplify and explain a topic that might as well have been written in hieroglyphics and explained in sign-language. Yet, there were about 3 individuals out of over 250 who were on the other end of the spectrum. They knew what they were doing.

One in particular. He was hitting 88% and 92% on tests where others were getting 6% and many were hitting 17%. I remember talking to him before class in those first few weeks, as he always sat in front of me. And I recognized his name when it was read out as a top grade on an assignment. Yet, after those first few weeks, I never saw him in class.

Two months later, the midterms were held and I finally saw him. I showed up nearly late so there was no time for chit chat but I saw that he was there. Next day, when midterm grades are announced, there he was again with 92% on the same test that I walked away with 33% (just above average... I'm not sure how I felt about that).

I got to talking to him to find out how the heck he was getting higher marks yet not even showing up. He said the "secret" was in the self education. He used our textbook and a couple of other resources and taught himself at home. When a class assignment was handed out, he downloaded it at home and wrote it up and delivered it in the class drop box. Other than that, he went right back to teaching it all to himself. But he was also using 2 other text books related to the course material that he went out and purchased. And he was attaining larger success. Is there a moral to the story? I hope so, otherwise I just wasted a bit of your time.

Not long ago, I was looking through the list of the 500 top billionaires in the world (contrary to popular belief, there are indeed over 730 known billionaires in the world). I must have looked through about 200 of them before my eyes started burning up. I wanted to learn a bit about the profile of each person listed... their age, what industry they created their billions in, etc. I also paid close attention to their formal education level. And it was very common to learn that many of these individuals dropped out of college. And many others who did not drop-out, attained success in a completely unre-

**Mark Twain
said it best: "I
never let
schooling get in
the way of my
education."**

**"Formal educa-
tion makes you
a living. Self
education
makes you a
fortune. "**

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lated field.

Wait a minute! These are some of the most successful businessmen in the world. They are among the strongest financially. They can afford to buy or do whatever their dreams desire. Many of them are role models to upcoming entrepreneurs. Yet a good portion of them never went to college, dropped out of college or if they graduated, they can't really credit what they learned in college to their success as it's completely unrelated.

How could they possibly have accomplished this? Isn't that what school is for? To get you equipped for success? I mean, are we teaching kids to go to college just so they can have an extra piece of paper to put on their wall and stories of dorm keg parties to tell their friends?

Formal education has its place, but it's no secret that formal education will make you a living... self education can however make you a fortune.

The lesson is not in, "don't go to school" but instead it's in realizing that the principles and views taught by public school systems, post secondary and even at your workplace all assist to better have you fit into mediocrity.

Instead start with the [two mentioned CDs](#) and study them as you drive around town. Also, review (print) this booklet. And don't stop there as this is merely all an introduction.

Dear Mr. Employer,

Thank you for your letter. After careful consideration I regret to inform you that I am unable to accept your refusal to offer me employment with your firm.

This year I have been particularly fortunate in receiving an unusually large number of rejection letters. With such a varied and promising field of candidates it is impossible for me to accept all refusals.

Despite Acme Inc.'s outstanding qualifications and previous experience in rejecting applicants, I find that your rejection does not meet with my needs at this time. Therefore, I will initiate employment with your firm immediately following graduation. I look forward to seeing you then.

Best of luck in rejecting future candidates.

Sincerely,

Future Employee

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Where Are You Looking For Answers To Your Extra Income Needs?

I met a man one night in a well lit coffee shop who was frantically searching for something. He walked around the entire half empty coffee shop searching the ground. I offered to help. I asked him if he lost something. He replied "Yes, my wallet" and he described the wallet as black with a brown leather patch on it.

I already watched him scour the entire coffee shop, so instead I asked him, "Did you have the wallet when you came in?" He said, "No, I dropped it somewhere outside a few steps from my car. I'm just looking in here because the lighting is better."

That's how many people in society (including at your workplace) operate. They are searching for answers in completely wrong places: the next low-paying job, or a so called "work at home" job, infomercials, motivational seminars, asking their neighbors and co-workers (who are also broke) what they should do. They are looking for answers to their financial problems in all the wrong places.

Can't I Just Find A Better Paying Job That Doesn't "Suck"?

Let me clarify that the title "Dear Employee, Your Job Sucks" is simply a marketing gimmick. It's meant to be cheeky. The purpose is to grab your attention to then hopefully entice you to read into the book where you might gain a few nuggets of financial education which you can apply in your life.

I don't know how you feel about your job. Maybe it doesn't "suck". That's not the point of this booklet though. If you are dissatisfied with your current employment or income, yes looking at a different career might be a way to go. But I don't recommend stopping there. It's addressing a symptom not the problem.

I have a colleague in Vancouver, BC who excitedly told me of a promotion he received at a large bank: corner office, fancy title, every thing. Of course a raise came with it (in his perspective, it's a fantastic amount... in my perspective... well... good for him). He then told me of his goals to stay with the bank and work hard and in 10-15 years he expects that he could be earning \$120,000- \$150,000 there. It was hard for me to encourage him on this and be the supportive friend but I went along with it.

I fear that I see a bigger picture that he does. First, I heard 10-15 years, so I was expecting big numbers and yet I heard \$120-\$150k. I can appreciate that some might find these numbers large, but sit

This was featured on the cover of Time Magazine, October 31, 2005

HEADLINE:
"The Great Retirement Ripoff: Millions of Americans who think they will retire with benefits are in for a nasty surprise. How corporations are picking people's pockets - with the help of Congress".

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down and write out the goals/plans you and your family have (vacations, home to live in, cars to drive, etc) and you'll find that this is not a lot of money. Maybe equally as importantly, I know that at \$150,000 per year salary, the government will be taking half his paycheck in taxes. Afterall, he's an employee. He doesn't drive the economy; therefore he doesn't receive legal and encouraged tax deductions. That doesn't sound like an attractive package especially when you realize that the tradeoff is spending 50+ hours per week at work doing the same task day in and day out.

When Everyone Is Zigging (And They Are)

A well known marketing tip is "when everyone is zigging, make sure you are zagging." In short, it means that in marketing, as in life, the money/opportunities are never in what everyone else is doing. And I can tell you that everyone else is waking up in the morning too, going to a job they don't like, working for a paycheck that's never enough. That's not where the opportunity lies.

What About Work At Home Jobs?

Work at home job (not business) opportunities are a tricky scenario.

Because of technology, there is indeed a growing trend for companies to hire telecommuters, temp employees and "freelancers" for various duties (including the standard administrative work and much more) that allow these employees to "work at home".

However, also because of technology, companies who run "email processing" and "envelope stuffing" schemes and other similar money-grab scams can really easily reach their target audience (home based job seekers).

So, while there are many legitimate work at home job opportunities (in fact, it's what I talk about in "**Freelancing: The Real Work At Home Job Opportunity**"), the challenge is that if you set out to search for such jobs online, you'll often come across money games and scams.

Maybe a home based job is what you need right now. I really do encourage you to think of a long-term "gameplan" as well. If you stick solely with being an employee (whether that's working from home or not), you will have a hard time attaining many of your life's goals... not only because it's a slower income model but it greatly restricts your time.



Everyday, thousands (literally) of temp jobs and contracts are available on key freelance networks. Do you know where to find them? How to apply? How to get paid? [Learn more by clicking this link.](#)

"This report will be a great resource for those looking for serious opportunities to work from home. I can see this being a hit. It is a "real" product with real advice, a rarity on the internet..."
- Darren Critchley,
Vernon, BC

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But Profits, Business And All This Jargon... I Don't Know Anything About All This

I thought we covered this subject already. The goal here is not to convince you to get into a business (affiliate marketing or other) of your own. The focus is to have you realize that money, wealth, "being rich"... these are all topics that can be studied and practiced and put into action just like driving a car, learning to swim or playing piano. It is no different. And that flower-arranging class you take in the evenings might be satisfying, but if you're learning something already, why not spend a bit of time on the most important subject which is money.


As far as simple, low cost yet potentially very profitable businesses go... affiliate marketing programs (straight commission, network marketing, direct marketing and such) are an ideal starting point.

Closing Remarks

Figure out what the best route is for you. But really give it some thought. It may take 1, 3, or even 5 years to build long term passive income streams (although, you could also create it in less than a year). The fact, however, is that those years will pass either way. You will be somewhere in 3 years. You will be living in some sort of a house, driving some sort of a car and spending some amount of time on your passions (hobbies, travel, family).

By taking action, you can design and choose what type of house that will be, what car you will be driving and just how much of your day is spent on your passions.

With appreciation,



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Are You Ready To Start Building Your Own “Alternative Income” Streams?

1) You need to remind yourself that your income won't change overnight (or even next week). However (and this is the big point to keep in mind!), time will pass whether you make a change or not. In 6 months or even 3 years from now, you will be somewhere, doing something for income, driving some sort of a car, living in some type of a house ... depending on the CHOICES you make now, you will be able to eventually CHOOSE the car, the house, the “work” as well as how you spend your time.

2) New skills will need to be learned. If you already had all the experience and skills that you need for developing new income streams, you would already be putting them into practice. So get comfortable with the fact that there will be a learning curve... here are some suggestions:

A) Make sure you read this booklet (not just skimmed it).

B) Order the [2 recommended CDs](#) that I talk about on page 49.

C) [Listen to this interview](#) I did recently where I address 3 of the common obstacles that novice “extra income seekers” run into.

3) Get setup with Agloco. Since we're talking about automated marketing and automated money, Agloco is a perfect fit. The company is new and unproven but the logic of what they are building is smart and it's why they have 2000+ new members every week. I recommend it because it doesn't cost you time or money yet can yield additional income for your household. [Click here to get your free membership setup](#) , install your Viewbar and you're set.

4) Spend at least 5-10 minutes in [reviewing this website \(click here\)](#) as it may prove to be a great resource in helping you create additional income from home.

ABOUT THE AUTHOR



Rob Toth dropped out of *Simon Fraser University* where he studied towards a Masters in Computer Science. Later he also dropped out of *BCIT's* Electronic Engineering program as he made a decision to be in business for himself instead of studying to become an employee in a cubicle.

Rob started learning about business (self-taught) at the age of 21.

His work experience background was primarily as a line cook (working for just above minimum wage). Like many, when he started in his ventures, it was with no extra money.

By age 23, he was full-time and earning more in profits than he ever did in wages.

He now resides in downtown Vancouver, British Columbia where he runs his marketing company, 27AM Network Inc.

The company publishes information products sold through direct response marketing and focuses on automated marketing systems development. 27AM Network Inc. specializes in advanced online sales and marketing strategies.

Rob Toth has created the *Leveraged Training* software, a generic retention and education tool for network marketers. He later worked with a software design team from Australia in customizing a contact tracking software called the *Prospecting Pipeline Software (PPS)*.

In 2005, he partnered with Chris Kutschera (financial advisor, franchise systems creator, top network marketing organization builder) in the development of the *People's Franchise DVD*. He also contributed in the development of the *Go Cleanse Business Development System*.

He went on to author:

- "Dear Employee Your Job Sucks" ... an international award winner.
- "Freelancing: The Real Work At Home Job Opportunity" ... a brief look at the valid home based income opportunities provided by today's freelancing networks.
- and recently he released "[Ridiculous Income Goals](#)" ... a look at the common denominators of how very large incomes have been and will continue to be generated with effective marketing strategies online.

Rob has been a featured guest-speaker on international conference calls focused on teaching others how to get started and succeed.

To learn more about the author visit RobToth.com.



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