A Good Job

Second Income

Investments

Uncle Sam Wants to Help

Decide When You Deserve a Raise

Decide When You Want to Work

What Should You Look For

No marketing or sales experience required for success
Is Your Plan Working?

The young and the middle-aged alike are realizing that their dream of "having a job with a company forever" is an illusion. Companies have been downsizing for some time now, and they continue to do so-more now than ever before. And many of the workers who are not being downsized are being asked to work more hours for the same pay. Plus, due to the shrinking number of management positions, promotions are becoming scarce.

These circumstances aggravate the already tryingly long commutes in rush hour traffic and increasingly typical frustrated boss-spelled backwards, that's double S-O-B.

Even people with a “Good Job” are losing ground due to the ever increasing cost of almost everything. Did you ever imagine paying over $3.00 a gallon for gas?

So more then ever, the old acronym for JOB “Just Over Broke” is ringing true.

Second Income

In the past when someone needed additional income to make ends meet, or to keep their investment plan on track, they would find a good 2nd job. But nowadays, the same circumstances that are effecting full time jobs, also effect part time jobs.

So, for many families the answer has been a 2nd income, and more and more spouses are working today then ever before. But is it really worth it?

Coaching Tip: Do some quick math to determine your NET 2nd income.

- Additional income $  
- Minus Additional Taxes $  
- Minus Social Security $  
- Minus Commuting $  
- Minus Cost of Lunch at work $  
- Minus Professional Clothing $  
- Minus Dry Cleaning, etc. $  
- Minus Child Care $  
- Net Income $
And with both spouses working, how about additional cost due to buying more convenience foods and eating out more frequently because you are just too tired to cook dinner.

**Investments**

How has inflation affected your investment plan? Maybe your investments are doing well, but due to changing circumstances you don’t have as much money as you would like to invest. What if you were able to invest additional monthly income, how much quicker would you be able to retire?

Even a small monthly additional income is more important then you may think. For instance, if you have $72,000 in a bank savings account earning 5% interest, you would earn an extra $3,600 a year. That's $300 a month in extra income.

But what is easier to do? Is it easier to save $72,000 after taxes to get a $300 a month recurring income -- or is it easier to build a $300 a month recurring income from a part-time home business?

Or you may be like most people; their home is their biggest investment. What if you could pay off your mortgage in just a few years?

**Coaching Tip:** Did you know that if you had a $80,000 30-year mortgage, a $10,000 car loan, and $3,800 in credit card debt, you could be completely debt-free (including the mortgage) in eight years, five months by using the $300 you make each month from your home business?

In doing so, you would save more than $100,000 in interest! You could then create more than $1.2 million in investments, earning you $10,000 each month in interest, in the time it would have taken you to pay off your mortgage the traditional way?

--- Upline Magazine ---

I hear of a man who never made more then $300 extra income, but became a Millionaire.

He added that $300 to his mortgage payment and within a few years paid off his home. Next he purchased the home next door and rented it out and paid the mortgage with that rent, what he used to pay monthly on his house, and the $300 earnings from his part-time business.

Then within a few years he paid off the house next door; so he purchased a house across the street, rented it, paid that mortgage with that rent, the rent from his 2nd house, what he used to pay on his home mortgage and the $300 he was earning from his part-time home based business.
He continued doing this until he owned over ten homes, all paid for, with thousand of dollars of monthly income -- and became a Millionaire all because of an extra $300 a month.

**Why a Home Business Make Sense?**

There is no commute, no boss, no downsizing, no set time to work, and no limit on your income except for what you decide.

**Coaching Tip:** Did you know that some home business can be started with a just a few hundred dollars, but by using the power of time leverage can develop six and seven figure incomes in just a few years?

According to Entrepreneur magazine, 95 percent of home-based businesses succeed in their first year and achieve an average income of $50,250 per year with many earning much more.

Another advantage of a home business is, unlike a 2nd job, you can deduct expenses, just like the large corporations

"Every North American tax payer who works a full-time job and does not have a side business is probably overpaying taxes to the tune of $3,000 to $9,000 every year! Even self-employed people who DO have businesses are collectively overpaying their taxes as a result of lack of tax knowledge to the tune of $160 billion annually."

Sandy Botkin, Former IRS Tax Attorney, CPA

**Coaching Tip:** Learn about 137 legal tax deductions Sandy talks about

- Deduct most of your fun such as movies, play, and season tickets!
- Deduct your golf, golf balls, golf clubs, and lessons
- Deduct all parties at your home
- Deduct vacation anywhere in the world
IS YOUR PLAN WORKING?
Why a Home Business Make Dollars and Sense

- Use a little-known secret (used by the super-rich) to deduct the cost of your children’s weddings and education - including law school and medical school - no kidding!

- Deduct the cost of two or even the cost of three or more cars in your business.

- Deduct your computer, Internet, home phone, mobile, etc.

- Avoid the mistake that over 90% of business people make that costs over $5,000 per year in lost automobile deductions. This one is a killer!

- Legally take a home-office deduction and yet actually reduce your chances of an audit.

- Structure any activity as a business and not a hobby

- Learn more about the possible tax deductions by visiting Sandy’s web site. www.taxreductioninstitute.com

Coaching Tip: I have purchased Sandy’s training material and have found it helpful – and if you decide to purchase his material I will receive no benefit, except for helping you to learn more. There are other ways to learn about the legal tax deductions with a home business, but even if you don’t plan to purchase Sandy’s material, you can learn a lot for free by visiting his site.

I recommend you start with the book “422 Tax Deductions for Business and Self-Employed”. I saw a used copy on amazon.com for less than a dollar and $18.95 for a new copy.

Uncle Sam Wants to Help

Congress wants you to take these breaks and flourish as a home-based business owner – and you do not have to wait for a yearly tax refund.

Coaching Tip: By starting a Home-Based Business you have the right to amend your W-4 and increase your take home pay from your regular job. This could mean an extra $300 - $500 in take home pay from your job.
You Decide When You Deserve a Raise

A home business not only makes sense, it can make dollars. You have the chance to be paid what you think you are worth, not what someone else thinks you are worth.

Based on your motivation and effort, you decide when you want a raise and how much.

You Decide When You Want to Work

Unlike your job or 2nd job, a home business allows you to work from the comfort of your home, and you can work in your PJ’s if you choose. Plus, you can pick what hours you work.

Finally you can be the boss of your time. If you need to see one of you kids in a play at school or go to their ball game, just go and work later. Some very successful professionals like doctors, salesman, and even CEO who earn more them $100,000 a month have turned to owning a home business for the time freedom.

You Can’t Afford Not To

Now that you have read this report, you should realize that the only way to lose is by not having a home business. As an example, fill out the following worksheet:

Monthly expenses you already have…

_________ cost of your computer and internet
_________ cost of your phone
_________ cost of business Lunch/Dinner
(learn how to write off your eating out)
_________ cost of supplies (printer ink, paper, stamps, etc)
_________ cost of Auto (gas, repair, etc)
_________ cost of business (make all vacations a business expense)
=total monthly expenses

= yearly (monthly expenses x 12)
+ $200 assume it cost $200 to start & maintain your business
= yearly tax savings (yearly x % tax bracket) like 25%

If this figure is more then it cost you to get started, then you can’t afford not to!
And that’s assuming you don’t earn any money. Plus, that’s only year one.

From the Author...

I have had various home businesses during the last 25 years, they didn’t always make tons of money, but the tax deductions saved me tens of thousands of dollars in tax saving off the income from my job or consulting business.

But with that said, your objective to go into a business that allow you to work from home or even from the beach is to make a profit and a income that will allow to spend when and how much time you spend with family and doing the things you love.

So choose a home business that is right for you and has all the criteria to allow you to achieve great success that will change your family and future generations to come.

What You Should You Look For

Some criteria for a successful home-based business are:

- Sizzle products that everyone wants and needs.
- Unique products that are not available everywhere
- Able to do business worldwide
- Consumable products that people use month after month
- A company that handle product development, orders, warehouse, shipping, bookkeeping, payroll, customer service, etc.
- Substantial income for the part-timer as well as unlimited income for the serious business builder.
- A Simple System – no marketing or sales experience required
- Training Resources 24/7
- Personal mentor, coach, someone to help you personally.
- Access to advancing training

Ask the person who gave you this report to explain how their business may be able to provide solutions to your needs. In order to help you they will ask you
some questions to determine what information to direct you to. So be prepared with your answers and have your questions to ask them.

- Have you ever owned a business or worked from home before?
- Do you understand the key differences between a job and a business?
- Are your expectations realistic?
- How much do you want to earn? In what time frame. How many hours per week can you commit to your business?
- And the #1 question: WHY do you want a home business?

📊 No marketing/sales experience required

Many people first stated that having a home-based business makes “Dollars and Sense” but they are not good at marketing or don’t have experience; are some of the most successful in our business.

If you can answer “Yes” to the following 3 questions then you could have success too.

1. Have you ever meet someone new and became friends?
2. Have you ever recommended a movie or a restaurant to a friend?
3. Have you ever chatting with anyone via email on LinkedIn or Facebook

The good news is that you already have 87% of the skills needed to make an outrageous full-time income part time – if you have motivation to learn and will to put in an effort. In fact, in many cases those without the sales background follow a simple system and exceed the success of experienced sales pros.

For information on Global Internet Business that meets and exceeds all of the criteria for outrageous income and a simple system that you can copy to success, even if you do not have the marketing or sales background; contact the person who thought enough of you and your family’s future to share this information with you.

Health & Prosperity,

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