Hello, and WELCOME! My name is **Peter Arnold**. I'm from Canada. We all have our own "stories". This is MY [PDF] story. It will lead to some important conclusions [based on what **I** see] - as some real TRUTHS - since we're ALL learning of the [current] REALITIES at play - the global traumas of - IRAN - UKRAINE - ***POLITICS*** - CLIMATE - ISRAEL - etc / etc / etc!

Up Front - As a Business & Financial Counselor, and also, a strong Natural Health & Wellness Advocate … my primary focus has been with Healthcare Professionals, for many years. In Canada and the US.

Whenever I ask anyone to TRUST the "integrity" of some information I might share with them - why 'should' they (you) trust me - and especially, if it has anything to do with businesses, investments, finance, tax matters, health issues, etc, etc? After all, they (you) don't know *a thing about me,* what kind of person I am … my background - my qualifications - my ethics - my VALUES - nothing … especially, when we are presently, complete strangers.

My Goal - I hope you can find the time to review my STORY below, because I honestly believe it will help you to understand my thinking, and analysis - and to truly "appreciate" the magnitude of what a Special Recommendation, at the very end - might be able to DO for you (it's about having ***More FREEDOM*** in your life - from the [possible] pain of … Overdue Bills … Escalating Debt … Health & Wellness Stress … Evaporating Dreams … on, and on).

I also hope my story can help me 'earn' some of your confidence.

My (Shorter) B.I.O - If your time is limited, here's a link to my 'shorter' **B-I-O** (perhaps you can come back to my **FULL Story**, later - IF you're interested **: -**) >>>>>>>>>>> Click HERE.

= PERSONAL STUFF =

EARLY STAGE - Born in Saint John, NB, my Dad died when I was only 2-yrs old. My Mom later re-married. Having lived in PEI, Canada, for the first part of my life - I then moved to Dartmouth, NS, as a teen-ager, to live with my Aunt [my Dad's sister] and Uncle (after having been 'kicked out' by my Step Father … a rough time!). So my early High School education was first, at Dartmouth High, and then Dalhousie University in Halifax, NS (engineering).

After university, I then joined two different **Trust Companies** in Halifax (Canada Permanent Trust Co, and Eastern Trust Co), as a Trust & Estates Officer … which was work I enjoyed doing - but the income, and the future potential - were not great. So, then, I listened to my [future] Father-In-Law at that time - and decided to look into an industry that was totally unfamiliar to me (at least, then).

INSURANCE - I entered the Life Insurance industry, through which, I met my lovely wife, Mary Ann (an RN). I associated with different insurance companies - doing mostly Estate & Tax Planning services - mainly for Healthcare Professionals.

-- **MDRT / CLU / CFC** - I was fortunate to qualify as a member of the **MDRT** (the Million Dollar Round Table), and also, I got my **CLU** designation (Chartered Life Underwriter), and my **CFC** (Certified Financial Counselor) designation … and then, I was privileged to become the President of the Atlantic CLU Chapter. After that, I joined an international Insurance & Financial Services Company (Standard Life), as their Director of Training, for Canada … while moving my family (my wife & two young sons) up to their Montreal Head Office … and then we built a new home in the beautiful west island area of Beaconsfield, Quebec.

PRIVATE CONSULTING PRACTICE - After 2+ years there, my family and I decided to 'return' to Halifax - where I started up my own Business & Financial Consulting practice - opening an office, hiring a top CPA, & Secretary - and specializing mostly with Physicians, Dentists, Surgeons, and Entrepreneurs, advising on - Estate Planning / Real Estate Ventures / Tax Strategies / Personal Finance, etc. And then, **P.R.Arnold & Associates, Ltd**, was born. Well, many referrals came in - consistently … and the new practice spread quickly, all across Atlantic Canada & the US. Yes, the firm prospered - times were good. Then, in addition to building a nice home, in the Halifax-Dartmouth area, we also built a lovely 'get away' A-Frame, summer home, in PEI - for some [needed] R & R. Those were the 'good' days.

-- **NO Leverage** - B-U-T, I found myself working day and night - traveling all the time - doing a lot of Seminars - and, being a "self employed" professional (just like my clients) - I soon realized I had no LEVERAGE (just like my clients) - since everything depended on "me" being there, to produce the business (bringing in new clients, providing our services, etc). If I got sick, or was away, or took a sabbatical - basically, the income (although high) - it STOPPED (the same situation many of my "self employed" clients faced) - and that really began to "concern" me. The practice was highly successful - but "I" was in an extremely vulnerable position, financially. EMPLOYEES have no "leverage" either, but at least they might not have their "income stopped" if they were away from their job.

-- **Cash Flow Quadrant**: Knowing of the four (**4**) basic ways we all generate income, (**E**mployee / **S**elf Employed / **B**usiness Owner / **I**nvestments) - I began to study the famous author / business guru / investor, Robert Kiyosaki, (of 'Rich Dad, Poor Dad' fame) – his **CFQ**. I quickly confirmed to myself that **E**mployees and the **S**elf-Employed (like myself, and my clients) - we really "owned a JOB" (without any leverage)! In fact, truth be told, my job owned ME - as it did with most of my (***S****elf Employed*) clients!

-- **Business 'Ownership'** - The truth is - there's NO more powerful "wealth creation" metric, in the history of humankind, than that of >>> owning a successful BUSINESS. Nothing - not personal real estate - not the stock market - not gold / silver / rare art / coins / 401ks / Reits / stamps / mutual funds / vintage autos / IRAs / forex / family heirlooms / crypto currencies / options. **S**elf Employment is not **B**usiness Ownership.

And this is especially so, if it can be - run from the convenience of HOME (excellent TAX advantages) - and operated ONLINE (an eBiz - we live in a digital world today)!

The "**B**" Quadrant (**B**usiness Ownership) – You/we actually "own a SYSTEM" in the B Quadrant - [again, see **CFQ**] - and "that gives you (us) critical >>>>>>>> LEVERAGE!"

I did not wish to "give up" my Consulting practice - but I did want to at least "cushion" it - by finding a way to build in LEVERAGE, likely from some kind of a SIDE **e**BUSINESS - one that could be run ONLINE … i.e. a spare time VIRTUAL (Home Based) Side eBiz.

LAWSUIT!! - But in 1992, my life - and my family's lives - were ALL suddenly "turned upside down" - in one afternoon - when the "police" arrived at our door, at home, with a SEARCH WARRANT telling me that "I" was being investigated! -- because a couple of "clients" of ours were SUING me … for what "they" claimed, was a NON-DISCLOSURE of revenues that my firm had received from them - for participating in some Real Estate TAX SHELTERS we had found for them. And that was a complete "falsehood" - as there had indeed, been **FULL DISCLOSURE** by us, in our view - in writing! But the fact was, it was a "criminal" charge, and we had to DEFEND ourselves, with the *enormous associated costs* - all being a brutal shock!

That ordeal - lasting over three (**3**) years - and going through the Nova Scotia Provincial Court - then, all the way to the Supreme Court of Canada … it took a heavy toll on me [and our family!] emotionally, FINANCIALLY, and professionally. It was in all the papers at the time - plus the headlines - for all of our neighbors / relatives / clients / friends / associates to see! My confidence level evaporated! I felt it would "ruin" my professional reputation, which I had worked so long, and so hard, to build! The "financial" burden that it brought to us was huge (well **over $1/2-million** in legal fees alone!) … which left me (us) deeply in D-E-B-T! We lost 'everything' - but I did not declare bankruptcy - it was just a horrible, horrible time in our lives. Truly.

Our case was eventually **"dismissed"** … **we were 100% "acquitted"** … it was "over"! That ***injustice*** should NEVER, EVER have happened (but it did!) - and life had to go on.

Despite the enormous show of support, and encouragement, from my family, and dear friends, during those long weeks / months / years – that anguish was a nightmare that left deep scars on me – even to this day. It was painful – costly – and very traumatic – especially for someone who had (has) "always" strived for - and admired - honor and integrity. It has *forced me to work hard* on my - MINDSET - and on much SELF-TALK, in order to *strengthen* my personal confidence, and my resolve**.**

Back to - 'BUSINESS OWNERSHIP' STUFF

NETWORK MARKETING – Back in 1986, I discovered the world of "**MLM**! … thanks to a very good friend of mine. I had never even "heard" of it - as a side Home Business!

Back then, he encouraged me to seriously consider joining him - which I eventually did … with the company - **Amway**.

Anyway, I did the "Amway thing" - on a part time basis - and I loved the "business model" - since I could see the opportunity to get my **L-E-V-E-R-A-G-E** … the "missing" KEY to success.

I dug in - learning from every resource I could get my hands on - I studied the teachings of some top industry leaders (Jim Rohn / Richard Brooke / Mark Yarnell / Dale Calvert / Tim Sales / Larry Thompson / Todd Falcone / etc) - and I associated with a number of different Companies over the years (which were mostly in the Health & Nutrition niche), where I enjoyed some "modest" successes … but I still "struggled" … compared to the high success I had (thankfully) enjoyed over the years, in my Financial Consulting practice.

As for company trips and conventions - "been there, done that" - including staying at the Château Frontenac - and also horse-back riding in gorgeous Mont-Tremblant, and Grey Rocks, Que, - and visiting Disney World, in Orlando, FL … all, much FUN, at that time.

-- **It's DIFFERENT** - I learned a valuable lesson, the hard way - that, just because one had success in one field - that same success is not [necessarily] a "transferrable" asset for another field! I also learned that **MLM** (Multi Level Marketing) is an entirely different kind of animal - from any other job / business / profession / industry!

In part, this was due to it being made up of many diverse "volunteer armies" - people with vastly different backgrounds - people that were not always equipped with the right "work ethic" - or (through no fault of their own) without an "entrepreneurial" mindset - or people that were unwilling to be coached, and/or mentored.

But despite all that, I learned that SUCCESS, in **MLM** / Network Marketing, was really, FIRST, about *Recruit! / Recruit! / Recruit*! - and only AFTER that - about *"Gathering Customers, and Serving Them Well [and training your Reps to first, **RECRUIT** - and only then, get Customers / Serve Them Well", etc]* … meaning - to ME, this seemed to be a pretty simple concept for - OWNING YOUR OWN BUSINESS. Nevertheless - - -

I was NOT prepared for some stark revelations!

However, I did want SUCCESS - so, I pursued - I pressed on …

I was 100% DETERMINED to Accomplish Everything I could!

ANMP - I then had the real privilege of being asked to serve on the Board of Directors of the Network Marketing industry's global, professional association - for (**4**) years - to represent Canada. (Association of Network Marketing Professionals - the ANMP).

This association (ANMP.com - it was previously called - **DRA**, the Distributer Rights Association) - is a non-profit, 100% volunteer organization, that serves to educate, and protect, and inspire, its MLM-Network Marketing Distributors - and its Distributor membership has always been encouraged within the MLM-Network Marketing industry..

This organization is completely different from the **DSA** (the Direct Selling Association), which represents the companies only, in the MLM industry (who pay fees to belong).

Truths - During my time with the ANMP, I had the opportunity of getting an "insider's view" of a lot of different industry Owners / CEOs / Team Leaders / Pay Plans / P&Ps [Policies & Procedures] / Products & Services, etc. - the **good** / the **bad** / the **ugly** of **MLM** / Network Marketing - and it was an "eye opener" for me - because I saw many things that were "unsettling", to say the least. As much as I "loved" the (pure, original) business model of **MLM** - I could see a lot of "damage" had come to it (see below).

CNM (Certified Network Marketer) - During this same time, I also studied for, and received, my **CNM** designation (through the IDSEI - International Direct Selling Educational Institute) - an excellent resource - but sadly, few Network Marketers even seemed to "know" [or care] about this educational resource!

LICENSING - I personally believed at that time, that those who were engaged in the **MLM**-Network Marketing 'industry' should be doing absolutely "everything in their power, to raise the bar" - by advancing their own marketing education - by promoting a professional image - and by teaching others on their Teams to do the same.

Frankly, I believed that at some point, MLM-NWM Reps 'ought' to become LISENCED (just like Real Estate Agents / Insurance Reps / Stock Brokers / Financial Planners do), with it being "required" by the States / Provinces / MLM Companies. Perhaps then, the MLM industry could remove its 'stigma' … and attract the kind of LEADERS needed … in order to perpetuate its future as the Home eBusiness vehicle, of choice >>> for ALL!

B-R-O-K-E-N - I guess my situation had come "full circle". Yes, there were some very fine NWM Companies out there - with some exceptional Products, and Services - but for me - the **MLM** industry had "changed" - the (pure) "business model" I had seen 33+ years ago - it was not the same any more, unfortunately.

Dale Calvert - Actually I posted some of my thoughts (about the M.L.M. / Network Marketing industry) on Ted Nuyten's "Business For Home" Blog - and a friend of mine, industry leader, Dale Calvert, saw it, and decided to post about it on "his" Blog (if you wish, you can read it - *scroll down on his page*, at - http://MLMHelp.com/disrupt/).

Problems - In essence, I made it very clear that, in my view, the industry (**MLM**) was very badly "defective" - it had been for decades. WHY? Because there's far too much hype // many greedy Owners & CEOs // many [not all] unethical Upline Leaders // over-priced products [& services] - requiring new money to be spent **-vs-** transfer buying [re-directing existing dollars] // unfulfilled promises // ridiculous 'medical claims' from the Reps in nutritional companies // far too many "hoops" to jump through, to qualify for rank advancements and more pay // 'income projections', without any real disclaimers // **ugly P&Ps** // lawsuits everywhere // public [and regulator!] skepticism - about Pyramids, and Ponzie schemes // company SHUT DOWNS - etc! Many MLMs became **=>** ATTRITION Factories! My conclusion? Many "exceptional" **people** in MLM => but a "broken" **model**!

It's SAD - All of which has now given the **MLM** industry a nasty "stigma", and making it awkward, and very difficult, for its Distributors - because they must always be in the very uncomfortable [unprofessional] position of *having to defend it* - and that included ME!

As a consequence, too many MLMers are continuing to "struggle" - "working their hearts out" to succeed - "frustrated", because they're NOT making enough money to cover the cost of their "monthly product autoship" - let alone, making a "profit"! Far too many Reps competing with MLM [ego centered] "Owners", who are "themselves", in the Downlines!

Q: So, is MLM "Dead"?? - Traditional Multi-Level Marketing (MLM) is not entirely "dead" yet - but it IS (widely) considered to be badly "broken" - and it is undergoing a massive shift, due to its reputation, its burnout & its high failure rates (approx. 99% lose money) **+** its outdated "recruit / recruit / recruit" tactics & stress **+** its total lack of any real "training" **+** its requiring of excessive inventory purchases **+** its making misleading income claims **+** the current rise of AI / creator-led platforms / service-based programs / 'digital-first' models (like Influencer & Affiliate Marketing). While some legal MLM companies still persist, they are increasingly scrutinized for acting as, or resembling - 'illegal' Pyramid Schemes (FTC). Despite all this, companies such as Avon and Amway continue to employ the old MLM model. Does this mean that ALL MLMs are B.A.D.? - **NO! - NO!**

Bottom Line - The industry ((it's "not" a profession, like some gurus call it)) seems to have "abandoned" many of the most critical CORE VALUES, and ['WISDOM OF THE AGES'] PRINCIPLES it was *founded* upon … and this greatly distressed ME, personally.

EXIT? - I seriously considered "quitting" **MLM** / Network Marketing all together - to concentrate only on my Consulting practice (which I had pretty much re-built, and felt "completely at home" with, again). But - I am "not" a QUITTER! –

Instead - - -

SABBATICAL - After agonizing, I made a tough decision - to "take a real sabbatical" from the industry … to clear my thinking … and/or, to see if there was "something else" out there that could provide the same kind of powerful basic benefits as the ((original!)) "business model" it offered. I even joined **MELALEUCA** for a while (they say they're "not" an MLM?) - because I did like many of their products – especially the household ones.

I was looking for the "good" parts - the potential for Friendships + Travel + Tax Breaks + Leverage + Compounding + Passive Income + the great satisfaction that can come from helping 'others' to succeed (at least to some extent).

And, I have many dear friends in the MLM industry - who I deeply respect - and whose friendships I greatly treasure. But frankly, I see MLM as an industry just to simply "tread cautiously" in. NOT that I'm saying MLMs are BAD - **NO**. All I say is, just - "play it safe".

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Then, while considering my future at that time - another setback … I learned that I had an "unusual heart rythym" … and (long story short) that I needed to have my heart MITRAL VALVE 'replaced'. Fortunately, everything went well, and today, thankfully, I've never felt better. 😊

See more - below - - -

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CURRENTLY …

I now live in ONTARIO, Canada - having *previously* joint-ventured with one of our sons - in PEI - to build Canada's first, ROUND, **ROTATING** home … right on the ocean. It has (4) high-end Condos on the bottom level … and guests come, from all over the world, to stay, especially during our beautiful, sunny, summer months. Now click here to see >>>>>>>>>>>> MORE.

SOLAR, 'FLOATING' RESTAURANT **+** PEDAL BUS! - YES, he also have these two amazing resourses, for "tourists" - who love to come to beautiful PEI in summers - to relax - have fun - to feast on the great - LOBSTERS - STEAK DINNERS - FISH & CHIPS!

To see all this >>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>> Click HERE.

RIDE SOLAR
ISLAND SOLAR TRANSIT SYSTEM

BLESSINGS: Our two great sons (our Stephen, in PEI - and Graham, in Ontario), and their sweet wives - they gave to us - four SWEET grandchildren, for which we are truly grate- ful! These (4) little beauties, to warm our hearts! > Click HERE.

Life is all about FAMILY … and 'close-knit' families will give us our INSPIRATION … and our STRENGTH. It does not matter how "big" our house is - only that there is "love" in it! I come from a "large" family myself - with (7) 'other' brothers and sisters - and we are all, a very close knit group.

Our two sons, Stephen and Graham (both taller than I am, and I'm 6 ft! :>) - Mary Ann (she was an RN) - and we have been extremely 'proud' of them. Each son has his degree, and each has his own meaningful career.

Stephen (in PEI) is a business entrepreneur - with the ROTATING HOUSE (and rental units), with the (**2**) SOLAR RESOURCES (a Solar 'Floating' Boat / Restaurant **+** the (2) Solar Pedal Busses (**+** a 'separate' Lobster Restaurant) - see full info. above).

Graham (center / Ontario) is a foreign languages teacher - and is now, the Training Director, of the (largely Online, now) teaching and learning program - which extends to many countries, with a large student enrollment.

Wedding: Here's a picture of son, Stephen, and his bride, Stephanie, with me … at their reception (it was a Ball)! She comes from Hong Kong. In addition to raising (2) sweet little children, she has her MBA and is currently working on her PhD [in Climate Control], at the University Of Prince Edward Island (UPEI).

Wedding - Here's a pic of son, Graham's bride, Yuko, and me. She's from Japan, and is an RN, working part time - as well as raising her (2) children (twin girls)!

She was a student of our son, Graham's, when he was teaching foreign languages in Japan (where they met).

They now live in Ajax, Ontario - so we did not see them as often as we would have liked to (+ COVID)! But since my wife's death (Mary Ann) in 2022, I now live with them.

Again, Back to the "BUSINESS" side of My STORY

RESEARCH - I researched extensively, for many months, knowing exactly what I wanted … which was a company that 'prioritized' on **=>** SAFETY & WELLNESS - via clean / green / healthy / Whole Food, Plant-Based NUTRITION.

However, I decided to establish an ONLINE CONSULTING eBIZ instead, focusing on the wisdom of having solid FINANCES >>>>>>>>>>>>>>>>>>>>>>>>>>>> Click HERE.

I also 'WROTE' (**7**) eBOOKS >>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>> See HERE.

PRIORITIES - Family // Health // Spiritual // Friends // Biz Assoc & Clients // Customers.

LIKES - include: good books, pizzas *[veggie]*, wine *[red]*, coffee *[black]*, 'all' potatoes, music *[[IL.Divo: Here & Here]]* movies *[[most 007's, spy & crime thrillers]].*

PASSIONS - I do have many but (**2**) of my BIGGEST ones are as follows **…**

Health Puzzle - one, being about our most vital personal ASSET - on planet **<< (Click)** earth - bar none - that, being our precious HEALTH!

MORE - Here's a 'full Website' I made for this >>>>>>>>>>>>>>>>>>>>>>> Click HERE.

The other - a BLOG - on what "escapes" the vast majority of us during our lifetimes! >>>>>>>>>>>>>>>>>>>>>>>> Click HERE.

Virtual Wealth

I do hope you will be able to find the time to visit - and absorb - the info. in these two (2) sites, as I believe the deep research I've done over the years, on both, can be of value.

CANCER! - As I was writing this, my dear wife had come "off" chemo [as it was no longer working] and she was on morphine, at home - for her mesothelioma (it's lung cancer, that was caused from her "exposure" to ASBESTOS … when she was an RN … many, many years ago). The prognosis was "not" good … and sadly, Mary Ann passed, in 2022.

[[**Clean** NUTRITION is the single most powerful way to not only help "prevent" illness - but to "reverse" it as well -- and protect us against COVID-19 -- is via a strong and healthy **IMMUNE SYSTEM** - **75-80%** of which is located in our **G-U-T** - yet, most MDs & Health Care Providers don't even seem to KNOW of - let alone, TEACH - this total "truth" - and frankly, it's shocking! Instead, they seem to prefer to - PUSH more & more PILLS!!

So (in my "own" view) - it is THE (HEALTHY) **FOOD** WE EAT that matters >>> that keeps us healthy, However, some providers today have "changed" their practice policies - over to the one of FUNCTIONAL medicine - where proper NUTRITION (with emphasis on fruits and veggies, and starch) - IS being taught - and prescribed - to patients.]]

Safe 'HOUSEHOLD' PRODUCTS! - The other culprit? Everyday products we use in our **homes** - to clean - freshen - scrub & spray with >>> they're POISONING us!

EXAMPLES: Common household items, such as.....cleaners [[carpet - bathroom - glass & window - oven - furniture - toilet bowl - upholstry - etc]] - as well as our laundry detergents // auto supplies // bleach // paint // mould & mildew removers // air fresheners // mothballs // chlorides // etc // etc >>> massive amounts of toxic **POISONS**!

MARKETING:

SKILLSET - Yes, I too, used to do "tons" of Home Meetings - make Cold Calls - buy Leads (but mostly worthless) … but I never really got into the whole Social Media ***Marketing*** world. And this is sad, as the INTERNET reigns supreme! This has now changed!

VIRTUAL - With COVID still fresh in our memories, I feel we should operate any Home-Based Business, mainly ONLINE (an **e**Business).

I know I still need to go through a bigger "learning curve" regarding **Social Media** - and **Internet technology** - in order to teach 'others' this same skillset. To me, our "mission" should be about us >>> HELPING AS MANY PEOPLE AS POSSIBLE - to >>> better HEALTH >>> stronger FINANCES >>> greater TIME Freedom.

THANK YOU for allowing me to share MY (lengthy) STORY with you. I sincerely hope it might prove helpful to Y-O-U. Please try to keep yourself and your family well - and also, stay SAFE!

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[[Kind 'Client Testimonials' – Click HERE]]

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