

Hello, and WELCOME! My name is **Peter Arnold**, 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 - [COVID] - UKRAINE - **POLITICS** - CLIMATE - ISRAEL - etc / etc / etc!



Up Front - As a Business and Financial Counselor, and a Natural Health & Wellness Advocate ... whenever I ask anyone to TRUST the "integrity" of some information I might share with them - why 'should' they trust me - and especially if it has anything to do with businesses, investments, finance, tax matters, health issues, etc, etc? After all, they don't know *a thing about me*, what kind of person I am ... my background - my qualifications - my ethics - my VALUES - nothing - nada ... 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](#).

Note: **IF you are currently in a MLM-Network Marketing biz - and you are HAPPY where you are - this may NOT be for you. I truthfully, do NOT wish to upset you, in any way, with 'some' of what follows. In fact, that part refers strictly to MY OWN experience in the MLM industry - over the past 33+ yrs. Some of my "dearest friends" are involved in MLM, and I "highly" respect them and their achievements. Many are Coaches / Leaders / Builders - and I value them >>>>>> deeply!**

= 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 teenager, 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, 3 yrs).



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 Health Care 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) 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. A friend, Carl Boswick, also shared my office. Well, many referrals came in - consistently ... the new practice spread quickly, all across Atlantic Canada ... 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, near Cavendish, 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 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, (Employee / Self Employed / Business Owner / Intestments) - 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 Employees and the Self-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 (Self 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. **Self Employment** is not Business 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 eBUSINESS](#) - 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! >>>>>>> [See HERE](#).

Back to - 'BBUSINESS 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 (**C**ertified **N**etwork **M**arketer) - 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's 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.

MORE: ... [Click HERE](#) ... [Click HERE](#)

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 - - -



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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).

In any event, I was asked to put together, my own "full take" on **MLM** >>>> [See HERE](#).

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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 - - -

