

Hello, and WELCOME! My name is **Peter Arnold**. We all have our own "stories". This is MY story, and it will lead to some important conclusions - based on what **!** see

as some real TRUTHS - since we are ALL learning of the REALITIES at play, as we go through the traumas of [COVID] - UKRAINE - POLITICS - CLIMATE - ISRAEL - ETC!

Up Front - As a Business and Financial Consultant, 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 - principles - values ... nothing - and especially, when we are 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 truly "appreciate" the magnitude of what this could <u>do</u> for you. Clicking on my PIC above = a shorter, <u>BIO</u>.

I also hope it can help <u>me</u> 'earn' some of your confidence.

Note (#1): Because this is a PDF, and there are a number of "links" on it. After "clicking" on one of those links, and you finish reading the new page - be sure to click your <u>BACK</u> button, in order to return to this main [MY STORY] page >>> or you'll lose THIS page.

Note (#2): 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 <u>any</u> way, with 'some' of what follows. In fact, that part refers <u>strictly</u> to MY OWN experience in the MLM industry - over the past 33+ yrs. Some of my "dearest friends" <u>are</u> involved in MLM, and I "highly" respect them and their achievements. Many are Coaches / Leaders / Builders - and I value them >>>>> <u>deeply!</u>

[[[BOTTOM LINE: The "objective" below is to give you a PREVIEW of [what I personally see as] the best PRESCRIPTION for => a BETTER FUTURE ahead.]]]

= PERSONAL STUFF =

EDUCATION & EARLY EMPLOYMENT - Having lived in PEI (Prince Edward Island), Canada, for the first part of my life - I then moved to Dartmouth & Halifax, Nova Scotia, as a teenager, to complete my High School education, at Dartmouth High, and then, on to Dalhousie University / Halifax (Engineering - 3 yrs).



After university, I then joined two different Trust Companies in Halifax (The Canada Permanent Trust Co, & Eastern Trust Co), as a Trust & Estates Officer, which was work I enjoyed doing - but the income, and the future potential, were <u>not</u> great. So, then, I listened to my [future] Father-In-Law at the time, and decided to look into an industry that was quite <u>unfamiliar</u> 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 Coach) designation ... and then, I was privileged to become the President of the Atlantic CLU Chapter. Then, 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 building 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 ... 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 'getaway' A-Frame, summer home, in PEI, for R&R. Those were the 'good' days.

- -- <u>NO Leverage</u> 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 <u>no LEVERAGE</u> (just like my clients) since everything depended on "me" being there, to <u>produce</u> 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.
- -- <u>Cash Flow Quadrant</u>: Knowing of the four (4) basic ways we all generate income, (<u>Employee / <u>Self Employed / Business Owner / Investments</u>) I began to study the famous author / business guru / investor, <u>Robert Kiyosaki</u>, (of 'Rich Dad, Poor Dad' fame) <u>his CFQ</u>. I quickly confirmed to myself that <u>Employees and the <u>Self-Employed</u> (like myself, and my clients) we really "owned a JOB" (without <u>any</u> leverage)! In fact, truth be told, my job owned ME as it did with most of my (<u>Self Employed</u>) clients!</u></u>

-- <u>Business 'Ownership'</u> - The truth is - there's NO more powerful "wealth creation" metric, in the history of humankind, than that of >>> <u>owning a successful BUSINESS</u>. 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. <u>Self Employment</u> is <u>not</u> **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)!

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

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 <u>SIDE eBUSINESS</u> - one that could be run ONLINE ... i.e. a spare time VIRTUAL (Home Based) Side eBiz.



LAWSUIT!! - But then, 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 participating in some Real Estate TAX SHELTERS we had

found for them. And that was a <u>complete</u> "falsehood" - as there had indeed, been **FULL DISCLOSURE** by us - in writing! But the fact was, it was a "criminal" charge, and we had to DEFEND ourselves, with the *huge associated costs* - all being a <u>brutal shock!</u>

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 us was huge (well over \$1/2-million in legal fees, which thankfully, my brother helped 'big time' there!) - but it 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. Anyway - enough of MY personal 'horror story' ... on to the next chapter - - -

'BUSINESS OWNERSHIP' STUFF

NETWORK MARKETING - In <u>1986</u>, I discovered the world of "**MLM / NWM**"! ... 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 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.

-- <u>It's DIFFERENT</u> - 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 <u>MLM</u> (Multi Level Marketing) is an entirely <u>different</u> 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! - 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 BSINESS. 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 (<u>ANMP.com</u> - 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 <u>Selling Association</u>), which represents the <u>companies</u> only, in the MLM industry (who pay fees to belong).

<u>Truths</u> - 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) <u>business model</u> of MLM - I could see a lot of "damage" had come to it (see below).

CNM (<u>C</u>ertified <u>N</u>etwork <u>M</u>arketer) - During this same time, I also studied for, and received, my **CNM** designation (through the <u>IDSEI</u> - International <u>D</u>irect <u>Selling Educational Institute</u>) - 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 <u>raise the bar</u>" - 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. Only then, would the industry remove its [so called] '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 <u>not</u> the same any more, unfortunately.

<u>Dale Calvert</u> - 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 [redirecting 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 <u>a nasty "stigma"</u>, 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!

Bottom Line - The industry ((it's "not" a <u>profession</u>, 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 that they are "not" an MLM?) - because I did like many of their products - especially 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). Could there be **anything else** out there that would provide these critical factors - safely - without risk?

In any event, I was asked to put together, my "full take" on MLM >>>>> See HERE.

CURRENTLY ...



I now live in ONTARIO, Canada - having *previously* joint-ventured with one of our sons - in PEI - to build Canada's first, <u>ROUND</u>, <u>ROTATING</u> 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.

<u>SOLAR</u>, '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!



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



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.

<u>Stephen</u> (in PEI) is a business entrepreneur - with our ROTATING HOUSE (and rental units), and with the (2) SOLAR RESOURCES (a Solar 'Floating' Restaurant + the (2) Solar Bikes - see full info. above, on each).



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

Toronto Auto Show - Here's a pic of our 2 sons, with their Dad [me], as we enjoy some of the great new car models being displayed there.

Getting together like this is the just the very "best" - love our 2 guys!





Wedding - Here's a pic of son, Stephen, and his beautiful bride, Stephanie, with me - at their reception (it 'was' a Ball!

She comes from Hong Kong. In addition to raising (2) sweet little daughters, she has her MBA and is currently working on

her PhD [in Climate Control], at the University Of Prince Edward Island (UPEI).

<u>Wedding</u> - Here's a pic of son, <u>Graham's</u> adorable bride, Yuko, and me. She's from Japan, and is an RN, working part time - as well as raising her (2) little girls (twins)!

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, too)!



Ok now, 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.

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

PASSIONS - I do have many - but (2) of my BIGGEST primary ones, are as follows ...



- one, being about our most important single ASSET, on planet << (Click) -----earth - that being our precious HEALTH!

The other - a <u>BLOG</u> - on what "escapes" the vast majority of us during our lifetimes! (Click) >>



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 write this, my dear wife is now "off" Chemo [it was no longer working] and she is now on morphine, at home - for her <u>mesothelioma</u> (a lung cancer that was caused from her "exposure" to ASBESTOS ... when she was an RN ... many, many years ago). The prognosis is not good ... we're praying. UPDATE - sadly, Mary Ann passed, in 2022.

[[<u>Clean NUTRITION</u> 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** - <u>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 (which <u>BIG PHARMA</u> "loves")!!</u>

So - it is THE (HEALTHY) **FOOD** WE EAT that matters >>> that keeps us healthy >>> NOT the **drugs / surgery / radiation / chemo / procedure** solutions (that BIG Pharma [and most MDs] <u>still</u> recommend). However, some providers today <u>have</u> "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 **-vs-** drugs / drugs & more toxic poisons.]]

<u>safe 'HOUSEHOLD' PRODUCTS!</u> - The <u>other</u> 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!



The (4) PERSONALITIES - I've studied the four personalities, and although I don't 'dwell' on them, suffice to say, we all have a "dominate" one, with "shades" of other ones too - which gives each of us our own makeups / manners.

MY own personality, as primarily an INTROVERT

(**Green**) - being extremely "private" - not interested in the HYPE - only interested in the RESEARCH / DATA / DETAILS / PROOF (just the <u>facts</u>, Ma'am)!

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 **Social Media Marketing!** Sad, as the **INTERNET** reigns supreme!

This has now changed! Check this out -----(Click) >>>



<u>VIRTUAL</u> - With <u>COVID</u> still fresh in our memories, I feel we should operate any Home-Based Business <u>ONLINE</u> (an <u>eBusiness</u>). Regardless - <u>DIGITAL</u> <u>is</u> the answer, today!

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 >>> <u>HELPING AS MANY PEOPLE AS POSSIBLE</u> - to >>> better HEALTH >>> stronger FINANCES >>> greater TIME freedom - as these are all GIFTS.



B-U-T ... for <u>ME</u> ... **MLM-Network Marketing** was <u>not</u> the answer! <<< (Click)

Some might even want to call me a TRAITOR - but I'm simply being 100% open, and TRUTHFUL ---- regarding my own personal situation.



After an exhaustive search, I found what I believe to be an excellent 'concept' for a Home-Based, Laptop, eBiz - a highly "trusted" one ... one where 'anyone' can develop a solid, EVERGREEN PASSIVE INCOME >>>>>> ASK ME ABOUT IT.



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

V (Click) V

What's Your Story?

CONTACT ME: -- Peter @ PeterArnold.ca

Ajax / Ontario / Canada

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



TOGETHER ...

Building Better Futures