

“Advantages” of Joining a Business Cooperative



With less than \$20.00 for start-up, you can begin to receive more than enough guaranteed income from cooperative membership.

This booklet contains factual information about cooperatives, differentiated from other businesses such as multilevel marketing or franchises, and establishes groundwork for linking to “the featured cooperative” and proving that it can provide guaranteed six-figure income, which eliminates the fears and struggles pertaining to a lost job, business slowdown or closure, government shutdown, or any type of economic cutback, shortage or loss, because the financial abundance of its’ **“cooperative home business network”** provides the solution – *before, during and after any problem* – for a prosperous future.

BUY “Advantages” for truth and wealth!

\$5.00 (\$4.63 + .37 tax)

**Co-op Member? Buy wholesale @ 3.00 each or
4 for \$10.00 (\$9.00 with special offer inside) . . .**

Building Your Dreams

If you could have all the money you need, and you could get it legally and honestly, knowing that this money is guaranteed income that will always be more than enough to build your dreams, this booklet is your starting point. Step into it, with boldness or with caution, but willingness to find out if joining a business cooperative will be to your advantage.

The author of this booklet is building dreams that have been in progress since 1978. It took a long time to find the answer and incorporate it into a business cooperative. She is the founder and president of ALFIE Cooperative Stores and Self-Employment Service of The ALFIE Cooperative, Inc.

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Introduction

Along with the types of cooperatives you will learn about in this booklet's Cooperative Meaning section, which ends with "BECs" (Business Employment Cooperatives), there is also a type that is called a growers' cooperative.

The vast majority of people are familiar only with the brand name of the growers' products, but really aren't aware that Ocean Spray cranberries are "grown and owned" by the members of a cooperative!

ALFIE Cooperative Stores and Self-Employment Service of The ALFIE Cooperative, Inc., is more of a "BEC" than any other co-op type.

“Advantages” of Joining a Business Cooperative



Stemming from a 23-year background in Accounting, Business Law, Business Management, and Financial Resource Planning, **Jean Wilson** is a consultant and a director of The ALFIE Cooperative, Inc. (Abundant Life Fellowship International Ecumenical), which offers low-cost self-employment business start-up and operation services and retail product profit-making opportunities. She is qualified to help you take steps toward the establishment of a business within the infrastructure of a cooperative.

Following is a preview of what The ALFIE Cooperative is all about:

- **Profitable businesses run from home.**
- **Low-cost start-up and operation.**
- **A needed service and desirable products.**
- **5-figure monthly to 6-figure yearly income.**

This booklet is the opportunity to:

- **Learn more about joining a business cooperative, and the wisdom of eliminating vain pursuits by focusing on creating wealth in the cooperative.**
- **Grasp the possibility of financial independence through cooperative interdependence.**
- **Share the more-than-enough wealth you create for yourself in philanthropy to others.**
- **Embrace the joy of success and life enrichment!**

The following article defining “Network Marketing is used to differentiate what The ALFIE Cooperative does from what is considered to be multilevel marketing or a pyramid scheme:

Network Marketing

Definition: *A business model in which a distributor network is needed to build the business. Usually such businesses are also multilevel marketing in nature in that payouts occur at more than one level.*

Network marketing is a type of business opportunity that is very popular with people looking for part-time, flexible businesses. Some of the best-known companies in America, including Avon, Mary Kay Cosmetics and Tupperware, fall under the network marketing umbrella.

Network marketing programs feature a low upfront investment -- usually only a few hundred dollars for the purchase of a product sample kit--and the opportunity to sell a product line directly to friend, family and personal contacts. Most network marketing programs also ask participants to recruit other sales representatives. The recruits constitute a rep's "downline," and their sales generate income for those above them in the program.

Things can get sticky when a network marketing network compensates participants primarily for recruiting others rather than for selling the company's products or services. A network marketing system in which most of the revenue comes from recruitment may be considered an illegal pyramid scheme.

Since network marketing programs are usually exempt from business opportunity regulation and aren't defined as franchises under state and federal franchise laws, you'll need to do your own investigation before investing any money.

<http://www.entrepreneur.com/encyclopedia/network-marketing>

Rather than recruiting, ALFIE Cooperative Stores and Self-Employment Service of The ALFIE Cooperative, Inc. (The ALFIE Cooperative) offers a service to members who agree to use the service to establish a business as a Consultant.

Within the infrastructure of the cooperative, they are a service provider using the auspices of the cooperative to serve and help others to become Consultants. They are independent in that they may acquire knowledge that qualifies them to be Consultants from sources other than those recommended, but they must also have knowledge or be in a learning status in order to be licensed. Members, who are also patrons of the cooperative, are also given the opportunity to start sideline businesses as merchants through collective ownership in the cooperative.

Administration, Sales and Marketing Functions

Administrative fees fund The ALFIE Cooperative, which establishes and distributes self-employment income for its members in the form of membership sales commissions and revenue for consultant services. These functions begin and are maintained through the cooperative's membership site. As participants, members are required to be licensed to provide consultant services within their own home business networks.

Fixed Systematic Method (FSM)

The ALFIE Cooperative classifies using a Fixed Systematic Method (or FSM) as what it does to start and maintain the flow of revenue. This is illustrated in simple, easy-to-understand formats in its “You Deserve To Be Rich” marketing pages. However, the co-op advises members to use the “Advantages” booklet for introduction to prospective members prior to viewing the marketing pages. The ALFIE Cooperative handouts and brochure may also be used along with word-of-mouth by proven committed members.

Pre-Launch and Pre-Development Campaigns

Through marketing pages on the membership site, combined “POWER 24/7” and “SIR” campaigns provide pre-launch and pre-development revenue generating instruction and assistance in exchange for affiliation and membership commitment. With actual payments, POWER 24/7 establishes a link connection to SIR for stakeholder activity that builds, for, and culminates in multiplied revenue, from, home business networks.

Sales

While the development of business (sales) is driven through the marketing elements of print and digital literature, prospects choose to buy (become affiliates or members) because they see a great opportunity to provide a service and products, and the “advantages” and mutual benefits of the cooperative.

Cooperative Meaning

Excerpts from Wikipedia, the free encyclopedia

Cooperatives as legal entities

A cooperative is a legal entity owned and democratically controlled by its members. Members often have a close association with the enterprise as producers or consumers of its products or services, or as its employees.

Identity

Cooperatives are typically based on the cooperative values of “self-help, self-responsibility, democracy and equality, equity and solidarity” and the seven cooperative principles:

1. Voluntary and open membership
2. Democratic member control
3. Economic participation by members
4. Autonomy and independence
5. Education, training and information
6. Cooperation among cooperatives
7. Concern for community

Cooperatives are dedicated to the values of openness, social responsibility and caring for others. Such legal entities have a

range of social characteristics. Membership is open, meaning that anyone who satisfies certain non-discriminatory conditions may join. Economic benefits are distributed proportionally to each member's level of participation in the cooperative, for instance, by a dividend on sales or purchases, rather than according to capital invested. Cooperatives may be classified as *worker, consumer, producer, purchasing* or *housing* cooperatives. They are distinguished from other forms of incorporation in that profit-making or economic stability are balanced by the interests of the community. Co-ops can sometimes be identified on the Internet through the use of the .coop suffix of internet addresses. Organizations using .coop domain names must adhere to the basic co-op values.

Economic stability

Capital and the Debt Trap reports that “[C]ooperatives tend to have a longer life than other types of enterprise, and thus a higher level of entrepreneurial sustainability. In [one study], the rate of survival of cooperatives after three years was 75 percent, whereas it was only 20 percent for all enterprises” (p. 109). “Cooperative banks build up counter-cyclical buffers that function well in case of a crisis,” and are less likely to lead members and clients towards a debt trap (p. 216). This is explained by their more democratic governance that reduces perverse incentives and subsequent contributions to economic bubbles.

Types of cooperative governance

Non-monetary cooperative

A non-monetary cooperative provides a service based on entirely voluntary labor in the maintenance and provision of a particular service or good, working in the identical manner of a library. These co-ops are locally owned and operated and provide the free rental of equipment of all kinds (bicycles, sports gear). This idea has been said to reduce general human consumption of goods and is a key subject in sustainable development.

Retailers' cooperative

A retailers' cooperative (known as a secondary or marketing cooperative in some countries) is an organization which employs economies of scale on behalf of its members to receive discounts from manufacturers and to pool marketing. It is common for locally owned grocery stores, hardware stores and pharmacies. In this case the members of the cooperative are businesses rather than individuals.

Worker cooperative

A worker cooperative or producer cooperative is a cooperative that is owned and democratically controlled by its “worker-owners.” There are no outside owners in a “pure” workers' cooperative, only the workers own shares of the business, though hybrid forms exist in which consumers, community members or capitalist investors

also own some shares. In practice, control by worker-owners may be exercised through individual, collective or majority ownership by the workforce, or the retention of individual, collective or majority voting rights (exercised on a one-member one-vote basis). A worker cooperative, therefore, has the characteristic that the majority of its workforce owns shares, and the majority of shares are owned by the workforce. Membership is not always compulsory for employees, but generally only employees can become members either directly (as shareholders) or indirectly through membership of a trust that owns the company.

Volunteer cooperative

A volunteer cooperative is a cooperative that is run by and for a network of volunteers, for the benefit of a defined membership or the general public, to achieve some goal. Depending on the structure, it may be a collective or mutual organization, which is operated according to the principles of cooperative governance. The most basic form of volunteer-run cooperative is a voluntary association. A lodge or social club may be organized on this basis. A volunteer-run co-op is distinguished from a worker cooperative in that the latter is by definition employee-owned, whereas the volunteer cooperative is typically a non-stock corporation, volunteer-run consumer co-op or service organization, in which workers and beneficiaries jointly participate in management decisions and receive discounts on the basis of sweat equity.

Social cooperative

A particularly successful form of multi-stakeholder cooperative is the Italian “social cooperative,” of which some 7,000 exist. “Type A” social cooperatives bring together providers and beneficiaries of a social service as members. “Type B” social cooperatives bring together permanent workers and previously unemployed people who wish to integrate into the labor market. They are legally defined as follows:

- > no more than 80% of profits may be distributed, interest is limited to the bond rate and dissolution is altruistic (assets may not be distributed)
- > the cooperative has legal personality and limited liability
- > the objective is the general benefit of the community and the social integration of citizens
- > those of type B integrate disadvantaged people into the labor market. The categories of disadvantaged they target may include physical and mental disability, drug and alcohol addiction, developmental disorders and problems with the law. They do not include other factors of disadvantage such as unemployment, race, sexual orientation or abuse.
- > type A cooperatives provide health, social or educational services
- > various categories of stakeholders may become members, including paid employees, beneficiaries, volunteers (up to 50% of members), financial investors and public institutions. In type B cooperatives, at least 30% of the members must be from the disadvantaged target groups.

Consumers' cooperative

A consumers' cooperative is a business owned by its customers. Employees can also become members. Members vote on major decisions and elect the board of directors from among their own number. The first of these was set up in 1844 in the North-West of England by 28 weavers who wanted to sell food at a lower price than the local shops.

The world's largest consumers' cooperative is the Cooperative Group in the United Kingdom, which offers a variety of retail and financial services. The UK also has a number of autonomous consumers' cooperative societies, such as the East of England Co-operative Society and Mid-counties Co-operative. In fact, the Co-operative Group is something of a hybrid, having both corporate members (mostly consumers' cooperatives, as a result of its origins as a wholesale society), and individual retail consumer members.

Euro Coop is the European Community of Consumer Cooperatives.

Business and employment cooperative

Business and employment cooperatives (BECs) are a subset of worker cooperatives that represent a new approach to providing support to the creation of new businesses.

Like other business creation support schemes, BECs enable budding entrepreneurs to experiment with their business idea while benefiting from a secure income. The innovation BECs introduce is that once the business is established the entrepreneur is not forced to leave and set up independently, but can stay and become a full member of the cooperative. The micro-enterprises then combine to form one multi-activity enterprise whose members provide a mutually supportive environment for each other.

BECs thus provide budding business people with an easy transition from inactivity to self-employment, but in a collective framework. They open up new horizons for people who have ambition but who lack the skills or confidence needed to set off entirely on their own – or who simply want to carry on an independent economic activity but within a supportive group context.

Women in cooperatives

Since cooperatives are based on values like self-help, democracy, equality, equity, and solidarity, they can play a particularly strong role in empowering women, especially in developing countries. Cooperatives allow women who might have been isolated and working individually to band together and create economies of scale as well as increase their own bargaining power in the market.

Note:

This booklet is sold to raise funds for moving of the current location at 370 S. Potomac, Units 4050-4051, to a larger facility, which will be the new AURORA HILLS DISTRICT OFFICE for The ALFIE Cooperative, Inc.

Wholesale purchasing and resell rights are for members only.

Your retail purchase is greatly appreciated!

(Detach and Turn Over Insert Below for Special Offer)



FYI: Ocean Spray is a producer cooperative owned by growers of cranberries since 1930 and grapefruit growers since 1976. Although not affiliated with Ocean Spray, their fine example demonstrates that a member-owned cooperative has a great potential for business success. Giving them the highest and well-deserved esteem, The ALFIE Cooperative embarks on its journey.

SPECIAL REPORT

**FINDING RESOURCES FOR
BUSINESS DEVELOPMENT**

&

FREE BONUS INSERT

**TAX ADVANTAGES OF A
HOME BASED BUSINESS**

FINDING RESOURCES FOR BUSINESS DEVELOPMENT

- ✓ Businesses Fail Without Financial Resources
- ✓ Clients and Customers are Human Resources for Business Growth
- ✓ The Other Side of the Fence: Is the Grass Greener With Products?
- ✓ Getting What You Want Out of Life

A Special Report

By Jean Wilson

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Businesses Fail Without Financial Resources

There is nothing worse than to establish a business that does not have substantial income and growth. What happens in each case is caused by the lack of financial resources.

You must have “money” to proceed with any endeavor. Otherwise, there won't be any “proceeds!”

Take it from someone who has failed many times as the result of trying to “operate on a shoestring.” The good thing that came out of never having enough money is that I was always trying to develop a plan, for myself and others, that would make it easy to succeed. But, although I would establish a plan with minimal requirements to do business and profit, there were never enough good listeners and followers to achieve the success the plan was designed for. I wanted people that accepted my plan and worked with me to never have to worry about money again.

Determination, diligence and sacrifice are just good words without financial resources. But, eventually, I found a way to ensure that my business would succeed, and to give others the opportunity to become successful as well.

Clients and Customers are Human Resources for Business Growth

My focus on financial resources, in the negative sense, is money that you don't have and can't borrow to start and sustain a business. Well, if you don't have clients or customers, you won't have the human resources that a business needs to survive.

What could be worse than looking out the door of your business establishment and hoping that customers would “please come in?”

I've been a sole proprietor. But, instead of watching the door and hoping, or sitting outside in a chair, I was always busy about making a plan for bigger and better things. Sure, I wanted more customers, more often, but my main interest was to form partnerships and do business with many people.

Each step of the way to where I am now, I had to figure out how to make it easy for people to partner with me and be valuable human resources as well. I had to make sure than anyone, anywhere, could follow my plan and be successful in business-to-business relationships.

Doing business with each other in “Home Business Networks” is the human resources plan I came up with that takes the “w” out of worry and the “s” out of sorry. In other words, to follow the plan is to never have to “_”orry about money again, and to never have to be “_”orry about failure in business due to lack of money or customers.

The Other Side of the Fence: Is the Grass Greener With Products?

If you are in this “Home Business Network,” there are two sides of the fence. The first side is the service you provide and receive compensation for in business-to-business relationships. The other side is products. But, is the grass greener?

Don’t think that you have to buy a lot of products to sell. I had to make it easy to qualify for business start-up and get rolling toward profitability, with one saleable item, as “consignors.”

Although product sales is an essential part of the business, it is only the second source of income for “Home Business Networks;” and constant dependence upon customers to buy products has been eliminated, because the primary source of income, earned and disbursed on a monthly basis, comes by serving others in business-to-business relationships. So: What has been established on the other side of the fence is a “worry-free” way to do business from home with products.

Getting What You Want Out of Life

If I won the lottery, I wouldn’t go out and by an RV, so that I could travel and go fishing and camping, because I could never be a happy camper. I don’t need to retreat, or go back to nature. My idea of living life to the fullest is not traveling somewhere to lay up on some beach. It’s business!

The most fun I have ever had, at any time, is when business was mixed with pleasure. So, when I travel, it will always be a business trip. I refuse to have it any other way!

Business has been in my blood since I was 11, and as the years passed, I connected business, as far as my own would be concerned, with helping others. In my 20s, I started a business club with family and friends, and opened a little store, stocking it with consignments – everything from jewelry to quilts – potato chips, pop and candy – even burritos. Along the way, with this and other “shoestring start-ups,” I realized that if the things I wanted out of life were to be accomplished on a small scale, I would have to include many others, by helping them to succeed in small businesses. So, here I am now, with the greatest, most workable plan I have ever conceived for getting what I want out of life by helping others: It’s The ALFIE Cooperative!

As a member of The ALFIE Cooperative, getting what you want out of life is attainable by following the plan for development of “Home Business Networks.”

Becoming active in serving others, on a part-time basis from home, is all it takes for wildest dreams to come true – yours and mine!

Find out how you can succeed with “proceeds” at the very start and during establishment of a business, and be assured of guaranteed income of \$2,470 to \$34,580 per month, through active membership in The ALFIE Cooperative.

Jean Wilson is the Founder, Director and President of **ALFIE Cooperative Stores and Self-Employment Service of The ALFIE Cooperative, Inc.**

The marketing page – “You Deserve To Be Rich!” – can be viewed at <http://goo.gl/c6qELV>.

Enter Promo Code: 281314, when required.

E-mail jw.alfie@gmail.com for assistance to proceed after start-up.



Tax Advantages Of A Home Based Business

Operating a home based **business** has a number of **income tax** advantages that entrepreneurs may be **unaware of**, and consequently miss out on.

So rather than guess and risk paying too much in taxes, or worse, enduring an IRS audit for being too sticky fingered, I made a list of the most common tax questions and sought out the advice of a tax professional, the eminent Richard Streitfeld, a Certified Public Accountant and Certified Fraud Examiner and a partner in the accounting firm of Aaronson, Lavoie, Streitfeld and Diaz & Co., PC.

Our candid Q & A discussion on how to prepare for and safely, legally take advantage of the most common home business income tax deductions is presented here for your benefit.

Q: How should I calculate the percentage or ratio of the area of my home, apartment and home business expenses that I can legally deduct and use as a tax deduction and write off?

A: Use a tape measure... Literally! Measure the square footage of the interior of your home or apartment and then calculate the space of your home office in square footage, and you'll determine the percentage of your entire home or apartment that it represents.

Example: Divide the little number by the big number. For example: 108 sq. ft. office (9x12ft. room) / 400 sq. ft. home equals .27 or 27%. That 27 % is the number your accountant will need.

Q: My business is Incorporated (S Corp., C Corp.). Does that matter?

A: Yes, it does. You can't do a tax write-off for a "home-office", per se, but you may benefit from charging your "home based business" "rent" in your home. This will be income to you personally. Check with your accountant for more details.

Q: Can I declare a portion (using the percentage calculated from your measurements) of my home mortgage interest, my property taxes or my rent as a home business tax deduction?

A: Yes, you can. Whether or not you're self-employed, property taxes and mortgage interest are always deductible on Schedule A of your tax return if you itemize deductions. However, if you are a self-employed "sole proprietor" (DBA or LLC, the most common), you can further reduce your self-employment tax burden (usually 15.3% in addition to your **income tax** woes) if you have a legitimate home based business office.

Q: Can I declare a portion of my home owner's or renter's insurance as an income tax deduction? And what about utilities like heat and electricity?

A: Insurance: Yes you can, by the same percentage as your calculated home office space. But unless you live in a McMansion or the Palace at Versailles or have an enormous insurance policy, it may not net you much savings. But hey, every little bit helps, right?

A: Utilities: Yes! Heat, electricity and water for your household is all partially deductible as a home office tax deduction.

A: Landscaping: No. I know you didn't ask. And no, you may not. And the same usually goes for things such as snow plowing, trash collection and the tip for the paper boy.

Q: Can I declare office equipment like a desk, a computer or software, and what about office supplies like paper and printer ink? Can I deduct those as an income tax write off?

A: You can fully deduct the cost of any items that are considered "reasonable and necessary" to operate your business. So absolutely. But things such as equipment, which has a multi-year span of use is handled differently from immediately consumable supplies like paper

and printer ink. Equipment is “depreciated” over time, something you will need to discuss with your accountant.

Q: What about my home Telephone and my Internet service? And what about my Cell Phone?

A: Those are a bit trickier. With home business offices these are often considered “indirect expenses”. So unless you use your cell and land line telephones and your internet service exclusively for business, you will need to estimate your business usage as a percentage.

Q: What else might I appreciate about home office deductions?

A: Appreciate that you can depreciate the cost of your home and your office equipment! That’s the mysterious process I mentioned above where your humble accountant consults the Dark Gods of the Taxation Oracle for guidance to receive the proper rate of depreciation on your business equipment and even your home to get you the maximum tax relief. Your accountant can ‘splain this to you to help make sense of this mysterious process.

If you’re not seeing much benefit from this ‘Depreciation’ thingy I’m talking about, there could be many reasons: The size of the home office; the fact that Depreciation is spread out over many years; and the fact that there is a limitation on home business office deductions that is tied to the net profit of your business. As I mentioned above, this is a secret formula understood only by accountants, and they’re sworn to secrecy under pain of IRS audit of our travel and annual holiday party expenses.

Q: Can I hire my spouse or children to work for my business and can I deduct what I pay them each year?

A: Absolutely. You can hire Attila the Hun and write it off (whether he is related or not). Remember, you’re creating taxable wage income for the recipient. Another upside of this is that your child is in a much lower income tax bracket than you are and if you do not ridiculously overpay

her, she may ultimately have no income tax liability at all. There's also payroll tax savings related to the hiring of a spouse or child for your (unincorporated) business.

Q: Can I deduct the cost of my **Health Insurance Coverage** from my home based business income?

A: Yes! You can and you should. The policy premiums of your health and dental policies for your **entire family** are 100% deductible. In fact, for 2010 these costs are also deductible from your self-employment earnings – so you save that ghastly 15%. This is **huge**. There are (surprise) caveats connected to your net business earnings, and FYI, domestic partners are not considered “family” by federal income tax guidelines.

Q: What if I have a few employees? I keep hearing about new health insurance credits.

A: The cost of any premiums you pay for employees is of course deductible as a business expense. And there **are** new credits designed to lower your health insurance costs and incentivize you to provide coverage. The calculation of the credit involves fulltime equivalents, average annual wages, state thresholds, phase-outs, and your ability to do cartwheels with a paper bag covering your head. You should not drink and drive while reading these regulations. Actually you should just drink.

Q: Can I declare a portion of home business related Automobile and Travel expenses as a business tax deduction?

A: Yes, you can. However be particularly careful when it comes to deducting automobile expenses. Keep an accurate log of your activity while on business trips and save your receipts showing your car's cumulative mileage at the beginning and end of the year. The IRS is hip to taxpayers' proclivity to exaggerate in this area and you may well

be asked for such documentation if you are audited. There are numerous sources for log books and software to track these expenses, too.

Q: What would you consider “best practices” in regard to home business record keeping?

A: Maintain a completely separate business bank account, even if you are unincorporated. Reconcile your bank account. Use a software program or at minimum a spreadsheet to record your income and expenses... And don't do your tax return from memory! (Yes, I have clients that have tried this!)

“Tax Advantages Of A Home Based Business” Has Been Provided As A Courtesy By:

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Translation from the original accounting dialect by Kevin J. Grover.

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Conclusion

There are many special and life-enriching advantages of joining a business cooperative. Members of a cooperative are “people helping people” to produce economic benefits for themselves, their country and the world.

It has been my pleasure to share the information in this booklet with you. It allowed me to introduce you to a service that can help you take the strain and drain off your “finances” by making more money through “cooperative self-employment.”

I am an avid reader, but I learn by doing. Many times I will already be doing something and, through reading, will come across a “backup” verification like: **Branding Yourself Online** – “As people start seeing your name and the benefits you offer, an impression begins to form. At first 10 people will be attracted to you and what you do, then 50, and then 100. Before you know it, thousands of people will not only know who you are, but will come to view you as the resource of choice on your particular subject.” - *Bob Baker*
An excerpt from Homemade Money, Bringing in the Bucks (p. 219).

In the same book (p. 236) was another “backup” verification for what I am doing right now with this cooperative:

Consulting as a Sideline Business – “Anyone with a marketable skill of any kind is in a position to become a consultant, teaching others to do what he or she does, solving other’s problems and/or doing work for others on a temporary, permanent, or semi-permanent basis.” – *H. Holtz.*

By joining The ALFIE Cooperative, Inc., you can earn \$2,470.00 to \$34,580.00 per month in guaranteed income as a Consultant in the Home Business Network of ALFIE Cooperative Stores and Self-Employment Service.

Adding the \$5.00 price of this booklet with the online Entry Fee of \$12.47, “anyone” can get started for less than \$20.00!

Discover the “Advantages” of Joining a Business Cooperative.

Go to: <http://goo.gl/c6qELV> to view the marketing page “You Deserve To Be Rich!” Enter Promo Code: 281314.

Jean Wilson

The ALFIE Cooperative, Inc.