

## ***Dear Maverick Business Insider,***

Just back from a quick family vacation with the kids in North Miami, FL. Here's Zak and Zoe enjoying some beach time:



We stayed at a 5-star property called Aqualina and a few interesting marketing nuggets to takeaway here. (Hopefully, you're always keeping your marketing antennae up to spot ideas and techniques you can use in your business.)

Guests who stay at high-end properties have pretty high expectations and creating 'surprise and delight' results from exceeding expectations. Aqualina certainly has the first impression down.

You pull in and you're greeted by rows of Bentleys, Ferraris and Aston Martins gracing the driveway. While checking in you're offered your choice of champagne, mimosas or water. Plus, for the kids they get Capri Suns juice packs when they get in there. Next, the front desk attendant personally walks you through the property highlighted some of the features and leads you to your room.

When I got into the room I looked in the kitchen of our suite and found a note waiting for Zak and Zoe plus 2 sand pails, a shovel and a plate of cookies. I really thought that was a great touch! Here's Zak posing in front of his goodies:



A few minutes after the bellman and front desk attendant left we were greeted by another knock on the door. This time it was a woman with pastries and fresh fruit. Once again another 'beyond expectation' moment that creates a positive impression.

Now after the first impression the hotel did not do as good. The woman who brought fresh fruit asked if we had a fruit preference and I told her I'd like some mangos and blueberries the next day. Obviously you can probably guess what happened. No mangos and no blueberries the next day or the day after or the day after that. They did deliver some grapes and an orange on day #2 - which would have been fine if I hadn't made a request. I would have been happier if she didn't

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ask my preference and then delivered the extra fruit since that would have been a bonus. Now by setting up my expectation of blueberries and mangos it left me unsatisfied. There's an important lesson in there about expectations and going above and beyond. Once you set the higher expectation you then need to deliver on a higher level.

I would still recommend the resort because overall it was great but they missed a few beats.

Now the other point I make here is the rooms at Aqualina go from \$1000/night+ and the property was pretty close to capacity.

If you're thinking nobody is spending any money in this 'down' economy – you're wrong!

Now I mention this to make sure you are not taken in by the bemoaning so many other people are making during this time. I received a great email from Underground@ 4 keynote speaker, Mike Faith, CEO of Headsets.com. They're a \$30M online business and in his note to me he said, "A recession is a terrible thing to waste."

I agree.

With every shift there comes opportunity. Sometimes the opportunity is hidden and you just never know.

There's a chestnut of story told of a Chinese farmer who used an old horse to till his fields. One day, the horse escaped into the hills and when the farmer's neighbors sympathized with the old man over his bad luck, the farmer replied, "Bad luck? Good luck? Who knows?" A week later, the horse returned with a herd of horses from the hills and this time the neighbors congratulated the farmer on his good luck. His reply was, "Good luck? Bad luck? Who knows?"

Then, when the farmer's son was attempting to tame one of the wild horses, he fell

off and broke his leg. Everyone thought this very bad luck. Not the farmer, whose only reaction was, "Bad luck? Good luck? Who knows?"

Some weeks later, the army marched into the village and drafted every able-bodied youth they found. When they saw the farmer's son with his broken leg, they let him off. And so it continues...

I've found life creates unusual turns that happen for a reason and work out for the best (even if we don't know it at the time). One tiny example of this was on trip out to Phoenix. I literally came home for 2 hours and I re-packed to head to Phoenix for a 1-day "Taste of Maverick: Trilogy Experience" where we raced pro go-karts, corvettes and did hot laps with the pro drivers.

Anyway on the flight out I was supposed to be in seat 2C. I got onboard the plane and there is a 12 or 13-year old kid sitting in my spot. Normally I like the aisle but he was with his family and they all wanted to be in one row so I told him I'd switch to a window seat in row 3. I wasn't that excited about a window seat but I had this feeling that it might be good. I was right. I had a great conversation with the woman sitting next to me who is the head of the career center at UCLA. We discussed educational opportunities for young entrepreneurs and what we can do with Maverick Business Adventures® members.

Obviously had I remained in the seat I was "supposed" to be in – I would never have made that connection. I bet you can look back at your life and see the same thing. Anytime something that I initially perceive to be "bad" happens I sit back and think what is the hidden opportunity here? Or what is the lesson here? Or what is the good that will come out of this?

Same with the turbulent economy or any situation that's perceived by the general public to be bad. There are some real positives to come from this even if you cannot

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see them right away. Maybe all the job loss will be the catalyst for some of those unemployed people to now start their own thing. I remember a conversation I had with my friend, Jim Edwards, way back in 2000 or 2001. He had just gotten fired from his job and the first thing I told him was "Congratulations!"



*And if you want a pair of your own 'Magic Opportunity Goggles' – here you go courtesy of Zak and Zoe again...*

I think he probably wanted to punch me if hadn't been on the phone. But I truly thought it was a great opportunity because he could make a go at this Internet stuff full-time. And he did! Jim and I partnered up on a few projects and he created some killer products of his own. I'm sure Jim would tell you today getting fired was the absolute best thing that could ever have happened to him. Didn't seem like it at the time but with some perspective and hindsight it was.



## **Maverick Business INSIDER RECAP:**

You get privileged access to a network small, distinct group of self-made millionaires who make up Maverick Business Adventures®. Quite simply you're looking at true 'Who's Who' of successful entrepreneurs, CEOs and business owners.

More importantly, each member shares a common 'DNA' of wanting to live to the fullest, creating business breakthroughs and giving back through charity and education to empower future Maverick entrepreneurs!

You'll hear their success journey and exact techniques of how they've done it. But you won't just hear their best moneymaking advice but you'll get their philosophy on creating MORE in your life... Maverick style. You'll find out how to make more money, have more fun in your life and ultimately give back more!

### **Maverick 2020 Mission:**

- 'Maverick-tize' 1,000,000 entrepreneurs
- Impact 1,000,000 young entrepreneurs
- Have 1,000,000 Cumulative Items Checked Off Members Big Life List

Quite frankly, we're out to change the game of how business is played to help shift the focus beyond just the bottom line and have entrepreneurs create their own fun-filled experiences and maximize what the impact they have in their communities.

With 1,000,000 entrepreneurs and a percentage of them giving back the 5% charity pledge (as you promised) - the ripple effect will be staggering. And that doesn't even count the 5% our company would provide.

We truly believe in business as a force for good.

- Cool LIVE events for members combining fun and business.
- Open Call-in Days. Throughout the year, I'll set aside significant blocks of time only for Maverick tribe members.

make more money

## Capturing and Using Birthdays

This is going to be one of those moments when you slap yourself on the head and say, "Why didn't I think of this!"

Everybody loves to be remembered on their birthday. I'd bet you're no different. Usually the only people that give you birthday cards are your parents, your spouse or your sibling (of the opposite sex). That's about it.

In Harvey Mackay's book, "Swim with the Sharks Without Being Eaten Alive," he asks if there is any coincidence the Mackay Envelope Company (Harvey's company) gets some of their biggest orders from customers when sales reps call on the day of their birthday.

Recently I've been experimenting with capturing birthdays on the bottom of our order forms.

Here's what it looks like:

OPTIONAL: Let us know your birthday (just month & day) and you'll get a special surprise from us on your big day.

Month  Day

Credit Card Number

Expiration Month:  Year:

Submit Secure Transaction

Notice we only ask for the month and day since we don't want people feeling weird about giving out their year. We're getting about half (47%) of customers to give up this info at the point of sale.

The special birthday gift they get is a downloadable package of goodies on a private page...plus a discount on some of our products. Here's the page-



HAPPY BIRTHDAY

Happy Birthday from your friends at SurefireMarketing.com. We wish you a wonderful year full of cheer, happiness and success. Don't forget to save us a slice of cake (YUM!).

Here's a special gift just for you. It's a special collection of "birthday goodies" - truly worth hundreds of dollars ... yours FREE! :)



### Extra Bonus Birthday Gift!

Not only do you get that special collection of goodies - but you can also save 20% on our best-selling resources and tools... good during your Birthday Month!

To order simply check the box for each product(s) you'd like and then hit submit to be taken to our safe and secure online order form.

Note: for more information you can click on the link for the product. But don't order off the main page or you have to pay regular price. All items come with their full guarantee period and also ALL the bonuses.

#### Copywriting Information:

- Yanik Silver's Ultimate 'At-Home' Internet Copywriting Workshop  
Here's the masters course on copywriting. Over 1579 pages of fully indexed material from the \$3975.00 per person LIVE copywriting workshop. You get it all for a fraction of the cost.

Your mastery of copywriting is the ultimate form of financial security and profit potential. It doesn't matter what kind of business you have or what you sell - copywriting is the skill that WILL be of the greatest value to you.

Just \$1180 (Normally - \$1475) - you save 20%  
Read about it here <http://ultimatecopywritingworkshop.com/preview.thanks.shtml>

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Now I don't want these pages up forever so I had my tech set it up so the link only works for one month. That's it.

Right before the beginning of the month I send out a spreadsheet of all the upcoming month's birthdays to my mail house. They then personalize birthday cards for our customers that go out in a real envelope. We send the cards out 2x per month so the birthdays after the 15th of the month get sent in the second batch. Here's what they look like:

(Front)



*Happy Birthday!*

(Inside Text)

*"Happy Birthday to you..."*

*"Happy Birthday to you..."*

*"Happy Birthday...  
dear [Firstname]..."*

*Happy Birthday to you!!!"*

[Firstname], trust me, you wouldn't want me to sing it to you (just pretend I did)

I wanted to wish you a wonderful birthday and give you a special gift of "birthday goodies". You can pick them up here (but hurry because they're only there during your birthday month)

[www.surefiremarketing.com/birthday/65201](http://www.surefiremarketing.com/birthday/65201)

Have a great Bday!

- Yanik Silver & Your Friends  
at [SurefireMarketing.com](http://SurefireMarketing.com)

For Maverick Business Adventures® members we use [SendOutCards.com](http://SendOutCards.com) for the Birthday greeting cards and we include a pack of brownies or another small gift.

My friend, Rory Fatt, teaches restaurant owners how to use birthdays in their marketing and it always is the biggest promotion they do. The secret is to acknowledge and give a special offer just for them. I'd love to hear your results and any twists on it.

## Upcoming LIVE Event

*As a charter member, you're getting a HUGE bonus for FREE! 1-day LIVE Event "Maverick Business Insider Extravaganza".*

Sometime in June or July 2009 you'll be invited to come out as my guest for a jam-packed 1-day event combining everything about Maverick – namely more profits, more fun and giving more back. It'll take place in the DC-metropolitan area and you'll start with a ½ day business workshop covering my latest secrets and insights into making more money. (Considering I've run workshops from \$995.00 - \$10,000.00 this is already a significant bonus.) Then for the other half of the day we're going to have a great time! While we're working on finalizing the FUN event from our shortlist, I can tell you that previously I've done everything from hired rock bands to spy missions to F1 racing with my groups. So trust me, it'll something you can get excited about.

This will definitely be one day you don't want to miss...the only 'catch' if you'll need to be a member in good standing for 6 months to attend on my dime. That's it. And don't worry if you cannot attend live because we'll send you the DVDs of the business section right to your door. Pretty cool, right? More details as they develop.



## *Interview with* **Buck Rizvi:**

### **Yanik Silver:**

Hi, guys. It's Yanik Silver here of Maverick Business Insider. I'm really looking forward to this next interview. I have with me Maverick Business Adventures member Buck Rizvi.

This is actually take two and hopefully this is sounding a little bit better. No one heard take one, probably, but I was just staring at the ocean while I'm on vacation with the family.

I had to sneak away to do this interview and I hope I can get some better sound quality for you guys. Hopefully this is better and if it's not, I apologize.

I'm really excited to get Buck on the line and I'll just tell you a little about what I know about Buck and then I'll have him throw in a few details. For Buck this is all going to sound like déjà vu.

[Laughter]

Buck has a multi, seven-figure nutritional supplement company that he runs online. He also is president of an up and coming CPA network and we're going to talk about CPA networks during this call, the pros and cons of that.

I first met Buck, and he got on my radar screen, when we were doing Pipeline Profits Launch when you were explaining to people how you built such an amazing nutritional supplement company.

I think the nutritional supplement business is intriguing to me. Your story is a little different than most Internet marketers so I'm really glad to get you on the line.

Go ahead and fill in a couple details here and tell us the real Buck Rizvi story.

### **Buck:**

I'm happy to. Thanks for having me, Yanik. I really appreciate this. It's very humbling for me because I've been following you for a number of years and I take my hat off to you and what you've been able to accomplish in a relatively short time.

I don't know if you know the story or if you remember having an e-mail exchange with me long before the Pipeline Profits Launch

where I actually tried to get into one of your coaching programs.

I think it was either full up or you were just kind of busy working on other stuff.

**Yanik:**

I don't know if I do remember that. I hope I didn't blow you off too badly.

**Buck:**

No, no. You were very gracious about it. I appreciate you letting me share my story. Some folks have heard it but I'll give you just a quick thumbnail sketch.

I'm a little older than the average guy making money online. There are a lot of guys I know that are teenagers to early 20s. I'm about to celebrate my 44th birthday in a few days.

I've been kind of chipping away for a long time trying to make a business work for me and not have to get up early in the morning, get on a plane/train, go somewhere, work for someone else, help build someone else's company, and also be at the risk of this now troubled economy and the risk of losing my job.

I tried to do that for 21 years. It was very frustrating for me. I've been involved with Internet related businesses as little side jobs here and there but nothing really caught fire until I was able to instill belief in myself, that: a) that I could do it, and: b) that I surrounded myself with successful people and really listened to and got education from people that were already successful, like you.

My story is pretty simple. I attended an Internet marketing event and I spent a lot of money to go, between \$4000-5000. I not only found people that were very, very successful making money online with a system that made a lot of sense, but I also was able to network with a lot of people that either were successful or up-and-comers themselves.

I kept track of them and I was able to execute and get my nutritional supplement business up and running and profitable so that I was able to leave my fulltime job where I was making \$160,000 a year as a high-paid executive for a software company.

I was able to do that within six months.

**Yanik:**

Let's back up a little bit because I think one of the things you said was really important, belief in yourself. You said you were trying to do something for 21 years, on and off, and I think you told me

*"I've been kind of chipping away for a long time trying to make a business work for me."*

you were burning the candle at both ends. Would that be a spare time, part-time kind of thing while you are still at your full-time job?

**Buck:** Yes, exactly. I had several businesses that I had dabbled in. Everything from my wife and I making soy based candles from home and having the UPS guy pick them up and selling them online using Google AdWords, to getting involved with network marketing MLMs and a variety of other things.

**Yanik:** Where do you think the switch was for getting the belief in yourself? Was it going to an event where you actually see people and you are like, "Holy s---. I think those people are for real." Or was it something else?

**Buck:** I think that was a big part of it. Getting out there and surrounding myself. I don't want to pick on network marketing. I know a lot of people are involved in network marketing and some people do well at it. They have events where it is sort of that "rah-rah" session and they put the people on the stage that are doing exceptionally well but it is a relatively very small percentage of people that are making a lot of money. The rest are just sort of spending money.

What I found was the type of event that I went to, and like what you have with the Underground Seminar, that there is a broader base of people. In fact, many of the people that go to those events are making a lot of money themselves.

They are not the newbies. They are already successful seven or multi seven-figure earners that are going to this event to get the edge for their business.

You put people on the stage that are doing exceptionally well in specific industries or categories or have leveraged a new technique, and that's very exciting.

I think it's learning from the people on the stage but also meeting and networking with people that are already successful themselves, bouncing ideas off of them, and building that courage. It's a belief and courage, I think, that are the two things.

**Yanik:** Was there a time in history where you can look back and say, "Yeah, I think it will work"? A time where you can say, "Wow, we made \$5000 today" or, "We made \$100" or, "We made \$200"?

Along the path of 21 years there have to have been a couple times when you thought it would work, or maybe you thought it would work and it didn't work.



**Buck:**

Yeah. I've made some money but when you're making \$160K, and not everyone is in this position but for me my burn rate was pretty high, right.

I had a previous marriage that was a casualty of my lifestyle of living on planes, trains, and automobiles. I had child support payments to make. My lifestyle was such that I was living hand-to-mouth making \$160K, which sounds kind of funny.

I couldn't just make six figures online and be successful and replace my income. You know what I mean? I really needed to be very successful and make multiple six figures to have it work.

I was able to get a test up and running based on the premise that the health industry was the place to be and that getting involved with nutritional supplements was the market for me.

I was able to get a test up and running that validated that yes, in fact, the market I was getting into had legs; people were willing to spend money.

I did invest some money to get there. I paid for some copy to be written. I paid for a designer to design some packaging for me, but I did surround myself with experts that helped me out. I didn't feel alone, in other words.

**Yanik:**

You decided the health industry was where you wanted to test out things. What was the process when you first got started? Do you remember that?

**Buck:**

Yeah, I do. If you're looking at health, and everyone's talking about Obama and the health industry in general...

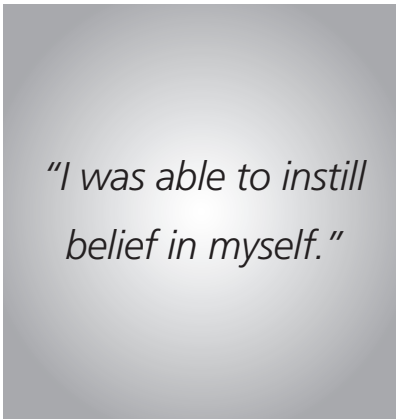
**Yanik:**

It's a trend that can't be ignored. We have an aging boomer population. We have more people just being aware of health.

**Buck:**

Yeah, and one of the big investments that they are looking to make and that they are talking about is preventive, right? Making sure we can stay healthy as opposed to just treatment with surgery and drugs.

I teach a lot of people how to get into the nutritional supplement and health info business and one of the things we talk about is prevention which doesn't necessarily sell. Solving a prob-



*"I was able to instill belief in myself."*

lem sells. But this whole aspect of treating conditions naturally is something of very, very high interest, like you said, to the baby boomer population.

There are 77 million boomers out there that are looking to live longer, look younger, have more energy, and have less pain. It's a huge, huge market and there are literally dozens of markets within the health supplement space that you can look at: weight loss, skin care, detox or colon cleansing.

I've had students come to out with a variety of products in different segments where each one of those, by themselves, can be a million dollar or a million dollar plus business just by itself.

**Yanik:** That's pretty exciting.

**Buck:** Yeah, a lot of great opportunities. I did my homework. There are a lot of tools and a lot of these things are covered by the folks you've interviewed in Maverick Business Insider that are more pure Internet marketers. There are tools that you can use to identify what people are looking for, what people are searching for.

For me, for example, I got into colon cleansing. I found that there is a reasonable amount of search volume around the colon cleansing theme. I was able to back trace and find that there are products out there and there are multiple companies that were probably doing more than \$10 million a year in turnover.

**Yanik:** How did you figure that out?

**Buck:** I did a couple of things. One is, I played dumb. I called their support line and talk to one of their sales folks. I would order their product. I became a secret shopper, which I highly recommend that you do. I would talk to the sales agents on the phone and say, "Hey, what do people think about this product? Are people happy with it? How much product are you guys selling each week?"

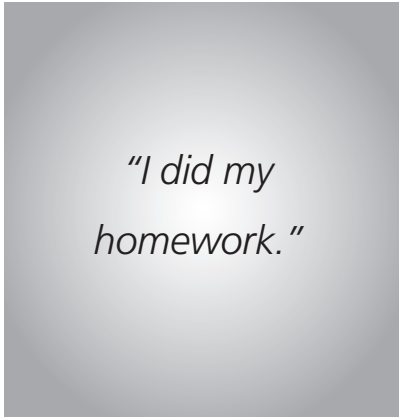
You'd be surprised how much data the sales rep will give you on the phone. Right after you publish this I'm sure everyone is going to go to their phone center and say, "Stop giving away customer data."

I found one company, and they've long since taken this down, but do you remember how McDonald's used to have "Over 10 million served" on their sign?

**Yanik:** Yeah.

**Buck:**

Now it's 'billions and billions.'" Soon it's going to be "trillions and trillions" served. There was one company that had on their Web site, an interior page, not the homepage, they would say specifically how many orders had been processed for their product.



*"I did my homework."*

I assumed they were telling the truth because the counter was ticking. Every day there would be a different number on there. So I kept track of that over the course of a week and that inferred how much order volume that particular company was doing.

**Yanik:**

Okay. Good market research. So you had the idea for the product and then did you approach a manufacturer and private label?

**Buck:**

I did. There are a few industry sites out there that kind of aggregate what I call "the trait". They would aggregate all of the companies that manufacture or do contract manufacturing the supplement space. I contacted a few of them and found a couple of them that were willing to do short runs of product for me, and I secured assistance in getting the formulation done for the product.

Now I went about it in a very aggressive way. I don't know that I would recommend doing this to the average person. I was one of those guys who was able to take a second mortgage out on my house back when everyone was treating their houses like ATM machines.

I took a second mortgage out on my house and I used some of that to pay off some debt and I used that to invest in my business. Not everyone can do that right now.

**Yanik:**

Looking back, if you were going to tell someone to take it slower, what would you tell them to do?

**Buck:**

What I would do is identify a market that has legs. Make sure there are people out there, companies with products making, for me, over \$10 million with a single product. That's a good number. They're doing well.

There is probably more market share to be taken either from them or the market itself is much, much bigger. The other thing is I wouldn't go and formulate my own product right off the bat.

I would become familiar with the market, familiar with the problems the product is solving. I would become an expert on that. There are a few ways you can do that; by looking at the blogs, articles being written, or even just walking into Whole Foods and grabbing a book on the subject.

Have you ever walked by the Whole Foods book section?

**Yanik:** Sure.

**Buck:** They have books on fibromyalgia, pain reduction, weight loss, erectile dysfunction, all kinds of stuff. It's amazing.

**Yanik:** So you literally study up on it. Do you then become an affiliate for another person's product? Or what would you tell them to do?

**Buck:** That's exactly what I would do. I would recommend identifying several products that are already in the space that you want to get into, specifically the type of product you are looking to promote. Not necessarily focusing on one but finding a few. Then start to become a publisher on the product that you are looking to get into.

These are probably many of the techniques that you teach when you're selling information products, but what you are doing now is building up expertise around a particular condition or set of conditions that this product is meant to address, if it is a health supplement.

**Yanik:** Would you recommend giving away info to become an affiliate, or selling an e-book?

**Buck:** Yeah, both. I wrote a special report for my product and I started giving that away. I collected names and gave away a report off of a squeeze page. You can also write a full blown e-book on the conditions related to your product and then soft-sell the product or become an affiliate for a product that you soft-sell as part of your e-book.

You've done this with e-books for information products and a lot of info marketers do that. This technique works like gangbusters with supplements. Either way, giving away information, whether it's an e-book in exchange for a name, specifically their e-mail address, so you can continue to message to them helpful information.

Don't spam them but send helpful information thematically related to the condition that they came in on. For example, if you're

promoting a weight loss supplement or you're looking to get into the weight loss category, you might offer an e-book on recipes for fat loss.

I find that the more niche you get with the offering, with the e-book or the condition that you're addressing, the better success you'll typically have. People say, "Ah, that's for me."

*"I played dumb."*

**Yanik:**

That's a great point. A lot of people are like, "Yeah, I just want to do weight loss stuff." I can't tell you how many critiques I've done on weight loss. I'm thinking, "What makes you guys different than the 50,000 other people out there?" They don't have a good answer for it.

**Buck:**

Exactly. The risk of doing it this way versus the way I did it where I took a loan out on my house, paid for inventory before it was sold, paid to get a copywriter, designer and package designed and all that stuff, it's a very expensive proposition to jump into the supplement business cold.

I think taking the approach where you're publishing with blogs, making an e-book, maybe using some pay per click campaigns to drive traffic to get people to opt in for either your free report or buy a low-cost e-book where you are charging \$5-20 for is a great low-barrier entry way to get into the business.

You can start to leverage some of the social media; Facebook, MySpace, Twitter, et cetera, to drive free traffic to these offers and have people opt in for them. That's step one.

As you do that and get feedback from people that are actually opting in or purchasing the e-book, you are getting a better understanding of what it is that really trips their trigger.

What are the problems they are having? What are they trying to solve? What are their pain points? It puts you in a better position to a) improve your conversion for getting people into your sales funnel, and b) improve the kind of product or maybe the positioning you take with your product.

You may be representing a product that someone is selling for general weight loss, but like you said, maybe it specifically addresses the problem fat areas in the abs or the hips, gives them more energy, or addresses some other specific aspect of weight loss that maybe the advertiser missed.

**Yanik:** We're on two paths it sounds like, and I want to go back to the Buck story. I love where you are taking this with what you would do now because that's always fun, always intriguing for people to talk about that.

Let's go back to the story. You took out a second mortgage. You contacted a company and had your own "product" created. Then what happened?

**Buck:** I'll rewind one step from that. I decided, and this is something that I recommend for everybody and I'm not saying that you need to become, well, maybe this is part of the answer, Yanik.

You need to become fearless. That's easy for me to say from this vantage point but you need to instill this fearlessness in yourself. One aspect of that is willingness to reach out and contact people that are already more successful than you.

Do it in a way that conveys you are willing to give some value to them; that you are coming to them as a peer and not just to get something from them in some sort of needy way.

In my example I contacted Gary Halbert. I didn't know him from Adam but at that time it was pretty easy to reach out to him and ask him questions. He had published his e-mail address and I'll just tell it now because it's still on his Web site, [HYPERLINK "mailto:nosexgary@aol.com"](mailto:nosexgary@aol.com) nosexgary@aol.com.

I contacted him and he got back to me. I think I was just asking him a question because he had recommended another program at that point and I said, "Hey, do you really think this is worth doing?"

He said, "Well, that would be interesting but I think what you should really do is this instead, so, to make a long story short, I invited him to dinner, he accepted and he became my first copywriter. It was an expensive relationship.

**Yanik:** I didn't know that. I didn't know Gary wrote your copy. That's awesome.

**Buck:** Yeah. If I had been less fearless, I may not have e-mailed him or I may have structured the e-mail in a very needy way as opposed to coming across like I knew what the h--- I was talking about, "I have some value to add" and just asking for his advice.

**Yanik:** I think that's a really, really good point. As far as fearlessness, I don't know if I have total fearlessness but I always think, "What's the worst that could happen?"

We bring in different celebrities for our Maverick trips and try to reach out to different people and I'm always thinking, "What is the worst that could happen?" They're not going on a trip anyway right now.

*"You'd be surprised how much data the sales rep will give you on the phone."*

**Buck:** I have a little story. Who is the race car driver, the Indy car driver that represents Go Daddy? Is it Danica?

**Yanik:** Yeah. Danica Patrick.

**Buck:** I don't know if you were playing this video, maybe you were playing this video at the Underground event or maybe I was watching it on TV after the event, and this is part of that thing that helped me in my early going here getting the supplement business up and running.

She was talking about how you need to really take it to the edge in terms of how fast you're going. Take it to the point where you feel like you're out of control and then push it just a little beyond that. That's when you know you're really going fast.

Remember when we went on our Baja trip together? I really didn't feel I was driving fast until I felt a little bit out of control. I popped a few tires doing that! [Laughter] That was when we had the most fun.

I think that lesson applies and worked for me in getting the supplement business going. If I was willing to go beyond my comfort zone to a place that says, "Wow! I'm contacting people. I'm talking to people that I normally wouldn't feel comfortable doing that with." One of two things could happen, right?

They could tell you to go take a hike, or they could potentially help you.

**Yanik:** Exactly.

**Buck:** More often than not they helped me, and as they helped me I became even more fearless, if that's the right word.

**Yanik:** Yes, absolutely. Your confidence grows from there. I think that is a really, really great point. I hope people, if they're taking notes or as you're listening to this rewind it, that they go back and listen to this.

That example of Danica, like you said, is great. In business, if you're moving too fast and you feel your business is slightly out of control, it's probably a good thing.

You may be moving so far into contacting people that you don't feel comfortable with it takes you out of your comfort zone quicker and gets those results. It's a great analogy. I like it a lot. It makes a lot of sense.

Back to the Buck story.

**Buck:**

Yeah, Gary wrote the sales letter and it worked. I don't know that Gary wrote the, be all, end all copy. He's my friend and I know he's since passed, but a good copywriter will tell you they have some misses as well. They don't hit it the first time every time.

But I had the belief, because I had this super-duper copywriter writing it for me, that it was the, be all, end all. I figured that if I had that there was nothing going to stop me.

Gary looked me in the eye, and in fact I'm looking at the receipt from the dinner that night because I put it on my pegboard near my desk, he told me, "I'm going to make you a multi-millionaire." I believed him. I believed him, Yanik.

That's where you need to get yourself into position. Yes, I went and executed and I did all the things that I needed to do to get the supplement formulated and manufactured, get the packaging design done, get the Web site up which was basically his sales letter with a little bit of formatting, get shopping cart set up.

None of that was hard. I think the biggest hurdle was that I would have stopped doing it if I didn't believe that it was going to work. You have to start from there.

I was able to take his sales letter, get it formatted, get it hooked up to, believe it or not, a \$30 script that was a shopping cart script that I hooked up to a Paypal account. That's how I booked my first few orders.

You think you need to hire a programming army and pay a designer \$3000 to get a Web site. No, that's not what I did. I put a little bit of formatting inside of Dreamweaver to his sales letter. I put an order link at the bottom and I hooked it to a little shopping cart script that I literally paid \$30 for, downloaded it, and hooked it to a Paypal account that I got, probably within two days of applying for it, so that I could accept credit cards.



**Yanik:** That's awesome. I love it! To start getting your first customers, then what did you do, pay per click?

**Buck:** Pay per click, yeah. Google, good ol' Google. That's where I would highly recommend starting. Even if you wind up losing money, or your cost per acquisition is higher than you need it to be, you get answers. Whatever it is when you start that's probably the worst it's going to be.

*"Don't spam them  
but send helpful  
information."*

I was able to bring customers at pretty much near break even, almost from the get-go. That told me that I had something. I know a lot of businesses in the supplement space that are ecstatic if they bring in a customer at break even, or even lose a little bit of money.

**Yanik:** Right. Were you selling continuity from the get-go or upselling or doing any of those things?

**Buck:** No. That's the funny thing. I was looking to make, like many people, to make a profit on the first transaction. I wanted to recoup my product costs, my advertising costs, and make a little bit of money, which I actually was doing the way I had bundled things.

Now a couple years later I'm applying all those things of upsells, back-end offers, and looking at doing soft continuity programs and things like that. From the get-go I didn't do that.

If someone starts today armed with the knowledge of how to quickly upsell and put someone onto a continuity program that they welcome and provide good customer care, you can make a lot of money in a hurry in this space.

It doesn't have to be in just supplements. You can do this in the health information space as well. I have friends that are selling anything from e-books to audio CDs in the health space that also have multi seven-figure businesses.

In fact, to some degree selling health information products is a much easier place to be than the supplement space.

**Yanik:** Right. I don't believe you are an attorney and I'm definitely not one, but one of things I was going to ask you about was legalities, and certainly with information you have you're a lot cleaner than selling an ingestible.

**Buck:** Mm, hmm, exactly. You do have to work with reputable manufacturers. The good news is we have, knock on wood, regulatory assistance to make sure that we are able to sell our products. The DSHEA act that was passed in 1994 makes sure that at least folks in America have access to herbal supplements.

They can walk into the GNC or The Vitamin Shoppe and they can buy the products and have access to these supplements to help improve their health. We, as business owners in this space, certainly take advantage of that fact but we are kept on a relatively short leash by the FDA and their enforcement agency, which is the FTC.

You need to make sure you're not making wild advertising claims like, "This thing cures cancer," or "This thing cures anything." I work with attorneys, some of the best attorneys in the business, that look at claims being advertised on the Web site and on the product bottles, to make sure that we stay within the lines. That's pretty easy to do.

I also maintain product liability insurance. Yes, it's the cost of doing business, but we, you and I have car insurance. You probably spend a little more on car insurance than I do on your Vantage. [Laughter]

If the car gets hit or we hit someone else we want to make sure we're covered, and that's the same thing with the health supplement business. For a million dollar a year business you can get insurance for as low as \$4000 a year.

**Yanik:** And it's called Product Liability Insurance?

**Buck:** Right, Product Liability Insurance.

**Yanik:** The manufacturer who you are private labeling from, do they pick up any of the insurance or regulatory rigmarole; the headache that goes along with that?

**Buck:** Yeah they do. They have to be compliant and adhere to what is called "current good manufacturing practices." They have to be FDA inspected or subject to FDA inspection. As a manufacturer they are subject to those regulations because they do the blending and encapsulation and bottling.

At the end of the day, as the company that is selling the finished good and because it's our product, we would probably take the hit in terms of liability.

If it's something where they made a mistake that would probably flow to them in some way. We've never had any issues. I've always worked with reputable contract manufacturers. They know what they're doing. We're not selling any kind of cutting edge ingredient that might be considered semi-dangerous. These are all well-known, well understood herbs that have been formulated in a way that is beneficial to the consumer.

*"You need to become fearless."*

**Yanik:** I have a question for you that is somewhat unrelated but kind of related. You decided to pick colon cleansing, were you an advocate of that before? Did you have a passion for that, to teach people about that, or is it just a marketplace identification for you?

**Buck:** It wasn't a market that I was passionate about before I got into that market. I did identify that as one of the categories that was growing and there were companies that were doing \$10 million plus in that space.

I am a big advocate of natural health and life extension. I've been studying that for about 20 years now, but other than that, that was a market that I discovered after I decided to get into the supplement space.

**Yanik:** Okay, so overall you had the interest and passion for natural and alternative health?

**Buck:** Yes.

**Yanik:** That makes sense. You started with pay per click to see if it worked, you started getting some sales, what's next? How did you roll it out?

**Buck:** You should immediately start to identify potential partners to promote your product. To this day I have partners that have been with me for years, who continuously send me referral traffic to promote my product.

I treat them like gold. They are typically publishers. They write articles, they have their own Web sites, their own audiences, their own lists, and so they'll periodically send out an e-mail to their list, maybe once a week or once every couple of weeks.

They are constantly bringing fresh eyes to their Web site properties because they are well indexed in the Google natural search engine results. I like to go out and find those people that write on alternative health or fanatically related topics and say, "Look, I've got a great product."

Send them a sample. Don't be cheap. If you have a great product and you believe it, send a sample to these folks because you've identified that they have an audience and a Web property that has a decent amount of traffic. It's going to be worth your time to do it.

Go to them with some stats. Say, "I'm making this much money on a per visit basis" or "I have other affiliates that are making this much money on a per visit basis. I think you can do as well or better."

That has worked extremely well for me, Yanik. I actually found one of my best affiliates as a result of advertising on Google. Google has this thing called The Content Network. That's just all those Web sites that are outside Google.com that put the Google AdSense on their Web sites.

Nowadays you can actually find out what Web sites are sending you the traffic, I found that there was one particular Web site sending me traffic where they were paying probably \$.50-.75. Google was charging me \$.50-.75 per click and the Web site owner was probably getting half of that?

**Yanik:** I don't know what the exact breakdown is but yeah, I'd say half.

**Buck:** They would never give you their formula but it's a percentage, it's a fraction of that. I knew, based on the way he was converting because I knew how the traffic was converting from that site, I knew that I could pay him more.

So I just went to him and I said, "You're already advertising on my site through Google, even though you may not know it, and I think this product works very well for your audience. Can we start a promotion together?"

He came on board and I send him thousands of dollars in commission checks every month.

**Yanik:** That's great. That's a perfect example. How do you get them to keep promoting you, like you said, every week or every month, or is it just links from articles and things on their site, or actively getting them to e-mail?

**Buck:**

Yeah I've had people do both. I have one partner that has put a review on their property. They have a very deep and wide property with a lot of pages that are indexed in Google so my review was one of those pages.

They also send out solo e-mails and newsletter e-mails to their customer base to remind them about the special offer that I put together.

I would recommend that if you identify people like that, because that traffic is paid for performance and that's one of the best types of traffic that you can obtain, other than free traffic, but in this case the traffic is warmed up because the person has written a review about the product.

They are coming to your landing page and if they don't buy you're not paying anything for that traffic. If they buy then you're paying on what is called a cost-per-action or a cost-per-sale basis, and that's what I do.

I also pay people to write articles and/or solo e-mails and I give those e-mails to my partners to e-mail to their audience.

**Yanik:**

Do you have an affiliate manager that does all this stuff or is it you?

**Buck:**

No, no, I have an affiliate manager that does it for me. But it doesn't take a lot of work to do it. I was handling it myself in the beginning and now I've delegated that to members on my team.

**Yanik:**

Right. How many people do you have on your team?

**Buck:**

Three. I run a lean and mean team. I have a Director of Operations. I have a Chief Technology Officer, and this is an interesting story. My older brother, who I love dearly, was laid off from his job, and this is the beauty about this business and owning your own company, I was able to bring him on board as my Chief Technology Officer because he had been laid off from a company that he had been with for 10 years. He's now my CTO, and I also have a full-time personal assistant.

**Yanik:**

Awesome. That's a perfect example of a very high profit, high grossing Internet business where you don't need an amazing amount of infrastructure to run. That's pretty cool.

*"I think the biggest hurdle was that I would have stopped doing it if I didn't believe that it was going to work."*

Do you have virtual assistants for customer support, or what do you do for that stuff?

**Buck:** Yeah, in fact we actually have a wonderful group of ladies, a mother and two daughters, who run our customer support for us. We're all virtual. That's the beauty about the Internet age.

I have a broadband connection to my house. I'm standing in my redecorated office, thanks to my lovely wife, having a conversation with you. My Director of Operations is five miles away in his home. My brother is up in Baltimore in his home, and then we have three ladies that do our e-mail support for us and they work from home as well and use third party software called Cerberus to manage our customer care e-mails. All of our phone support is done using an outsource call center. I don't answer the phones.

Orders are coming in for my products. They are batched up by my operations director and sent to our fulfillment center which is a third party company that does the warehousing and order fulfillment for me.

All the calls are handled by a contact center in the Denver area. My operations director handles things that need to be escalated on a case-by-case basis.

**Yanik:** Nice. That's pretty impressive. Can you spell that customer support software?

**Buck:** Cerberus Web is C-e-r-b-e-r-u-s Web. It is [HYPERLINK "http://www.CerberusWeb.com"](http://www.CerberusWeb.com) www.CerberusWeb.com.

**Yanik:** Great.

**Buck:** It's great. They have a hosted solution that you can do, and set up trouble ticket system and put in any number of agents on there handling the queues for you.

**Yanik:** We've talked about pay per click as the first thing. We've talked about ramping up with approaching the affiliates or partners. You started advertising more and more on pay per click, going through the content network. When did you start going into the CPA networks?

**Buck:** Fearlessness, right? I put together a mastermind group with some guys that I consider to be much, much smarter than me in business and not necessarily just health.

I had a little mastermind group and it went extremely well. I was there to help them with their business and they were there to

help me. One of the topics I brought up in that health mastermind was, "Hey, I'm interested in taking my offer out to the CPA networks."

I know they have a lot of ability to generate a lot of traffic but I also know that there is some inherent danger in doing so. CPA networks are known as a cutthroat industry. There is a lot of variability in terms of quality, not just of the offers but also of the affiliates promoting the offers.

*"You should immediately start to identify potential partners to promote your product."*

**Yanik:** Yep.

**Buck:** It's not for the faint of heart to step in and have your offer promoted in the CPA world. There are a couple of reasons. One is, if you're not ready and your offer doesn't convert, you can be kicked to the curb very quickly.

Number two, if it does do very, very well and you're not careful about watching where your orders are coming from you could wind up with a lot of junk, a lot of bad customers. A lot of riff raff coming in and buying stuff.

**Yanik:** Do you mean a lot of fraud?

**Buck:** A lot of returns. It could be fraud, it could be returns, it could be charge backs, all three.

It's all about confidence, right? I already had a multi seven-figure business but I needed some more confidence from guys that I thought were more astute than I and could give me some good advice, and they did.

They said, "I think under these parameters it would make sense for you to go out on the CPA network." I think that within 30 days of that mastermind meeting we got up and running on our first CPA network and I think that in the first real month of ramping it up we did over \$600,000 in sales as a result of doing that.

Not bad. Not bad. And that was just with one network. There are a lot of opportunities to tap into a CPA network if you do it right and manage it correctly and you watch your control panel.

**Yanik:** How would you go about choosing a CPA network to work with? Then talk about the one you're starting because that could be interesting for people.

**Buck:** Sure. As I said there is a lot of variable quality out there and I think if a network is willing to, this is tough because the networks will, almost to a man, they will be running offers that you wouldn't want presented to your grandmother.

I like to have this grandmother or mother test or family member test. If there is an offer in there that you wouldn't feel comfortable having your mother sign up to then it's probably not a good idea to do business with this company.

Unfortunately, most if not all CPA networks have that kind of offer that they are running. It's almost like if you want to work with a CPA network you have to be willing to do some business with the devil, even if you're a devout religious or spiritual person. That was one thing I had to come to grips with.

I went to a couple of friends that had done work and had been successful with CPA networks and they gave me some pointers. First and foremost you want to work with some very large networks that have a lot of reach and can expand very quickly for you.

There are two options. You can go with one network that is very big and can move it fast, or you could try to roll up a bunch of networks yourself. I kind of like that you have fewer relationships but they have a lot of headroom than trying to roll it up myself. That was one thing.

There are a couple companies out there that are kind of big in this space. Hydra Network is one of them. Clickbooth is another one of them, if you wanted some specific names.

**Yanik:** Okay. Where can people find out about the one that you're starting?

**Buck:** You and I both have friends in the industry that are very successful affiliates for network offers. They promote those offers using things like pay per click, through media buys, and other methods, maybe even natural search.

We had an opportunity because of access to a very large pool of not only advertisers but also publishers, people that are promoting offers, that it just made sense for us to put together a new class of CPA network.



By new class I mean, not just a place where you can go and find high converting offers but that the offers would only be allowed in the network if they met a certain standard.

The standard is kind of like your mother or grandmother test. If I'd be willing to allow a family member to take advantage of this offer then it's probably okay. You know what I mean?

We kind of have three watchwords for this network, which is Afftopia, [HYPERLINK "http://www.Afftopia.com"](http://www.Afftopia.com) www.Afftopia.com. It has not launched yet but it's about to launch in a couple of weeks.

The way we measure advertiser quality is, is it providing quality to the consumer? Is the company operating with integrity? Does the offer perform? In other words, does it convert well and provide good value for our publishers?

It has to meet all three of those bars. It can't meet just one of them. Typically a lot of networks bring in offers that meet just one bar which is that they make a lot of money.

**Yanik:**

Right. The profitability test.

**Buck:**

That they make money at all costs. There is one good example of that. You might have heard of the government grant offers that are running around on the network right now? They are getting scrutinized by the FTC because a lot of them are just scams. There are a few networks out there that are running these government grant offers.

That's an example of an offer you won't see on Afftopia. We're spending a lot of time selecting and bringing on offers that are of high integrity, high value, and high performance for the publishers so they can make a lot of money.

On the flip side, we're also focusing training and bringing on board publishers, also known as affiliates, that have the tools and know how to promote the offers using pay per click, using FCO, using other methods. It's a very, very different kind of network. We've got the players in place to really take this to the next level.

With your permission, we can make this like a premiere access, if you will, to the network for publishers and potentially advertisers through Maverick.



*"I love what I do."*

**Yanik:** Yeah. This isn't going live yet for a couple weeks.

**Buck:** Why don't we say that [HYPERLINK "http://www.Afftopia.com/maverick"](http://www.Afftopia.com/maverick) [www.Afftopia.com/maverick](http://www.Afftopia.com/maverick) will be a specific place. Sort of a VIP doorway, if you will, for the Maverick Business Insider folks. It's [HYPERLINK "http://www.Afftopia.com/maverick"](http://www.Afftopia.com/maverick) [www.Afftopia.com/maverick](http://www.Afftopia.com/maverick).

**Yanik:** Okay. We're sort of running late on time so I want to get into the other two big areas that we cover in Maverick Business Insider which are having fun and giving more back.

Are there any last thoughts on that make more money part? I could probably talk for days on how you built your business and the specifics of it and I think you even had a course. Do you still sell a course related to that?

**Buck:** Yeah, we actually have a newsletter that is coming out that kind of fits in with Afftopia because Afftopia is going to have a reasonable focus on health offers, high quality health offers.

We want to help people get into the health business so they can develop their offers and they can bring them on to the Afftopia network to get them promoted and take them to the next level.

So there is a newsletter that I'm cofounder of called Health Business Confidential that is launching next week also. There is nothing else out there like it. It will be the preeminent offline newsletter. It's going to be a printed newsletter with an audio CD interview with a seven-figure info or health supplement business owner. It will come out monthly and there will be a back office also where there will be some bonus content.

With your permission, Yanik, I would love to do the same thing. Get together a very special bonus. I have six hours of video content that has been taken from events, where customers have spent up to \$10,000 to attend, on how to build either their health information or their health supplement business and get it off the ground quickly.

I've called it our Health Business Success Pack. I'd like to find a way to get that to your folks if they're interested. I'll make a special link at [HYPERLINK "http://www.HealthBusinessConfidential/maverick"](http://www.HealthBusinessConfidential/maverick) [www.HealthBusinessConfidential/maverick](http://www.HealthBusinessConfidential/maverick) as well, for those that are interested in that newsletter.

**Yanik:** Okay. So, [HYPERLINK "http://www.HealthBusinessConfidential.com/maverick"](http://www.HealthBusinessConfidential.com/maverick) [www.HealthBusinessConfidential.com/maverick](http://www.HealthBusinessConfidential.com/maverick), perfect. Thanks Buck. I think we have the picture, and what

you're doing now with the team. You are definitely not short of projects. You're starting out two big ones in the next couple of weeks.

Talk about having fun. What do you do to have fun? When I see you you're pretty much always smiling, having a good time. What's your philosophy or your thoughts around that?

**Buck:**

I'd like to thank you for that, too. You've definitely had an impact on my fun quotient. I love what I do. My business is fun for me. It's a game for me. I have a 19 year old son who plays a lot of video games and that's fun for him. To me, my business is my video game.

The way I keep score is how much money is in the bank account. [Laughter] I'm sure it's the same way for you but that's just one aspect of it. That's not the only thing. Obviously that can make people dull and boring if all they do is stay and play with their business all day.

Each year my wife and I, she's from Lithuania, go to Lithuania to meet with her family and then we leave our son there with the family and we go on an exotic vacation. Last year we went to Santorini for a week. The year before, we went to Paris for a week.

We also take a lot of mini-vacations in between. We're going up to a lake house this spring. We're bringing her family in to participate in her graduation. That's one of the other things my business allows me to do. My wife is graduating from George Mason University and I can fly her family in so they can be part of the commencement.

Family and sharing these kinds of big events is to me, a lot of fun. For me personally to let my hair down, I have to thank you. You somehow buttonholed me into this Maverick Business Adventures...

**Yanik:**

Yeah, that's right. We coerced you into joining us, essentially. [Laughter]

**Buck:**

My first event was the one in Vegas where you did the Top Gun thing and the zero G flight and all that stuff. I just had a blast. I was grinning ear to ear especially after doing the Top Gun Air Combat aspect of it. I didn't throw up though! I didn't puke! [Laughter]

**Yanik:**

No you did not! We had one puker.

**Buck:** Then I said, "Damn it, I had to go do the Baja thing." I actually believe I had more fun in Mexico at the Baja event. The fact that I was able to combine those outings with meeting a class of people that are themselves already multi seven-figure earners, very, very successful.

I've already done multi-million dollar deals as a result of being a part of Maverick Business Adventures. I was able to let my hair down, have a lot of fun, do those crazy things, and now make a lot of money as a result.

**Yanik:** Excellent. The vacations and the things you talked about that become, essentially it's almost like a habit but it's more like a tradition, did you find that to be the best way to go to Lithuania once a year and that becomes a tradition, is that a good way for people to be able to start incorporating a little fun in their lives so that it's not so it's not all business?

**Buck:** Yeah. You have to schedule it and treat it like it is every bit as important as going to a doctor appointment, or attending your daughter's recital or whatever it is, right?

Schedule it. Make it like a tradition. You will find that you can always come up with a reason to put things off or think that, "Oh, I don't have the money to do it right now."

That investment will pay off. It will pay off in a big, big way. There's a good book by Tony Schwartz and Jim Loehr called "Power of Full Engagement." You've read that book. It's all about rejuvenating and renewing yourself. The more you renew, the more successful you will be.

**Yanik:** Absolutely; spoken like you are putting a little thought bubble above my head. I love it. That's perfect.

Let's talk about the third aspect, the third pillar that we stand on and that's giving more back. With Maverick Business Adventures we try to teach up and coming young entrepreneurs. A lot of our members share the same philosophy of giving more back whether it's through charity or through time or talent like teaching.

What is your philosophy on that, and what have you been doing to try and fulfill that?

**Buck:** My philosophy is that, and you probably share the same, I never like to be browbeaten into giving money. I never like to be made to feel guilty, like I have to.

As business owners we are really doing the community a great service. I employ a lot of people, not just directly but indirectly as well, through my contract relationships with my vendors.

We really provide the lubrication for this free economy, right, and small businesses like ours are the backbone of America. I really feel that one aspect that we do is that we are contributing to society in a major, major way. That's one aspect of it.

From a direct contribution, making conscious decisions and giving money, I have given more money in the last three years since I've started up and become an Entrepreneur with a capital E, than I have probably given away in the last 20 years.

Obviously that is a direct result of a) me feeling good about the things I'm giving to, and b) not worrying about having that contribution having some kind of impact on me personally. I get to make my own choice.

I've given to children's charities. I've given to other organizations that I think are doing a really good job and I will continue to do so, again, on my terms. I think what you did with the entrepreneurship, I love helping kids. If we can steer kids in the right direction, especially in emerging markets, instead of drugs and violence like you hear a lot about in Mexico.

We were in Mexico talking to kids that really gave me a lot of hope; that these kids were going to go somewhere and do something. By them seeing us and what we're doing, maybe that will, like you said, cause the light to go on and it'll change the course of their lives which is very exciting for me.

**Yanik:**

Yep. That's great. I like what you said about not being guilted into it, not being browbeaten into it, like you have to contribute. I love your ascertainment that as entrepreneurs we are already fulfilling an incredible value and providing an incredible value already.

There is an interesting point that Jim Spano, one of the other members whom I don't believe you've had a chance to meet since you didn't go to Vegas. He is an international resort developer, and one of the aspects of Maverick Business Adventures is giving back and he says, "You're not giving back. Entrepreneurs already do that. Giving back means that you've taken something. It should really be giving forward."

So I've gone back and forth between giving forward and giving back. It's this ongoing philosophical debate that we have. We're in this place but it's something that when we talk about giving

back people get it right away, but maybe that is the wrong terminology for it. Do you have any thoughts about that as I put you on the spot?

**Buck:**

Yeah, it's difficult for some folks that are listening to this audio that are currently employees and not business owners themselves to have that frame of mind.

It's really when you cross that line and you see what you're doing and you see the lives that you touch. For example, me being able to help my brother and bringing him into the business. I have an immigrant that just came over to the US, spoke almost no English four or five years ago and is now my direction of operations.

The things that you can do for families and the impact you have on the quality of their lives, yeah, we give a lot to this society. It's nice to also have surpluses where you can give forward, or pay forward, or do some other things as well with, but that's over and above the things that we're already doing. As long as we're operating with integrity which I think you and I do.

**Yanik:**

Right. Let's wrap it up here. I appreciate you taking the extra time, from the beach moving to the inside. Let's go over those links one more time so people can write them down and get them. They're going to see them in the transcript but tell those one more time.

**Buck:**

First of all, if anyone is interested in getting into the health information or health supplement business, there is no other place to go for definitive information whether you're a newbie or advanced than to go to [HYPERLINK "http://www.HealthBusinessConfidential.com/maverick"](http://www.HealthBusinessConfidential.com/maverick) [www.HealthBusinessConfidential.com/maverick](http://www.HealthBusinessConfidential.com/maverick). We'll put together a special VIP spot for you and a bonus.

We're giving a free look at the monthly newsletter plus and audio CD interview with a seven-figure health space business owner. We'll do something special for the Maverick folks.

The other thing is, if you are already an advertiser and you have your own health information product or your own health supplement product and you're ready to drive major, major traffic to it and it's a high quality offer with integrity and value to the consumer then Aftopia will be the home for your offer. That will be the place you want to be.

To get details on that you can go to [HYPERLINK "http://www.Aftopia.com/maverick"](http://www.Aftopia.com/maverick) [www.Aftopia.com/maverick](http://www.Aftopia.com/maverick), as well.

**Yanik:** And that's only for health related offers, Buck?

**Buck:** No, actually we're going to represent a variety of offers. Health will be one aspect that we focus on but any variety of business offers that would be appropriate for a CPA network; anything with a high quality, high conversion.

It could even be Internet marketing, Yanik. Some of your offers may be appropriate as well.

**Yanik:** Okay, cool. We can definitely talk about that. Great, I think this is really cool. I love the different philosophical things and also the nuts and bolts things that you gave out to us. I really appreciate you doing this at the last minute and making time for us especially as I was trying to squeeze this in during vacation with the kids and my wife.

**Buck:** Thanks, man, and you have a good time down there in Miami. Now you can go back to the beach and enjoy your beer.

**Yanik:** That's right. [Laughter] I'll talk to you soon.

**Buck:** Thanks, Yanik.

**Yanik:** Okay, thanks Buck. Bye-bye.

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Because College Doesn't Happen by Chance.®

Scholarship America® helps students attain their dream of college or vocational school through scholarship assistance and college-readiness programs. We believe that every student, regardless of financial status, deserves access to postsecondary education. More than 42,000 volunteers and nearly 1,200

generous companies and organizations across the nation share our vision.

*Through Scholarship America, nearly 2 million students have received over \$2 billion in scholarships since 1958.*

Through our divisions and our special initiatives and programs, we help corporations, foundations and individuals serve their employees and communities through scholarship and educational support programs. We help communities organize grassroots support to provide postsecondary education for local students through scholarships. We establish motivational learning centers where caring adults guide youth toward success in school, career and life.

Through Scholarship America, nearly 2 million students have received over \$2 billion in scholarship aid since 1958. Through our college-readiness programs, more than 550,000 students have gained the motivation they need to go on to college. **Last year alone, Scholarship America awarded \$219 million in scholarships to more than 123,000 students and helped more than 150,000 fourth through twelfth graders and their parents chart their future.**

*Scholarship America has received seven consecutive four-star ratings – the highest possible – from Charity Navigator, America's premier evaluator of nonprofit fiscal health.*



Dollars for Scholars is Scholarship America's original, grassroots, community-based scholarship program. Since its founding in 1958, this division has awarded scholarships to over 500,000 students.

*2007-2008 Stats:* 1,160 total chapters, in 40 states and the District of Columbia • 43 new chapters • 4,000 communities served • 503 Collegiate Partner institutions maximizing Dollars for Scholars funds • \$67.5 million raised • \$40.5 million distributed • 40,484 students served



Scholarship Management Services designs and administers scholarship and other education assistance programs for companies and organizations. Since 1976, this division has awarded over \$1.5 billion in scholarships to more than 900,000 students.

*2007-2008 Stats:* 1,202 total programs • 48 new programs • 306,209 applications processed • 82,916 students served • \$178.2 million distributed



ScholarShop, Scholarship America's collegiate readiness program, helps students in grades 4-12 and their parents prepare for college financially, socially and academically.

*2007-2008 Stats:* 2 new sites • 156 total sites in 22 states • nearly 10,000 monthly visitors to ScholarShop's Options for Kids Web site • 150,000 students and parents served

### Special Initiatives

The **Families of Freedom Scholarship Fund**® provides postsecondary education funding to financially needy dependents of those killed or disabled in the 9/11 attacks and rescue efforts. To date, the fund has distributed \$32 million to nearly 1,150 students, and will continue distributing funds through 2030.

The **Disaster Relief Fund for Postsecondary Education** was established to help students affected by Hurricanes Katrina and Rita, and has awarded \$4.5 million to more than 6,800 students.

The **Dreamkeepers Emergency Financial Aid** program has distributed over \$1 million in emergency funding to 2,347 community college students facing unexpected expenses that would otherwise force them out of school.

Learn more about all of our programs, and everything that Scholarship America does, at our Web site: [www.scholarshipamerica.org](http://www.scholarshipamerica.org)