Disclaimer
The following lesson is based on my personal experiences and the methods I personally use which may or may not be the best or most effective practise.

Please read:

The method outlined in this supplementary lesson is not intended for use as a source of legal, business, accounting or financial advice. All readers are advised to seek the services of competent professionals in the legal, business, accounting, and finance fields.

Absolutely no guarantees of income are made. Any references to income are done solely for the purpose of illustration and should not be understood as typical results. Reader assumes full responsibility for use of information contained herein. The author and publisher assumes no responsibility or liability whatsoever on the behalf of the reader of this literature.

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Lazy Affiliate Overview

Note: This lesson and the method discussed are supplied as a supplemental bonus and is not an essential element to the overall success of your Niche Synergy project. Niche Synergy will work without implementing this method, however ‘The Lazy Affiliate’ method is a very easy and often profitable way of testing your niche and if used it will later become part of your own products foundation. Additionally this method can be used as a standalone method for generating an easy passive affiliate income.

In this lesson I am going to show you a neat and surprisingly easy way to test the waters of any niche to see how it converts, plus it’s a great way to make some quick cash and add to the foundation for launching your own product.

I know of a couple of affiliates who use the method I am about to describe, all the time and they make a lot of money from doing it. I only really caught onto what they were doing while checking referral stats for one of my websites in Google Analytics.

Before I tell you exactly what this method is and how to do it let me take you back to the good old days (about 5 years ago). Remember when you could write a good article, add your affiliate link to the resource box, put the finished article on Ezinearticles and ‘BAM’ you
started making sales and collecting commission payments (providing of course you chose the right keywords), Ah, fund memories.

Well, unfortunately those days are long gone and as for article sites, well they are really only good for backlinks these days (just my opinion). But the basic principle of third party direct or indirect affiliate linking is alive and well. And if you know how to do it and which third party sites to use then it’s actually easier, faster and more profitable than ever.

*It’s like ‘Bum marketing’ on steroids but without the article sites.*

Yes I did say without the article sites. Seriously, article sites are pretty poor when it comes to actual traffic these days (at least in my experience). I still have literally hundreds of articles on EZA as well as a few other article websites and the traffic they generate today is laughable, don’t waste your time.

- Q. So, if article sites are finished how do you apply the bum marketing principle?
- A. Simple; you use PRs (press releases)

**Affiliate commission fast**

Right now many of you will simply dismiss the mere notion of using PRs because you have probably tried them before and you didn’t get the results you were expecting. Look I know how you feel; I have tried using PRs for traffic in the past with only limited success. But let me tell you; done right this has to be one of the easiest, quickest and most stable ways of making affiliate commission there is right now, plus it is perfect for testing the waters of your chosen niche while adding to your foundation.

**Example:**

Before I show you how to utilize press releases to make money and test out your chosen niche let me show you some proof of how effective they can be when done correctly.

The following screen shots are taken from my Google Analytics (referrals) stats for a niche site which incidentally I recently sold for huge amount (more on that later).
The picture clearly shows that SBWire.com sent 1,524 visitors to my website in just 14 days. Over the month the figure was 3,898 (See the inset picture). SBWire.com actually featured in the top ten referral sites for three out of the six months or so that I owned this particular website (the last 3 months).

You might be thinking that the traffic may have been spread over lots of press releases all of which happened to be released through SBWire.com, but that is not the case. The traffic comes from just four PRs, with over 99% of it coming from just 1. Pretty impressive don’t you think?

Take a look at the referral path; screen shot below:
As you can see; just one affiliate using just 1 press release sent a total of 3,860 potential buyers out of combined total of 3,898 to my website. And as the vendor I was able to see exactly how that traffic converted.

**Take a look at the screen shot below:**

That’s 161 sales, which made me $1,307.54 as the vendor. But the affiliate made $5,313. I can only show you a little of what that particular affiliate made with just that one PR as the website in question has now been sold so I can’t take any more screen shots. What I am showing you here are screen shots taken before the sale.

I’m sure many of you are tired of screen shots because, let’s face it most of them are just fake, but please remember; I’m not trying to sell you anything here. I am simply showing you these screen shots in order to demonstrate the potential of using a press release correctly.

**Get it right or fail:**

*But, if you don’t do it correctly, well then it simply won’t work.*

Being the vendor allowed me to reverse engineer much of the process which is what I am about to show you.

**Overview - Conclusion:**

A well formatted press release placed on a highly respected & high PR media related
website has the potential to make anyone simple and quick affiliate commission payments.

This is without doubt one of the easiest and quickest ways I have come across. If you never do anything else, just do this: I will show you how!

**Q&A**

Q. Does this only work with SBWire?

A. No; this method works with most PR sites, but works better with the high page rank paid services. I’m showing the stats from SBWire because it is a great example.

Q. Doesn’t it cost a fortune to join PR sites like SBWire.com?

A. Yes, normally it does. SBWire prices range from $49-$99 a month. But I will give you my resource who will add your PR to SBWire, PRBuzz, Pressdoc, MyPRGenie and around 40 other free PR sites for just $5 a go.

Q. Will I make as much money as the affiliate did in your example?

A. Possibly, I will show you exactly how to do the whole thing. Plus it is so easy and cheap to get started with this particular method; why not do more and more?
The Process

Step 1

As always the Lazy Affiliate method depends on the keywords you use. If you don’t base your PR around the correct keywords then you’re basically just building a backlink.

Refer to: Module 1: Lesson 3 – Keyword Selection

You should have a list of targeted buying keywords for your chosen niche. For your first PR; concentrate on the best buying keyword in terms of Global Monthly Searches (GMS).

For the benefit of this lesson and case study mine will be:

How to get rid of a cold sore overnight

It’s a great buying keyword and it has a good GMS (See the picture below)

<table>
<thead>
<tr>
<th>Keyword</th>
<th>Rank</th>
<th>GMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>how to get rid of cold sores overnight</td>
<td>Low</td>
<td>1,300</td>
</tr>
<tr>
<td>how to get rid of cold sores overnight</td>
<td>Low</td>
<td>2,400</td>
</tr>
<tr>
<td>[how to get rid of cold sores overnight]</td>
<td>Low</td>
<td>1,300</td>
</tr>
<tr>
<td>get rid of cold sores overnight</td>
<td>Low</td>
<td>2,400</td>
</tr>
<tr>
<td>[get rid of cold sores overnight]</td>
<td>Low</td>
<td>140</td>
</tr>
<tr>
<td>&quot;get rid of cold sores overnight&quot;</td>
<td>Low</td>
<td>1,600</td>
</tr>
<tr>
<td>&quot;how to get rid of a cold sore overnight&quot;</td>
<td>Low</td>
<td>1,300</td>
</tr>
<tr>
<td>[how to get rid of a cold sore overnight]</td>
<td>Low</td>
<td>1,300</td>
</tr>
<tr>
<td>how to get rid of a cold sore overnight</td>
<td>Low</td>
<td>3,600</td>
</tr>
<tr>
<td>how to get rid of cold sore overnight</td>
<td>Low</td>
<td>3,600</td>
</tr>
</tbody>
</table>

It’s important to recognize what a good buying keyword actually is. In this case people are desperate for an overnight solution to their cold sore. Judging by the GMS there are an awful lot of people looking for an overnight cold sore solution.
Step 2
Obviously we now need a press release; it wouldn’t be much of a press release method without one would it?

This is where almost everyone gets it wrong. You have a great idea or a really simple method, like the one I’m showing you now, it’s simple and it works, but only if you follow the rules.

When people say PRs don’t work, what they really should be saying is, “I can’t write a press release, so my results stank”, or “I haven’t got a clue what I am doing” or perhaps “I can’t follow a simple formula”.

The truth is most people can’t write a press release. So they get very few views, they do not read well, they don’t intrigue or captivate the reader and they offer no incentive for the reader to click the link. Plus of course they don’t have the secret sauce (You will).

Harsh but true. As I said before; get your PR wrong and all you are doing is building a back link.

So let’s begin;

The Headline
The first and most important aspect of your press release is your headline. For one, it must capture the attention of anyone searching for information on our chosen niche; it must be a targeted buying related keyword. But it doesn’t stop there; the headline is also top of the list when it comes to optimization.

Going back to the keyword I chose in step 1,

How to get rid of a cold sore overnight

We want to rank for this keyword (phrase), and the keyword is also pushing that psychological button (It’s a buying phrase), better than that it’s a phrase that has ‘I’m desperate for a fast solution’ built in to it.

This means that the title of your press release should start with your key-phrase, yes right at the beginning. The key-phrase in this example is already pretty intriguing but adding even more mystery will get your PR opened, plus it will stand out against most of the results on the page, why; because most affiliates have little to no idea what they are doing.
So arrange your PR title in the following manner:

Start with your key-phrase; **How to get rid of a cold sore overnight** then add a hyphen (-), then add additional intrigue/ mystery. *Hyphen is not compulsory, but helps.*

**Note:** Keep the total character count for your headline under 100, or your press release will get rejected.

Try a few ideas until something really grabs you. If you want to know if a headline works; try putting yourself in another’s shoes. Imagine you’re the one looking for a way to get rid of your cold sore overnight.

**Now start jotting down some captivating headlines.**

Don’t worry about the time it takes to come up with captivating titles, it might come easy to you or it might not. The fact remains that the right headline is more than half the battle with nearly every part of your online business, so practice.

**Let’s try a few so you can see what I am getting at;**

*How to get rid of a cold sore overnight – Using this controversial trick*

*How to get rid of a cold sore overnight – Do this or you will fail.*

*How to get rid of a cold sore overnight – Kitchen cupboard secret*

*How to get rid of a cold sore overnight – Simple secret revealed*

That’s four ideas which I have taken straight off the top of my head, these might not be the best but I think you will agree that they add intrigue. If you suffered with cold sores and you wanted a fast solution I’m guessing you would open a page which started with one of those headlines wouldn’t you?

**Note:** Please bear in mind that your PR title should have a newsworthy angle. Some PR distribution platforms will decline your PR if it looks like a straight forward article. However they tend to review the title and body so you can often skirt around the headline issue if the body is newsworthy.
The Correct Approach to writing a PR

The best way to write a press release is by being an impartial interviewer. That may sound more complicated than it actually is, all you really need to do in order to write a compelling PR is position yourself as someone who is interviewing the author of the book or course, or the owner of the website. Most people get this completely wrong and end up writing something which looks far more like an article, or they end up writing a sales pitch, which won’t work.

You need to ask and address the questions which are at the top of your niche’s list of priorities. Which in this case is: How to get rid of a cold sore overnight?

- Why it’s important
- How does it work?
- How long does it take?

One point to remember is; although you are actually pre-selling a product, it should never look like you are. It will become clearer when I go through the case study.

Writing your PR

You basically have two choices. They are; writing your own PR or outsourcing it. Personally I prefer to write my own PRs as I know exactly what I am trying to achieve which is often difficult to explain to an outsourcer.

Outsource:
If you really do want to outsource, then I suggest that you employ a high quality writer from somewhere like Elance.com who has a portfolio of high quality PRs which he or she is willing to share with you. Note: I use Fiverr.com for most of the tasks required throughout Niche Synergy, but not when it comes to press releases, I have tried several times and even the highest rated PR writers produce garbage.

- Always ask for work samples before employing an outsourcer,
- Only use native English speaking workers
- Be prepared to pay a little more.

Write yourself:
It’s easier than you think to write your own press release, unless of course English is not your first language.

One of the easiest ways of writing your own press release for a product is listing down a few
of the most important bullet points which I mentioned above and then; using your main keyword and searching through Google for relevant press releases (I’m not advocating plagiarism here). Or if you can’t find much with just a straight forward Google search, try the following:

Go to: http://www.prlog.org/ or similar

Add your keyword / phrase to the search bar (top right) and click search, like the picture below:

The search will bring up all the press releases distributed through PRlog.com which contain the specified key-phrase, like so:
You can simply use these press releases as your starting point (don’t copy), it’s plagiarism and most of them will be so bad you wouldn’t want to use them anyway.

The Law of the Press Release
It’s called a press release for a reason, bear this in mind when you write or outsource your press release. The press release must be newsworthy or at least sound like it is, having said that; you can pretty much write a press release for any reason at all.

PR Optimization
Although a press release is not an article and should not be written like one, it should still be optimized. It always amazes me that people go to the trouble of actually writing a press release or having one written for them, only to forget the single most important aspect; Optimization.

If you want your press release to rank for your chosen keyword it needs to be optimized. If you submit your own PRs you can pretty much use the standard optimization rules which you will find below. If you use a distribution service, which I recommend you do; then some of the optimization such as bold, italics and underlining may get lost. This has little effect as long as the other four optimization points are used.

- Keyword in title at the beginning
- Keyword underlined once
- Keyword bolded once
- Keyword italicized once
- Keyword in first sentence of page
- Keyword near last sentence of page (Ideally in the last sentence)
- Keyword density ideally between 1-3%

Additional related keywords should be incorporated where possible (see my PR below). Above all the PR needs to be well written and readable, even if that means compromising on keyword percentages. If it doesn’t read well you are effectively wasting your time.

Note: Try to be as generic as possible.

My Press Release
Perhaps the easiest way to describe how you’re PR should read and look is to actually show you an example. I’ve written my PR & it’s ready to go apart from the links which I will cover
How to get rid of a cold sore overnight - Simple secret revealed

Do you suffer with cold sores? Then prepare to be amazed by some of the claims made by chronic cold suffer Ellie Gadsby – “How to get rid of a cold sore overnight”

Ellie Gadsby released her updated step by step natural cold sore treatment this week which is simply called ‘Get Rid of Cold Sores’ which now aims to provide cold sore sufferers with a natural alternative to the many over the counter cold sore treatments.

Ellie tells us that her cold sore remedy is far more than just an alternative to the many cold sore treatments readily available. Ellie claims that her updated method now works incredibly fast, so fast that it can actually dry up cold sores in a matter of hours instead of the usual days, hence the “How to get rid of a cold sore overnight” heading.

We asked the author why she thought there was a need for such a publication, after all cold sores aren’t serious are they, and surely it’s far easier to just wander into your nearest pharmacy and pick up a tube of well-known cold sore cream.

This is what Ellie had to say; yes, it’s certainly true that you can pick a tube of cold sore cream, which will normally get rid of cold sores in around 3 days. And that’s perfectly fine for someone who only ever suffers with the occasional cold sore or for someone who doesn’t mind having the cold sore for two or three days. I published my cold sore remedy for people who like me suffered repeatedly with cold sores (otherwise known as Fever Blisters), and for people who needed to get rid of cold sores fast.

Personally my cold sores were a real problem; I had consistent outbreaks for nearly four years which I found incredibly embarrassing, I tried just about every cold sore treatment on the market, but nothing really helped. I needed a way to get rid of cold sores fast and a way to stop cold sore outbreaks, which I am happy to say I found.

We asked the question…what exactly ‘Get Rid of Cold Sores’ is & what’s the secret?

Get Rid of Cold Sores is a step by step cold sore remedy which is based on the same method I used to get rid of my cold sores in just hours. The ‘secret’ as you say is actually a very simple twist on a method I learnt about by pure luck. For me, the best part of the whole method is; understanding how the simplex virus works and how to stop replication, which stops further cold sore outbreaks.

Our conclusion:

If you suffer with consistent cold sores and need a simple and effective solution, Get Rid of Cold Sores might be a great read. If you’re determined to find out how to get rid of a cold sore overnight we suggest you take a look this popular publication today.
PR Dissection
I’m not going to proclaim myself a great press release writer but what you see above is good enough to get the job done. Please feel free to use as much of my PR as you want for your own niche.

As you can see I have highlighted several key-phrases. I’m pretty sure that I will hit page 1 for the main key-phrase which is; **How to get rid of a cold sore overnight** (I have a few more tricks up my sleeve which almost guarantee it)

However it makes sense to include as many targeted keywords as possible (without affecting readability). And therefore I have also included the following:

- Get Rid of Cold Sores
- Cold sore remedy
- Cold sore treatment

I will be happy hitting page 1 for any of these phrases, even better if I hit for more than one. You can see that I have the main key-phrase at the beginning of the headline which is always the best way to go in terms of ranking your PR. I also have the key-phrase in the first and last sentence.

If you read through the PR you will see that I have written it as if I was interviewing the author. To make the PR newsworthy I have made it sound like the publication has just been updated. I have to admit that neither of these two points is strictly true; I consider this as bending the rules just a little.

**Keyword density:**
How to get rid of a cold sore overnight is a great buying keyword; however it’s actually quite difficult to weave into a press release to any great degree without affecting the quality and readability of your PR. Ideally the density of your main key-phrase should be between 1-3% but as you can see I didn’t quite hit the 1% as it would have affected the quality of the PR.

- **How to get rid of a cold sore overnight** 0.79%
- Get Rid of Cold Sores 1.39%
- Cold sore remedy 0.59%
- Cold sore treatment 0.79%
How to calculate your keyword density:
Calculating your keyword density percentage is very easy to do manually, you really don’t need any software to calculate it for you. This is how to do it:

Count up the number of times that your chosen key-phrase appears throughout the text (including headline). In my case the phrase ‘How to get rid of a cold sore overnight’ appears four times. Then divide that number by the total number of words (there are 503 words in my PR). Then finally multiply that figure by 100, the resulting figure is the density percentage.

The calculation:

\[ \frac{4}{503} \times 100 = 0.79\% \]

Links:
Each and every thing you do online will take time, or money, or both which is why every link you send out into the World Wide Web should work for you and only you. This brings me to dynamic linking.

If you haven’t already, please read the Dynamic Linking PDF (Supplement)
You really should read the quick dynamic linking PDF to understand exactly what they are and how they work for us, it really is a short and to the point PDF, plus I’m giving away a dynamic linking script for you to use. But just in case you are in a hurry to get through this lesson here is a quick explanation:

For the purpose of this lesson; a dynamic link is a self-hosted PHP link which cloaks (hides) affiliate links but more importantly a dynamic link allows us to make changes from our end at any time without the published link changing. I know that probably doesn’t make sense which is another great reason to read the dynamic linking PDF.

Let’s just say that we can publish and distribute our PDF with our link included. The link will point to an affiliate offer, but if that particular affiliate offer fails to convert as well as we would like then we can switch to another affiliate offer without affecting the link sent out in the PR.

Although these PRs will make you money from affiliate commission they will also act as part of the foundation for your own product which is another great reason for wanting to switch links. Once you have your product built and ready to go you can simply change the link to
point to your product so you have instant traffic to your own product.

**How Many Links Should You Use?**
As a rule of thumb two links are enough for a 400 word PR, even if you have more than 400 words never add more than 3 links.

Place your first dynamic link within the first third of text (above the fold) and another at the end of your PR. Take a look at the picture below:

![Image](https://example.com/image.jpg)

**Required Contact details**
With the PR written, optimized and linked we are almost ready to distribute. There is one last point we need to complete before we submit our PR and that is contact details. Many of the leading PR sites require full contact details including name, address and phone number.

I don’t know about you but I don’t like using my own name and address online. So visit the following site [http://www.fakeusaaddress.com/](http://www.fakeusaaddress.com/) and simply grab a name, address & phone number to use for press releases, it’s a free service and any name and address will do.

**Distribution:**
There are a number of free and paid PR distribution services available which anyone can easily utilise. However the whole of Niche Synergy is based on my personal experience and methods. I try to do as little as possible in everything I do online (and I’m still really busy). That’s why I outsource as much as possible, the distribution of my PRs is one such task that I
always outsource.

I have tried a few outsourcers for this task but always end up coming back to the same one. It’s a fiverr.com Gig and it’s exceptional. I recommend you try this one out:

**My recommended PR distribution service**

This Gig costs just $5 a time for around 45 submissions, which include the top paid services such as SBWire, PRBuzz, and Pressdoc etc. This is my personal resource, the provider is honest and reliable & I highly recommend it.

**Conclusion**

As I mentioned at the beginning of this lesson; this method is provided as a supplement or you might want to call it a bonus. This method is not part of the actual Niche Synergy method. But if you have the time; give it a try.

**Ranking Results**

For anyone interested here’s where my PR ended up and the profit achieved.

The best result is shown above. Position 2 on page 1 of Google for the term ‘How to get rid of a cold sore’ (Google UK).
How much did I make?

The picture below shows the results (sales) achieved using this method (just one PR).

6 sales and 1 refund (at the time of writing) = $124.60

Please remember; Results may vary

This method took me around an hour and $5 to accomplish. So far I have made $124.60 and it will continue to draw traffic and make money.

My Secret Sauce

Update: Todays date is 26/9/13

After tweaking and playing around with the method I covered in this lesson I just had to come back and update it so you will know exactly how to maximize the potential for each of these little PR income streams you set up. I am actually quite excited about the results I can give you for just the one PR (case study) detailed in this PDF.

Why, because I’ve nailed the method down to a fine art.

I want you to take a look at the screen shot below:
Let me explain the screen shot: This is my PR on Before it’s News (press release website). My PR was published on this site on Wednesday; March 13, 2013. Today is Thursday; September 26, 2013 (just over 6 months later).

At the time of making this update this one PR has received 16,173 views, you can check it out for yourself on Google just to verify the dates and figures.

And if you check the screen shot below you will see the results in terms of profit. As you can see I am not even blurring any of the details. What you see below is one of my ClickBank accounts (I’m not a vendor on this account; just an affiliate). The account is ‘NATHEALTH1’ and as you can see in the transaction search box I have done a search for the vendor ‘CO1DSORE’.

21 sales; 1 refund = $497.54

Sales started a little slow (2 sales in April). But from May onwards this 1 PR has made me an average of around $100 every month. And it does that because it sticks to page one like glue, take a look at the Google screen shots below the CB search picture:
Now take a look at a couple of positions my PR holds below:
The trick

Everything I have explained above should be followed, but I have a few additional little tricks which I’m about to explain.

Here’s something you should understand from the start; most of you submissions won’t stick, show or go anywhere. What I mean is this; when you submit your PR through the Fiverr resource I gave you in this PDF it will be submitted to a number of high profile and not so high profile PR platforms. But, even though most of them will accept your PR only one (sometimes 2) will ever produce results.

The first week is crucial

PR sites are not penalised for carrying duplicate content. But after the initial showing; where you might see a number of PR sites showing up for your keyword with your PR; Google will set about chopping away the less popular.
Secret Sauce – 5 Steps

1. Once your PR has been submitted you should receive a spreadsheet containing all of the urls which your PR was submitted to. Copy down all of the URLs as soon as you receive the report.

2. The next step is to take all of the URLs and have them blasted with what I call trash links. I normally go for 20K plus XRumer links. Sure it’s a little BH but the PR sites carry the authority and your site doesn’t get hurt. There are plenty of resources on Fiverr; these types of gigs tend to come and go. Look for one with good feedback and where you can use multiple URLs and keywords.

3. Monitor the main keywords you based your PR around after blasting with the trash links. Over the course of around a week; after the blast (sometimes a little longer) one of the sites will come out in front and the rest will start to vanish.

4. It doesn’t matter which PR site comes out on top, it just matters that you run with it as that’s where your traffic and profit will end up coming from. You see your PR will start to get syndicated, doesn’t have to be a lot. And any site looking for content based on your keywords will take your PR from the highest placed PR platform. When sites use your PR they must link back to the original; which makes the original more and more popular. But it doesn’t stop there....

5. The last step is traffic; wait until you have a clear favourite. That will be the PR site which has the highest position, it will also be the one where other sites are picking up your PR. Now hit the page with some traffic using the resource below. Again a little BH but it just works!

Copy down the whole URL for your PR (on the PR site), like the screen shot below shows:

Use the following resource: http://fiverr.com/amazesolutions/drive-unlimited-real-traffic-to-your-website

Just in case the provider changes the title of his Gig; look for amazesolutions on Fiverr.com. This gig will send real traffic to your PR daily for a whole month for just $5. The gig states 80-100 uniques a day, bank on 30-80.

This is the best gig by a mile for daily traffic. You can opt for an upgrade to only top tier country traffic but for this purpose there is really no need.

Please note; the gig states website URL, but I use it successfully for PRs.
Conclusion - update

These five easy steps can make the world of difference. I have PRs just like the one I have shown you in this PDF sticking on page 1 for many keywords in many niches. To follow all of the steps detailed in this lesson will take you around 1 hour (if you write the PR yourself) and $15.

- $5 for the distribution
- $5 for the trash links
- $5 for the traffic

So that’s 1 hour and $15 for a potential monthly return of around $100. How many niche related PRs will you do?

Now, on a more serious note and before I finish this PDF let me just reiterate; this is a very simple and profitable method which absolutely anyone can use. I initially added this lesson to Niche Synergy in an effort to help anyone on a budget raise some cash to move forward with the rest of the course. But feel free to use this method for setting up complete standalone passive income streams if you wish, just remember to use Dynamic Links!

Disclaimer

The method outlined in this supplementary lesson is not intended for use as a source of legal, business, accounting or financial advice. All readers are advised to seek the services of competent professionals in the legal, business, accounting, and finance fields.

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