

Special Report

- **Are YOU** eager to earn—not just \$10,000 or \$20,000 a year—but, \$100,000 or \$200,000 or more in the cash flow business?
- **Are YOU** eager to own investment real estate—vacant land, luxury homes, commercial real estate and foreclosure properties... with the money you earn in the cash flow business?
- **Are YOU** eager to create bigger tax-deductions, write-offs, AND a lower year-end tax bill?

Then you'll want to read...

The Incredible but True Story of Daniel K. Ludwig—Billionaire!

...And the Amazing Secret Behind his “Against-the-Odds” Success¹

Don't worry if your personal credit is less than p



Daniel K. Ludwig smiles after discovering the secret to success outlined in this *Special Report*.

His story will inspire you!

It will excite and motivate you!

And most of all... it will absolutely prove to you...

It Doesn't Take Money to Make Money!

A high school drop-out, with barely a nickel to his name, he defied the odds, and took an improbable business idea and rode it to the heights of success—becoming one of the richest men the world has ever known.

Learn the startling secret of his success—and apply it to your cash flow business—*starting today!*

It's easy once you know how!

From the Desk of Russ Dalbey
Westminster, Co.

[Insert rotating date]

Dear Cash Flow Business Owner,

You probably never heard of Daniel Keith Ludwig. Well, don't let it bother you. Most of America never heard of him, either.

Daniel Ludwig was a very quiet and secretive man.

So quiet, so secretive, he accumulated a **MULTI-BILLION DOLLAR FORTUNE**—without anyone knowing about it—and without spending or investing a dime of his own money.

HIS was one of the Largest Private Fortunes ever amassed by a single man

Daniel Ludwig was a high school drop-out—and for most of his adult life could barely rub two nickels together.

As a teen he worked in Port Arthur, Texas, at a shipyard, installing boat engines.

He liked the work, discovered he was good at it and began moonlighting, installing and repairing engines on his own.

At the age of nineteen he had more private contracts than he could handle, so he quit his job.

It was the last job he would ever have

Over the next twenty years though, there were many times when Daniel sorely wished he had a job.

He was always in debt, and on several occasions flirted with bankruptcy.

But then, when he was almost forty-years old...

He discovered the miracle of “business credit”—using other people’s money to create what would eventually make him one of the richest men the world would ever know.

It all started when Daniel attempted to get a bank loan to buy a rusty old cargo ship and convert it into, of all things, an oil tanker.

The bankers he approached, barely containing their amusement, looked at his frayed shirt collar and asked what he proposed to put up as collateral.

Well, Daniel had no collateral...

He owned nothing of value

And so, his loan application was promptly denied by every bank he approached.

But Daniel wasn’t a quitter.

Eventually, he came up with an idea—a bold and creative financing plan.

He would use “business credit” to buy his boat.

He approached Chase Manhattan Bank in New York City with his idea.

And relying solely on the power and value of business credit—he convinced the bank to give him a loan to buy his boat.

And the rest, as they say, was history...

Relying exclusively on business credit Daniel soon financed other boat purchases and business ventures...

And by the time Daniel Keith Ludwig died in 1996...

He was one of the world's richest men

He owned the world's largest private shipping fleet—60 ships—larger than those of Stavros Niarchos and Aristotle Onassis (the legendary Greek shipping tycoons).

His armada of ships also included the six largest oil tankers ever built.

And... he was also a major shareholder in scores of savings-and-loan companies, hotels, office buildings, forest and agricultural companies and other real-estate ventures in the U.S. and overseas.

He also owned coal, iron and other natural-resource companies stretching from Australia to Mexico; plus, petroleum and petrochemicals refineries in Florida and Panama.

And nearly everything he owned—he acquired using business credit.

Okay, time to share a little secret with you...

YOU and Daniel K. Ludwig are very much alike

Just like Daniel K. Ludwig, you own a business—a real business.

That you own a cash flow business... and he owned a shipping business (just a rusty old boat to start with)... doesn't make one bit of difference. Not one.

Even if you just have a pencil and a legal pad—a business is a business.

And almost any business offers the same promise, has the same potential to make you rich—if, among other things, you have access to business credit, as Daniel K. Ludwig proved.

After all, once you have business credit you have access to money—money that will help you survive your cash flow business' growing pains.

Business credit will help take your cash flow business from struggling infancy to a mature and thriving reality.

Then, once your cash flow business is secure (making you consistent money)—business credit can get you access to even more money—money you'll need to grow and expand—helping you earn even more money!

Yes, it takes money to make money—it absolutely does—but that doesn't mean you have to use YOUR money... money you may not have,

or want to risk—to finance your business. Business credit lets you keep YOUR money in the bank!

Without business credit—*without money*—you have less room to maneuver. Your business choices are limited. Your chances for success are limited.

Indeed, according to the U.S. Small Business Administration all businesses need access to financing.²

Studies even show many businesses actually fail—close up shop—simply because they don't have sufficient business financing—which business credit provides.^{3 4}

Business credit gives you the room to breathe, the time to dream and the means to make your dreams come true—because business credit gives you access to money!

Business credit is absolutely crucial to your success—as Daniel K. Ludwig's story proves.

Another thing you and Daniel K. Ludwig have in common...

In the beginning, Daniel basically ran his business from his kitchen table, just like you did, or still do.

And that's fine—totally fine (at least for right now).

Wherever you run it, your cash flow business is still a business—so long as you treat it as such.

Because if you treat your cash flow business as a hobby, it will never be more than a hobby—and by the way, hobbies don't make you money, they cost you money.

A business makes you money

How much money? That depends on what you really want... and how YOU plan on getting it.

And I bet Daniel K. Ludwig wanted exactly the same thing you do right now.

To make money—a lot of money!

But, also like you, he probably didn't have an exact dollar amount in mind when he was first starting out.

He just knew he was tired of being in debt—tired of living hand to mouth. Tired of making just enough to get by—of being a small fish in a big pond.

He wanted to be free of and far away from debt and financial struggles as possible.

He certainly didn't plan or expect to become a multi-billionaire.

And I suspect you don't expect or plan on becoming one, either.

Nevertheless... if you do what is necessary to guarantee the growth of your cash flow business today (which includes getting business credit)... the amount of money you can earn tomorrow... is unlimited.

After all, you make your own future... one day at a time, one step at a time.

Getting business credit is fairly easy

Almost anyone can get it, and keep getting more of it... if they know how.

Building business credit is really just a process—a series of well-defined, well-orchestrated steps.

In fact, getting business credit is almost like riding a bike.

You start off with training wheels, riding real slow, learning balance and how to steer. And then, before you know it, you're no longer even thinking about it—you're just doing it—using business credit and getting more of it!

Indeed, once Daniel K. Ludwig got the hang of using business credit—understanding how to get it and continually get more of it—the world, as they say, was his oyster.

How to get business credit

Getting business credit, though relatively easy, is nonetheless time-consuming.

You just can't manufacture a \$10,000 or \$100,000 line of business credit over night.

But you certainly can take the first steps towards achieving that goal right now—today, in fact!

For example, the absolute first thing you must do is create a corporation for your cash flow business—a relatively easy and inexpensive thing to do.

Aside from opening the door to business credit, creating a corporation also provides other important benefits for you personally.

Now I'm not an accountant or a lawyer, and I don't play either one on T.V., but I will tell you this, and you can confirm it with a lawyer or an accountant...⁵

By setting up a corporation... you're typically able to protect your personal assets—your house, car, and other valuables—from seizure or attachment—if something goes wrong with your business.

And, as a corporation you can typically deduct and write-off far more of your business related expenses than you ever could as an individual simply using a personal credit card.

And that means... you keep more of YOUR money in YOUR pocket and out of the hands of Uncle Sam!

Here's the simplest form of business credit and how to get it

Let's say you need to buy paper for your printer. Now you can pay for that paper with cash or with your personal credit card—neither of which though will help you get business credit.

But... if you apply for, let's say, a **Staples** credit card under the name of your cash flow business—then you have a tiny acorn that will eventually grow into a business credit oak tree—if you know *and* apply all the secret strategies for amassing business credit.

Let me explain...

You see, as you charge computer paper and other items to your **Staples** card—and then promptly pay off the balance—you are creating a credit history for your business, which, in turn, enables you to receive business credit.

Then, as you continue to charge items to your **Staples** card—and pay them off—and then apply for and receive an even higher credit limit—you're going to look very attractive—and business credit-worthy—to other vendors and even large banks.

And then... as these other vendors and banks begin to extend business credit to you, too—and you promptly pay off your balances with them—eventually, you'll wake up one day with a substantial line of business credit—which will buy you far more than just computer paper.

Why you want Business Credit for your Cash Flow Business

With sufficient business credit you can earn more money!

For example, you can...

- **Advertise and market your cash flow business—online and in print—to create an impressive company brand... and strong name recognition that will attract more note holders and referral sources**
- **Further educate and enrich yourself (attend workshops and seminars) and adopt better and smarter technologies and methods—that will generate even more business and make you even more money**
- **Branch off into other money-making cash flow business opportunities (mobile homes and farms, for example)**
- **Expand and grow other businesses you might currently own or would like to set up—thereby creating even more sources of income**

And the list goes on and on...

For example, you can purchase cash flow notes for your own “business portfolio”... and even buy investment properties—vacant land, luxury homes, commercial real estate and foreclosure properties.

Of course, to achieve all that will require more than just a **Staples** credit card.

Nonetheless, as I mentioned above, building business credit is really just an easy to follow step-by-step process—a series of well-defined, well-orchestrated steps.

But it’s far more detailed and requires far more space than this **Special Report** can provide.

So if you want to learn more—a *lot more*—about the advantages and benefits of business credit—**plus, how to get it, and continually get more of it**—to help grow your cash flow business and put it squarely on the track to making you more money...

...You’ll want to get your hands on the exclusive program I created, called...

Building Business Credit

Building Business Credit is an in-depth, work at your own pace, action-plan that takes you by the hand—and reveals all the secrets you need to know to start building business credit.

“Every business owner—and I don’t care what business he’s in—must get his hands on Russ Dalbey’s *Building Business Credit* program. It is an indispensable weapon in every business building arsenal.”

--B. Densa, Newbury Park, CA

Building Business Credit shows you exactly what you need to do... how you need to do it... and even when to do each individual step... that will ultimately create lines of business credit for your cash flow business—or any other business you may own.

And, it’s a program you can literally start using immediately—and you should—because ***Building Business Credit’s*** primary goal is to help you make more money—and **keep it!**

Every facet of how to build and grow business credit is covered.

Start *Building Business Credit* today!

Call XXX-XXX-XXX

My Business Credit Directors will show you how!

Why you must call now!

There’s no denying that none of us are getting any younger.

And none of us will get any richer—if we don’t take action now for a better future tomorrow.

Can YOU therefore wait another two, three or four years to be financially free—to earn a six-figure income?

Can YOU wait another two, three or four years to build and grow a thriving and profitable cash flow business?

Can YOU even wait a month, a week—or another day?

“*Building Business Credit* is the ultimate resource guide for building business credit—I’ve never read anything that can compare to the depth and breadth of information it provides.”

-- M. Marshall, Denver, CO

You’ve got 2 choices

You can either *run away and hide* from your future—doing barely enough to get by—never tasting true wealth, true success and happiness...

OR...

You can call **XXX-XXX-XXX** right now and speak to one of my *Business Credit Directors*.

Right now they'll show YOU how to start ***Building Business Credit***.

***Building Business Credit* can open doors for you**

Remember... if Daniel Ludwig, a down on his luck, high school drop-out can build one of the largest private fortunes ever created by a single man—using only business credit...

Imagine what you can do...

And remember, too... Daniel Ludwig didn't have access to my ***Building Business Credit*** program—

Imagine how much more money—and how much quicker he could have made more money—if he had my ***Building Business Credit*** program to refer to.

AND YOU DO!

And all you have to do to get your hands on it—is call **XXX-XXX-XXXX** right now!

Special Sign-up Bonus!

This Wednesday... attend a *FREE* “Getting Started Building Business Credit” Presentation!

Call my Business Credit Directors right now and sign up for my ***Building Business Credit*** program—and when you do....

You'll receive a ***FREE*** ticket to a special presentation of “**Getting Started Building Business Credit**” to be held this Wednesday evening!

In this 60-minute presentation you'll learn...

- How to work with AND satisfy the reporting needs of the 3 main business *credit reporting agencies* and why you definitely want to make them happy

- The difference between **vendor** and **lender** accounts—and how to work with each to get business credit quicker
- How to set up **credit starter accounts**—which will make it easier for you to get approved for “**advanced vendor accounts**”, which will give you access to even more credit
- Why you need to have both **net** and **revolving** credit accounts to get a higher credit line
- How to **negotiate a higher credit line**
- How to get a loan from the **U.S. Small Business Association** (SBA)

And so much, much more.

You won't want to miss this educational and inspiring event.

Get *Building Business Credit* today!
Call XXX-XXX-XXX
And get your FREE tickets to the “**Getting Started Building Business Credit**” Webinar!

An ever-growing line of business credit can be yours, my friend.

Take action. Seize the day.

With great hope and faith in your future,



Russ Dalbey
CEO & Founder
Dalbey Education Institute

P.S. To appreciate the awesome and inspiring power of business credit—re-read Daniel Ludwig's fascinating true story above.

Using only business credit he created a multi-**BILLION** dollar empire.

And don't forget... when you sign up today for my ***Building Business Credit*** program you'll get a **FREE** ticket to a special 60-minute presentation “**Getting Started Building Business Credit**” to be held this coming Wednesday evening!

Get *Building Business Credit* today!
Call XXX-XXX-XXX

¹ <http://www.powerhomebiz.com/Success/ludwig.htm>

<http://query.nytimes.com/gst/fullpage.html?res=9E0CE6DE1F3FF93AA1575BC0A964958260>

² <http://www.sba.gov/smallbusinessplanner/start/financestartup/index.html>

³ <http://www.ipabusinesstodaymagazine.com/June06/10-reasons.asp>

⁴ <http://usgovinfo.about.com/od/smallbusiness/a/whybusfail.htm>

⁵ http://www.legalzoom.com/press-center/znews_04002002.html