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# HomeBusiness

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connection

## Young, rich & **totally** free

How Brian Carruthers left behind a career in real estate to start a home business...and became a millionaire in the process.

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# What if your **ANNUAL** INCOME suddenly became your **MONTHLY** INCOME?

“What would  
you change  
in your life?”

Could you  
enjoy some  
new things?

Would you  
spend your  
time any  
differently?”

**M**e, get into a home-based business? I don't think so. I am a professional real estate broker, and doing anything else like joining a marketing business is beneath me. That's for people who cannot do well in the working world. I already make great income anyway.

This is what Brian Carruthers thought several years ago when hearing about the idea of starting a new business from home.

He knew of some people who had gotten into “those deals” then quit after making no money.

“But something happened,” notes Brian. “Some of my friends actually started making money in one of these businesses. I was driving a Ford Explorer, and my friend drove up in a new Mercedes convertible. I asked him how he could afford it, and he showed me what he was doing.”

Brian remembers his friend being happy and smiling, while he was tired and burned out.

“It did not take much genius on my part to change my outlook at that point,” he admits.

“Sometimes you just need to see it with your own eyes. The problem is most people will die waiting for someone they know to go create the success to bring back to them. Why not BE that success story yourself and be the one to bring it to share with your friends?”

Brian has certainly changed his self-professed “closed mind.” He got involved in a home-based business opportunity and went from working over 60 hours per week in his real estate career, with an income of six figures per year, to having much more time freedom and flexibility.

Not to mention a monthly income that exceeds his former annual income.

“Can you imagine your annual income suddenly becoming your monthly income?” He asks, amazed. “What would you change in your life? Could you enjoy some new things? Would you spend your time any differently?”



**HOME BUSINESS CONNECTION** recently sat down with Brian at his \$1.5 million Maryland home to get some insights on what it's like to have a home-based business that is hugely successful.

**HBC:** Brian, what is it you like best about having a home-based business?

**BRIAN:** [grinning] What's not to like? I have no commute, no employees or payroll, no boss, no overhead, and nobody controlling my time or limiting my income. This has a nice ring to it, doesn't it? It's called freedom.

Most people will never experience true freedom. They'll go from kindergarten through college being programmed to get a job and work hard for someone else, putting their employer's kids through school, building their bank account, sending them on amazing vacations, giving them freedom...but never doing it for themselves! Does that make any sense? We get one life to live, so why do we work so hard for others, but are not willing to do that for ourselves and our own families?

**HBC:** You used to be rigidly against the idea of joining a home-based business opportunity, so how did you become so passionate about it?

**BRIAN:** I believe that you become who you hang around, who you associate with. If the people you spend all your time with all have jobs and are not trying to get ahead, to do something for themselves, you begin to believe that's the only way to go.

It wasn't until I started hanging around people who started their own businesses from home, and started seeing their lifestyles, started seeing them in the exotic cars, building huge houses, giving money to charities, going on daytime fieldtrips with their kids, having their net worth grow day after day that I finally realized I would be an idiot not to do the same thing and get what they're getting.

**HBC:** What did your friends and family think about your decision to give up your successful real estate career on something perceived by many as 'unconventional'?

**BRIAN:** When I first got into this new business, my family thought I was crazy. They said things to me like, 'Brian, are you serious, you're going to get into one of those things? Nobody makes money in home-based businesses, only fools fall for that. They just want your money. You know better than that.'

I have to admit it did hurt to have people I was close to question my decision. To me, it was baffling why they did not see it the way I did and why they would not want to have a better life too. Their lives were just as stuck as mine, but were they willing to do something about it? No.

**HBC:** Weren't you in the same position, though, where you discarded the idea of home-based business opportunities?

**BRIAN:** That's absolutely correct. I used to be like them, but when I saw with my own eyes that there were people I knew who were doing well with their home-based business, it made me realize there were other options out there, viable options, for living a better life. I made a decision based on facts to go after it; I did not want to just sit around and complain.

## HBC: How has your life changed since making that decision to start a home-based business?

**BRIAN:** Well, now I spend every day at my \$1.5 million home with my wife Haley and newborn son Talan.

When he was born, I took a few weeks and did nothing but stare at him. I did not miss one little facial expression. I was in love and loving the time to soak it in. My wife does not have to work outside the home, but rather she gets the freedom to be a stay at home mom and she loves it.

Her Mercedes Benz CLK 55 AMG is parked right next to the Lincoln Navigator, the Porsche Cayman S sportscar, and the Ferrari 355 Spyder. We bought several properties in the Turk and Caicos Islands, which is the most beautiful paradise in the world.

And it's incredibly important to us that we're able to give back to our community, reaching out to children in need of help.



## HBC: What home-based business are you involved in, and why did you choose this one?

**BRIAN:** I'm with Pre-Paid Legal Services. I've spent the last seven years studying hundreds of opportunities out there. This is the best opportunity in the home-based business arena, bar none. No other company pays out \$252 advanced commission on only a \$36 sale. No others have been paying true residual income to people who made sales back in the 1970s. Pre-Paid Legal is it!

I did not want to sell my friends and family on vitamins, bottles of exotic juices, air filters, long distance, soaps and lotions, or makeup. I just could never see myself doing it. Plus, why battle the fierce competition and the 'my product is better than theirs' racket?

But, when I saw the Pre-Paid Legal membership (and now the Identity Theft Shield), and I saw how much I could have benefited having this services over the past several years, it became a no-brainer.

Currently, I have used my Pre-Paid Legal Services plan 39 times, and I have loved the service every time. They have saved me a ton of money and time. (Note: see sidebar)

## HBC: You mentioned Identity Theft Shield. Has this service helped your business grow?

**BRIAN:** [nodding] Absolutely! Everyone knows how bad this crime has gotten. In the first six months in 2006, over 80 million Americans had their identities compromised. That's incredible when you think about it. People are catching on, realizing they better have protection and a solution for it. We have the best solution that exists anywhere, for as little as \$9.95 a month.

## HBC: What would you say to someone looking at the idea of getting started in their own business like you did, Brian? Who can succeed in a business like this?

**BRIAN:** I would just remember that you first must recognize that your job is never going to get you where you ultimately want to go. You will never live your dream lifestyle, experience all the finer things, using your job as your vehicle. Jobs are just not designed to allow you freedom with your time and finances.

You learn from those who have what they want. They are open and coachable. You humble yourself. Yes, you might be making \$100,000+ a year in your job, which is great. But, are you busy -all the time too? How would you like to make much more AND have total control over your time?

Once you figure out that you need a new vehicle, your own enterprise, then you can begin to change your situation. In fact, the U.S. Chamber of Commerce just announced that 17 million Americans have already made this move last year. If you are willing to open your eyes, go against the grain for a period and you too could become wealthy in every sense.

If you are interested in learning from someone who has your solution instead of listening to those with your same problems, make your move-get started on your dreams today. ■

# NEED A LAWYER?

## Brian Carruthers is a successful associate with Pre-Paid Legal Services (PPL), but he's also a grateful customer.

He's used his membership almost 40 times since he got it. Brian describes some of the issues his Pre-Paid Legal membership has handled:

- I've had three speeding tickets (6 total points). My PPL attorneys went to court for **FREE** all three times, and I didn't get any points.
- My drycleaner ruined a \$48 shirt, would not pay...PPL got me an apology and my \$48 refunded.
- My cellular company would not replace a brokenphone, but PPL got me a brand new cell phone.

Many more issues they have resolved for me, but the greatest thing? I now get to say, **"YOU'RE GOING TO HEAR FROM MY ATTORNEY"** and mean it! You can't put a price tag on that.

I will never be without it, I signed up for it the very day I learned about it. I listened to a 15 minute presentation and knew I couldn't be without it. And, I jumped on the opportunity at that time as well, since I saw the writing on the wall.