

**Maria Gudelis:** Hi, everyone. Today's show is going to be fantastic. It's all about how the Federal Trade Commission's new rulings on testimonials and endorsements can impact your consulting business. Also, if you're an internet marketer or a business owner, this pertains to you as well. It's really important stuff.

Who I have on the line, our mystery guest expert speaker is Carlos Art Nevarez. Welcome, Carlos.

**Carlos Art Nevarez:** Thank you. I'm glad to be here.

**Maria Gudelis:** Thanks. Just a heads up for everyone, a quick introduction if you missed it, is that Art actually is a technical consultant and owner of his own consulting group. He's also a partner with Wildhorse Performance Marketing. He's been, and is, in some of these companies the Chief Technology Officer and Advisor to large corporations such as FusionIO, Enlightened Wealth Institute, Novell. He's also a holder of many patents as well for Novell.

He's really got quite a bit of experience. A lot of Silicon Valley venture capitalists actually hire him to do due diligence on investing in a technology software marketing type of company and really pay attention to him. Also, the CEO of Google, Eric Schmidt sometimes consults Art for advice. So, I think we're just so pleased to have Art on the phone here to share some of his experiences.

Why don't I just go ahead and kick it off to you for a second, Art, because you and I have had many conversations over the last three months a lot about what has been going on in the FTC space and what I need to do in my business to change and what I need to be aware of with my business owners who are my clients, because one of the best ways, obviously, to get customers is through testimonials and endorsements.

We just recorded something earlier today where there's a lot of facts coming in and recommendations within social networking. Social media is becoming more powerful than press recommendations. 70 percent of people who review or give feedback on a product are typically customers that will buy again from a certain business owner. That trend as well kind of goes hand in hand with what we're going to be talking about today.

If you could kind of address where your thoughts are on this, and also the audience on this, Art? I'll be addressing questions that will be coming in. I can go to Ning Chat and unmute people who raise their hand to ask a question. I'll let you take the floor for a little bit and just talk a little bit about what you've experienced over the last six months, because you're advising some real heavy hitters out there that are doing volumes, millions a month. So, if you could just take the floor for a bit and share your experiences.

**Carlos Art Nevarez:** Well, thank you, Maria. Hello, everybody. I think that even your introduction is a great example of what should come under examination when we're starting to look at new regulations in marketing and how the new FTC regulations effect what we do.

The main thing to remember is that what they're looking for is to use what you would call full disclosure, don't hide anything, to make sure that everyone involved in a transaction has their eyes wide open. So, for example, in your introduction to me you used positions that I have or positions that have had in the past to validate my credentials and say, "This is who Art is." It's important in doing those introductions to be able to make sure that there is no implied content in there.

For example, my relationship with Eric Schmidt at Google started at Novel. If I were to say that today I'm advising Eric, that would be unfair, because today we're mostly friends. Occasionally he calls me for advice, but I'm not doing it in a professional setting. So, being able to disclose that is important.

So, if you were to be in your own business doing your own Blog Talk Radio and you were to bring a celebrity, it would be important to disclose your relationship with that celebrity and reflect it accurately, because someone on the other side of the line may be using your advice and saying, "Well, the guy that advises the CEO of Google said X," and uses that information as a reason to buy, purchase, or validate an argument.

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Anyway, it was a good example of some of the things that FTC is trying to clean up. Because of advertisers sometimes, we don't fully disclose. We tell facts and the truth, but perhaps and not intentionally many times we don't disclose it in the right fashion.

Just a quick overview. First of all, I'm not a lawyer. So, I can't tell you what the law means, but I can tell you what I have been using as far as my practice with different businesses and the businesses that I advise, what our interpretation and what our practices are around using these new FTC rules.

In summary, the rules were published October 5, 2009. There was a big push to try and get everybody compliant starting the first of the year. Of course, there's a lot of people that are not compliant.

Ultimately, there really are only three options as far as the law is concerned. You can either comply, you can risk it and say, "I'm not going to comply," or do something in between there. Really, the regulations are fairly tight. There were 60 new rule sections that got introduced and 36 examples to give you an idea of what the law means.

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Some portions of the law got left intentionally ambiguous so that the FTC has some wiggle room there in interpreting what it really means. That's where you have to be careful.

A lot of what I believe, and I'm not the FTC, but I believe a lot of what they were trying to target is that in the last few years you've seen a huge influx of celebrity endorsements in anything from network marketing to tennis shoes to whatever implying that the celebrity really used the product or whatever, and a lot of it was trying to say that you can't just pay somebody that they used your product, they actually have to have used the product before they can endorse it. More than that they have to be able to backup what they're endorsing. They can't just say it's going to perform.

That was one. The other one was actually addressing what we call performance claims. A lot of people would say, "I bought product X and it made me a million dollars." What the FTC was looking for was to say that if you were going to use testimonials of that nature you had to be able to show in a scientific fashion, not just in some sort of anecdotal fashion that you had to show that these facts were representative of someone that would buy and use the product that made you one million dollars or made one of your customers a million dollars.

That's in summary what I think the law was intended for. Mostly to address those two. That a lot of companies were using testimonials as a way to say, "Look at the success my customers are having." and people were buying it thinking they were going to have that success. Then, second, they were trying to make sure that the use of celebrities that are well recognized wasn't tainting the consumers ability to recognize a good from a bad product.

**Maria Gudelis:** Yes. Well, I think some of the stuff that's interesting that I'd like to ask, and I know I see your questions coming in as well and you can enter them into the webcast. I'll also hit the Fast Consulting Mastery Ning site and see if there is any chats going on there. One of the things I'm curious about, Art, is should the little guy be concerned?

I can understand they want to go after the big guys, and the big affiliate marketers. But, what about the little guy? We'll get into consulting as well and our business clients, but I just went to Clickbank just for yhucks yesterday looking at something and I noticed the testimonials haven't changed. It was like, "You can make 10,000 dollars," and whatever.

What are your thoughts on that? I know you kind of went through that process with EWI as well, did you not? The process of what was being said, etcetera.

**Carlos Art Nevarez:** That's correct. I think that a lot of the hard core marketing people are going to err on the side of risking action by the FTC. The FTC, like any other government group, I think the people that work there are generally interested in fulfilling their roles, they're looking to do well and protect the consumer. I don't think there's any intention there to just start slamming down and killing businesses. I don't think anybody is trying to do that.

I think that people are going to figure that there's enough marketing out there that they can risk it. There's even if you Google out there there's some websites that are saying that the FTC has a certain procedure. By the way, if you read these blogs and some of these opinions, understand that there's always two sides of the coin.

For example, I was reading on a blog yesterday that some people were saying that the FTC first has to send you a notice and then you have to basically tell them, "No, I'm not going to comply," before the FTC moves on and says, "I'm going to bring you to court." Then they have the burden of proof, and then they have to win before they actually get to move on you.

Then there are other blogs saying, "The FTC just showed up and shut me down. There was no due process." I noticed that there were some responses by people and I don't know if they were coming from the FTC themselves or somebody just claiming that they came from the FTC saying, "We follow due process."

Given that sort of discussion going on out on the internet, as I meet with some of the marketing groups some of the marketing people are saying, "I think we're going to risk it. We're going to wait for the FTC to send us a notice and then we're going to address whatever it is they're trying to do with us."

There's also the question of whether the FTC can come in and just blanket every claim you may have on a website or on a page or whether they need to do individual items in trying to outline your infractions or wherever it is that you're breaking their rules. Again, the answer is I don't know, I'm not the FTC. I know that as far as my groups are concerned we haven't gone down and taken everything down, but we're slowly working out way through the different websites and marketing materials trying to get into compliance and figure what it means to be in compliance.

The real problem with, for example, generally expected performance. There's a clause in there, Section 255.2 where it talks about consumer endorsements and it has a phrase in there that says, "An advertisement containing an endorsement relating the experience of one or more consumers on a central key attribute of the product or service will likely interpreted as either representing the endorser's experience as representative of what consumers will generally achieve." Long words to say, "If you're saying something it better be something that everyone or generally everyone purchasing that product are going to be able achieve."

What it is that generally represents that performance is not clear. Either they say that you have to show it through some scientific method. So, the lawyers out there are saying, "If you're going to represent

something, you have to run some market research before you can make the claim.” Which can take time, it can be time consuming and expensive.

For the little guy who is just trying to get started it’s just not reasonable that you’re going to do any amount of significant research in order to show that your product before you even launch it is having the performance that it needs to have. So, as far as the little guy and the hard core marketers, I think a lot of people are saying, “You know what? I’m going to risk it. I’m going to see what happens.”

I don’t advise that. I would advise that if you’re marketing something that you are truly marketing representative information. By the way, even if your customers are sending you letters, the FTC has ruled that that is not scientific evidence.

**Maria Gudelis:** Yes. I forwarded you an email two days ago, because one of my coaching clients sent an email saying, “I got three new clients this week,” and I just forwarded it to you saying, “Can I use this?”

**Carlos Art Nevarez:** Exactly. That was kind of a fuzzy one, right? Because the question is this representative that everyone joining your system is going to be able to acquire three customers per week or even one customer per week.

That’s where the FTC is going to come in and say, “You have to be able to show under some scientific method that this is representative.” because people reading this may say that they think that by reading that they are going to get those type of results. That’s what the FTC called the results not typical statement. In the old days of marketing we used to be able to say, “Hey, these results are not typical.” That’s how we disclaimed it.

Now, there is a loophole and I think I sent you the link. If you read through it, and I don’t remember where exactly in the writing, there’s a little footnote in the writing where it says something like, “As it applies to results not typical statements, nonetheless the commission cannot rule out the possibility that a strong disclaimer of typicality could be effective in the contest of a particular advertisement. Although the commission would have the burden of proof and law enforcement action, the commission notes that an advertiser possessing reliable empirical testing demonstrating that the net impression of its advertisement is non-deceptive will avoid initiation of such an action in the first instance.”

So, basically what I read that to be is that they weren’t really ruling out results not typical. This was really more of a warning saying you can use strong disclaimer statement like this, very obvious and say, “Hey, guys, listen. This is just one person, it’s just one example.” But, the commission is saying, “Even though it’s our burden to show that you don’t have strong empirical evidence, even then we recommend that you get strong empirical evidence.”

**Maria Gudelis:** Right.

**Carlos Art Nevarez:** It was kind of like them fudging a little bit on it.

**Maria Gudelis:** Yes. For everyone on the call, and I've put this into the chat section of the Ning site as well, there's a link to that PDF document that Art just read from. What he read from exactly was page 5 right from 12 page PDF document from the Federal Trade Commission.

The download link is in the chat room on the Fast Consulting Mastery Ning site. I will also put it up as we're talking as a link that you should be able to click on later when you revise your webcast, if you're listening to the webcast at Instant Teleseminar. If you go to my Twitter ID I'll just put the link as well and I'll call it that link and include that.

Art, if you don't mind, could I ask a bunch of questions that are coming in and engage the audience right now, because there's quite a few questions coming in?

**Carlos Art Nevarez:** Yes. Let me make one more point, because this specific point I actually advised a client today.

**Maria Gudelis:** Okay.

**Carlos Art Nevarez:** In reading through the law it appears that if you can represent both sides of the issue that they consider it a strong disclaimer. Meaning if you had a person that bought your product and they lost 1,000 dollars, then you had a person that bought your product and made 1,000 dollars, if you were able to present both cases in your advertising and figure out how to word it so that people would realize that people are making money with your product, that I believe is showing a fair balance of the coin.

**Maria Gudelis:** Okay.

**Carlos Art Nevarez:** So, for example, if I were to say in my advertising, "Here's a list of testimonials of students that have had success and here's a list of stories of students that have not had success. However, let me point out the elements that made the people successful be successful." I think that in that case it could be argued that you are presenting both sides of the equation in that a consumer by reading both the positive results and the negative results could average amounts, basically and weigh their options better.

**Maria Gudelis:** Okay, great. That's kind of interesting to know. What I'm just doing right now for everyone on the call is I'm just putting up the link to the PDF document that he referred to on your webcast. You don't have to hit refresh now, but when you do you should see that now live.

There's questions that have come in. Art, as you know a lot of my clients are all over the world. One of the common questions that I see coming is what about if you have a non-U.S. business, like say folks in Australia or Europe, yet they are getting clients in the U.S. and doing business in the U.S. Do they have to abide by these rules? Is the FTC going to start chasing them in Australia? What's your take on that?

**Carlos Art Nevarez:** Again, I'm not a lawyer. The FTC is going to chase the money is my guess. We all do. So, I would imagine that it changes from country to country. I imagine that some countries that have some strong agreements with the U.S. that are going to honor those agreements are going to make it easy for the U.S. to prosecute you. Then I believe there are other ones that don't.

I know that there was a case in one of my consulting agreements where my client had their funds locked up. They came in one day and they were trying to get to their funds and they had been locked up by the U.S. government pending an investigation. They can do that with almost no effort.

**Maria Gudelis:** Really?

**Carlos Art Nevarez:** I've seen it happen with PayPal, I've seen it happen with other online banking situations where they just can come in and basically freeze your account pending an investigation. So, I would say that the answer is yes. Whatever marketing you are targeting towards the U.S. the law is really intended to protect the U.S. consumer and I imagine that, depending on the country of origin, that there might be repercussions there.

**Maria Gudelis:** Interesting. Maybe I missed this, because there's so much information flooding in my brain right now. Hopefully everyone on the call is really soaking this in. I'll also get the call transcribed, because this is really good information, Art.

What if the payment gateway was out of the country? Say the person in Australia gets a client in the U.S., but the payment is through maybe their merchant account in Australia or Europe. You're saying the FTC can reach that far as well?

**Carlos Art Nevarez:** Like I said, I think there's different agreements with different countries. In some countries the U.S. government does have some reach. I think that no matter if you look at transactions happen electronically there is still that small moment in time in which transactions are flowing from a U.S. institution to the foreign institution in which that path can get frozen.

**Maria Gudelis:** Okay.

**Carlos Art Nevarez:** I don't know that it's a big thing. I think the point of the advice is this. If you're going to be doing business with the U.S. you need to study this law and study these rules so that you can try and get compliant with them to make your life easier. I can imagine that there are going to be some countries that are going to be very compliant.

**Maria Gudelis:** Right, okay. Art, I've just come across a really good question from Kent Young from Fort Collins. I was not aware of this and wow, if this is correct this kind of scares the bejebus out of me as well.

Kent is asking, and he gives a certain site, at [FTC.gov/bizopps](http://FTC.gov/bizopps) it seems to say that we have to give out our client list to anyone who asks. That would mean that competitors could really abuse our customers. Can you clarify?

**Carlos Art Nevarez:** I haven't spent a lot of time on the biz opps site, because there are a ton of very specific rules for biz opps. As you know, I've spent time working with multilevel marketing and network marketing groups. The best thing I can tell you is if you're going to be organizing a biz opp oriented business you better have a great lawyer.

That's really the upside of it. There are some very interesting regulations in terms of how you manage money, when you can take payment, when you can make payment, how soon you can pay your affiliates and stuff like that.

The whole point of this is that it's regulating the person to person business, because there tend to be so many scams. They try to look for small infractions to shut things down in that world, because there are so many scams. You've seen many of them over the years.

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I've been involved on the technology side in providing evidence and information in sale investigations and I can tell you that biz opps are a whole world apart. If you're trying to make a business around a biz opp you really need to find a lawyer that specializes in that type of law. It's an entire whole section of rules and it doesn't surprise me that a regulation like that would be in place.

**Maria Gudelis:** Okay, good. Let me get back to the questions here, because I know there are some really good ones coming in.

Tina is saying, "I can't believe Maria broke Blog Talk Radio. Is there a you break it you buy it policy?" That's funny.

Some of the questions that have come in. Des, I think we answered your question. If not, re-ask the question as well. I think we handled that about the implications for those of us operating from outside the U.S. but selling products or services into the U.S. market.

Johnny from Detroit is asking, and this is interesting and your personal comments on this, Art. Isn't the FTC biased? For example, Subway gets a free pass for Jared, but the little guys like me have to watch our step.

**Carlos Art Nevarez:** That's actually one of the questions that I saw on a blog. There is that thing of what about Bill Boards, what about Ford, what about that subliminal type of advertising that people are getting away with? The answer is, yes.

On the other hand, back to your original question of what about the little guys. There's a lot more little guys to go through than big guys. So, I think in the case the numbers give us a little bit of an edge. Certainly the FTC probably would rather find easy kills, I guess. I don't know.

A lot of the companies that I've been working with for the last 10 years have been advertising and marketing forever, 20 years plus. We manage to stay very clean and out of action by what I would call the simple rules. Basically, tell the truth when you're advertising and have the proof.

**Maria Gudelis:** That was Tom's slogan, wasn't it? Tell the truth, have the proof.

**Carlos Art Nevarez:** Exactly.

**Maria Gudelis:** I remember that from years ago. That's just basic good stuff. The other thing that I know, especially having Angie on my team that really helped me out with is that the importance of, and for anyone listening to this, this is for any of your clients and consulting you have as well, you should do this for your clients when you get testimonials. I was being paid X thousand a day by one of my clients to go do video testimonials for them of their customers and we made sure we had media releases signed by that customer, because it could come back to bite you 6 months or 12 months later.

Can you maybe expand on that? That's just good business practice.

**Carlos Art Nevarez:** Absolutely. This segways into the other part that you and I had discussed earlier in the week and that is that you really should make a good practice of regulating all business transactions through agreements or contracts. They don't have to be complicated, they don't have to be totally inspected.

We have everything inspected by a lawyer, but at the very least you ought to have documents that say, "When you buy a product from me this is what I'm promising to give you. This is what you're promising to do." The basic agreements of your transaction.

In the case of affiliate people it's very important that you do have affiliate agreements with everyone joining your affiliate network.

**Maria Gudelis:** Wait, that's really important. Can you expand on that, because we actually do have I know a lot of people on the call right now are setting up their own consulting business and starting to do really well with that, but actually we have a lot of people that are also doing affiliate marketing or maybe first started making their money in the internet marketing realm doing affiliate marketing.

Can you really drill down on this? This is something even you and I, you have been coaching me on over the last month or so. Explain that again. If I wanted someone to sell my Offline Money Mindmap products as an affiliate, what exactly should I do? I want everyone to hear this.

**Carlos Art Nevarez:** There's a couple of things that you have to look for. One is if Art is selling Maria's product, Art becomes an endorser. So, I have to be able to disclose to my consumers that I'm making from selling Maria's product.

**Maria Gudelis:** Okay.

**Carlos Art Nevarez:** In a lot of cases the affiliate marketer is saying, "This is a really cool product. I love it. Blah blah blah." Then people buy it because they have developed a relationship with you and they're willing to listen to your endorsement.

So, they're pretty clear now, and this is new, the FTC says that you have to disclose the nature of the relationship with your affiliate.

The other thing you have to be able to do is in the past an affiliate would not be held liable for problems arising as a result of the endorsement. In other words, if somebody bought the product from me that Maria sold through me, I used to be able to wash my hands and say, "I was just the marketer. I didn't really have anything to do with it. You've got to go talk to this person."

The new rules basically say you are liable, because you made money off of the sale, and therefore it's a three way tie between the entity that's creating the affiliation, the affiliates, and the customers of the affiliates. So, there saying now that entire path shares in the liability.

**Maria Gudelis:** Right.

**Carlos Art Nevarez:** If it goes from affiliate to affiliate to affiliate all of those things need to be disclosed anyway. So, the idea is that in your agreements you have to be able to up front tell your affiliates things basically telling the truth of the products you have to be able to have contracts for the products that they're distributing and basically make sure that they sign a paper saying that they're not going to make claims for you.

That inverse relationship also effects you. So, if I'm selling a product that Maria gave me and I go on and start making claims about the product, even if Maria didn't make those claims Maria is liable for that.

**Maria Gudelis:** So, for me to protect myself and for anyone listening on this if you have a product where you have affiliates to protect yourself I'm kind of making an analogy here. I've got Tina and John Collins here in the Ning chat room conversing and they're affiliate marketers.

Say if they are going to promote my Offline Money Mindmap. You're saying before I really have them really promote that I should have each one of them sign an agreement with me, fax it back to me or

something and it's basically stating what you just said, that they're not going to make any crazy claims about my product that I'm not aware of or that I haven't provided to them. Is that sort of it?

**Carlos Art Nevarez:** Yes. What a lot of people are doing is they're basically making an agreement with their affiliates that the affiliate is basically not going to say anything more than is being said to them. They can basically take whatever marketing you give them and they're going to pass it on, they can't embellish it.

**Maria Gudelis:** Gotcha.

**Carlos Art Nevarez:** By the way, these rules existed on this biz opp side for quite awhile. Multilevel marketing groups by law had to tell their consumers and the members of their network that they could not make any representations other than the ones provided to them by the company. Failure to do so would constitute a breach of agreement and there could be legal action, but certainly immediate termination.

**Maria Gudelis:** Okay. So, basically for myself it's prudent for me to have a one page legal type agreement between my affiliates and then also for the consultants, the businesses too that we're consulting. Some of the businesses I know revenue streams that we as internet marketing consultants too in offline business have is sometimes maybe that offline business should put in an affiliate program. "Hey, why don't you have other people selling this or give a share of that?"

So, I guess that's also good lessons for that as well. We kind of have as consultants to them we have a fiduciary responsibility. Even though we're not attorneys we should, we're saying we're marketing consultants and we're telling them to implement an affiliate program to increase their sales, especially if we're getting a cut of it.

**Carlos Art Nevarez:** Exactly.

**Maria Gudelis:** That's the other thing to then make sure that they have. Most of us in the past were flying around without doing that. I can probably attest to most people in the chat room.

Mark, yes, I'm reading the questions that are coming in as well from the Instant Teleseminar. Where do I access the current chat room? Mark, how to do that is get onto [FastConsultingMastery.com](http://FastConsultingMastery.com). That's my social networking site for all my clients and customers that have bought products from me. So, if you want to get on over there. IF you don't have a membership, you'll have to apply for a membership there.

**Carlos Art Nevarez:** Maria, one of the things to be able to do, because we are in the marketing business as you meet with your customers who may be paying to do marketing for them, you need to have in your contract with them an understanding that you're going to basically rely on that customer to provide the truth. That you're not interpreting what they're giving you, you're basically passing it as it was given and approved by them before you went and published it out.

If you have a customer that comes in and says, "Hey, you know, I kind of an idea of a marketing campaign. It kind of looks like this and I want you to come up with something like this." If you come up with it and you don't have a disclaimer, the customer can say, "I didn't say that, my marketing person said that."

**Maria Gudelis:** Okay, yes.

**Carlos Art Nevarez:** They can disclaim their liability that way. So, when you're setting up these marketing agreements you have to make sure that you say, "I am just a marketing person. I'm fulfilling your marketing function and as such I'm not an expert in your subject matter. I don't claim to be an expert in your subject matter. Therefore, I rely on your information and your understanding of your own subject matter to provide factual data to your consumers."

**Maria Gudelis:** That's actually really interesting, because I can think of some example of customers of mine. Say if one is in the gold niche, he sells kind of a gold product and he tells me that on average people he trains are making this much money and he shows me the proof supposedly. You don't know if that's real proof.

**Carlos Art Nevarez:** Exactly.

**Maria Gudelis:** So, you're saying to have some sort of marketing agreement in place that indemnifies if you are out there being the marketer for him saying, "You can get 1,000 percent return on this. Get in" Then you can say, "Look, here's my agreement. I thought that was true. This person presented it to me." Then that kind of keeps you out of hot water. That's a good point and it's interesting. That probably means a lot.

**Carlos Art Nevarez:** Yes. Every one of your agreements needs to have that indemnification clause. Otherwise you're flying solo with no safety there, you're basically allowing your customer to put you in harm's way.

**Maria Gudelis:** I'm glad I'm getting this call transcribed, because a lot of things all of us will have to do as consultants out there.

Besides consultants, I know that you pulled the reins back on these significantly in December on having guests on various shows or webinars and what have you until I have a lot of things sorted out first. It relates to a question that Christine Robinson just asked as well.

This will also work if you do a JV? Example, interview someone who then promotes their product and you receive a percentage.

**Carlos Art Nevarez:** Exactly. In fact, by the new rules if I read them correctly they are basically saying that if you're interviewing on your Blog Talk Radio and they're getting paid for that appearance you basically have to disclose it.

For example, in your introduction of me you mentioned that I'm a partner in Wild Horse Performance, so people that know you are part of the Wild Horse Performance company then at least in that case that we are somewhat related. In our case there's no money that goes back and forth, but if there were money going back and forth we would have to disclose the fact that this is a paid endorsement.

**Maria Gudelis:** Okay. There's two sides to that question, because sometimes, like for instance I might interview someone that I don't pay but they have a product at the end. This is a really classic internet marketer thing, but there's a product at the end that we're promoting that we think will be good and beneficial for the group to buy, but yes I indeed will get 50 percent of it.

Say if I have someone a month from now about private label rights and how to use it and at the end we promote that person's product and I get half of it. How do I protect myself in that or just have the right disclosures? Do I say at the beginning of the call just publically in the recorded call, do I have to have something in writing even when I send emails out? How far down does this go?

**Carlos Art Nevarez:** I think the answer is yes to everything. You should have an agreement. Any time you have a joint venture you should have a contract governing the joint venture anyway. You and I have known each other for many years and we have been seeing each other in different partnerships where we thought it would be safe to, because they're such great people and good friends that they would never do X and then they turn around and they do X.

One of my good buddies, an attorney, says, "Good contracts make for great friendships." I believe that. There's nothing wrong with drawing up some quick agreement and exchanging it with anybody that you're going to do that.

On the endorsement side there's a couple of things. If you're going to be talking about a product that you think everybody should use and you haven't used yourself then you have to disclose the fact that you haven't used the product, but you're planning on using it and you think that it's going to do great. That changes the credibility.

Whereas, if you've already used the product, you know, Oprah gets up and says, "Hey, I put this cream on me and it made my skin get visibly soft." If she did use it and it's factual and it's true, then the question is will the FTC come and say, "You need to prove that it does happen."

I think that their whole goal was to say if you're going to be endorsing something make sure that you are endorsing it properly. If you say, "I've used it," make sure you've used it. If you say that you like it, make sure that you liked it. Don't build it up, don't embellish things just because you're going to be making money.

If you're going to be making money somewhere in there you have to be able to say, "By the way, guys, I hope you all realize that I'm into this for making money. So, I will be making money out of any purchases that you folks make out of this show."

**Maria Gudelis:** Right. Dee is asking a really funny question, well not funny but important as well, because I know I was a little bit like this and you kind of reigned me in a bit in the last few months. Dee is asking, “What’s all the fuss? Just slide in a statement like Kramer does and don’t make a big deal of it. Those TV guys do it all the time, everyone from CNN to Fox.”

**Carlos Art Nevarez:** Right. Now, again, the can you just slide it in I think that the document is clear that it has to be conspicuous. I’m trying to look for the wording. If you look in there look for the word conspicuous. They made no bones about it that this can’t just be slide it, hide it somewhere. It has to be pretty obvious. So, the answer to can you just hide it is no. Well, you can, but whether they’re going to let you slide.

**Maria Gudelis:** Here it is. I’m reading right from the code here 255.5. The blogger is also liable if she fails to disclose. Why do they say she instead of he or she? The blogger is also liable if she fails to disclose clearly and conspicuously that she is being paid for her services.

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**Carlos Art Nevarez:** Yes.

**Maria Gudelis:** Okay, so sliding it in there. Now, mind you I love watching Kramer sometimes too, he’s hilarious. I doubt he slides it in there, he probably says it pretty conspicuously I would imagine. Maybe I’m wrong, Dee.

**Carlos Art Nevarez:** I think a lot of it matters on how you’re doing it. I think what really matters is how you say it. It’s a lot dealing with intent.

If I’m out there trying to get what I call the weasel deals, the ones that I really have to slide in, then I’m probably not doing the right thing. The whole thing is about can I get honest business and genuine customers with upfront information.

In my practice whenever I make deals, and for those people that know me, I’m as honest and open as can be. This is why I’m partnering with this guy, this is why I’m partnering with that other guy, the reason we have a three way partnership is this is what that person brings to it. I don’t want any hidden agendas or stuff like that as part of my business. It helps me sleep a lot better at night.

When I started reading through this I thought, “They’re doing it because I think as a society as a culture there is this move towards more subliminal stuff and more implied stuff, rather than the upfront here’s the truth and this is what it is.”

I think that there are ways to disclose it conspicuously and factually without really affecting your credibility or even affecting who might buy it. In fact, the people that are going to be buying your product anyway because you’ve done a good job of presenting what it is and you’ve done a good job at creating good product, they’re going to keep buying it regardless. They know you’re making money on it and hopefully they’d like you to make more money so you can create bigger, better products and they continue to buy from you.

A lot of what we do in our different marketing groups is just that. I think that when companies get comfortable and they want to keep making more money for selling older products, that’s when the little slight of hand starts coming in, because they’re just trying to paint lipstick on the pig. They get something that’s getting old and outdated and perhaps they don’t want to spend the money to get it up to speed and up to snuff and they start getting a little interesting.

There’s also the other part where I think that sometimes people want to say, “My product is incredible.” before they have what you would call scientific evidence. In that case then maybe the best way to market those products and services is not by using the evidence, but by selling the attributes of the product and why it’s such an amazing product.

**Maria Gudelis:** Okay, yes. Let’s look at that for a moment. Let’s get real about this. Let’s talk about marketing here and what helps customers of ours increase sales. We know testimonials and referrals work. We know social media is fantastic for that as well, for encouraging product feedback, reviews, etcetera and engaging two way conversations.

So, when we’re advising our clients and we’re going out there and maybe helping them craft the testimonial, because a lot of times they ask me, “What’s the ad copy for the testimonial should say?” Then just to be safe we should just gear away from the exact dollar figure that they make. We can just have them say how much they love our services. Like how you responded to me about that email.

**Carlos Art Nevarez:** Perfect.

**Maria Gudelis:** Maybe take out the, “I got three clients this week,” but just put in, actually let me find that email and find out exactly what you said to keep. That will be really helpful for people who are out there, because people love stories.

When we did the testimonials for the bank in Nevada it wasn’t about how much money they saved or made more versus dealing with another bank. It was just a story about why they decided to switch banks. It was a wonderful and captivating of some of the reasons why.

Here's the sentence you told me to keep. Let me read the original one, this is what she sent me. "What a great day, Maria. Three new deals. I love this business and so appreciate your mentoring. Check out my," and then she attached the latest marketing flyer she is using and that's it.

You came back to say totally use, "How I love this business and so appreciate your mentoring." That's perfect. Honestly, if someone were to say that also in a video for my business that would be great as well. So, I think because we are in the reality age, people are skeptical if you say, "I made 10,000 dollars in one hour."

**Carlos Art Nevarez:** Absolutely. In fact, the reason I like that type of a testimonial is because it's factual. You received the letter, this person has bought and used your system and she's not getting paid to send you this email. It meets all the tests.

It's funny, because you can definitely get crafty with this kind of stuff, but would you consider false advertisement somebody that has prosthetic implants. A lady goes and gets a bust job and gets a breast enlargement. Is she required to disclose that for marketing purposes?

**Maria Gudelis:** How did we get on this topic?

**Carlos Art Nevarez:** Because somebody asked is Victoria Secret required to disclose the fact that the model modeling the bra has implants.

**Maria Gudelis:** Oh my god, okay. Interesting.

**Carlos Art Nevarez:** We could take a personal approach on that and say, "I'm marrying somebody and I thought they were real." The point is that enough people are going to get out there and you can analyze the thing to death, but at the end of the day I think you can simplify this into the basic stuff that I said.

Look for things when you're advertising advertise the truth. If you're saying something that you don't know for a fact is true, you have to have some sort of agreement saying, "I'm just the messenger. Don't shoot me."

**Maria Gudelis:** Right. Let me get to a couple questions and then we're almost out of time. I do want to come back on non-FTC related stuff. There was some interesting stuff about partnerships and before you go into a deal, joint ventures or partnerships how to approach it and make sure everything is spelled out.

I think that's important, because even you know that I've gone through that. After Christmas I finally after a barrage of emails back and forth I just phoned you and said, "What's in it for everyone? Just open up Excel and map it out, because everyone's time is valuable and if we proceed with this joint venture I need to know at the end of the day what am I going to make, what's this person going to make, what this person is going to make out of this fee that's being charged. Then everyone can make a decision."

I loved how that helped with clarity of the deal as well. Before we get into that partnership stuff, because I think that's important and I want everyone on this call, especially as a consultant to really start looking seriously at doing partnerships, joint ventures, etcetera, because I just think it's a fantastic way to build wealth in addition to your regular paying clients as well.

Teresa has asked a question. Teresa, I want to address it, because I want to make sure I don't leave anyone hanging after this call, because I think maybe I'm confused a bit that you might need re-ask your question. Here's what Teresa is asking. As a marketing consultant if we have to disclose it all with our relationship representing Maria's products, how do we avoid a potential client going directly to Maria?

**Carlos Art Nevarez:** I think that it depends on what you disclose to whom. You and I have done this. When I go into a business and they say, "I'm going to pay you to do X, Y, and Z." in my contract with them I spell out that in my practice I use subcontractors and that many of these are subcontractors with relationships in the Philippines, India, and all over the world and that if they wish to go direct to them and manage these relationships I'm more than happy to hand them that relationship.

You have been involved with me long enough to know that I don't make a deal with a customer based on the fact that I'm going to lock them in terms of knowledge. I really feel that when a customer is hiring me they hire me because they like my experience, they like my personality or they like the whole package.

Can somebody always go back and find stuff? Sure. I don't know that in this case that they would have to be disclosing the fact, unless they're reselling your product that it's not their product directly. But, again, the whole point of somebody who would be reselling your products is that they would need to build a personal relationship with their customers so that the customer falls in love with that relationship.

Ultimately, a lot of what you're doing can be found everywhere on the internet. A lot of what we talk about and a lot of what we do could be done for free, for cheap, for everything. What we build and our value as consultants is that we're bringing full blown systems and more than anything full blown expertise. We build expertise or we bring access to expertise that is made available to us.

When I go into a contract and somebody says, "I need you to do this type of ecommerce stuff." I'll be upfront and say, "You know what, guys? First of all, I need you to understand that I do ecommerce, however I don't deal with directly outside of the house. That is done by a subcontracting that I hire. You guys are welcome to go directly to them or I can manage that for you guys. Understand that you're going to be paying a brokerage fee." 99 percent of the time most of my customers they just want the whole thing done.

Most of the time they say, "Why are you telling me this?" Because it's full disclosure. I don't want you to later come back and say, "I could have done this by going directly to somebody else."

**Maria Gudelis:** Okay.

**Carlos Art Nevarez:** I deal with it in terms of just being very upfront and honest with my relationships. It's one of those cliché things that you hate to hear, the abundance versus scarcity type of mentality point when dealing with your customers.

I think that your customers hopefully that you learn how to build relationships with each of your customers. That really should be the goal of your business. If your only goal with your business is to make money off of each person that comes in contact with you, your business is not going to survive very long.

**Maria Gudelis:** I couldn't have said it better. Absolutely.

**Carlos Art Nevarez:** I think you and I have known each other for many years, and you were originally a student of mine.

**Maria Gudelis:** That's right.

**Carlos Art Nevarez:** Over time you've learned to trust the fact that I deal with people fairly straight up and honest. I don't mind telling you when you're off in left field and I don't mind building you up when you're doing just the right things.

**Maria Gudelis:** Right, yes. Knowing you has been a phenomenal journey as well and very appreciated.

**Carlos Art Nevarez:** Lots of ups, lots of downs, but along the way what we haven't lost is our friendship and our relationships.

**Maria Gudelis:** That's a good point, because relationships that turn sour if a business deal goes bad the key is, look, not every business deal is going to be 100 percent batting average. So, you're going to have your ups and downs through businesses that you run and operate over your life.

The thing is let's circle segway right back to the beginning about partnerships that you mentioned or doing a JV with someone, because there's a lot of people that are going to clients, they help them increase their revenues or increase their customer list. Then the next step for them in their relationship is to go, "Let's do JV. I think you should create this product and I want 50 percent of it."

Maybe if you could expand on that before we end the call, because I want to be cognizant of your time as well. Then one last question from Johnny in Detroit in regards to disclaimers. If you could just touch upon partnership and JVs? Like today you called me, because we are working on a huge JV, it's like multiple JVs with all these individuals and entities involved, how you kind of handled it, because egos also get involved when you're talking bigger numbers and all this.

**Carlos Art Nevarez:** Absolutely.

**Maria Gudelis:** You're always kind of the rudder that I would say kind of calms everyone down, simply because you bring them back to let's lay everything out on the table. So, if you could just talk a bit about that. I think that would be helpful for everyone on the call.

**Carlos Art Nevarez:** For me, having been involved in a lot of venture world has given me a really good compass when it comes to this kind of stuff. I've learned to understand that in every relationship if every party doesn't have a clear understanding of the value they bring to the table, you'll never have a good relationship.

There will be someone that thinks they're better than everybody else and everybody wants to get more than everybody else wants to get in terms of compensation. So, it's very clear to me that anytime we start a relationship that we understand the value and that everyone agrees that that is the value the other parties are bringing before you move forward.

I used to go into venture funding and think, "Gosh. These venture funder guys are really rapacious in terms of how much equity they take out of companies when they're investing in them." Then after sitting in probably hundreds of these meetings and listening to these intellectual property owners coming in and wanting to get funds and complaining about how much they really didn't get, I think there's a fundamental misunderstanding of value.

When somebody brings an idea to the table taking an idea from somebody's brain into product reality, and even from product reality later on to market reality and from market reality to financial success, those are three or four key stages that each require a different type of mentality and a lot of effort and resources to go into it.

When a venture capitalist is coming in and looking at this and all you have in your hands is an idea, no matter how amazing of an idea it is it still require the idea to progress through those stages and the risk get increasingly high at each stage. Unless as individual you're willing to take the appropriate risk, there really isn't a lot of value you're bringing to the table other than an idea. When you think about it, there's millions of ideas out there.

So, when I think of partnerships I always think of them in that same context in that we are always having ideas of what might be a cool product, a cool way to market something or whatever. Until somebody puts blood, sweat, and tears into that you're not going to get the success. I'm the ultimate nothing comes easy in business. Every once in awhile you're going to get lucky and hit a home run just because you got lucky.

For a large percentage of the time good success comes from following good systems with good consistent rules, good consistent regularity. It's just the basics. You're never going to get good at basketball if you're not following the basics, if you're not learning them, if you're not practicing them, and if you're not putting in that blood, sweat, and tears.

I think when it comes to partnerships you have to determine where that blood, sweat, and tears is going to come from. In some cases you may say, "I know that I'm bringing more value to the table than everybody else on here." You express it in the group and you say, "Listen, guys. I know I'm bringing more value to the table than I'm getting compensated for, but I'm willing to do it for X reasons."

That puts it up in front. Everybody knows, whether they agree with it or not is immaterial. What's important is that at least from your perspective you're disclosing your feelings on the matter. The moment you sign the agreement and you say, "I agree that this is what it is." it doesn't matter that you brought more value to the table, it just matters that you've agreed to do certain things, to keep certain commitments and in return you're participating in a certain of the revenues and the liability.

**Maria Gudelis:** Yes. I think that you just said so many salient points there. I know you and I have talked about this many times and I've done with some of my students as well. The key thing is that sometimes what happens is you're right, they don't understand or value what certain individuals bring to the table. Especially if someone has the idea and yet you're the one that's paying for all the marketing, paying for all the packaging, paying for all the ad copy, it's your marketing funnel. Then the 50/50 just isn't right.

**Carlos Art Nevarez:** It doesn't work.

**Maria Gudelis:** From my perspective, I'm just telling it like it is for everyone who is listening to this as well, because I know you all have these situations .

Tina, I know you're in the chat room and you're on the call, Tina has actually had a stack of legal papers being sent to her office of an offer from one of her perspective clients that she did a pitch to. They just wanted to give her stock options, because, "We're going to go public and be the biggest, baddest company in Florida in this niche. I'm going to give you all this stock. Go do work for me."

We're always going to get all these different offers out there for our services and I guess from my perspective it's the abundance thinking. I'm willing to even go down to only get 10 percent of a certain deal, even if it's a lot of my intellectual property and putting some stuff together. But, this other organization or entity has the entire marketing channel, they have a huge list of customers, they're going to take care of all the marketing and all the fulfillment, all the customer service issues. Let's face it, there's always customer service overhead cost issues.

I'd gladly just sit on the beach and collect my 10 percent. I'm just not greedy about it. There's so many people that deals are not made because they don't understand the value of that. I know, Art, that you and I have lamented about that many times because I've brought people to the table to some of your connections that I thought would have been multimillion dollar opportunities and they demanded their 50 percent, because that's what affiliate marketers are used to, a 50/50 split.

Bologna. They don't understand that the other entity they're trying to do business with invests millions per year in their marketing info structure, in their company, in their payroll, their overhead, and you're

this one person sitting in your home running your business. It's like, "Hello. You're crazy not to get your name out there."

So, I tend to only do business with abundant type thinkers. People that are on my JV list as well have even said, "If my name is out there, then great. Just whatever you negotiate, because I understand the value of getting my name out there." That will pay back twenty hundred times fold down the road.

**Carlos Art Nevarez:** We discussed a little bit about this in our previous call today. I think that many times we have to understand about our own ability to use our talents as loss leaders in some cases. But, be cognizant of the fact that you're giving it away for a reason, not just give it away. No matter who it is, at the end of the day when people get something for free they typically don't appreciate it.

**Maria Gudelis:** Yes.

**Carlos Art Nevarez:** In my practice there's certain contracts where I've had to come in and establish my value by giving away certain things and prove the fact that I'm going to make somebody successful and I'm going to do it for some period of time or for some certain amount.

Then after that I go, "Okay, guys. This should have been announced. Are we going to advance or not?" When I go into arrangements like that it's always because I understand that the pay off is going to be large. Unless there's a large payoff I don't do those types of deals. For me it's like, "I don't need this job." After so many years of being a consultant I feel pretty comfortable that whenever I need the next job I can just go find it. It's not a problem for me.

I think that it has a lot to do with attitude. I think for your students and the people listening there are a ton of opportunities out there, a ton of people who don't have time to go do the work that we are doing for them. It's just a matter of us showing them that their time is more valuable than the money that they're going to make or save by contracting our services.

**Maria Gudelis:** Yes, absolutely. That ties into what I announced at the beginning of the call when we were formerly on the Blog Talk Radio show that we would have a little bit of a contest of giving away a book. There's two great books that I've read recently that I just love.

One is called Free, by Chris Anderson. That kind of ties into the giving things away from free and of value, then actually you get more money down the line from it. No B.S. Sales Success in the New Economy by Dan Kennedy. Those two books.

Then I think I recommended reading if you guys want that. Art, since I have on the phone, is it okay that I recommended those books or am I going to be in trouble with the FTC?

**Carlos Art Nevarez:** No way. You read them, you like them, and you're not making money off of them. That's all you have to disclose.

**Maria Gudelis:** It's all good. All right. Also, there's one last question I do want to address from someone, because I don't want anyone to feel discouraged in consulting. I saw a question come in about credibility and I want to make sure we handle this question.

At any rate, how are you going to win the contest. I'm going to keep you on the line for the next five to ten minutes and I'll announce who the winner is. So, you have to stay on the line.

Art, the last question I'll answer a little bit and then I'll let you answer it, because you also have consulted and coached me. I think it would be great for everyone to hear two different voices on this answer. Teresa from South Australia is asking, "It takes time to build the personal relationship with potential clients and we are still learning from Maria at the moment and need to build our own credibility initially."

I'll let you answer this, Art. My quick answer is, Teresa, you have to have confidence in yourself and in your power team. There's so much resources and information that I've given, but the key thing is that you can build your own credibility quite fast with a couple of things.

First of all, know that you can hire out. If you get a check in your hand for 5,000 dollars you can hire out some really good experts, whether it be for SEO or for creating a website. There's so many different sites that you can go to and outsource that to and find phenomenal experts.

One of my video editors that does video for me lives in Eastern Europe, one of the countries there. He actually used to do the commercials for Hilton Hotels. That's how experienced he is. The price point is just unbelievable what he charges.

Your own credibility as well, the things is that you first have to believe that what you're offering to your perspective client you have to internally that is going to bring them value, whether it be branding or increasing sales. If you believe that strongly, that will show. On some subconscious level that will come out as well. So, that will help your credibility.

You can also publish a book. I'm not sure, Teresa, if you're in our get published challenge. But, publishing a book on Amazon now is so easy to do and that's instant credibility, phenomenal credibility. Definitely get a Twitter ID out there as well if you haven't got one yet.

That's kind of my two cents worth, because we're running out of time I don't want to go too long on that. Art, if you could, what would you advise Teresa on her concern of credibility?

**Carlos Art Nevarez:** You touched on the main points. What I would say is this. First of all, when one of my customers says, "I need X." and I don't have an expert on hand with me, I will say, "My company outsources to a lot of people. Let me check with them so I can get you a great answer on what you're talking about." If I have an opinion I can give it to them.

But, it always comes down to the fact, Maria, that I think that any of your students you would be very glad to help them hook up with any outsource sources for whatever they need in terms of their consulting. So, you should never be able to go into a marketing situation where somebody says this or that and you're going, "Gosh. I have no clue how to outsource that." You can always contact Maria. I can assure you that if there's a case to be made for some money I don't think she's going to turn you away.

That's one. The other part is that, yes, it's going to take time for you to establish yourself as an experienced marketer or consultant. That comes with time. Just do a lot of them. When I started my consulting business fortunately for me I had a long history in the tech world, so it wasn't too hard to establish myself as an authority in terms of technical things.

But, you know, I had no experience. I was a developer. I used to write code and stuff like that. I had no experience marketing. So, I went and I trained myself in marketing terms and in general information technology work that I really not had any experience in.

Then as I started approaching customers many times I would offer them a free one hour, two hour, one day, two day consultation where I actually performed work so they could see that this person knows what they're talking about. In many cases all I did was sit there and interview them about what they needed. People love to be heard.

So, most of the time I never got past the interview before I had contracts, just because I would simply there, listen to them, and truly try to understand their business concerns. What you will find is that most business people in this world don't understand how their business runs. If you try to ask them how does process A and B work.

Maria can tell you when one of her previous businesses when she came to me and she said, "What should I do?" I said, "Fly me out. I will meet with your people and I will help you understand how your business works." She said, "I know how this works and that works." I started asking her questions, "How does this work? How does that work?"

Very quickly we found out that there were a lot of questions she needed me to meet with other people. As I met with other people in her organization, how she thought the business ran was not how it was being run by the people in charge of those functions.

I think you'll find that as you go into your engagements that just the process of conducting interviews focused on understanding their business and their business needs will get you a long way towards being credible, because it turns the attention on them, which they love.

**Maria Gudelis:** Right, yes.

**Carlos Art Nevarez:** That would be my advice.

**Maria Gudelis:** It's good. For entertainment I put in the chat room a link to a video with Bill Shore in it. Actually, this is a good example of a testimonial video for my business. Here he's with one of my Ford modeling agents that I hired and we did a photo shoot one day when Bill was in Las Vegas with a bunch of other clients.

He just says, "Maria Gudelis will turn your life around in a snap." That's perfectly fine to use, right? He's not saying numbers or anything in it.

**Carlos Art Nevarez:** Well, I don't know. Are you going to turn everybody's life around that meets you in a snap? I think a lot of it has to do with the context. Could you use that advertisement? Sure. As long as people understand that it's being done tongue in cheek. A lot of it is how you present it. If you're going to present it as credible evidence, obviously it won't pass it.

**Maria Gudelis:** Yes. But, essentially videos that say, "Hey, I made 5,000 with Maria." I should maybe even consider taking them down from YouTube. Is that kind of what you're also suggesting?

**Carlos Art Nevarez:** Over time. That's a very good question and the short answer to that is yes. We don't have time to go over the long answer.

**Maria Gudelis:** Right. I do value your time. So, really just one last question here from Traci Knoppe. I wanted to grab that question and then we'll really end it. I think it's more of a business related question as well. Traci, correct me if I'm wrong. She is asking, because she's quite an affiliate marketer, "As one who has an affiliate program, should I make my program closed and only make it available for people who have purchased my product or service?"

**Carlos Art Nevarez:** Well, that certainly puts a nice boundary around the problem. I think it definitely gives you a heck of a lot more protection, because then the affiliate is somebody who has experience with the product and can represent the product from their own experience.

In that regard, if that's an option and you're not seeing a huge drop in business by going that model that would be a great way to go.

**Maria Gudelis:** Yes. From a business point of view it's adding some exclusivity to it as well that you have to buy it before you do it.

**Carlos Art Nevarez:** Absolutely.

**Maria Gudelis:** I think that's cool. If I ever call EWI, I think kind of did that or does that, correct?

**Carlos Art Nevarez:** Yes.

**Maria Gudelis:** That makes sense through their program. Art, I just want to say a huge thank you for this. Being on this call, I think, has been really informative for everyone. I got a lot of it and just want to say again, thanks.

Everyone who participated, thanks for the little blip as well and coming over into the Instant Teleseminar. Angie to the rescue. Have a fantastic day or night, whatever part of the world you're on. We had so many people on this evening's call.

Art, just again, hopefully we'll get more people back for maybe another series. If you guys want to put a comment on my blog, [MariaGudelis.com](http://MariaGudelis.com), if you'd like Art back on a specific topic then we can certainly take that into consideration and kind of meet your demands and feedback.

Then I wanted to kind of just go through the book prize.

**Carlos Art Nevarez:** Excellent. I'm going to sign off, Maria. Thank you, everyone. It was my pleasure. If there are any questions I will answer them through Maria.

**Maria Gudelis:** Sounds good. Talk to you later. Good night.

**Carlos Art Nevarez:** Good night.

**Maria Gudelis:** I also appreciate everyone.

You guys that are helping in the Ning social network site and in the chat room helping each other. It's been fantastic. I know sometimes I don't have all the time to come into the social networking site and I just appreciate a lot of you guys helping each other out. I think it's just fantastic.

Hope you guys are having a blast. You're having way too much fun in the chat room. I see some of the things being said. Again, have a fantastic evening no matter what part of the world you're in right now. Go out there and just pursue everything you're doing with what I consider passion, because your passions will absolutely turn to profits.

Have a great night or morning whatever part of the world you're on. Talk to you later.

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