

# ***Are You Walking Past A Fortune?***



## **The Referral Business – Network Marketing**

The ability to leverage yourself is the key to creating true wealth.

As J. Paul Getty said,

"I would rather earn 1% of 100 peoples efforts than 100% of my own efforts."

**HOME BUSINESS SYSTEMS**

*Independent Distributor*

**1-800-557-3740 Recorded Message**



## Healthy Coffee Business (HCB)

419 Auber Drive ~ Manchester, MO 63011

Home Office: 636-394-5249 ~ E-mail: DoctorCoffey@aol.com ~ Fax Line: 800-948-9038

### Move over Starbucks. There's a NEW Game in Town . . .

The Healthy Coffee Business (HCB) provides you with the opportunity to earn up to . . . \$16,380 or more, every month, working from the comfort of your home part time or full time.

**What makes our Healthy Coffee Healthy?** The SECRET Ingredient is Ganoderma Lucidum "*The King of Herbs*". Over 2,000 Years of Healing History. Ganoderma may provide More Energy and Stamina, Improve your Blood Circulation, Strengthen your Immune System, and Increase your Resistance to Illness. Ganoderma Coffee is a powerful Anti-Oxidant source – that Eliminates Toxins. Ganoderma may help balance Blood Sugar Levels, and Increase the Oxygen Level in your Blood System. It is said to Reduce Cholesterol and Fats. Ganoderma contains Vitamins, Minerals and Enzymes. It makes you feel good. More than 100,000 pages of 3<sup>rd</sup> party validation; Science, Clinicals and Research Studies. Source: [www.thekingofherbs.com](http://www.thekingofherbs.com) and the National Library of Medicine website [www.pubmed.com](http://www.pubmed.com) search on the keyword ganoderma.

**Healthy Coffee is Big Business.** A Great Tasting, Healthy, Feel Good Product. Our coffee, tea and cocoa is priced 100 to 200% below the retail market. When you combine Coffee with the Health and Wellness industry – you have a TRILLION dollar business opportunity. Americans consume 500 MILLION cups of coffee every Day – it's a \$90 BILLION dollar U.S. market.

HCB uses automated telemarketing, display advertising and direct mail to promote the Healthy Coffee business to other Network Marketers. When they sign up they spill over into the matrix which over time may or may not spill over into your matrix. The optional but highly recommended Healthy Coffee Business Card marketing system was incorporated to maximize the Power and Leverage of Multi Level Marketing. We believe the proven and perfected Healthy Coffee Business Card is the most duplicable marketing system anywhere!

**Here's our program plain and simple:** HCB markets Healthy Coffee, Tea and Cocoa. To become a Distributor you "sign up" for the \$34.95 monthly autship program. There is NO FEE to become a distributor and you receive a FREE replicated website and Merchant Account. In addition you receive one box of black ganoderma coffee every month, shipping is included. There are two requirements to earn commissions. 1. Get on autship and purchase one box of black coffee each month for a total cost of \$34.95. 2. You must personally sponsor or enroll three 3 distributors. Your monthly, tax deductible business expense pays for your coffee, website, merchant account, and shipping/handling. The Commission and Marketing system is a 2x12 forced matrix with GUARANTEED spillover. It pays \$2.00 on every level 12 levels deep.

Special Toll Free 1+800-557-3740 Recorded Message

Informal Live Conference Calls Monday thru Thursday 7PM CST

Dial-In to the Conference 712-432-3000 Enter your Bridge # 123970

To our mutual success,

*Steve Durfee*

Steve Durfee, CEO and Founder  
HEALTHY COFFEE, LLC

One final thought. When asked how he became the world's richest man, Bill Gates replied "**First, I was in the right place at the right time. Second, I saw the vision. Third, and most important, I took action.**"

NEVER HAS THE PHRASE "**TIME IS MONEY**" BEEN SO TRUE

# Healthy Coffee Business ~ Our Menu of Products

## HCB's Healthy Beverages

1. Six Pack Sampler (you choose) 6 boxes \$30 + \$8.10 Priority Mail + \$1.90 Handling = (\$40.00)
2. Ganoderma 2in1 Coffee \$5 ~ 10 boxes \$50 + \$8.10 Priority Mail + \$1.90 Handling = (\$60.00)
3. Ganoderma 4in1 Coffee \$5 ~ 6 boxes \$30 + \$8.10 Priority Mail + \$1.90 Handling = (\$40.00)
4. Tongkat Ali 4in1 Coffee \$5 ~ 6 boxes \$30 + \$8.10 Priority Mail + \$1.90 Handling = (\$40.00)
5. Ganoderma 4in1 Chocolate \$5 ~ 9 boxes \$45 + \$8.10 Priority Mail + \$1.90 Handling = (\$55.00)
6. Weight Loss Tea 16 bags per box \$5 ~ 6 boxes \$30 + \$4.05 Priority Mail + \$0.95 Handling = (\$35.00)
7. Weight Loss Coffee 10 bags per box \$5 ~ 6 boxes \$30 + \$4.05 Priority Mail \$0.95 Handling = (\$35.00)

**Ganoderma 2in1 Coffee (Ganoderma + Coffee):** A Fine Classic Cafe Style Brazilian Black Coffee, with the perfect blend of Ganoderma. The flavor alone has made this our number one selling product.

Ganoderma 31% 1,395mg, Caffeine 2.75% 123.75mg, pH 4.95  
Ingredients Coffee, Ganoderma Lucidum Powder  
20 Count Box \$5.00 price per serving 25¢

**Ganoderma 4in1 Coffee (Ganoderma + Coffee + Cream + Sugar):** A Fine Cafe Style Brazilian Coffee with Cream and Sugar already added. The perfect blend of Ganoderma, coffee, cane sugar and non dairy creamer. Enjoy a cup of Rich & Creamy Ganoderma 4 in 1 Today!

Ganoderma 0.6% 126mg, Caffeine 0.62% 130.2mg, pH 5.65  
Ingredients: Coffee, Ganoderma, Cane Sugar, Non Dairy Creamer (Contains Milk Protein)  
Creamer: Glucose syrup solids, vegetable fat, milk protein, emulsifiers, riboflavin, anti-caking agent. Sugar Type: Raw cane sugar.  
20 Count Box \$5.00 price per serving 25¢

**Tongkat Ali 4in1 Coffee (Tongkat Ali + Coffee + Cream & Sugar):** Tongkat, also known as "Long Jack" has had a long history in enhancing one's libido. Tongkat Ali Root (a small tree found in the jungles throughout Malaysia and Southeast Asia) has been combined with our rich and flavorful coffee, sugar and non dairy creamer to create this wonderfully unique and energizing beverage.

Tongkat Ali 0.6% 126mg, Caffeine 0%, pH 6.08  
Ingredients: Tongkat Ali, Coffee, Sugar and Non Dairy Creamer (Contains Milk Protein)  
Creamer: Glucose syrup solids, vegetable fat, milk protein, emulsifiers, riboflavin, anti-caking agent. Sugar Type: Raw cane sugar.  
20 Count Box \$5.00 price per serving 25¢

**Ganoderma 4in1 Chocolate (Ganoderma + Cocoa + Cream & Sugar):** A delicious drink anytime of the year! All the healthy benefits of Ganoderma, combined with the rich taste of select cocoa, sugar and non-dairy creamer. The whole family will love the very rich flavor.

Ganoderma 7% 2,100mg, Caffeine 0%, pH 7.55  
Ingredients: Ganoderma Extract, Cocoa, Refined Sugar, Non-Dairy Creamer (Contains Milk Protein)  
Creamer: Glucose syrup solids, vegetable fat, milk protein, emulsifiers, riboflavin, anti-caking agent. Sugar Type: Raw cane sugar.  
10 Count Box \$5.00 price per serving 50¢

**Weight Loss Tea:** Premium herbal tea formulated according to an authentic Swiss traditional recipe. 100% Natural - Certified Kosher Parve - Individually wrapped for freshness and flavor. Supports weight loss by stimulating the production of urine to get rid of excess water and waste products.

Ingredients: Birch leaf, Goldenrod herb, Juniper berry, Lemon Balm herb, Licorice root, Fennel seed, Coriander seed, Anise seed, Caraway seed and Peppermint herb.

**Weight Loss Coffee:** A high-energy, fat-burning gourmet coffee that helps you stay fit. May help you suppress your appetite, burn excess fat, and are scientifically formulated to help you reach your fitness goals. Preliminary studies have shown a significant increase in metabolic rate after consumption.

Ingredients: Arabica coffee beans. Proprietary blend 670 mg (Garcinia Cambogia – 50% HCA), Citrus Aurantium extract (10%), Caffeine USP, Chromium Polynicotinate (75 mcg)

**To place an order call TasteGano.com: 800-541-0740**

# The King of Herbs

**Author Information:** Tish Davidson, Rebecca Frey PhD,  
The Gale Group Inc., Gale, Detroit, Gale Encyclopedia of Alternative Medicine, 2005

**Description:** Ganoderma is the name of the fungus *Ganoderma lucidum*. It is also called the **reishi mushroom** or in Chinese *ling zhi*. It is one of the most popular medicinal mushrooms in China, Japan, and the United States.

Ganoderma grows on logs or tree stumps. It has a shiny, hard, asymmetrical cap that ranges in color from yellow to black. The cap, spores, and mycelium are all used medicinally. Wild ganoderma is rare in Asia.

In ancient China, ganoderma was so rare and so highly prized that it was reserved for the emperors and called the "Elixir of Life." In 1972, Japanese researchers successfully cultivated the mushroom. There are six different colors of cap: red, green, white, black, yellow, and purple. These researchers showed that all colors are the same species, and that the color variations are the result of differences in environmental conditions. Despite this, some herbalists insist that certain colors of reishi mushroom are more potent or effective in healing certain conditions than others.

**General use:** Ganoderma is considered one of the most important herbs in Asian healing. Its use extends to almost every system of the body. Not only is it believed to heal physical ailments, it is said to bring about a peaceful state of mind, and to increase spiritual potency energy for Taoists and other Asian spiritual seekers.

Ganoderma has been used in China for over 4,000 years. It is the primary shen tonic in Chinese herbalism. In a broad sense, it is used to help a person adapt both physically and mentally to the world. It is used to strengthen and calm the nerves, improve memory, and prevent or delay senility.

Herbalists consider ganoderma an adaptogen, or natural regulator, suppressing the immune system if it is overactive and boosting it if it is underactive. Many health claims are made on the effect that ganoderma has on the immune system. These claims are based primarily on the presence of high molecular weight polysaccharides and free radical **antioxidants** in ganoderma extracts. Ganoderma also contains the elements **potassium (K)**, **magnesium (Mg)**, **calcium (Ca)**, and germanium (Ge).

Ganoderma is used in Japan and China to treat **cancer** and to stimulate the immune system after radiation or chemotherapy. It is also used to treat myasthenia gravis and **systemic lupus erythematosus (SLE)**, both autoimmune diseases. In Japan and China, ganoderma is also used to treat symptoms of viral diseases such as colds, **influenza**, **canker sores**, and **hepatitis**.

Quite a few research studies on ganoderma extracts have been done at universities in Japan, China, and South Korea. Many of these are test-tube or animal studies. The results are not clear-cut, but they seem to indicate that at least in these non-human systems, ganoderma has an effect on the immune system, some anti-tumor properties, and some anti-viral activity. One group of researchers reported in 2002 that ganoderma appears to protect the liver from inflammation caused by infection.

More recent research in Asian universities has investigated the effects of ganoderma on human cells or tissues. A recent study done in Taiwan indicates that ganoderma inhibits apoptosis (cell self-destruction) in human white blood cells. This finding may help to explain ganoderma's beneficial effects on the immune system.

Ganoderma has recently attracted the attention of Western cancer researchers. A case study report from Columbia University indicates that a Japanese dietary supplement containing ganoderma as well as genistein, a soybean derivative, may be useful in the prevention and treatment of **prostate cancer**.

Ganoderma is also used in treating conditions of the nervous system. It is used to calm the nerves, cure **insomnia**, reduce **stress**, eliminate nervous exhaustion, and increase determination and focus. Laboratory studies show fairly conclusively that ganoderma does act as a sedative on cells of the central nervous system and possibly has painkilling and anti-convulsive properties.

Ganoderma is frequently used to treat **allergies**, **hay fever**, bronchial **asthma**, and to reduce skin inflammation. Laboratory studies support these uses and show that some components of ganoderma have a strong antihistaminic effect that interrupts the development of allergic reactions.

Many conditions of the blood and circulatory system are treated with ganoderma. These include:

- altitude sickness
- **atherosclerosis**
- cardiac arrhythmia
- coronary heart disease
- high blood pressure
- high blood sugar
- high cholesterol
- low blood pressure
- **stroke**

Scientific research shows that compounds found in ganoderma do lower blood sugar and also interfere with the clotting of blood platelets. This reduction in clotting may account for ganoderma's effectiveness against stroke and atherosclerosis.

Ganoderma is also used to treat a variety of other diseases. These uses are generally backed up by little or no scientific evidence. They include:

- gastroenteritis
- **diarrhea**
- constipation
- gallstones
- ulcer
- acne
- hair loss
- inflammation of the kidneys
- menstrual cramps
- erectile dysfunction
- low sex drive

**Preparations:** Virtually all ganoderma available commercially are from cultivated mushrooms. Different preparations are made using the cap, the spores, and the mycelium. These preparations are available in the form of fresh and dried whole mushrooms, capsules, concentrated drips, extracts, tablets, tea bags, tea granules, and tinctures. A common dose is 1,800-2,400 mg in capsule form per day. However, doses vary hugely depending on the condition being treated and the strength and part of the mushroom being used.

**Precautions:** Although no toxic reactions to ganoderma have been reported, people with allergies to other mushrooms may also experience allergic reactions to ganoderma.

**Side effects:** Large doses (2-9 g) of ganoderma taken regularly over the course of 3-6 months may result in diarrhea, upset stomach, and **dizziness**. **Nosebleeds** from high doses of ganoderma have also been reported. Some herbalists claim that large doses of **vitamin C** taken with this herb will control the symptoms of diarrhea.

**Interactions:** Ganoderma and other Chinese herbs are often used together with no reported interactions; in fact, a new health food supplement is made from reishi mushrooms grown on herbs, in the belief that the mushrooms absorb some of the properties of the herbs on which they're grown.

With regard to Western pharmaceuticals, ganoderma has been reported to produce negative interactions with warfarin, a blood-thinning medication. Because ganoderma extract may cause a drop in blood pressure, persons who are taking prescription antihypertensives (medications to lower blood pressure) should use ganoderma only if they are being monitored by a physician.

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***“MLM is a commission and marketing system, plain and simple.”***

Len Clements author INSIDE NETWORK MARKETING

Our Multi-Level **COMMISSION** and **MARKETING System** is simple and very easy to understand. The only qualifications to become a Distributor and to receive compensation from all 12 levels of compensation: Be on autoship (\$34.95 per month) and personally sponsor 3 Distributors. We call it a 2 by 12 Forced Matrix with Guaranteed Spillover. Here’s what it means. The number 2 means you can only have 2 distributors on your first level. The number 12 means you receive monthly income on up to 12 levels. Once your 1<sup>st</sup> level has 2 Distributors there’s no room for any more. So any new distributors that sign up after that are “forced” down the matrix to the first open position. The computer fills the empty positions down and from left to right. Spillover is Guaranteed because of our 3 Distributor qualification rule. In addition it encourages people to go to work right away and to help everyone in the organization. There is good money for the part-timer that wants to supplement their income and serious money for the full-time marketer.

**The 2 by 12 Forced Matrix with GUARANTEED Spillover ©**

1 <sup>st</sup> Level	2 Distributors	Multiplied By	\$2.00	Equals	\$4	CUMULATIVE
2 <sup>nd</sup> Level	4 Distributors	Multiplied By	\$2.00	Equals	\$8	\$12.00
3 <sup>rd</sup> Level	8 Distributors	Multiplied By	\$2.00	Equals	\$16	\$28.00
4 <sup>th</sup> Level	16 Distributors	Multiplied By	\$2.00	Equals	\$32	\$60.00
5 <sup>th</sup> Level	32 Distributors	Multiplied By	\$2.00	Equals	\$64	\$124.00
6 <sup>th</sup> Level	64 Distributors	Multiplied By	\$2.00	Equals	\$128	\$252.00
7 <sup>th</sup> Level	128 Distributors	Multiplied By	\$2.00	Equals	\$256	\$508.00
8 <sup>th</sup> Level	256 Distributors	Multiplied By	\$2.00	Equals	\$512	\$1,020.00
9 <sup>th</sup> Level	512 Distributors	Multiplied By	\$2.00	Equals	\$1,024	\$2,044.00
10 <sup>th</sup> Level	1,024 Distributors	Multiplied By	\$2.00	Equals	\$2,048	\$4,092.00
11 <sup>th</sup> Level	2,056 Distributors	Multiplied By	\$2.00	Equals	\$4,096	\$8,188.00
12 <sup>th</sup> Level	4,112 Distributors	Multiplied By	\$2.00	Equals	\$8,192	<b>\$16,380.00</b>

**Total POTENTIAL INCOME per Month is \$16,380. That’s \$196,560 per Year!**

Here’s how the “Big Hitter” can help the “little guy”. Let’s say “Big Hitter” personally enrolls 30 distributors. He/she would single-handedly build levels 1 through 4 in his or her downline, and this helps build income for their downline distributors on levels 1, 2 and 3. At the same time “Big Hitter” is building others in his or her downline are also building – creating even more spillover in the matrix. It is truly a team-building plan. In this case, because the one person at the top sponsored so many distributors it filled up levels 1, 2 and 3. When anyone in his or her levels 1 through 4 go out and sponsor just one new person, they are also adding to the spillover effect for people below. Spillover is guaranteed with our three distributor commission qualification. This creates a snowball effect and can create very fast, explosive growth.

**THERE ARE NO GUARANTEES IMPLIED OR WRITTEN IN THIS DOCUMENT. THE TABLE ABOVE ACCURATELY ILLUSTRATES THE COMMISSION SYSTEM BUT THE AMOUNT OF MONEY YOU MAKE OR DON’T MAKE IN THIS, OR ANY, BUSINESS IS ALWAYS DIRECTLY PROPORTIONAL TO THE AMOUNT OF TIME, ENERGY, EFFORT AND MONEY THAT YOU INVEST INTO YOUR BUSINESS.**

***“MLM is a commission and marketing system, plain and simple.”***

Len Clements author INSIDE NETWORK MARKETING

MLM is about a lot of people doing a little bit. You do not need to be a “Big Hitter”, salesperson or an Internet Marketing Guru to make serious money with HCB. All we ask you to do is lead by example. Sponsor 3 sharp people and DO NOT make Medical or Income Claims.

**MLM + OPE + OPM = Financial Freedom**

**Other Peoples Efforts (OPE)** – With our 3 Distributor “Qualification” requirement “Spillover” is GUARANTEED and your team will grow 50% faster than a conventional 2x12 forced matrix.

You get 3, then 3x3=9, 9x3=27, 27x3=81, 81x3=243, 243x3=729, 729x3=2187, 2187x3=6561 Get excited about your Healthy Coffee Business, sponsor 3 distributors in 10 days and teach EVERYONE on your team to do the same thing and you will be earning \$16,380 in 80 days!

**Other Peoples Money (OPM)** – One of the best ways to build your business is to ask two very simple questions. 1. “Do you know anyone that drinks coffee?” 2. There’s a new business opportunity that offers a remarkable product called Healthy Coffee. I think we can make a lot of money. Would you have an interest in checking it out? If they answer yes to any one of these questions hand them a packet of Healthy Coffee (25¢) with our 800-557-3740 recorded message, your website address, your name, your phone number. Make Healthy Coffee your business card.

**Observe the Power of the HCB Marketing System . . .**

<b>The Healthy Coffee Business Card ~ Marketing System</b>	<b>CUMULATIVE</b>	<b>CUMULATIVE</b>
You pass out 100 Healthy Coffee Business Cards per month	\$25.00	100
Your (2) 1 <sup>st</sup> level Distributors pass out or mail out 100	\$75.00	300
(4) 2 <sup>nd</sup> level Distributors pass out or mail out 100	\$175.00	700
(8) 3 <sup>rd</sup> level Distributors pass out or mail out 100	\$375.00	1,500
(16) 4 <sup>th</sup> level Distributors pass out or mail out 100	\$775.00	3,100
(32) 5 <sup>th</sup> level Distributors pass out or mail out 100	\$1,575.00	6,300
(64) 6 <sup>th</sup> level Distributors pass out or mail out 100	\$3,175.00	12,700
(128) 7 <sup>th</sup> level Distributors pass out or mail out 100	\$6,375.00	25,500
(256) 8 <sup>th</sup> level Distributors pass out or mail out 100	\$12,775.00	51,100
(512) 9 <sup>th</sup> level Distributors pass out or mail out 100	\$25,575.00	102,300
(1024) 10 <sup>th</sup> level Distributors pass out or mail out 100	\$51,175.00	204,700
(2048) 11 <sup>th</sup> level Distributors pass out or mail out 100	\$102,375.00	409,500
(4096) 12 <sup>th</sup> level Distributors pass out or mail out 100	\$204,775.00	819,100

**When you combine OPE with OPM you create L E V E R A G E . . . And Leverage creates Wealth.** The 3 Distributor qualification requirement and a monthly marketing plan that grows exponentially **creates more spillover for you and your team.**

***Massive Action – Gets Massive Results!***

## Do you get letters and checks like these?

**Local Big Buck Coffee Shop**  
Cheap Street  
Anytown, USA

Dear Loyal & Satisfied Customer,  
Thank you for shopping at Local Big Buck Coffee Shop this month.  
Enclosed is a check for \$500.

Monthly Statement:  
Your purchase discount: \$ 10.00  
Your Referral Income: \$490.00  
Total Check \$500.00

Sincerely,

Mr. Local Big Buck Coffee Shop

**Local Big Buck Coffee Shop**  
Cheap Street  
Anytown, USA

**Referral Bank**  
Main Street  
Anytown, USA

**Check No. 6669**

Pay to the order of our Satisfied Customer:

The sum of Five Hundred Dollars \_\_\_\_\_ \$500.00

**Mr. Local Big Buck Coffee Shop**



How many times has your Local Big Buck Coffee Shop issued you a referral check?

They haven't? Why not, they should. Every time you purchase coffee at your local big buck coffee shop and refer others to them, you increase its sales and profits. As a customer, don't you think you deserve a *purchase discount*?

What is that \$490 *referral income* for? You told a few friends and neighbors you enjoyed shopping at the Local Big Buck Coffee Shop. They changed from a competitor store, and now shop at Your Local Big Buck Coffee Shop. You performed *word-of-mouth advertising* for your Local Big Buck Coffee shop. Now each month you should receive a referral check because your friends and neighbors shop at Local Big Buck Coffee Shop.

**If it weren't for you, these people would still be shopping elsewhere.**

Does all this sound Hard to believe? Well, it happens every day. Many businesses now share their advertising dollars with individuals in the search for more customers. It's called Network Marketing.

Does business really work this way? Can an individual receive referral or advertising income from manufacturers or retailers for the simple act of referring another person?

Yes! It happens every day in almost every industry. If you haven't heard about it or taken advantage of it, you could literally be **Walking Past a Fortune!**

This is only one of the hundreds of thousands of companies that advertise every day. The total amount spent on advertising is more than a trillion dollars each year. You don't need to share in a very large percentage of a trillion dollars to live quite comfortably. Just look around you to see all the advertising spent in your local area. It's everywhere. For instance:

- |                     |               |                  |
|---------------------|---------------|------------------|
| 1. Billboards       | 4. Radio      | 7. Direct Mail   |
| 2. Television       | 5. Newspapers | 8. Telemarketing |
| 3. Cable Television | 6. Magazines  |                  |

But none of these advertising methods are as effective as word-of mouth advertising. Potential customers will give far more credence to a friend's recommendation than to a message on a \$5,000 billboard. There is power in word-of-mouth advertising that can never be bought through regular advertising channels. Smart companies are more than willing to share their advertising budgets for this powerful method of increasing business.

## "The Power of 3" Concept with Healthy Coffee Business!

The concept of the "Power of 3" is to illustrate to you the amazing amount of money you can make from your HCB after only 1 year of membership, and how simple it really is.

The incredible thing about this is that these numbers are based on your ability to recruit Just 3 New Members Your 1st Month! Just 3 New Members the 1st month that duplicates that simple task.

What really needs to be realized here is the fact that with very little effort over a 1 month of time, you can make more money than you ever thought possible - **Just 3 members in 1 month, that's all ever!**

As you can see below it's been highlighted **month 12 at around \$196,560 per year!** Also, this does not show any Retail Customer Sales.

It does NOT take a lot of effort to recruit just 3 members your 1st month to a \$34.95 program and have them stick with it. Just think if you and your group could do 2, 3, or 5 members per month.

Month #	Personal Referrals (3 -1st month)	Downline	Total Downline	Binary Commission
1	3	3	3	\$6.00
2	0	9	12	\$24.00
3	0	27	39	\$78.00
4	0	81	120	\$240.00
5	0	243	363	\$726.00
6	0	729	1,092	\$2,184.00
7	0	2,187	3,279	\$6,558.00
8	0	6,561	9,840	\$16,380.00
9	0			\$16,380.00
10	0			\$16,380.00
11	0			\$16,380.00
12	0			\$16,380.00
<b>1<sup>st</sup> Year</b>	<b>12 – Months</b>			<b>\$91,716</b>
<b>2<sup>nd</sup> Year</b>	<b>13-24 Months</b>			<b>\$196,500</b>

This is not bad for the 1<sup>st</sup> years Goals for a Part-Time Distributor. Of course nothing ever happens exactly as the example. What if it took 2 to 5 years to get to the level of \$196,560 yearly? Why wouldn't someone want to help their own health while developing their own business?

**HEALTHY COFFEE BUSINESS (HCB)**  
419 Auber Drive ~ Manchester, MO 63011

Toll Free: 800-557-3740 ~ Home Office: 636-394-5249 ~ E-mail: DoctorCoffey@aol.com

***Independent Distributor Application Form***

**AFFILIATE INFORMATION**

PLEASE PRINT CLEARLY

**FIRST NAME:**

**M.I. :**

**COMPANY ID#**

(FIRST AND LAST INITIALS + 10 DIGIT PHONE NUMBER)

**LAST NAME:**

**EMAIL ADDRESS:**

**PHONE #**

**NAME OF BUSINESS ENTITY:**

**FAX #**

(COMPLETE IF DISTRIBUTOR IS A PARTNERSHIP OR CORPORATION)

**MAILING ADDRESS:**

**APT./SUITE# :**

STREET NUMBER AND NAME/P.O. BOX (US ONLY)

**CITY:**

**STATE:**

**ZIP:**

**SHIPPING ADDRESS:**

**APT./SUITE#**

STREET NUMBER AND NAME/P.O. BOX (US ONLY)

**CITY:**

**STATE:**

**ZIP:**

**SPONSOR INFORMATION**

**SPONSOR'S FULL NAME:**

**SPONSOR'S PHONE:**

**SPONSOR'S EMAIL ADDRESS:**

**PRODUCT PURCHASE AND PAYMENT INFORMATION**

PLEASE ACCEPT MY APPLICATION TO BECOME AN HCB CUSTOMER OR DISTRIBUTOR. I HAVE ENCLOSED A MONEY ORDER OR CASHIERS CHECK FOR **\$34.95** MADE PAYABLE TO HOME BUSINESS SYSTEMS. AS A DISTRIBUTOR I HAVE READ AND AGREE TO ABIDE BY THE TERMS OF THIS AGREEMENT. I UNDERSTAND THAT NO COMMISSION CHECKS WILL BE ISSUED UNTIL HCB RECEIVES AN ORIGINAL SIGNED COPY OF THIS AGREEMENT MAILED THROUGH THE UNITED STATES POSTAL SERVICE. HCB WILL NOT ACCEPT FAXED APPLICATIONS OR APPLICATIONS SENT BY E-MAIL. IN ORDER TO QUALIFY FOR COMMISSIONS I UNDERSTAND THAT I MUST PERSONALLY SPONSOR 3 DISTRIBUTORS. YOUR MONTHLY \$34.95 NEEDS TO BE RECEIVED ON OR BEFORE THE 15TH OF THE MONTH TO QUALIFY FOR THAT MONTH'S COMMISSION. CHECKS ARE CUT ON THE LAST DAY OF THE MONTH AND MAILED WITHIN 5 BUSINESS DAYS.

**DISTRIBUTOR SIGNATURE**

You agree to the terms and conditions and Medical and Earnings Disclaimer outlined in this Terms of Use Agreement and with respect to HCB Web Site (the "Site"). This agreement constitutes the entire and only agreement between us and you, and supersedes all prior and contemporaneous agreements, representations, warranties and understandings with respect to the Site, the content and computer programs provided by or through the Site, and the subject matter of this Agreement. This agreement may be amended at any time by us from time to time without specific notice to you. The latest Agreement will be posted on the [www.healthycoffeebusiness.com](http://www.healthycoffeebusiness.com) Web Site, and you should review this Agreement prior to each use of the Site.

\_\_\_\_\_  
Distributor or Business Principal Signature

\_\_\_\_\_  
Date

**OFFICE USE ONLY:**

Your HCB ID # is: \_\_\_\_\_

Date of Enrollment: \_\_\_\_\_

Your Sponsor's Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

## HEALTHY Coffee Business (HCB)

419 Auber Drive ~ Manchester, MO 63011

Toll Free: 800-557-3740 ~ Home Office: 636-394-5249 ~ E-mail: DoctorCoffey@aol.com

### ***HCB Terms and Conditions***

1. I am at least 18 years old.
2. I understand that I am an Independent Contractor and responsible for all taxes and that I will be asked for my Social Security Number or Tax ID once my commissions reach \$600. My relationship with HCB is not one of employment, joint venture or partnership.
3. I understand that HCB withholds no state or federal withholdings from my commission checks. HCB will provide me with an IRS form 1099 as to my commission earnings. The term of this agreement is one year.
4. I understand that I am not an HCB Distributor until this signed Agreement has been accepted.
5. I agree to emphasize the retailing of HCB products and services over the recruitment of new distributors, and to support and train those Distributors I do sponsor.
6. I understand that HCB does not pay any commission unless I have personally sponsored 3 active distributors. And if any one of these 3 distributors should become inactive then I will not be entitled to commissions until such time as I have 3 active distributors. **I also understand that HCB has a \$6.00 monthly check and administrative charge.**
7. I understand that acceptance of this Agreement does not constitute the sale of a franchise or distributorship. I am not being granted an exclusive territory, and no product inventory purchase is required to be an HCB Distributor.
8. **I understand that I am not guaranteed or assured any income or profits. I certify that neither HCB nor my sponsor, nor any other person has assured me of any level of success resulting from my efforts as an HCB Distributor.**
9. HCB shall not be liable for incidental damages, lost profits or other losses, or expenses for breach of any warranties or any other agreement or understanding between HCB and applicant(s) whose signatures appear below. HCB shall not be liable for any delay in shipping, or inability to manufacture or deliver products.
10. I have carefully reviewed the HCB Marketing and Commission System and information attached and acknowledges that they are incorporated as part of this Agreement.
11. My violation of any terms of the Agreement or conducting my business in an unprofessional or unethical manner, i.e., making Medical or Income Claims may result, at HCB's sole discretion, in the immediate suspension or termination of my HCB Distributorship and forfeiture of all payments from HCB.
12. This Agreement constitutes the entire agreement between myself and HCB and no other promises or representations shall be binding between HCB and myself.
13. If any part of this Agreement is found to be invalid, the balance of this Agreement will remain in full force and effect. This Agreement will be governed by the laws of the state of Missouri, unless the laws of the state in which I reside expressly require the application of its laws or prohibit the consensual jurisdiction and venue provisions, in which case its laws shall govern. Any controversy or claim arising out of, or related to this Agreement shall be settled by arbitration in Saint Louis, Missouri in accordance with the rules of the American Arbitration Association and judgment upon the award rendered may be entered in any court of any state having jurisdiction there of.

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### ***HCB Medical and Earnings Disclaimer***

INFORMATION AND STATEMENTS REGARDING HEALTHY COFFEE, GANODERMA, REISHI AND THE KING OF HERBS HAS NOT BEEN EVALUATED BY THE FOOD AND DRUG ADMINISTRATION. HEALTHY COFFEE IS NOT INTENDED TO TREAT, CURE OR PREVENT ANY DISEASE. HCB AND ITS DISTRIBUTORS ARE NOT QUALIFIED TO DIAGNOSE ANY DISEASE OR HEALTH PROBLEM. GANODERMA IS A MUSHROOM. IF YOU ARE ALLERGIC TO MUSHROOMS THEN DO NOT USE THE PRODUCT. INFORMATION HAS BEEN PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT MEANT TO SUBSTITUTE FOR THE ADVICE PROVIDED BY YOUR OWN PHYSICIAN OR OTHER MEDICAL PROFESSIONAL. IF YOU HAVE A MEDICAL CONDITION OR A MEDICAL PROBLEM CONTACT YOUR HEALTH CARE PROVIDER.

EVERY EFFORT HAS BEEN MADE TO ACCURATELY REPRESENT OUR PRODUCT AND ITS PROFIT POTENTIAL. EVEN THOUGH THE MLM INDUSTRY IS ONE OF THE FEW REMAINING BUSINESSES WHERE ONE CAN WRITE THEIR OWN CHECK IN TERMS OF EARNINGS, THERE IS NO GUARANTEE THAT YOU WILL EARN ANY MONEY USING THE TECHNIQUES AND IDEAS PROVIDED BY HCB. THE EXAMPLES AND ILLUSTRATIONS IN THIS MATERIAL ARE NOT TO BE INTERPRETED AS A PROMISE OR GUARANTEE OF ANY EARNINGS. EARNING POTENTIAL IS ENTIRELY DEPENDENT ON THE PERSON USING OUR PRODUCT, IDEAS AND TECHNIQUES. WE DO NOT PURPORT THIS AS A "GET RICH SCHEME."

ANY CLAIMS MADE OF ACTUAL EARNINGS OR EXAMPLES OF ACTUAL RESULTS CAN BE VERIFIED UPON REQUEST. YOUR LEVEL OF SUCCESS IN ATTAINING THE RESULTS ILLUSTRATED IN THIS MATERIAL DEPENDS ON THE TIME YOU DEVOTE TO THE BUSINESS, AND TECHNIQUES AND FINANCES AND KNOWLEDGE AND VARIOUS SKILLS. SINCE THESE FACTORS ARE DIFFERENT WITH EVERY INDIVIDUAL, WE CANNOT AND DO NOT GUARANTEE YOUR SUCCESS OR INCOME LEVEL. NOR ARE WE RESPONSIBLE FOR ANY OF YOUR ACTIONS OR DECISIONS.

THE INFORMATION YOU HAVE RECEIVED FROM HCB, OUR PRODUCT AND OUR WEBSITE MAY CONTAIN INFORMATION THAT INCLUDES OR IS BASED UPON FORWARD-LOOKING STATEMENTS WITHIN THE MEANING OF THE SECURITIES LITIGATION REFORM ACT OF 1995. FORWARD-LOOKING STATEMENTS PROVIDE EXPECTATIONS OR FORECASTS OF FUTURE EVENTS. YOU CAN IDENTIFY THESE STATEMENTS BY THE FACT THAT THEY DO NOT RELATE STRICTLY TO HISTORICAL OR CURRENT FACTS. THEY USE WORDS SUCH AS "ESTIMATE," "ILLUSTRATE," "EXPECT," "POTENTIAL," "RESPONSE," "PLAN," "BELIEVE," AND OTHER WORDS AND TERMS OF SIMILAR MEANING IN CONNECTION WITH A DESCRIPTION OF POTENTIAL EARNINGS OR FINANCIAL PERFORMANCE.

ANY AND ALL FORWARD LOOKING STATEMENTS HERE OR ON ANY OF OUR APPROVED SALES MATERIAL ARE INTENDED TO EXPRESS OUR OPINION OF EARNINGS POTENTIAL. MANY FACTORS WILL BE IMPORTANT IN DETERMINING YOUR ACTUAL RESULTS AND NO GUARANTEES ARE MADE THAT YOU WILL ACHIEVE RESULTS SIMILAR TO OURS OR ANYBODY ELSE'S, IN FACT NO GUARANTEES ARE MADE OR IMPLIED THAT YOU WILL ACHIEVE ANY RESULTS FROM OUR IDEAS AND TECHNIQUES DISCUSSED IN THIS MATERIAL.