

# Learn How to **\$top** Working for **Money**

and Let Your

Money Work for You!



Published by **Majestic Cares LLC**

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# Preface

Congratulations on your new eBook investment! Please rest assured that this eBook will be financially rewarding for you, or your money back!

## **About the author:**

This eBook is an amazingly simple and comprehensive eBook, carefully compiled by the owner and operator of Majestic Cares Community (MCC) Website:

Bob Donald of South Carolina published this book. He is a seasoned entrepreneur with over 50 years' experience as a Marketer, Online Businessman, and a dedicated visionary.

## **The Vision:**

Considering all the recent events that have befallen humanity, such as hurricanes, earthquakes, wildfires, **and the most recent COVID19 Pandemic**, we genuinely feel for those who have been affected by these challenges. Therefore, we have created a worthy goal to reach out to community members and families, both locally and abroad, to join hands with us in a unified relief effort for those in need.

It is our noble endeavor, through our eBook Fund-Raising Project, to raise a substantial amount of funds, to donate to families and communities around the world who may need relief due to various disasters. Moreover, we wish to ensure that each Affiliate/Member has equal access to these funds, which will also help them to live out their hopes and dreams!

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# Chapter One

## How to Start a Successful Home-Based Business

Creating a Successful Home-Based Business can be a dream come true with ideal planning and preparation.

Businesses are created every day through innovation, product or process improvement, technology advancements, and network collaboration. You do not have to reinvent the wheel necessarily. You can simply take advantage of existing and successful business models.

Creating the friend, “Think Group,” to generate ideas along with social media marketing, can ease the pressure of trying to go it alone. Identify people in your circle who share the same vision but bring diverse skills to ensure that you are meeting the foundational requirements like finance, marketing, accounting, customer service, and management.

Too many people try to manage tasks on their own without fully leveraging the potential assets of their available network forums. Think Groups can also help you fill a pipeline of potential business opportunities leveraging existing models, resources, and learning experiences. *The secret of success is to press through difficulties even if it means to fail forward.*

Identifying talent strengths is like assessing personality traits. You may be creative while another person may be good at communications or paying attention to details.

Your talents are the base for any successful business venture, including a home-based business.

Understanding your readiness to be self-employed is critical. Starting a business is not necessarily difficult, but it is not for everyone. Common traits for successful business owners are motivation, discipline, agility, resourcefulness, perseverance, initiative, teachability, and the ability to deal with uncertainty.

Suppose you are one of those people who have good accounting experience, you could consider the following home-business ideas:

- Tax preparation
- Bookkeeping
- Business management
- Auditing
- Mergers and acquisitions

A seasoned and successful investor could:

- Teach trading
- Trade accounts
- Create weekly newsletter subscriptions
- Host investment events

Someone creative could work on:

- Graphic designs
- Logos
- Advertising
- Posters
- Websites

Other ideas include:

- If you like to become an Uber or Lyft driver
- If you like working with people, become a doula, nanny, therapist
- If you are interested in business, you can become a consultant in a specialized area such as virtual assistant, editor, courier, copywriter, translator, etc.

These are just a few ideas to allow your creative juices to flow. Online sources of business ideas will also show you how to get started to think like an entrepreneur.

As you contemplate building a foundation for your home-based business, it is necessary to create a business plan to track progress and success of your business. Consider including the following segments:

- **Executive Summary**
  - Business name and location
  - Products and/or services
  - Mission, vision, and goal statements
  - The specific purpose of the plan (to secure investors, set strategies, etc.)
- **Company Description**
  - The legal structure of your business (corporation, sole proprietorship, etc.)
  - A brief history, the nature of your business, and the needs or demands you plan to supply
  - A summary of your short- and long-term business goals, and how you plan to make a profit
- **Products and Services**
  - A detailed description of your product/service
  - The problem it will solve
  - Needs it will meet

- Information about the product/service's life cycle
- Relevant copyright, patent, or trade secret data
- Research and development activities that may lead to new products and services

➤ **Market Analysis**

- A sketch of targeted customer segments, including the size and demographics of each group
- An industry description and outlook, including statistics
- Historical, current, and projected marketing data for your product/services
- A detailed evaluation of your competitors, highlighting their strengths and weaknesses

➤ **Strategy and Implementation**

- “Go to” market promotion plan
- Details about costs, pricing, promotions, and distribution/logistics
- Operations
- Labor needs
- Data on operating hours and facilities

➤ **Team**

- “Think Group”
- Key functional areas/departments and employees
- Information about owners, including their names, percentage of ownership, the extent of involvement within the company and a biography listing their background and skills
- Profiles of your management team, including their names, positions, primary responsibilities, and experience
- List of any advisors, such as board members, accountants, and attorneys

➤ **Financial Plan and Projections**

- A projected income statement, balance sheet, and cash flow statement for three years
- Capital expenditure
- Salaries and services
- Marketing

➤ **Appendix**

Additional supporting documents like charts, graphs, data, etc.

Creating a business plan may seem daunting at first, but enrolling your “Think Group” to assist you to craft one segment at a time, and collect data and facts to support your case, will not only benefit you but also benefit your potential supporters. *Need help getting started?*

**There are so many business opportunities to choose from. We are sure that, like most of us, you have tried and tried on your own, but to no avail! NOW, all of that is about to change!**



## Chapter Two

### Stop Working for Money & Let Your Money Work for You!

In this chapter, you will learn how to make thousands of dollars work for you while you sleep. This business endeavor involves no recruiting or sponsoring pressure that is generally accepted and promoted in the network marketing/sales industry. Inspired by ordinary people nationwide, and soon to be worldwide, The Majestic Cares Community, or "MCC," was created so that ALL its Affiliate/Members benefit from receiving a residual income for any worthwhile purpose. This includes financial assistance for humanitarian endeavors, business start-ups, paying off debts, buying a new car or home, travelling abroad, or long-distance visits with your family and friends!

No matter what your current financial needs are, The Majestic Cares Community (MCC) is ready to assist you and your loved ones, to help fulfill your financial hopes and dreams!

*Please First Note, that this is NOT a Network-Marketing, or a Get-Rich-Quick Scheme.*

As a legitimate sales opportunity, the MCC Online Community gives every affiliate/member the unique opportunity of receiving cash bonuses *based on their total group sales volume*. There are no enrollment or administration fees, and no recruiting or sponsoring required to join the MCC Community.

#### **Here's exactly how the MCC Cash Bonus System Works:**

When you register as an MCC Sales Affiliate at: <https://majesticcares.com/> and agree to make 3 personal sales of the eBook entitled, "Learn How to Stop Working for Money and Let Your Money Work for You," which sells for \$34.95, (and comes with a 30 day money back guarantee), you would then be entered into MCC's unique, one of its kind, cash bonus system!

**Note:** This is MCC's "Cash Bonus System," and NOT based on sales commission, but contingent upon MCC's *own profit sharing*, which works as follows:

When you make 3 personal sales, you will then qualify to start receiving Cash Bonuses as follows:

- **Bronze Affiliate:** When your established Affiliate Sales Group reaches 12 eBook sales, consisting of 3 personal eBook sales, and 9 group eBook sales, you will receive a share of MCC's **Community Profits**, in the form of a **Cash Bonus** starting with **\$100** which then qualifies you to advance to:
- **Silver Affiliate:** When your established group has an additional total sale of 36 eBooks, you will receive a Cash Bonus of **\$600** which qualifies you to advance to:



- **Gold Affiliate:** When your group has an additional total sale of 108 eBooks, you will receive a Cash Bonus of: **\$3,800** which qualifies you to advance to:
- 
- **Ruby Affiliate:** When your group has an additional total sale of 324 eBooks, you will receive a Cash Bonus of: **\$22,000** which qualifies you to advance to:
- **Diamond Affiliate:** When your group has an additional total sale of 972 eBooks, you will receive a Cash Bonus of: **\$412,855** and will now qualify for ***continuous repeating bonuses*** of **\$412,855 each time your group of 12 Affiliates has an additional total of 12 new sales each.**

## **Majestic Cares International LLC**

# Chapter Three

## Asset Protection

What is it? Why do we need it? And When?

By Jackie Rosenfeld

### What is an Asset?

An asset is anything containing economic value and/or future benefit. An asset can often generate cash flows in the future, such as a piece of machinery, financial security, or a patent. Personal assets may include a house, car, investments, artwork, or home goods. Assets can be personal assets or business-related assets:

- Money in savings and checking accounts
- Other investments, such as real estate (other than the home in which you live)
- Savings
- Stocks & bonds
- Certificates of deposit, etc.
- Anything that has a value that you wouldn't want to lose, such as:
  - Land
  - Precious metals
  - Gold
  - Silver
  - Loose diamonds
  - Fine artwork
  - Boats
  - Income property
  - RVs

Cars are only **assets** if you can use them to make money (like driving for Uber). Cars are only assets if you own them through your business. Cars can be an asset if they are rare and appreciate.

**An Asset Can Be Anything With An Extreme Value That You Own**

There are legal tools that keep creditors from seizing what is yours. When you get sued personally, most assets in your name are vulnerable. I am not saying you should not own anything. I am saying that it is better that you do not hold non-exempt assets in your name.

If you think you are safe with your Assets being in your name and eventually a bank account in your name, look at what is happening NOW. As IF the USA does NOT have enough Lawsuits. It is about to get even WORSE. Think again IF you think that your bank account and the name is safe, even if you have mint credit.

The next two legal entities are what I have created. Market and Sell are complete packages and NOT just a Legal Entity, as everything I put together comes with complete details and even Free consultation so that you can understand what you have and what to do with it.

**Replace Your Personal Bank Account with A Safe One!  
It is a Legal Entity that Everyone Needs to Own**

**Get yourself a Judgment & Collection Proof Personal Bank account.**

This is a unique type of Personal bank account that will be able to be set up at any bank to protect you and your funds from Judgments/Collections, liens, or levies for now and forever. This affordable one of a kind Bank account and set up is ONLY a onetime \$599 with NO other fees or filings EVER.

Please keep in mind that the purpose of this Special bank account that is set up in your Personal name using a Special Trust, is to be able to get a Bank account opened up in your name, so you can use it just like you have been using your Personal bank account now.

Instead of using your Social Security Number to open the bank account, I use and get for you, an EIN for the trust. You will still have to use your Personal ID and Social Security Number as a signer on the account.

Using this bank account with a Special Trust in your Personal name, and then getting an EIN Number (that I get for you), rather than using a personal bank account with your social security number, is what protects your funds in the bank from ever being frozen, having a lien against it, or from any Creditor, Collector, Judgment or Garnishment. If this were just a Plain old Personal bank account, all the above could happen to your funds.

**The Trust that is used is NOT for Estate Planning. It is a Special  
Trust for banking purposes only for clearing and receiving funds.**

**NEW RULES FOR BANKING.** IF you still have a Personal Bank account and are operating out of it, you are playing Russian roulette with your money. In fact, Banks have not been safe to put your cash in for over 100 years, especially a personal bank account. It is not a matter of if something will happen, it is a matter of when something will happen. The absolute best protection you can have and get is to order and use the bullet & judgment proof bank account. It comes with complete details. It is the least expensive and the most protection you can have, whether you have money now, or not or

expecting money soon. If you want to keep your money, then you cannot afford to be without this exclusive bank account.

This special bank account is like having insurance for your money from garnishments and collections and even from those most feared three-letter agencies.

Asset judgments, liens, and protection are for everyone and anyone; for everything you own that you do not want to lose.

As long as you are alive, you need some kind of amount of asset protection. You will need it while you're alive so that after you have passed away, anything and everything you own of value can be passed on to your heirs, loved ones, and friends.

Leverage this *Special Personal Bank Account* immediately and stop putting your money in unsafe and outdated personal bank accounts.

If you want a more detailed explanation of this Special Judgment/Collection Proof Personal bank account, please contact me.

## The Invisible New Mexico LLC

### What is an LLC, and WHY is it Invisible in New Mexico?

**The Invisible New Mexico LLC** is what you need if you are looking for a Private & Invisible LLC structure that allows you to have complete anonymity for your business and investment assets OR for just your Personal Assets.

I hope you enjoyed the read above, and IF you want to get on my mailing list where every two months I send out a lot of Asset Protection Information as well as How to keep your Privacy, all you have to do is email me to get on my list.

If you want further information or have any questions about the two legal entities that I specialize in to protect your Assets and your new Wealth from MCC, then please don't hesitate to contact me.

**I am looking forward to working with you.**

**Jackie Rosenfeld**  
**THE OTHER PLAN, LLC**  
[theotherplan@gmail.com](mailto:theotherplan@gmail.com)

### About the Author

Jackie Rosenfeld is one of a kind Credit/Debt, Asset Protection Specialist for over 25 years. She has been a keynote speaker for OFFSHORE Asset Protection Seminars in the US as well as Overseas.

Known to be highly innovative in her approach to asset protection and thinking outside the box, she creates Legal entities that are considered "different" yet legally *workable* in the marketplace.

She has shared her valuable insight in colleges, night schools, and libraries, teaching people how to Legally KEEP More of what they Earn instead of “gifting it” to Uncle Sam, thereby helping others to learn how to work *smarter* instead of *harder*.

# Chapter Four

## Why You Should Be Educated About Cryptocurrency

By Paul Dean

Welcome to the new world of understanding our monetary system and how this can benefit you. I will share with you a little about our current monetary system, but your true education is in watching the videos below. If you choose to read and watch all these videos, then you will discover this information is well worth your time.

Understanding and applying this information in your life will ensure you are on the winning side of the upcoming wealth transfer. Once you understand this basic history and principles you will quickly see how powerful the cryptocurrency can be to building lasting wealth.

### **Our governments and their spending**

Cryptocurrency has the power to limit the *out of control growth of political power* and cure the world of its corrupt monetary system. Sadly, most people don't realize that throughout the ages, so-called trusted government officials were misleading the world and enslaving future generations.

In the USA alone there is estimated to be over \$100 trillion in unfunded liabilities and that figure may be very conservative. That is over \$300,000.00 for every single person living in the United States and over \$800,000.00 for every full-time employee working in the United States.

The world governments have no money of their own. They are simply just an origination that oversees a specific geological area. As you will learn from the videos below, when people give the government control over their money supply, the government becomes a *monetary cancer* and spends until it destroys the society it governs. History has proven this time and time again.

For example, when the Roman Empire was given control over their currency, they slowly inflated its value by decreasing the amount of precious metals in their coins. Finally, when there was only about 2% of real gold left in their gold coins the society collapsed. In a short period of time, the city of Rome went from a thriving metropolis of around a million and a half people to a deserted ghost town of only 17,000 occupants.

### **Freedom of the people**

When the government is limited to what it can do with its money supply, the people are free from government control. Imagine if the government could not give out monetary bailouts without its citizens' consent. Imagine if the government requested large sums of money from each family to bail out the rich bankers and their banks. Would the people vote for that?

Now imagine if the corporate officers that made millions/billions of dollars were held financially and morally responsible for their misdeeds. Do you think there would be changes in the financial sector? Do you think the will of the people would then be followed?

## **Governments are good when the money is controlled**

People create governments for defense, solving problems, and promoting the general welfare of the society they govern. This in turn creates happier citizens.

Educating people empowers them to make good voting choices, however, it does nothing against controlling political monetary cancer. If a government has no monetary limits and just prints new money any time there is a need, as history has shown, it will grow and eventually destroy itself and the society it was meant to protect.

To limit the government's control over money is to limit political power and keep society safe. When people have control over the economy's currency, the government can fund according to the needs and desires of its people.

## **Asset-backed currencies**

History shows when countries use asset-backed currencies like gold and silver, these countries thrive and their citizens prosper.

Governments need asset-backed currencies to successfully fund any projects. Without an asset-backed currency, monetary slavery becomes its destination point. When governments debase their currencies, it takes generations for any country to recover.

## **A cure!**

A currency that is controlled by the people limits the government's power and ensures the future of society. Cryptocurrency gives us all the opportunity to reclaim the power of the people and safeguard our society. The more people avoid using unbacked government-issued currency and choose to use cryptocurrency, the more they are making their monetary vote truly count.

You can truly contribute to changing the world. The information does not stop the wars! *It is only when the citizens choose not to pay for the bullets do the bullets stop firing and other solutions are worked out!* This is truly the power of cryptocurrency. Make your vote count and save your society by keeping the government monetary cancer in check by purchasing and using cryptocurrency.

## **Are you ready to truly begin your monetary education?**

**Education Step 1** - Watch the Hidden Secrets of Money video 4. (All six are exceptional but watch #4 first and then move on to Education Step 2 below. I would suggest you watch the other five videos in the future.).

[Click here to watch Video 4 - The Biggest Scam](#) - (29:34)



## **Education Step 2** - Watch the following four videos for your Bitcoin education.

1. [Bitcoin and the story of money](#) -- (12:18)
2. [Bitcoin Phenomenon](#) -- (35:24)
3. [Bitcoin Problems 1](#) -- (watch the first 4 minutes)
4. [Bitcoin Problems 2](#) -- (6:24)

Some other videos you may choose to watch later are:

- a. [Bitcoin 101 - What is Bitcoin?](#) -- (22:32)
- b. [Disrupt Conference](#) -- (20:26)
- c. [Bitcoin Versus War](#) -- (31:22)

Now that you have watched these five videos, you understand the history of money and the power behind cryptocurrencies. With current advancements, the new generation of cryptocurrency solves Bitcoins problems. Here are some points why these new coins function better than Bitcoin:

1. Built from many of the prior crypto coins technologies to produce this next generation currency. One of the improvements is using 100% Proof of Stake rather than Proof of Work. This allows the network to operate at a fraction of the required energy. It also allows the average computer or smartphone to be used to verify transactions faster and generate new coins. The Proof of Stake network is a better solution for merchant and face to face transactions.

### [Proof of Work versus Proof of Stake](#) -- (2:38)

2. New technology offers greater blockchain security against malicious attacks and allows further decentralization by not requiring the use of large-scale mining operations to secure the network. Bitcoin has the flaw of being susceptible to having a government agency or competing cryptocurrency platform to cause the purchasing power of Bitcoin to fall to zero.

Simply by investing \$10 million or so in computing hardware, a monopoly over the Bitcoin proof of work could be established. In an attack, millions of current holders of Bitcoin would lose all their money. After a malicious attack, the government or competing platform could then easily sell their computing hardware to recoup most of their expenses.

The way the new coins are established, if a government agency or competing currency platform were to launch an effective malicious attack, they would have to purchase a monopoly of the new coins. Having to purchase such coins the price in value could soar!

Even if they were able to obtain a monopoly of coins and launch a malicious attack, all their money would be gone to make such an attack occur. Also, most of the coin holders would have sold their coins at a great profit and only a small percentage of the remaining owners would suffer.

3. Unlike Bitcoin, where a few individuals reap the Bitcoin mining rewards, there are new coins that allow all coin holders to receive 5% interest a year for just having coins. Imagine receiving 5% interest on the money you are already using in your checking account!

4. Coin holders always seek opportunities for growth. With the initial launch of a lot of new coins, prices are low. Over the next few months, coins begin to grow in value. They rapidly increase in price as the coins from short term sellers move into long term holder's hands. This is a common occurrence that happens in the stock market called "accumulation." As the oversupply of available stock is purchased without driving the price up too high, a critical mass is reached, and the prices then soar.

Today's holders of cryptocurrency not only can cast their votes in stopping a corrupt monetary system, but they can also benefit significantly from the upcoming rise in prices.

If you would like more assistance, please contact us and we will guide you through the process of purchasing your first cryptocurrency.

### **About the Author**

Paul Dean moved around extensively all over the United States attending different schools. Still, he managed to graduate near the top of his class and received a four-year scholarship for his academic achievements. He traveled overseas for almost two years and then settled down and started to further his passion in the alternative health industry.

After observing discrepancies in what was promoted in marketing and what was actually occurring, in late 1998 Paul decided to start his own alternative health business that focused on superior quality. Over the years he built a multi-million-dollar business that included over thirty employees. In 2015 he retired.

After this time, Paul also became deeply passionate about finding solutions to systemic world problems. He became a partner in a local food center that promotes sustainable farming and quality nutritious and organic food. He is also assisting other businesses that have a positive solution to improve the world.

A few months after his retirement he became educated about cryptocurrencies. Upon understanding the future of cryptocurrency and the potential for people to use it to assist the world on many different levels, he purchased his first group of Bitcoins at approximately \$170.00 each.

# Chapter Five

## The World of Cryptocurrency - The New Money

Many entrepreneurs have made millions right from the comfort of their homes, by investing in the ever-growing market of Cryptocurrencies!

### What is Cryptocurrency?

A cryptocurrency is a digital asset designed to work as a medium of exchange using cryptography/algorithms to secure the transactions, to control the creation of additional units, and to verify the transfer of assets. Cryptocurrencies are classified as a subset of digital currencies and also as a subset of alternative currencies and virtual currencies.

### Introduction: Why Cryptocurrencies Matter

Currently, our everyday financial transactions rely upon a trusted third party to maintain a record of transactions. For example, when you do a bank transaction, the banking system keeps a record and guarantees that the transaction is safe & reliable. Likewise, when a person transfers \$5 to another using PayPal, PayPal maintains a central record of \$5 debited from the person's account and \$5 credited to the other. Intermediaries like banks, PayPal, and other members of the current economic system play an essential role in regulating the world's financial transactions.

### Problem: Centralization of Power and Money Put 1st Generation Cryptocurrencies Out of Reach

In the early days of Bitcoin, when only a few people were working to validate transactions and mining the first blocks, anyone could earn 50 BTC by only running Bitcoin mining software on their personal computers. As the currency began to gain in popularity, clever miners realized that they could make more if they had more than one computer working on mining.

As Bitcoin continued to increase in value, entire companies began to spring up to mine. These companies developed specialized chips ("ASICs") and constructed vast farms of servers using these ASIC chips to mine Bitcoin. The emergence of these enormous mining corporations, drove the Bitcoin Gold Rush, making it exceedingly difficult for everyday people to contribute to the network and get rewarded. Their efforts also began consuming increasingly large amounts of computing energy, contributing to mounting environmental issues around the world.

### Solution: Pi - Enabling Mining on Mobile Phones

After identifying key barriers to adoption, a Pi Core Team set out to find a way that would allow everyday people to mine (or earn cryptocurrency rewards for validating transactions on a distributed

record of transactions). As a refresher, one of the significant challenges that arise with maintaining a distributed record of transactions is ensuring that updates to this open record are not fraudulent.

While Bitcoin's process for updating its record is proven (burning energy/money to prove trustworthiness), it is not very user (or planet!) friendly. For Pi, an additional design requirement of employing a consensus algorithm was introduced that would be extremely user-friendly and ideally enable mining on personal computers and mobile phones.

## What Is Pi?

Pi is a new cryptocurrency used by everyday people  
that you can “mine” (or earn) from your phone.

Cryptocurrencies are a new form of digital money that is maintained and secured by a community, instead of by governments or banks. Today, you can mine (or earn) Pi by helping to secure the currency and by growing Pi's trusted network. While most cryptocurrencies (like Bitcoin) have been hard for everyday people to use and access, Pi puts the power of cryptocurrency into the palm of your hand.

## Download the Free App and Start Earning Today

To start earning Pi, check in every 24 hours via the App and select the lightning button to start mining. Once you are mining, *you can boost your hourly rate* by inviting trusted friends and family to join the community. After three days of mining, **you can increase your earnings more by building your security circle, which contributes to the overall security of the network.** Keep in mind, earlier members of the network mine at a higher rate than those who come after them.

**For additional Information and To Download Your Money-Making Free App**

Please Visit: <https://minepi.com/majesticjnb>

# Chapter Six

## Having a Private Foundation

### What Is a Private Foundation and The Benefits of Having One?

#### What Is a Private Foundation?

By definition, a private foundation is a 501(c)(3) organization, usually established to grant money to charitable causes. It is the default category the IRS assigns; a nonprofit seeking 501(c)(3) status unless the applicant has requested and demonstrated suitability for public charity status.

A private foundation is a charitable organization that, while serving a good cause, might or might not qualify as a public charity by government standards. The Bill & Melinda Gates Foundation is the largest private foundation in the U.S., with over \$38 billion in assets. Most private foundations are much smaller.

Approximately 75% of these private foundations file annually with the IRS. In 2008, for example, the IRS reported a total of 115,340 private foundations in the US, of which 110,099 were non-operating and 5,241 were operating foundations.

In aggregate, private foundations in the U.S. control over \$628 billion in assets and made more than \$44 billion in charitable contributions in 2007.

#### What Are the Benefits of Having a Private Foundation?

1. **Tax Savings:** You get a tax deduction when the foundation is funded, then make your charitable gifts over time.
2. **Leave a Lasting Legacy:** Foundations set up in perpetuity can burnish your name far beyond your lifetime. Because gifts are made from an endowment that generates investment revenue, the total gifts made by the foundation can far surpass the actual funding.
3. **Build a Better Family:** As family members take on philanthropic research, present their findings to the board, participate in the decision-making process, and track results, they hone skills that will serve them for years to come.
4. **Sidestep Unsolicited Requests:** When you focus your foundation on specific giving areas, your mission statement can be used to turn down off-target funding requests politely.
5. **Put Your Dollars Where They Will Do the Best:** Private foundations commonly grant to public charities, but that's not all they can do.

6. **Run Charitable Programs Without Setting Up a Separate Nonprofit:** Direct charitable activities are IRS-approved programs that permit foundations to directly fund and carry out their projects.
7. **Make Loans Instead of Grants:** When used to support a charitable purpose, private foundations can employ loans, loan guarantees, and equity investments, which are paid back (potentially with interest), so you can recycle your philanthropic capital for charitable causes.
8. **Pay Charitable Expenses:** The foundation pays all legitimate and reasonable expenses incurred in carrying out the foundation's charitable mission and will count toward the annual minimum distribution requirement.
9. **Hire Staff (Even Family Members):** If you have a foundation, it's permissible to pay qualified staff for their foundation-related work—even if family members staff your foundation.
10. **Train the Next Generation for Success:** Many families of wealth want to give their children "enough to do something, but not enough to do nothing."

## Private Family Foundations Overview

“The more you give, the more you receive”

- As a Founder, you can contribute up to 30% of the family income (AGI) thereby lowering your tax liability
- Your Foundation receives donations of income, investments, assets, collectibles, real estate
- Your Foundation is exempt from federal income tax, capital gains tax, estate, and gift taxes
- Foundations are generally exempt from sales taxes on purchases, and property taxes in most counties
- Your Foundation distributes 5% of net investment assets to charity(ies) of its choice. This is available to anyone...no minimum funding level
- Operated and managed with complete legal control by individual or family
- Can hold investment accounts where the profits grow, and assets accumulate tax-free
- A common and recognized estate planning exit strategy
- A “tax system for the informed” in place of a “tax system for the uninformed”
- Eligible for grants
- A grant-obtaining provider on staff (What’s your dream for doing good? But you “never had the time and the money...”)
- Travel and training workshops with hands-on giving in worldwide locations
- A tax-exempt charity in total compliance with IRS Section 501(c)(3) Exempt Organizations

“TO FREELY GIVE IS A VIRTUE...TO BE COMPELLED TO GIVE IS A VICE”

- Absolve concerns regarding estate planning, eliminate probate
- Receive extensive support including hands-on workshops to ensure your successful management of the foundation
- Establish a secure and prosperous retirement plan including the essentials of compensation
- Create and live your ideal calendar
- Receive, because of your stewardship of the foundation, the necessities of transportation, travel accommodations for grant-making, health care, insurance benefits
- Create a separate legal entity with an EIN
- The foundation pays a 1-2% excise tax on net profit (this is part of the 5%)
- Operate it successfully without paid staff (if desired)
- Create fiscal responsibility by directing former tax dollars to charities of choice
- Combine flexibility, control and tax advantages while you self-direct social capital
- Fewer than 60,000 in the United States, 93% with assets less than \$1,000,000
- Establish a family-name legacy bringing you closer to children and grandchildren
- Support positive values and choices and promote a greater meaning for life
- Empower family members and recipients
- Provide a training ground for younger generations to share values and vision
- Create a powerful way to help your community
- Express your own beliefs and your passion for what is important to you
- Establish an exciting and rewarding lifestyle utilizing your talents, skills, and abilities
- Understand stewardship in place of ownership
- Receive maximum fulfillment from being a grant-maker
- Give freely and anonymously, thereby “doing well” by “doing good.”

**“Live in the world but be not of it.”**

**For Further Details and Information**

**Contact: Charles Hooper**

**THE STEWARDSHIP INSTITUTE**

**916-543-3205**



# Chapter 7

## Put Your Money to Work Right Away

By Rosalinda Burton

In the world of finance, there are two factors when it comes to the use of money: unorganized and organized spending. The latter welcomes stability, assurance, trust, aspiration, and growth; whereas, unorganized spending can reap future havoc especially when no accountability is defined. It can lead to frivolous spending that is often emotionally driven.

How do we avoid the clouds of chaos when the demands of life are high, and there is little money for personal use or trade? We can bring back some semblance of order with how we organize and use our money. Prioritizing is part of the blueprint that outlines our future's success. We can begin with this financial blueprint below:

### 1) Debit Card with Perks & High Yield Savings for You

a) This community-driven *green-friendly* card can yield up to 10% cash back at *Mission-Focused Merchants* as well as earn 1.00 % APY in your new annual savings account. This is far more than the national average interest of .10%. In addition, there are unlimited fee-free withdrawals at participating ATMs, and a 100% fossil-fuel-free investment opportunity.

Watch for limited specials upon opening an account with this company.

Peek here:

<https://www.aspiration.com/our-products/>

b) This Online Savings account currently yields 1.30% annually. There is no minimum deposit required and no transaction fees. Same-day transfers from other banks can be up to \$100,000. Need a loan for business or personal use? There are no fees attached.

Opening a CD account is another option to consider as it generally offers a higher interest rate than your Savings account. CD rate is locked in whereas in Savings, the rate is variable. This online institution offers a *No-Penalty CD*, allowing you to withdraw the entire balance after 7 days of funding without penalty. This is deemed highly favorable.

<https://www.marcus.com/us/en>

## 2) Invest a Small Sum in Real Estate

If you are looking for stability and growth, Real Estate could become a solid route to embark upon, especially in comparison to a volatile stock market. It doesn't have to require large amounts of money. Imagine investing via one platform that covers multifamily real estate deals, where you can build your own portfolio and diversify. According to past performance via this company's platform, it brought an annual return of 18%. This could truly become a financial gateway for you with little money to start.

The company renovates and manages apartment buildings, rents them, and only sells when the time is right, to make a considerable difference for everyone. This way investors are amply rewarded.

How much cash can you come up with? *As little as \$500, is all it takes.* Peruse the website and if you like, you can always request more information that will ultimately prepare you for a taste of real estate wealth.

<https://diversyfund.com/investments/>

## 3) Low Monthly Fee on Term Life Insurance

When it comes to choosing a term life insurance, you want to choose a safety net that would prevent an ugly financial fall for your family should you die. With so many insurance companies to choose from, it's important to select a company that has years of experience tied to it as well as be ahead of the competition by way of modern technology.

This company has partnered with two highly respected insurance companies to give you the best of the best, *offering coverage from \$50,000 to \$1,000,000, with a 10- or 20-year term limit.*

The company offers you a free quote so you can know right away your desired coverage along with its low monthly fee.

<https://bestow.com/>

## 4) Claim Part Ownership of Other Companies through an Investment App

This could be your new financial home providing you online banking, savings, investing portals, free education, and guidance.

You can be as creative as you'd like. Explore all offerings available to you, and watch your investments grow.

Fractional shares allow you to invest any dollar amount. Companies like Walmart, Costco, Coke, Pepsi, Google or Amazon are within \$1 reach to give you a start in part ownership. Claim your quarterly dividends as you explore and invest via various financial avenues.

There could be a little financial investment bonus upon opening your new account with this app.

<https://www.stashinvest.com/>

## 5) Low-Interest Loan to Pay Off Your Credit Card Balances

Call this your relief loan of up to \$100,000 to take care of all your credit card balances. You will only have one monthly payment offered at the best low-interest rate available. Loan term is generally 24-84 months. Pay extra towards this Personal loan and you can pay it off faster! Relief could not come sooner!

<https://hifiona.com/products/loans>

## 6) Start Dreaming Big, Set Goals, and Take Action

Do you have a story to share? If you could create your own story, how would you tell it? ***Do you live in the heart of your own story, or are you simply a witness?*** These are thought provoking questions and can move us to some serious contemplation. How you choose to live your life is the greatest asset of all, as you are giving yourself the free rein to choose. Though freedom is a precious asset, it can become a wild horse if not tamed correctly. If you desire to live in the heart of your own story, you can begin by dreaming bigger than you thought possible. You can begin by setting goals for yourself and taking action. You can begin by taming the wild horse, ready to ride the winds of freedom.

In the book, "As a Man Thinketh," penned by James Allen, over a 100 years ago, his words offer sound advice to us all: "The greatest achievement was at first and for a time a dream. The oak sleeps in the acorn; the bird waits in the egg; and in the highest vision of the soul a waking angel stirs. Dreams are the seedlings of realities."

Living your dream and creating your own story is always worth sharing! We see so much of that with social media on the rise, but where is the true story telling, and the beautiful landscape of hearts and minds that are ready to connect *internally* with one another? If we could wrap everything up and find another tool for you, to help you accomplish your worthwhile projects and dreams, imagine sharing your story and getting paid for it. Imagine benefiting others at the same time. This may be your greatest discovery and recovery!

[Begin Your Journey Here](#)

### About the Author

Rosalinda is an entrepreneur who believes in helping others succeed and finding joy in the journey. She is a certified cryptocurrency specialist, author, and gold medalist (Special Olympics). Associating with people all over the world, brings her the greatest joy. She is known for her song writing and performance in bands, dance companies, theater and film. She has written and performed songs for the 2002 Utah Winter Olympics and the 2012 British Summer Olympics. Her service and love for people could be her greatest legacy and song.

# Chapter 8

## History of Debt in the United States

By Richard N Brough, CPA

Before the mid-19th century, bankruptcy was considered a crime. For example, in colonial New York, bankrupts who were labeled by the court system to be insolvent, were branded on the thumb with a “T” for “thief”. Under the Pennsylvania Act of 1785, a convicted bankrupt was flogged while nailed by the ear to the village pillory. Afterwards the ear was cut off. Hey! It could have been worse! Under ancient Roman law, a debtor could be sold into slavery. Or, how about England where bankruptcy was a felony subject to capital punishment.

William Durant of General Motors introduced automobile financing in 1916. He found that people would buy higher priced, more stylish vehicles if they offered to finance them. This helped General Motors become the largest auto manufacturer over Ford, who would give customers a savings account to help them save for a new automobile.

Historically, if you wanted to buy a home you were often required to come up with 50% as a down payment and pay off the remaining balance over 5 years. The creation of the Federal Housing administration made it possible to finance your home with a much lower down payment, and to pay the remaining balance over a period of 30 years.

The credit card came to fruition in the 18th century, when “tallymen,” who sold clothing, would allow purchasers to pay for clothing in small weekly payments. They would keep a “tally” of what people bought on one side of a wooden stick. The other side of the stick was used to track payments. In the early 1900s, catalogue companies, department stores and oil companies found that they could sell more “stuff” at 5% to 20% higher prices by offering to sell on credit. In 1951, Diners Club Card became the first modern credit card. In 1958, American Express issued its “Purple Card” that could be used for travel and entertainment. In 1966, “Bank Americard” was franchised by Bank of America, and was later renamed “Visa”.

As you can see over the years, credit has become much easier to obtain, with far less consequences for not paying it back. Today everything is paid for by using debt, paying back small monthly payments at extremely high interest rates. Is there any question why America is so far in debt??

Now.... how do we reverse the trend? Perhaps we can begin with addressing the emotional tendency that is linked to spending. Evaluating yourself and your need to spend can be a great start. Taking the evaluation further, how many credit cards fit in your wallet that is splitting at the seams? Is there a way to substitute the emotional high you can get from spending, even when there is nothing to spend? There is a way when you view money as a tool, and not you as a tool for money; there is a way to switch things around.

We can become self-masters of our own financial journey and use the many opportunities and tools available. It begins with one step, and one bridge at a time.

Team NorthStar – Building a stronger economy one household at a time.

### **About the Author**

Richard Brough graduated Cum Laude with a Bachelor of Art degree in accounting with minors in business administration and Mandarin Chinese. He has spent over 30 years helping small and homebased business owners increase their profits while helping them save on taxes. Richard's true passion, however, is helping people obtain their financial objectives, helping his clients eliminate debt, increase savings/retirement while at the same time increasing their current lifestyle. He has been listed in publications such as the National Dean's List, America's Registry of Outstanding professionals, Montclair Who's Who Among Executives and Professionals, and International Who's Who of Entrepreneurs.

You can get more information by emailing Richard at [richard.brough.cpa@gmail.com](mailto:richard.brough.cpa@gmail.com)

# Chapter 9

## Attraction Marketing Automated

By Paul Howard

### What Is Attraction Marketing? How to Automate Marketing?

### How to Choose the Best Tools for You!

**“A Solution for business owners and everyone who is looking to increase their Income.”**

First, I want to welcome you to MCC. If you are reading this, you have made one of the best if not the best choice of your life.

Attraction marketing is making your brand or yourself more appealing to potential customers. The idea is to set your brand and yourself apart from others by pinpointing all the things that make your offer more attractive. Once people are attracted to your business and the products and services that are being offered, this will translate to more sales and an increase in revenue.

Attraction marketing is not new, and it has been around for many years. It refers to communication to others in a way that they will find attractive or appealing.

Automated marketing is taking everyone's efforts and helping them utilize 21<sup>st</sup> Century technology that creates a viral environment. Many of the wealthy have found ways to leverage their money and/or other people's Money and Time. The founders of MCC have spent a lot of their own money and time to create a system that is 100% automated that will encourage the masses and pay them well for selling this beneficial information.

Nowadays, with so much uncertainty in each of our lives, many people are beginning to think out of the box, so they can find ways and solutions of helping themselves and the masses. Many great ideas are simple and MCC has found one that is going to change many lives.

Our Community Solution – OCS Directory, was created with similar goals in mind. Marketing/Advertising is a large expense to businesses. Most people do not realize who really pays for the cost of Marketing. It is all of us. At OCS, our goal is to bring those advertising dollars back to the consumer and save our local, small businesses tons of money.

As the founder of Our Community Solution (OCS Directory), I joined Majestic Cares Community (MCC) just like you have. I bought this wonderful PDF and was able to contribute to this growing community by making 3 eBook sales. It is my intention to increase that number to hundreds of worldwide sales and hopefully reach thousands of people like myself. Lots of money and time has been invested to finding and creating platforms that will benefit everyone!

One of the platforms that we have used with much success is an all-in-one online marketing company. They host almost every online marketing tool that is needed for any business's success. The founder of this company thinks "out of the box" also. He created a graduating program where people or businesses, with little marketing capital, can get involved for free and utilize the best marketing tools out there. As your business and needs grow so does the cost.

We have created a simple duplicated system that everyone can use for free to help the MCC community grow on a greater worldwide scale. Also, if you are a business owner selling other products or services, we recommend that you try our system for \$1.00.

[Click here](https://1dollar-new.dealplan.xyz) to tryout this robust marketing system: <https://1dollar-new.dealplan.xyz>

Business owners, just for joining MCC, will receive a premium listing in our directory for free. Use coupon Code **OCSMCC** @ <https://www.ocsdirectory.com/join>

This is our Purpose... Many businesses are struggling and really need cost effective marketing and many people/consumers could use extra money. Reaching out to other business owners, you can offer them a *free Premium listing when they purchase MCC's E-Book and join us in our mission*. Use our directory to help yourself, friends, family, and local businesses. This is how we are changing lives!

When Businesses and Consumers work together in helping each other to reach their financial goals, we help everyone within our local Communities, thereby creating a ripple effect that helps our brothers and sisters around this beautiful world.

If you want a free duplicated site to help market MCC and learn more, please email me at [mcc@ocsdirectory.com](mailto:mcc@ocsdirectory.com) and put in the subject line "Free Site"

Here is to your Peace and Abundance,

Paul Howard

Owner / Our Community Solution and OCS Directory

Our Mission is to Increase each individual and Business buying power by using good old-fashioned Grass Roots marketing, coupled with 21st Century Technology. We can do business in over 120 different countries worldwide. We have a low to no risk opportunity that gives people a hand up and will strengthen them, their friends, families, and neighbors so each of us can be financially free without any handouts. Our system is simple; all a person needs is a computer or smart phone with internet connection, and a willingness to share the GREAT NEWS. By strengthening one Person and one Business at a time, we are creating stronger Communities across our beautiful world.



## **About the Author**

Paul Howard created “Our Community Solution” over 10 years ago. He has gained a vast knowledge of marketing when the OCS Directory went through many changes due to the rapid growth of technology. Everyone who knows Paul, all agree that he is driven to bring prosperity, equality, and peace to all communities. Paul resides in Layton, Utah and has been married for 26 years. He has raised two great young men and is now blessed with two Awesome Grandkids. His family is his driving force behind the many hours he serves in strengthening his local community. He understands the principle that by strengthening himself and those around him will create great communities.

**“Service Is Not Competing Against Each Other; It Is Complementing Each Other!”**

## Conclusion

We sincerely hope that you have benefited from this highly informative publication. Our sincere thanks go to our contributing editors.

Collectively, our desire is to inspire people who are attempting to better themselves and develop leadership skills, as well as be receptive to positive change and hope for a brighter future!!

MCC, and our contributing editors, are driven to serve and bring prosperity to all. Doing something that is needful for yourself, your family, and your organization brings you a greater sense of fulfillment and preparation for greater things to come.

This purpose spurs us on and inspires us all to overcome our personal stumbling blocks. Those who join us in this endeavor, will help turn those stumbling blocks into steppingstones, ready to pave our way to success, and become the true leaders we are meant to be!

MCC's sole endeavor is to provide a profoundly important service for the entire human race!

**To Believe Is to Achieve!**

Faithfully yours,  
Majestic Cares International LCC