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INSIDE

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last century's prices...with today's money." - *Michael Senoff, Author*

Indian Trading

Michael Senoff Interviews Dennis Clause

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*This is just a small taste of what's available to you with this incredible secret at your fingertips
Get it all for as little 20. 15 even 10 cents on the dollar with the information inside!*

Dear Student,

I'm Michael Senoff, founder and CEO of HardToFindSeminars.com.

For the last five years, I've interviewed the world's best business and marketing minds.

And along the way, I've created a successful home-based publishing business all from my two-car garage.

When my first child was born, he was very sick, and it was then that I knew I had to have a business that I could operate from home.

Now, my challenge is to build the world's largest free resource for online, downloadable audio business interviews.

I knew that I needed a site that contained strategies, solutions, and inside information to help you operate more efficiently

I've learned a lot in the last five years, and today I'm going to show you the skills that you need to survive.

It is my mission, to assist those that are very busy with their careers

And to really make my site different from every other audio content site on the web, I have decided to give you access to this information in a downloadable format.

Now, let's get going.

Michael Senoff

Michael Senoff

Founder & CEO: www.hardtofindseminars.com

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Published by:

Michael Senoff
JS&M Sales & Marketing Inc.
4735 Claremont Sq. #361
San Diego, CA 92117
858-234-7851 Office
858-274-2579 Fax
Michael@michaelsenoff.com
<http://www.hardtofindseminars.com>

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Indian Trading

If you are one of the many people that come to my web site, www.hardtofindseminars.com, and are curious about the Barter, then this audio may help you to make the decision to obtain the Barter Secrets course that I offer.

Dennis Klase was a person who was very interested in Barter. He is a Native American living on a reservation in northern New York. He had been working as an iron worker in New York City but left the job because it didn't pay well. Dennis just knew that there had to be a better way to make more money!

He moved back to his reservation and began working for a friend of the family whose business was in web sites. Dennis learned so much from this man about how he was able to use Barter in his business to make huge profits.

Dennis explained to me that the concepts of trade and barter are not new to the Native American community. It is a common way of life for Indians that goes back hundreds, if not thousands of years.

When Dennis came across my Barter Secrets course, he knew that he had to have it. He hadn't been making much money at the time and actually saved his salary for several weeks in order to buy the course.

I must tell you that Dennis absolutely loves the course. He contacted me to bounce some new ways to use Barter. I don't know who learned more in this consultation – Dennis or me!

Listen as Dennis explains how selling items from the reservation saves buyers from having to pay state sales taxes. Additionally, in most cases Native Americans living on a reservation can purchase items off the reservation without having to pay state sales taxes. You will also learn very interesting things about the Native American way of life on the reservation and how, when things are taken away by the United States government,

Indians have the ingenuity to work around these problems by finding better solutions.

We discussed a possible barter-based business in advertising for the multitude of Indian casinos across the country. The objective would be for Dennis to buy advertising trade dollars at 20 cents or less on the dollar then sell advertising to the casinos at a profit – and the casino would still realize a huge savings in advertising.

What Dennis needs to do is to research where Indian casinos are buying their advertising from and how much they are paying for it. Once he has obtained that information, he can contact some of the many nationwide barter organizations to determine if advertising trade dollars are available for purchase. In this audio, I give Dennis just a few of the barter organization names and web links to use in his research.

Armed with the knowledge of what a casino is paying for advertising and advertising trade dollars, Dennis would have the ability to meet with the casino's advertising department and make them a deal that would save them tons of advertising dollars.

I hope that this consultation gives you some ideas about how you could begin a barter-based business. I also hope that we can keep track of Dennis' progress to comprise a great case study in Barter.

Dennis: Hello Michael. This is Dennis Clause. I emailed you. I'm from Niagara Falls. I am the Native American. I ordered your book on Barter Exchange and I love it.

[MUSIC]

Michael: Hi, it's Michael Senoff with hardtofindseminars.com and Barter Secrets. Here's another recording with one of our new secret loophole students. His name is Dennis Clause. Dennis Clause is a Native American who lives on an Indian reservation and he called me with a very unique idea and some ways to the Barter Secrets course to make money. I hope you enjoy this consultation. It's about 25 minutes long and I think you'll benefit and learn some new ways to use barter. Enjoy.

Michael: So, you told me you saved up six months to invest in something like this. Tell me about that.

- Dennis: Well, actually I was formally a union ironworker and I used to live in New York City. I made \$43.80 an hour and I gave that up because I was working way too hard for somebody to make a lot more money than me. Its real hard work, its outdoors, its seasonal. And when it's raining, you can't work and then you've got to pay for motels. I moved home so I could get smarter and learn. I use my mind instead of my body.
- Michael: How old are you?
- Dennis: I'm 32 now.
- Michael: Great.
- Dennis: So, I moved up North to another reservation where there's a multi-multi million who grew up with my father. I asked him to teach me how to make money. So, I spent one year working for him learning how to make money and I now I'm out on my own. I'm trying. I saved up money. I lost it. I want and made more money. I lost it. Still working.
- Michael: How did you keep losing it?
- Dennis: Well, I would invest everything I had for Internet. When I'd get a website, I'd pour everything back in there because he would take everything he had and put it back in and then the money would come back to him. And I watched him do it over and over. He would bring his business right to the edge and it would come right back and it would just triple where nobody else would do that, he was the only one out there doing it.
- Michael: What kind of business did he have?
- Dennis: He has a cigarette factory, online service, he does concert promotions; he does all kinds of things.
- Michael: That must have been a great learning experience.
- Dennis: It was really exciting just to watch him. He made money with never owning things sometimes. People knew that he worth so much money. He could buy a building, before he took possession of it, he would sell it and be in the middle collecting.
- Michael: Very similar to the barter stuff, isn't it?
- Dennis: Yes.
- Michael: Is that what caught your eye?

- Dennis: Yes.
- Michael: Very good. So, you got the course. Have you gone through everything, all the audios?
- Dennis: Yes.
- Michael: Were you surprised that there was more than promise?
- Dennis: Actually not coming from you, but yeah it was really nice to get, but when I get something from you, you always over deliver so I always like that.
- Michael: Like I said in there, I had a really hard time grasping the whole concept and I think some other people either get it or you don't. Are you confused about anything or do you have a good understanding of how everything works?
- Dennis: I'm an Indian on a reservation, so we trade amongst each other. Ever since I was little, I've always traded.
- Michael: Did you grow up on a reservation your whole life?
- Dennis: Yes. I'm on the reservation right now.
- Michael: What reservation is it called?
- Dennis: It's the Tuscarora Indian Reservation in Niagara Falls, New York.
- Michael: How many Native Americans live there?
- Dennis: About 2,000 people in this reservation.
- Michael: Do you like living there?
- Dennis: I love living here.
- Michael: Great. So, tell me, growing up trading was part of your upbringing?
- Dennis: Yes, all the time. My dad would sometimes not have enough money growing up because it was seasonal. He was an ironworker, too, like his father. So, when he needed wood or whatever, he could trade off somebody else's land and get wood and cut wood, but he had to trade them when we cut down the wood and got it cut up and everything. We had to give the owner of the property some wood, but we got some wood for free. So, they got wood for free, we got wood for free because we didn't own the land. Everybody made out.
- Michael: Do all Native Americans understand this concept of trade?

- Dennis: I think a lot of them do, but a lot of them are not into it as much anymore.
- Michael: Yes, but you remember it from your dad.
- Dennis: Yes.
- Michael: Have you heard about the barter industry at all before you learned about my stuff?
- Dennis: I saw it on TV on time, but I really didn't think it was that big because they were talking on TV -- there was like a small town, amongst a small town where the community was getting involved in it. Like here, on the reservation, when some of the elders need help, somebody will go and help them. And knowing that they helped them, never asked for help, well when they need help, a lot of the community members go and help them. It's like a barter system.
- Michael: It's absolutely tremendous. I mean I was even doing some more research on my own last night. It's bigger than I even anticipated. And I sent you to a link. It's a great resource about all these barter resources. So, when you get back online, go to this resource. It was called entrepreneurialconnection.com. But I sent you the link and there's some very key industries all around barter. One is called the IRTA, International Reciprocal Trade Association. And this thing is worldwide. I mean they have developed a universal world currency where you can trade anywhere in the world on a standardized currency within the barter industry. There's also another association called the National Association of Trade Exchanges. And barter organization, people who start their own barter clubs, become members of these. So, you can go on either of these websites and search all the barter groups all over the world. They are all over the world. There's also an industry publication, a newspaper, called Barter News, that's at www.barternews.com. It's the leading barter business journal. At the site, you'll also have a worldwide list of all the barter organizations, email address, company names, phone numbers, everything. And then there's other barter services that are starting, kind of like Ebay, but there's one called barteritonline.com, barternet.com, there's ibarter.com. Have you been to the itex.com website?
- Dennis: Yes I have.
- Michael: Did you see how you can search all the members there?
- Dennis: Yes I did.
- Michael: So, you can see all the different things that are available to purchase and buy and then it comes to your question and I want to read the email that you sent to me for sake of this recording.
- Michael, I had to thank you from the bottom of my heart. The book and the CDs on barter are more than I could have asked for. I want to know if you had any

ideas that could be used to make more money than I could come up with alone. You see, I'm an Indian in New York State and I live on a reservation. I don't have to pay tax and I can sell things from the reservation, in the mail, tax free, to non-native people. Do you have any ideas for us to partner up with me? I like getting your info by email and I feel that we are a lot alike. I love to learn and I want to make more money only when it's a win-win deal. And I really liked that you said I will not sell cigarettes like all my family and friends do. I know I can make more with my mind to help others.

Does that bother you that everyone's trying to make money selling cigarettes?

Dennis: Well, yes. I don't smoke and I understand people are trying to save money on cigarettes and everything, but I don't agree with that, trying to make money hurting somebody else. It should be something that everybody else can grow on and help each other, not hurt each other.

Michael: How big is the cigarette business with the Indian reservations?

Dennis: There's 2,000 people on my reservation. There are 17 millionaires and 1 billionaire on my reservation.

Michael: And they live on the reservation. Is this all from selling cigarettes?

Dennis: Cigarettes and gasoline.

Michael: Because of the tax advantage, right?

Dennis: Yes. No casino.

Michael: There's no casino?

Dennis: No, we have no casino on the reservation.

Michael: But are Indian reservations all over the country, in Canada, selling cigarettes?

Dennis: A lot are, yes.

Michael: So, the public can buy them for less?

Dennis: Yes.

Michael: How much less can they buy them?

Dennis: In New York State it's about \$50 a carton off the reservation. On the reservation for a major brand like Marlborough, on the reservation they're \$23.

Michael: \$23?

Dennis: Yes.

Michael: That's incredible. So, there's a huge buying public buying cigarettes directly from reservations.

Dennis: Yes.

Michael: Interesting. So, when you say you don't have to pay tax, I did a little research online. What you mean is you're still required to pay income tax, federal income tax even though you live on a reservation. Is that correct?

Dennis: Yes, that's correct.

Michael: You just don't pay state tax. Let's say I sold you something. Let's say I'm in New York, you bought something, you live on a reservation, and I charge sales tax. Are you exempt to pay that sales tax?

Dennis: Say that one more time.

Michael: Let's say I'm a store outside of the reservation and you come and buy a product from me and it's \$10 and it's \$7 tax, are you exempt from paying the state sales tax?

Dennis: It depends on the company, but yes we have forms we can bring with us. Everybody has them on the reservation. You bring the forms. It's just like a church or a non-profit organization could be tax exempt. They have the same paperwork as a church would so they can buy tax free, too.

Michael: So, can you buy an automobile off the reservation and not have to pay tax?

Dennis: Yes, as long as you live on the reservation.

Michael: You have to live on the reservation and work on the reservation?

Dennis: No, you don't have to work on the reservation. You have to live on the reservation. You can work off the reservation. If I buy a car, as long as I'm living on the reservation, I get it tax-free. But if I live off the reservation, then I have to pay tax on it.

Michael: Okay, I see. So, let's say that you had a warehouse and you could fill it with all different items that you're able to buy on trade at 20-cents on the dollar. You would have the advantage of buying all these items without having to pay the sales tax as long as you submitted your forms, correct.

Dennis: Correct.

Michael: Now, that's going to be a big savings right there. I mean, obviously, there's going to be savings there. You wanted to know what kind of ideas that I have. I was just browsing on ITEX and some of these other trade exchanges. You've just got to look. There's so many different items. So many things you can buy. The way you're going to make your money is just reselling it. You've got to pick it up at 20-cents on the dollar or 10-cents on the dollar. You've got to buy it, you've got to take possession of it, and then you've got to resell it at a profit.

Dennis: Did you get my second email?

Michael: Let me see here.

I just had a thought. The Indian is the first to get picked to do any work or any contract bids. If the person with the lowest bid is the one to get picked and the Indian is within 10% of the lowest bid, the bid will go to the Indian. Eighty percent of all Indian casinos have a clause that lets Indians from any tribe bid with. A way to let them have a chance to win the bids and I can start a company to sell advertising spots for casinos all over the U.S. and Canada. There are over 350 Indian casinos in the U.S. You can see the numbers at indiangaming.com.

Great idea. You could sell advertising and you'd better believe they're spending money on advertising.

Dennis: I imagine their budget is pretty big.

Michael: Dennis, that a perfect idea. That's perfect. It's perfect, perfect. You could do that. You could get control. There's so much advertising for sale on trade that you could buy. When you're getting into the serious stuff and you're dealing with brokers who know their way around the advertising and there are people, if you go to the main newspaper, you called the publisher up of the barter newspaper who's been in it a long time and tell him you want some very reliable sources for due bills on advertising, media advertising, radio especially. And you find some reputable people who have the resources of all the radio stations. And I'm sure they're there. The trade industry is very big. There's someone doing this. And then what you do is, we locate trade dollars. So, let's say there was \$50,000 worth of advertising in a local market and you buy it for \$5,000 or \$7,000 and then you go right to the Indian reservations and resell it at a discount. That's absolutely doable because you could pre-pay for the advertising in the form of what's called due bills. They're almost like promises or promissory notes. And once you own them and control them, then you can go resell those and you make sure you're able to reassign them. I mean if you just picked up the phone maybe on your time off just for fun, called up a couple of the casino and talked to their advertising department and find out who does all the media buying and get in touch with them and say would you be open to the possibility of purchasing radio advertising in the local market for 50% off rate card. Then talk to them and see if they're open to it. Of course they want to save money on advertising and you have a way

to purchase and control that advertising for less than 50-cents on the dollar. You can get all day long at 20-cents on the dollar. Maybe even for less. Do you see what I'm saying?

Dennis: Yes.

Michael: So, yes, that's a fantastic idea. It's a fantastic niche. You could start a whole business just based on selling Indian casino advertising. You could be the expert in that industry. That would be fantastic. I like that idea a lot. What you're going to need to do is you're going to need to learn about it. Learn about all the available advertising in the different markets of the different Indian gaming casinos. So, where's the nearest casino? Where's an Indian gaming casino that you're familiar with in what market?

Dennis: There's one about seven miles from my reservation.

Michael: They're doing billboard, they're doing radio, I'm sure they're doing TV.

Dennis: Everything.

Michael: So, who are the major media outlets? What you need to first do is act like you're a customer that you want some rate cards on radio advertising. You need to find out where is this casino advertising. You can simply call the casino and say hey where are your ads running? I love those ads. Where can I see you casino ads running? What TV stations do you all run them all? What radio stations, what newspapers are you advertising in? So, you need to get a spreadsheet of all their advertising and then you go call the advertising managers of the newspaper, of the radio, of the TV, of the billboard and get actual rates on what this advertising is costing so you know what they're paying. So, you're armed. By the time you approach the media for the casino, you say I know you're advertising in the New York Star. Rate for the ad you're running costs you this much. And you can guesstimate. You can guess that they're giving a discount because they're buying more than one month at a time or whatever. Talk to them. Just talk to the buyers. Ask them, are you able to purchase advertising at huge discounts. Maybe they are. Maybe they have some kind angle with the media. You just need to do your research. But certainly it's a great idea and I think it's worth investigating. My advice would be go talk to the experts, talk to a few of the buyers at the casino. Even if you give yourself away, you still got 300 other ones around the country. There's also a resource, remnant advertising. I've got to find the source. They are people who broker remnant advertising. This is outside of the trade industry, but hugely discounted advertising. It's available and I think that's a great idea Dennis.

Dennis: Thank you.

Michael: Great, fantastic idea. I think you should do it. The ideas are there. You've just got to get moving on it and I think your first step is to do some research on it.

Dennis: I could do that in the morning. I have my mornings off so I can take of whatever business I'm trying and trying to learn or whatever I'm on in the morning and the second half of the day I work, so I can make sure I get things done in the morning.

Michael: Go on ITEX. See if ITEX is pretty strong in New York. Do a search on the ITEX thing and see what you have for advertising in your geographical area. And you may find some of those media outlets who offer trade for those stations. You can start off small, but first find out where the reservation seven miles away is running their ads and make a little spreadsheet. Look in your local paper; look in the paper at the reservation. See if you see their ads. See who's heard it on the radio. What's the casino called?

Dennis: Seneca Niagara Casino.

Michael: Call them. You could talk to the girls who work there and say hey where are you guys advertising. Where did I hear that commercial? Find out. You just go ask the employees there and then make a spreadsheet and then get an idea, a guesstimate of what it is costing and maybe pick up the phone and call the media buyer. And if she asks why do you want to know, you say well I have access to advertising in this local market for this station, for this newspaper, for this for about this much. Would you be interested in that?

Dennis: Okay.

Michael: And then if she says yes, it's just a matter of doing the deal -- buying and controlling or tying up the advertising. See, you may be able to take control. Let's say this casino is running \$50,000 worth of advertising a month. You can take control of \$50,000 worth of advertising without having to pay for it just by a letter of intent or an option to purchase. You can maybe put \$100 down and have an option to purchase. Then you can go back to the casino who's doing the advertising, have them pay you, and then you pay them on what your agreement was for and then you deliver that advertising. It's all three-way deals just like you explained with the guy you work for. What's the most important thing? The most important thing is finding the trade dollars available or finding the product you need. Just knowing where it is, is the most important thing. And the finding your buyer without taking possession of the product that you know where it is. And then once you have your buyer, you have your demand. And once you have your supply, which is your product or your trade dollars or your media, you know where it is. Then that's all there is. Demand, supply, and then you just take care of the details.

Dennis: Sounds great to me.

Michael: Very doable. Any other questions on the trade stuff? Was anything confusing or anything else you want to talk about?

- Dennis: No. I love it and listened to it like three times already and every time I listen to it, I get so excited and thinking about everything. We're not actually a reservation. It's a sovereign nation -- different than reservation. So, it's settlement, reservation, and then nation. Nations, like mine, don't accept any outside money. We get no public money. It's like a third world country. There are no phone lines out here. Everything is cellular.
- Michael: Oh really.
- Dennis: Whoever has electricity, has electricity. There's no new electricity being put up. So, there are generators.
- Michael: The stereotype that I automatically think of is the reservations are very poor. Is that not true where you are?
- Dennis: Not where I'm from. We adapt. We find ways to make money. Any time we learn one way and they take it away, the government puts in a clause or puts in a certain way that we can't do anything, we find new ways.
- Michael: So, what have they taken away? What opportunities were really great?
- Dennis: Gambling, for the nation, we have to give up the right as a nation.
- Michael: To do gambling.
- Dennis: To do gambling. A lot of casinos they lose their rights as a native. They gain a lot more, but they lose the rights as a native. If they ever turned over the casino and they couldn't operate the casino, they would lose all their rights as a Native America for their whole tribe.
- Michael: Oh really.
- Dennis: Yes.
- Michael: Any other opportunities that looked good that didn't work out?
- Dennis: There's all kinds. We do process and make our own gasoline. We do make our own cigarettes on the reservation. We have a factory here. We make our own gasoline here on the reservation. We do a lot. We have a small reservation, like two miles by three miles. It's tiny considering it's a reservation. Some reservations are almost a state big like the Navaho Nation. Ours is tiny, but we find the ways to make money. When they took away the phones, nobody complained. We just found a way. We went to cellular. When they stopped the electricity, we went to generators. We found in the long run it's cheaper to run generators.

Michael: So, you're really running independent outside of the U.S. government?

Dennis: Pretty much, yes.

Michael: What about Internet access? How are you hooked up the Internet?

Dennis: I'm not able to hook up on the Internet. I have to go to the library off the reservation to use it. But everybody's using satellites.

Michael: Do people have satellite Internet access there?

Dennis: Yes, a lot of people do.

Michael: What about cable?

Dennis: No cable on the reservation.

Michael: No cable at all?

Dennis: No.

Michael: So, it's all satellite. So, how often are you checking your email? Are you running over to the library every time?

Dennis: Every day. Every morning.

Michael: If you need me, I have your cell number, this 298-5324.

Dennis: That's my number at work here.

Michael: Okay.

Dennis: It was either buy the package with bartering or pay my phone bill on time. I said I'd rather invest in my future than being able to use the phone.

Michael: Can I leave you a message at this work number or no?

Dennis: No.

Michael: That's fine. Just communicate by email. That's fine. Very good. Well, it's been very nice talking to you. I'm glad you like and I think you've got a great idea. You've got a good head on your shoulders. Now, just go do it. Get off your ass and just do it and make it happen. It's doable. And if you need any help along the way, let me know. I'd be glad to help you out if I can.

- Dennis: Yes, I would love to partner up just to get me going, just to start with because I imagine I can barter with a good enough website so the casinos can see it. I wanted to partner up for us to be _____ or whatever it's called.
- Michael: Well, don't worry about the website. You don't need a website. Go do your research. Do some of the things I suggested. Do you have an MP3 player?
- Dennis: Yes.
- Michael: So, if I upload this audio recording you can download it and take with you and re-listen to it?
- Dennis: Yes.
- Michael: Go listen to the stuff we talked about what you need to do. Start with that casino seven miles from you. Call up. Get a spreadsheet. Find out where they're doing all their advertising. Call the media buyer. Find out who's in charge of all their advertising. Tell them you're Dennis and you're doing a report for school and you're doing a report on Indian casino advertising. Would you be willing to let me interview you? Get some intelligence on them and find out what's going on. And then once you know what they're paying and where they're advertising, go back to ITEX or some of the trade exchanges and see if you can determine if there are advertising outlets in that same market who offer advertising on trade. And once you know that, then you go find the trade dollars in the manner that I showed you. Just like I said, you want to find someone who is willing to save money on advertising. If you can determine what the casino is paying on advertising and then if you can buy it at 20-cents on the dollar and resell it at 50 and keep the 30%. Advertising is an ongoing thing. You set up one of these deals -- if you've got a casino doing \$50,000 in advertising a month and you can make \$20,000 a month. It's every month because the advertising never stops. Do you see?
- Dennis: Yes.
- Michael: It's a residual thing.
- Dennis: And 350 casinos.
- Michael: And if you get ten of them -- even if you get ten of them and you're making \$5,000 a month, it's \$50,000 a month. So, I think your idea -- it's a big idea. It's doable. Even if you get 1% of 350, you'll still be doing fine.
- Dennis: Yes.
- Michael: So, make it happen. It's there for you. It's a great idea. I'd go for it. And you're going to find other opportunities as you explore this; things we haven't even talked about and thought of. It's just the nature of the game.

Dennis: Yes.

Michael: Okay.

Dennis: Okay, thanks a lot Michael.

Michael: All right buddy. Take care and keep in touch please.

Dennis: Okay.

Michael: Bye.

Hi, this is Michael Senoff with [hardtfindseminars.com](http://www.hardtfindseminars.com). I hope you've enjoyed this consultation with Dennis Clause. It related to the Barter Secrets course. If you have any questions, please contact me at Michael@MichaelSenoff.com. Enjoy. You may not know what barter is or what the trade industry is, but it's a multi-billion dollar industry and I've come up with a loophole on how to take advantage of this industry and literally put thousands and thousands of dollars worth of savings into your pocket. You can hear me do for real. In this 15-minute recording, I will show you how I saved, for personal expenses, almost \$10,000 with only about 15 minutes of telephone calls. I promise you, you never heard anything like this, and instead of me telling you how to do it, I show you how. You can listen to me do for real. So, head on over to the Product section at [hardtfindseminars.com](http://www.hardtfindseminars.com), in the light blue column on the left click on the link that says Barter Secrets and you can hear it all in action. I think you're going to find this fascinating.