

Dear Fellow Entrepreneur:

Thank you for requesting information on how to become a distributor for Smart Books Publishing. This is a comprehensive file which covers several main areas as follows:

1. A formal introduction to Smart Books Publishing and business information you should know.
2. An Independent Representative (Distributor) brochure that will answer most of the questions you may have and provide important details you should know.
3. An Independent Representative Application which is required to be completed if you are interested in becoming a distributor for our organization.
4. A product description section which gives you an overview of what we offer by way of books, kits and special reports with an order form for your convenience should you want to *test our products* and *order fulfillment systems*.
5. A Gift certificate which you can use with your first order.

Everything you are about to read is the truth about Smart Books Publishing. Having been in business for over 20 years, I have seen every scam under the sun and have personally taken every precaution to present our organization for what it is...a small business with a great product and a very large vision. We are a young business and obviously need the help of qualified people like *you* to help us market our products. To this end, if you have any questions whatsoever I would be happy to discuss them personally with you. You can reach me toll free at 1-877-SMART-67.

I encourage you to check out our web site at www.smart67.com There are pictures of products and information you can review right at the site itself which could help make reading this document a *little* more exciting.

I appreciate you taking your time to review this information and your consideration about joining the Smart Books team.

Very Sincerely,

Jim Hart/CEO

The Smart Books Story

Smart Books Publishing was founded on providing high quality, low cost consumer information-products known as “Smart Books” that quickly and effectively educate people to protect their *legal* and *financial* interests without requiring a significant investment of their time or money. Complex issues like home buying and selling; personal finance and other business topics are simplified into powerful, and easy to understand manuals that will benefit anyone who reads them. Smart Books are not “get rich quick” books...they are “*get smart fast*” books.

The Smart Books story begins in 1990 when James Hart, a business consultant, licensed in real estate and a residential and commercial mortgage banker, experienced the needs of people to have specific “street-wise” information about real estate, finance and business. Especially people who have to trust industry representatives who are compensated on sales commission.

“Real estate *and* business is composed of people, emotions, contracts and cash...all the ingredients for legal and financial pain if you don’t know what you are doing and most people don’t.
-Jim Hart-

You pay once for knowledge but the cost of ignorance can last a lifetime.

Smart Books Publishing is a growing organization based on our commitment to providing people with information they need to think more intelligently and operate on a level playing field in the “Monopoly Game of Life”. Smart Books have helped people all across the United States to do business smarter by providing simple solutions to complicated problems facing consumers today. Knowledge is *power* and *applied* knowledge is **powerful**.

As you begin to review your options, let Smart Books help you-help yourself and others.

Our Mission:

To provide our customers and business associates with the highest level of quality, topic specific, issue-driven information solutions. We operate our business and treat our customers the way we would like to be treated.

What Makes Smart Books Unique?

There are many outstanding features and benefits that make Smart Books unique. Among these many benefits, it is important to understand that our books, information kits and special reports are written for people...designed to be “*consumer friendly*” not “industry friendly”. All of our products are written to help readers by providing practical and useful information solutions.

Buyers beware...Our government and the financial, insurance and business industries primarily control America. Politicians who leave office often end up working as lobbyist for industries that funded their campaigns. Thus, laws tend to be written in favor of corporations and their business practices... not consumers. Corporations and special interests groups represent their stockholders and organizations, **not consumers**. Corporate America has a **legal duty** to stockholders to earn a profit at any expense...even your expense and the people you know and love. The more intelligent they are and the less intelligent you are makes their task easier.

Our commitment is to serve you by giving you the information you need to be a smarter person without having to have a business degree. We live in a society of *information overload*. We understand that your time is a premium and you cannot afford to perform extensive research to fully understand all these complex issues before you make a business decision. That is what makes Smart Books so unique. We have done the work for you. Our Smart Books products are jammed-packed full of concise, easy to understand information you need to make good business decisions. We could go on and on about our products because we believe in them so much and the power they have to help you. For the sake of brevity the unique features of our products are set forth below.

- ***High quality***, low cost consumer information that saves you time and money.
- ***Powerful***, practical and useful information that is direct and to the point.
- ***Easy to read*** books, kits and special reports that anybody can understand.
- ***Smart Books rips-the-lid-off*** closely held trade secrets you need to know.
- ***Effective, efficient*** presentation of information that makes you smarter faster.

Our Commitment To You:

All of our Smart Books come with a full, unconditional 30-day money back guarantee. If you are unsatisfied for any reason, simply return the product for a full refund, no questions asked. And remember; **Smart people read Smart Books!**

Smart Books And You

We operate our business based on two fundamental rules:

Rule one; the customer is always right. Rule two; see rule one.

- Smart Books values our customers and we strive to bring you the high quality information that you expect and deserve. Personal development is the trademark of Smart Books. Our information products provide the keys you need and the power to use them. We believe that specific knowledge regarding any topic gives you greater power. Power to make you think sharper and deeper... to represent yourself more professionally. Knowledge increases self-confidence, improves attitude and problem solving ability using good judgment rather than guesswork. Knowledge inspires action.
- Smart Books also values our business associates and would be proud to have you on board as an Independent Representative. All of our business associates must demonstrate basic business skills and pass an ethical examination prior to becoming an authorized Independent Representative. This is part of the criteria to becoming a business associate of Smart Books, which is further explained in the *Independent Representative Brochure*.
- *Perhaps you have a Smart Book idea.* If you are a professional in your field and you know of ways that people can save time and money and get smarter faster with your information; you may want to consider writing a manuscript for our review. Our report: How To Write A Best Seller/Author Guideline for Manuscript Submission, explains everything you need to know to submit a manuscript to Smart Books Publishing. The report contains useful information about authoring a book, the book industry, making a book and protecting your literary work whether you submit your manuscript to us or not. We are not a vanity press operation. If we accept your manuscript as a Smart Book, it is because it has met our high standards for quality information. We are always looking for excellent manuscripts that cover consumer issues and personal finance. Specific topics covering legal issues, credit repair & bankruptcy, banking & finance, business, real estate, insurance, automotive purchasing & repair, health care, and the like will be considered. If you think you have a Smart Book idea, a good rule of thumb is to ask yourself the following questions: Is there a market for what you know? Will what you know help protect people's legal and financial interests and save them time and money? Can you help other people? Can you make a difference? If so, you may want to elevate your thinking about writing a manuscript for our review.

Our Motto:

“Information for the people by the people.”

The Smart Business Opportunity

We realize that choosing to invest or operate a business is important to you. We recommend that you review all your options before making a decision. As part of this process, we hope the following information will make your decision easier.

Our Philosophy:

We believe that success comes through people, one customer at a time. One business associate at a time. Success is best achieved by helping others and is measured, not only by money, but long-term relationships with satisfied customers. Our focus is on giving more than is expected, not on getting. Success is only a result of a job well done.

- The fundamental laws of success are found in having one sound idea, a burning desire for its achievement, belief in your product or service, faith in yourself and your associates, specialized knowledge, an organized plan of action and a decision to act backed by persistence. –Drawn from Think & Grow Rich-

Selectivity:

We are extremely selective when it comes to recruiting Associate Independent Representatives. Independent Representatives must demonstrate basic business competency and high ethical standards. Our greatest assets are our credibility with our customers, our business practices, products and customer service. We treat our customers like they are the most important people in the world...because they are.

Competitively Priced:

Our Smart Book products are fairly priced in the market so that people can afford the specific education and knowledge they want or need. We are carefully aware of the fine line between price and quality. The difference between the least expensive and the best. We choose both. We strive to provide the highest quality and greatest quantity of information at prices that *all* people can afford.

When reviewing your business options, remember there really is a difference. That difference is found in our products, our people and our shared values. It is our adherence to the highest ethical standards and business practices. It is our unwavering commitment to be the best...simply, the pursuit of excellence.

Smart Books is a small organization with a big vision. It would be an honor to show you the Smart Book difference.

The Market:

There are silent and sweeping changes in our society and our economy. The consumer markets in the United States are enormous, complicated and becoming more complicated everyday. Changes in laws impacting consumers, changes in technology and job markets, the rising cost of living, constant corporate *hyper-advertising* emphasizing and promoting consumer debt accumulation to purchase homes, cars and other consumer goods with credit cards is pushing middle-Americans to the breaking point. Most households today require dual incomes just to survive. This is putting pressure on families and individuals to stay ahead of the debt-trap. Pressure to keep pace with the demands of our society. Pressure to work more with less time available for learning what they need to know to protect their interests and stop the spiraling, out of control situation.

- There are millions of homes sold in the United States each year. Home sales have risen from about 3.5-million existing home sold during 1990 to 5.8-million existing homes sold in 2000, a growth rate of over 60%. The real estate market is huge... about a 1.3-trillion dollar per year industry composed of first time homebuyers, first time home sellers and people who are selling a home while buying a home. Each year a new crop of buyers and sellers enter the market with tremendous pent-up consumer demand for housing. Many of these potential buyers cannot afford a home because of poor credit ratings or high consumer debt disqualifying them from a home purchase. However, sales of existing homes in this country continue, year after year, with millions of homes sold regardless of the state of the economy. (Refer to the 2001 Statistical Abstract of the United States)
- Consumer credit debt is at an all time high with total revolving and non-revolving debt at about 1.5 trillion dollars in 2000. There are approximately 160 million credit card holders in the U.S. and credit card spending has risen from 466 billion dollars in 1990 to a projected 2.15 trillion dollars in 2005. Outstanding credit card debt has risen from 243 billion in 1990 to a projected 860 billion in 2005. Personal bankruptcy is at an all time high. (Refer to the 2001 Statistical Abstract of the United States, Consumer credit issues No. 1190 Credit, No.1191 and No. 1192).
- Is there a market for Smart Books? Analysis of the data shows there is over 15 million home buyers, home sellers and debtors who will benefit from reading our Smart Books.
- The government and corporate America aren't going to help them.
- Smart Books holds out our hand and offers you and our customers what we have... Information solutions for people.
- We have been solving a host of home buying, home selling and personal finance issues since 1990. This is a culmination of years of experience. Theory is now reality.
- Don't let the boat leave without you. Send us the enclosed application if you have an interest in becoming a Smart Book Independent Representative.

You don't have to be a representative. You should, however, try our Smart Books products and become a member of the Smart Books family of satisfied customers.

Advertising & Sales

Advertising:

Smart Books is a small organization doing our best to reach out to people with our message in a variety of ways...but we need help with this enormous task and welcome people who are committed to helping others in an honest and ethical manner. We appreciate your business as a customer, as an Independent Representative, even as an investor for those having the money to do so.

The primary methods of advertising, public relations and communications is through a combination of classified advertising, Ebay sales and Internet technology allowing people to visit our website and/or call us directly to place an order. Mr. Hart, the founder of Smart Books Publishing, has performed radio and TV talk shows across the United States and will continue to do so as opportunities arise.

But there is work to do...

Smart Books has a vision to inform people of our information solutions through the *combined power* of our efforts and those of our Independent Representatives.

This project requires teamwork and orchestrated effort in the right direction to get the information in the hands of the people.

We The People:

Smart Books Publishing has an important mission. Our dedication and commitment to helping and serving others is what motivates us. We dare to try. We dare to make a difference. We have chosen a path less traveled...

We do not underestimate the power of people like *you* to help reach people in America.

Sales:

Sales are important. Nothing happens without a sale. However, we will never compromise our credibility over money. Smart Books and our associates honor and uphold the truth in advertising laws and are committed to maintaining the highest level of integrity and honesty in our advertisements.

The two most exciting elements of making a sale is first; the knowledge that we developed a highly satisfied customer, maybe even a friend and put money in the bank for a job well done. We accomplish this mission by giving people *more* than they expect for the money and help them get a return on their investment into our products well into the future. We want long term relationships with our customers.

Our Belief: Success is not the result of a *single sale*. It is the result of a *relationship*.

The Business, Features, Benefits & Highlights

Smart Books offers unparalleled opportunity plus excellent profit potential for Independent Representatives who bring the Smart Books message to people. As you consider your options, we believe you will not find a better business opportunity than Smart Books.

The Independent Representative program is designed as an extremely low cost, low risk and flexible business opportunity. Whether you want to work part time from the comfort of your home or aspire to achieve even greater levels of success, you can rest assured that you will be associated with a quality organization, quality products and support. You will learn how to use time-proven selling systems that will help you achieve your goals. ***Your success is important to our success.*** We offer our Independent Representatives a comprehensive marketing & selling system coupled with a mentoring and consulting program, which will help you every step of the way. To help you understand the features and benefits of working with Smart Books, we have summarized a few points for your consideration.

1. ***Ground Floor Opportunity***-Room for unlimited growth with over 15,000,000 potential customers.
2. ***Affordable***-You can become an Independent Representative for less than cost of a night on the town.
3. ***Flexible***-You set your own hours, work from your home and in control of your schedule and sales.
4. ***Easy To Learn***-We provide you all the information you need to start selling quickly and easily.
5. ***Easy Startup***-No complicated selling systems, no franchise fees, and no quotas.
6. ***Low Risk***-We show you how to keep your money in your pocket so that you can use it for your business, our program is so low cost and low risk, you can't lose (.)
7. ***Business Support***-A no-cost consulting and mentoring program to help you every step of the way.
8. ***Quality Information Solutions***-You will be in the business of helping others. Is there a more honorable profession?
9. ***Unlimited Potential***-No territories, we do not want to limit your market, sales or success.
10. ***Proven Product Sales History***-Assurance that Smart Books are legitimate consumers information solutions that have sold throughout the United States including Alaska, Hawaii and Japan.
11. ***We The People***-Smart Books Publishing and your role as an Independent Representative is all about people... Smart Books is busy helping people. *People like you.* And you can rest assured that we will do our best to protect your interests too.

A Personal Note From Mr. Hart:

We hope this information increases your comfort level with our organization. Smart Books are changing the manner in which people buy and sell homes across America. Smart Books are opening the eyes of people in the areas of personal finance, business and personal development.

Smart Books Publishing represents “We the people” not “We the corporations.”

It is time to protect yourself with the most powerful weapon in the world...*knowledge*.

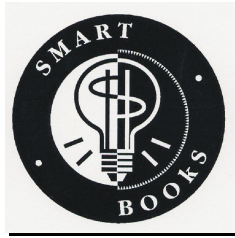
It takes years...but not with Smart Books.

The following information answers many of the questions you may have before becoming an authorized Independent Representative of our organization. Please take this opportunity to review this information. If you have any questions, comments or concerns, please do not hesitate to contact as we stand ready to assist you every step of the way.

Thank you for your time and consideration.

Jim Hart
Smart Books Publishing

Independent Representative Brochure



An information Utility For Smart People™

If You Can Conceive It, You Can Achieve It.

Becoming a Smart Books Independent Representative is an important role to play in our society. As a business associate, you will have earned the right and privilege to resell Smart Books to the general public. With this opportunity also comes the responsibility to represent yourself, your business and our products in a highly professional manner. This responsibility requires a commitment to the highest standards of honesty, integrity and customer service. By contacting us and identifying the potential with Smart Books Publishing, you have taken the first step.

To take the next step we encourage you to read this brochure carefully so that you will understand the process of becoming an Independent Representative. Your attention to detail now will prove important to your future, as we do not approve all Independent Representative applications. After we review your application and you complete the screening process, you will be notified of your acceptance as an Independent Representative.

To help you understand our program; we have structured this brochure in an easy to read question and answer format that should answer any questions you may have. If you have any other questions, feel free to contact us.

If You Think You Can, You Will.

If You Think You Can't, You Won't.

We realize that not everyone has what it takes to be a Smart Books Independent Representative. Our business associates must have an entrepreneurial spirit, a desire to learn and be effective time managers with a high degree of organizational skill and a sincere desire to help others. These traits coupled with honesty and integrity and the financial resources for adequate working capital are rare and will automatically eliminate many people from becoming our business associates.

We only want people of the *highest* character.

We only want people who understand the *risks* and *rewards* of being an entrepreneur.

We only want the *best* for our business, our customers and *you*.

If you think you have what it takes, we encourage you to send us your application today.

Frequently Asked Questions

What is a Smart Books Independent Representative?

An Independent Representative (I/R) is a person who has earned the right and privilege to be an authorized distributor of Smart Book products and to sell our products to the general public.

Is Smart Books or the Independent Representative programs a franchise?

No. Each authorized Independent Representative is a free agent and their business is independently owned and operated by them. I/R's will use their own business names to advertise, promote and sell Smart Books.

Do I need a business degree or other professional background to be a Smart Book Independent Representative?

No. Although a business background would certainly be helpful, we provide you with the information you need to set up your business intelligently and start selling quickly.

As an Independent Representative, how much can I expect to earn?

How much money you make depends on the time and energy you put in your business as well as the size and scope of your advertising and marketing roll out. Independent Representative's have **deep discount** distributor pricing ranging from 35% to 65% off suggested retail price based on quantities ordered. This is plenty of profit potential to make more in a day than some people make in a month.

Is this a get rich program?

Unlike so many "get rich programs" on the market today claiming you can make a million dollars with "little or no effort" we will not insult your intelligence this way. Can you become a millionaire with Smart Books? Yes, over time. As we said earlier, you will get out of your business what you put into it.

- A profitable business is like an old wood stove...put in a little wood, get a little heat. Put in a lot of wood, get a lot of heat.
- You will reap what you sow. Small effort, small results. Big effort, BIG results.

We will show you how to apply intelligent, time proven methods of advertising to sell Smart Books. Working hard is not necessarily the answer. **Working smart is.**

How much money do I need to invest with Smart Books to become an Independent Representative?

Less than \$100.00...all applicants must order the **Smart Books Business Power Pack (described in Section-5 of the Products Description sheets)** which costs \$54.95.

We require applicants to purchase the Business Power Pack to ensure our Independent Representatives have the information-foundation required to maximize their chances for success. Your success is our success. Your failure is our failure. We believe failure is not an option.

Tell me more about this Business Power Pack test... I hate tests!

The Business Power Pack is *loaded* with information covering personal finance; home based business, management, marketing, advertising, selling, customer service and other business concepts you will need to know to succeed. In this way, you will know how to protect your interests to make sure you are in legal and financial compliance with your federal, state and county authorities. Further, it will give you the keys to success. Additionally, it allows us to measure your understanding of business to help ensure that you are operating your business in accordance with our high standards. It is critical to your success (and ours) that you *prove* you are qualified to be an Independent Representative.

- The business examination is an open book test drawn from the material in the Business Power Pack. The answers are all there, you just have to know the material. This knowledge will serve you for the rest of your life (.)
- Applicants with a passing grade of 70% or higher will earn a certificate of achievement suitable for framing and a congratulatory letter from Smart Books acknowledging your acceptance as an authorized Independent Representative.

What if I fail the test?

We have three (3) strikes, your-out policy. You will be given a maximum of three (3) opportunities to take the test. If you fail to pass these examinations you will be automatically disqualified from becoming an Independent Representative. The test is challenging but reasonable if you study the material. We believe you can do it.

What about this ethics test?

The ethics test cannot be studied for...it is a test of character. It is composed of universally accepted concepts of rights and wrongs. You either are honest and ethical or you are not. If you consider yourself an honest person, you shouldn't have any problem with this test.

Am I guaranteed success?

No. And you should be skeptical of any person or organization that does guarantee your success. We can give you the tools and keys to success but **you** have to use them. *The only guarantees in life are death and taxes.*

Tell me more about the Independent Representative program, do I have to stock up on products up-front to get distributor pricing?

No. You do not have to buy any products up-front for resale to get distributor pricing. We believe you should buy our products from us as you obtain orders from people and begin to see trends in sales. It doesn't make any sense for you to tie up your working capital/cash in large up-front product purchases. You want to keep your money working for you by advertising and selling. Let your customers *draw* the products through you from your advertising. Obviously, the larger your purchases from us, the deeper the discounts available to you. But wait until you have created your consumer demand before you stock up on supply. Make sense?

What is the primary advertising method?

The Business Power Pack contains a book called *Advertising Works!* This book shows you, step by step, how to sell any product through classified advertising. We show you how to write order pulling classified advertisement that sell! The *key* is to place low-cost classified ads to find the award winning “hitter-ad” that works for you plus we show you how to set up a selling system and form an advertising group if you need to arrange working capital. If you apply the principles in this book, you could become wealthy selling any product or service. We pride ourselves on our credibility and we can honestly say that if you apply the principles in this book you could become a millionaire selling any legitimate product or service. **Ebay is an excellent market to advertise and sell in!**

I have a lot of money-am I limited to using only classified advertising?

No. We assume most of our applicants and Independent Representative have limited working capital available to them and will start out small and grow their business over time. If you have large amounts of working capital, the sky is the limit. You may want to consider direct mail selling, radio commercials and infomercials or any other advertising and marketing ideas you may have to sell Smart Books. Do not underestimate the power of classified advertising as a starting point regardless of your working capital budget. There is a lot of wealth in this country and we realize that some readers of this brochure have more working capital than we do. We do not underestimate any body's capacity to sell.

Do you assign territories?

No. The United States is huge with over 15,000,000 potential Smart Books customers each year. There is plenty of room for Independent Representative's to sell the market. We do not assign territories because we do not want to limit your opportunities or your success. Territories may play a role in some kinds of franchise businesses but for the most part territories are over rated, success limiting scams. Many people fall-victim and buy-into this ridiculous idea everyday. We are not going to limit anybody's market. We believe that those who sell-excel.

What are the keys to successfully selling Smart Books?

Advertising. Advertising. Advertising.

Should I work out of my home or an office?

That depends on you. You can run your business from the comforts of your home initially and as your business expands, you could move to offices. Fancy offices and furniture are nice but they are unnecessary expenses, especially if you are working on a limited budget. Our best advice is to start from home and grow as your business grows. Let your *business* grow you.

Do I have to pay any annual fees or meet sales quotas?

No. There are no annual fees, hidden fees, dues or sales quotas imposed on our Independent Representatives. The only exception is if you do not order any products from us within one (1) year from your authorization date, your Independent Representative status automatically expires

Does Smart Books own my business?

No. An Independent Representative is a free agent. All Independent Representative businesses are independently owned and operated.

Does Smart Books have any control over my business and me?

Yes. If we find you violating any truth in advertising laws, mistreating customers or operating your business in any dishonest and unethical manner, we reserve the right to terminate your status as an Independent Representative.

Do I have to sign any legal agreements?

Yes. We require a signed Independent Representative agreement, which is designed to protect our mutual legal and financial interests. Basically, this document holds Smart Books harmless from anything outside the control of Smart Books and within the control of the Independent Representative and vice versa. The agreement is easy to read and is sent to you, along with our policy and procedures manual. The policy and Procedures manual covers areas such as purchasing procedures, distributor quantity/discount schedules, shipping, etc. You will receive this information during the authorization process.

Will I need an attorney?

It is always a good idea to have an attorney available when you are in business to review contracts, agreements and answer any legal questions you may have. We like to keep things as simple as possible so that you can understand the agreement you sign with us. However, it is always in your best legal interest to have an attorney.

Do I need any special licenses or permits?

Typically, the only license you will need is a vendor's license so that you can collect sales tax on retail sales made in your state. We explain these questions in the Business Power Pack.

What are some of the important things I should consider?

Whatever type of business you establish (Sole proprietorship, partnership, corporation) should be done so with the help of an attorney and a tax accountant to ensure you are in legal and financial compliance with federal, state and local laws in your area.

What else should I know?

Most of the questions you may have about business issues will be covered in the Business Power Pack.

Can I set up a down-line dealer network?

Possibly... If you are selling enough to achieve 60-65% discounts on products there is certainly enough profit margin to do so. Setting up a dealer network is complicated and will require airtight business systems to control the network. They say; "It's better to have 10% of what a 100 people can do than 100% of what you can do." Smart Books publishing will have approve any such programs.

What are the risks associated with becoming a Smart Books Independent Representative?

It costs less than a \$100.00 to become an Independent Representative and you receive excellent business information for the investment. Beyond that, your risks are directly proportional to your investment into your business, advertising and selling strategies. Becoming an Independent Representative is the smartest, lowest cost, most effective way of getting into business (.)

What kind of support will I get?

Because we are a small organization we can provide you with business consulting and mentoring, as you need it. There is no charge for reasonable amounts of consulting. Mr. Hart or one of the staff will personally consult you as needed to help ensure your success as an Independent Representative. All you have to do is absorb the cost of the call. We are here to help you. We want you to be successful (.)

How many Independent Representatives do you plan to set up?

That depends on the selling performance of our Independent Representatives. The market is huge but there will come a time when this door of opportunity will close. This is a ground floor opportunity. Those that have the vision to become Independent Representatives now will be on the front line of opportunity. Don't miss the boat.

Why should I invest in becoming an Independent Representative?

Why shouldn't you? The opportunity is inexpensive, the risks are low and the rewards can be as great as you make them. Keep in mind that everyday people spend thousands of dollars in up-front fees to buy franchises... fees to use a name, a sign and a logo. Then, they spend thousands more to rent or buy a building and absorb all kinds of overhead hiring employees, utilities, insurance, advertising, etc. Further, franchises do not guarantee their success so they cross their fingers and hope they make it using an impersonal, canned system. Some win, some lose. Either way, they risk thousands of dollars with no guarantees. That doesn't make much sense to us. There just isn't a better business opportunity in the market than Smart Books (.)

Can I use the Smart Books name and logo in my business?

The answer is yes and no. The Smart Books name appears on all our information products you will be selling as name brand identification. However, you cannot use our business name and logo in your business or advertising without our written legal consent. There are exceptions to this rule for Independent Representatives who have large-scale working capital supporting a national advertising and marketing roll out via direct mail, radio commercials and infomercials. These kinds of business opportunities are open for negotiations.

Is it possible to form joint ventures with Smart Books?

All things are possible. It depends on the merits and economics of the business proposal. We are always open to ideas that help get our products in the hands of the people.

Will the Smart Books Business Power Pack make me successful in business?

No. *You* will make yourself successful using the information in the Business Power Pack. Technical knowledge and skill are only 10% of the battle for success, 90% is:

- Self-confidence and positive attitude
- Strong moral and work ethic
- Problem solving ability and good judgment
- Being a team player

Could you explain the Independent Representative discount schedule?

Sure! As an Independent Representative you will be able to purchase any Smart Books product (by title) with discounts (shown) off the suggested retail price of the product in question. Prices are subject to change.

<u>Quantity Ordered</u>	<u>I/R Discount</u>
1-10 Units	30% off list price
11-19 Units	40% off list price
20-49 Units	50% off list price
50-99 Units	60% off list price
100 Units and up	65% off list price

- The Independent Representative policies and procedure manual will cover these purchasing issues in more detail.

I am interested! I want to be an Independent Representative! How do I start?

Starting the process to becoming an Independent Representative is easy as 1,2,3.
All you have to do is:

1. Complete the enclosed application
2. Order the Business Power Pack (and any other products you are interested in) and send us the Smart Books Product Order Form and a check or money order for the full amount due. We will ship your order to you within 5 business days of receipt of the order-form and payment along with the Independent Representative examinations.
3. Read and study the Business Power Pack information and prepare to take your examination. When you have completed the examination, send the test to us for our review. (You may want to photocopy your test for your records before sending them to us in case they are lost in the mail).

Smart Books Publishing will *promptly* grade your test and let you know via U.S. mail whether or not you passed the exam and your status as an Independent Representative. If you do not pass the examinations, you will be given two (2) additional opportunities to retest. We want you to succeed but we cannot compromise our screening process. If you pass, you will be sent a congratulatory letter and a certificate of achievement suitable for framing. Additionally, you will be sent the Independent Representative Policies and Procedures Manual *and* the Independent Representative agreement requiring your signature. Once we receive the signed I/R agreement, you will be assigned an I/R identification number and become an authorized Independent Representative.

How long do I have to complete the material and send you my test?

You have 90 days from the date your order is shipped to you to submit your test to us. If you need an extension, we will try to work with you to accommodate your schedule.

- If we do not receive your test within 90 days *and* we do not hear from you, your application will be automatically *suspended*.
- If we do not hear from you within 120 days, your application automatically *expires*.

How do I order the Business Power Pack?

Use the enclosed retail order form.

If I apply to become an Independent representative and order the Business Power Pack, do I get a 30-day money back guarantee?

Yes. All our Smart Books Products come with an ironclad 30-day money back guarantee.

What if I just want to be a customer?

Great! Use the *retail order form* to send us your order today!

Independent Representative Application



An Information Utility For Smart People™

Smart Books Publishing/P.O. Box 7107 Bryan, Ohio 43506/1-877-SMART67/www.smart67.com

FOR USE BY MARKET MANAGER

APPLICATION RECEIVED ___/___/___

ORDER/TEST SHIPPED ___/___/___

TEST RECEIVED DATE ___/___/___

TEST1 STATUS () PASS () FAIL

TEST2 STATUS () PASS () FAIL

TEST3 STATUS () PASS () FAIL

TENTATIVELY APPROVED

___/___/___

DATE AUTHORIZED ___/___/___

NOTES _____

Please complete all areas of this application and return to **Smart Books Publishing, National Headquarters, 110 S. Cherry Street, Bryan, Ohio 43506**. Please understand that applications are processed in the order received

This application is not a contract and does not obligate either party in any manner. All information will be held in complete confidence. Incomplete questions will not be processed and will delay consideration of your application for independent representative status.

Please print NEATLY. We appreciate your cooperation and look forward to the future.

NAME _____	DATE _____
ADDRESS _____	
CITY _____	STATE _____ ZIP _____
HOME PHONE _____	CELL PHONE _____
BUSINESS PHONE _____	OTHER _____
EMAIL ADDRESS _____	
BEST PLACE TO CALL: [] Home [] Business [] Cell [] Other	

PERSONAL INFORMATION

Marital Status: [] Married [] Single [] Divorced [] Pending Divorce [] Other _____

U.S. Citizen? [] Yes [] No Social Security Number _____ - _____ - _____

HOME: [] Own [] Rent How Long? _____ [] Buying a home

What source prompted your inquiry? _____

PLEASE GIVE A BRIEF DESCRIPTION OF YOUR BUSINESS EXPERIENCE

PLEASE GIVE A DESCRIPTION OF YOUR PAST/PRESENT EMPLOYMENT RESPONSIBILITIES

PLEASE DESCRIBE WHY YOU THINK YOU WOULD BE SUCCESSFUL AS A SMART BOOKS INDEPENDENT REPRESENTATIVE

WOULD YOUR INVOLVEMENT AS AN INDEPENDENT REPRESENTATIVE BE PART TIME OR FULL TIME? Part-time Full-time

FINANCIAL AND LEGAL QUESTIONS

DO YOU PLAN TO WORK FROM HOME OR OFFICE? HOME OFFICE

HOW MUCH WORKING CAPITAL DO YOU HAVE TO WORK WITH?

\$500.00 \$1,000.00 \$2,500.00 \$5,000.00 \$10,000.00
 \$25,000.00 \$50,000.00 \$100,000.00 \$250,000.00 \$1,000,000.00 or more.

IF YOU BECOME AN AUTHORIZED REPRESENTATIVE WHAT TYPE OF BUSINESS WILL YOU HAVE?

SOLE OWNER PARTNERSHIP CORPORATION OTHER _____

SELF-RATE YOUR CREDIT CONDITION:

POOR FAIR GOOD GREAT

HAVE YOU FILED BANKRUPTCY? YES NO IF YES, WHEN? _____

DO YOU HAVE ANY OUTSTANDING JUDGEMENTS OR LIENS AGAINST YOU OR YOUR ASSETS? YES NO PENDING

PLEASE EXPLAIN _____

HAVE YOU BEEN INVOLVED IN ANY LEGAL ACTION AS A DEFENDANT? YES NO
HAVE YOU EVER BEEN CONVICTED OF A FELONY? YES NO
IF YES, PLEASE EXPLAIN

HAVE YOU EVER BEEN IN JAIL? YES NO IF YES, PLEASE EXPLAIN

DO YOU HAVE AN ATTORNEY? YES NO
IF YES, PLEASE PROVIDE CONTACT INFORMATION

ATTORNEY NAME _____ FIRM _____
PHONE _____
ADDRESS _____ CITY _____ STATE _____ ZIP _____

EDUCATION

Circle last year of school completed	Name	City/State	Year graduated	Degree
High School	1 2 3 4	_____	_____	_____
University/ College	1 2 3 4	_____	_____	_____
Post graduate	1 2 3 4	_____	_____	_____
Trade School		_____	_____	_____
License(s)		_____	State	_____
Special Awards/ Honors		_____		_____

Have you ever had a professional license, business license, or permit held by you or any enterprise in which you had an interest suspended, revoked or withdrawn? [] Yes [] No

If yes, please explain

REFERENCE

Please provide the names of three (3) references for contact.

NAME _____ PHONE _____
ADDRESS _____

NAME _____ PHONE _____
ADDRESS _____

NAME _____ PHONE _____
ADDRESS _____

The undersigned certifies that the information provided on this application to Smart Books Publishing is true and correct, and may be verified by Smart Books Publishing prior to authorizing applicant as an Independent Representative. I hereby grant permission to Smart Books Publishing to contact financial institutions and other references listed to verify the information contained herein.

I authorize Smart Books Publishing to procure my consumer credit report and/or to obtain or furnish information concerning my credit, criminal, motor vehicle and other history. I understand that inquiries may be made to various federal, state and local agencies, references, and others seeking information as to my personal characteristics, credit worthiness, general reputation, and mode of living in compliance with U.S. laws and standards.

Signature _____ Date _____

Product Description (1)-Home Buying & Banking

Smart Books is constantly expanding our product line to meet the needs of our customers. Below is a brief description of our Books, Kits, Special Reports and Power Packs. Please note the product code indicated in the product description. This will help guarantee you are ordering the right product when you complete the order form. Thank you!

Product Code	Title	Est. Reading Time
REA-1	Everything A Real Estate Agent <u>Doesn't</u> Want You To Know	2-hours

Here it is! The books that started it all! Buying or selling a home is the single largest investment of a lifetime for most people. It's a BIG business deal composed of people, emotions, contracts and cash... All the ingredients to cause you legal and financial pain if you don't know what you are doing (and most people don't). This blockbuster consumer manual RIPS-THE LID-OFF the information you need to know to save thousands of dollars off your next home purchase! Real estate agents legally represent home sellers, not homebuyers! Learn the sales tricks and pressure tactics that agents can use against you to manipulate you into stupid deals. The only person who can represent your best interest in a real estate deal is **YOU**. IF you follow the steps in this book you will save \$5,000.00, \$10,000.00 or more when you buy a home. A Must read! If you don't like the book, send it back. Ever tried to send a house back?

Format: Manual Price-See Order Form
 ISBN: 0-963209-0-4 Certificate program available: None

REA-12	Everything A Real Estate Agent <u>Doesn't</u> Want A <u>Home Buyer</u> To Know	4-hours
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The real estate industry strokes you with advertising messages they want you to hear and believe. They have the money and the clout to influence the media and politicians to write real estate laws that benefit themselves. What about you? This book contains the original REA-1 book plus a second book (REA-2) that RIPS-THE-LID-OFF the buyer broker/buyer representative scam. We show you why using a real estate agent as a "buyer representative" is NOT in your best interests. If real estate agents could have their way, they would bury this kit in a hole so deep you would never find it! An expanded version of REA-1 containing powerful information everyone should know (including home sellers)... If you don't like this kit, send it back. Ever tried to send a house back?

Format: Kit/2 Manuals/Professional 3-ring binder Price-See Order Form
 ISBN: 0-963209-2-0 Certificate program available: None

BL-1	Things Banks & Other Lenders <u>Won't</u> Tell You	3-Hours
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Here it is! Things those banks and other lenders will NEVER tell you! Tired of the financial mumbo-jumbo? Tired of living in the dark? Can't make heads or tails from assets, liabilities and net worth? Read the manual, apply what you learn and reduce your debt and maximize your income! Everything a lender won't tell you! Topics cover how to qualify for and get a consolidation loan, communicating with and controlling bill collectors, secrets to creating a winning loan request package and more! This book will show you basic credit and debt management techniques, understanding lenders and lending institutions, how to do your own financial analysis like a pro, basic financial math and the Math memorizer! Sample resumes, forms, charts and much more... can even help you get qualified for a home loan!

Format: Manual Price-See Order Form
 ISBN: 0-963209-1-2 Certificate program available: None

Product Descriptions (2)-Home Selling

<u>Product Code</u>	<u>Title</u>	<u>Est. Reading Time</u>
HSK-123	<u>Everything A Real Estate Agent Doesn't Want A Home Seller To Know</u>	8-hours

WARNING: Selling Your Home May Be Hazardous To Your Wealth!

This comprehensive kit will open your eyes to what you need to know to take complete control of the home selling process whether you are selling through a real estate company, For Sale by Owner or both. This crash course in real estate will show you how to reduce commissions, improve selling performance of agents, how to save thousands of dollars when selling your home and how to sell quickly, powerfully and effectively. Real estate agents don't want you to know what is in this kit (.) This kit will show you how to control agents, bankers and buyers to sell your house at the maximum price as fast as possible while reducing your costs. A competition killer! The cost of this kit is only a fraction of hefty commissions you will pay to sell your home. Get it now! **“We don't sell real estate, we sell reality” -Jim Hart-**

Format: Kit/3 Manuals/Professional 3-ring binder
ISBN:

Price-See Order Form
Certificate program available: None

Note: To better meet peoples needs, we have separated Everything A Real Estate Agent Doesn't Want A Home Seller To Know into 3 separate books that you can purchase individually as you need them. The books are designed to work together but stand-alone individually as well. We strongly recommend the kit. However, if you only need topic specific information the books are sold separately for your convenience and are indicated below with a brief description.

<u>Product Code</u>	<u>Title</u>	<u>Est. Reading Time</u>
HSK-1	<u>The keys To Successful Home Selling</u>	2-hours

This book contains the important information you should know as a home seller. Orientation to problems with real estate companies and agents, buyers, mortgage companies and a wealth of insider information to help you think VERY intelligently about your role as a seller. This book is jammed packed full of practical and useful information. A must read!

Format: Manual
ISBN:

Price-See Order Form
Certificate program available: None

HSK-2	<u>How To Sell Your Home Through A Real Estate Company The Smart Way</u>	2-Hours
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If you don't know what's inside this manual, you are WIDE-OPEN for legal and financial problems when selling your home through a real estate company. If real estate agents could have their way, they would bury this book so deep you would never find it! Jammed packed with information you need to protect your legal and financial interests in a professional manner. A must read!

Format: Manual
ISBN:

Price-See Order Form
Certificate program available: None

HSK-3	<u>How To Sell Your Home “For Sale By Owner”</u>	2-Hours
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What every Home Seller should know and the “For Sale By Owner Companies” forgot to tell you. This book has it all, including **ALL THE FORMS YOU WILL EVER NEED**. The who, what, where, when, why and how of selling your own home! A competition killer! This manual has it all-graphs, charts, forms, tips and selling strategies that will help you sell! Sell! Sell! A must read for self-sellers!

Format: Manual
ISBN:

Price-See Order Form
Certificate program available: None

Product Descriptions (3)-Business

<u>Product Code</u>	<u>Title</u>	<u>Est. Reading Time</u>
Pow-1	PowerHouse! How To Setup A Home Based Business	3-Hours

A comprehensive introduction to setting up a home based business intelligently. Covers basic issues you need to know to help you represent your best legal and financial interests. Reading this material will help you avoid many common mistakes that people make that cause them to fail in business. 80% of small businesses fail within 2 years. This book will show you how to approach a business startup in the most logical manner possible offering guidance regarding local and state compliance, legal considerations, financial considerations and tips and insights into management, marketing, sales, customer service and basic business technology. This book is a time-saver and will help you organize for business success, save you time and money and provide you with the basics you need to know. We skip the Ivy League theory stuff and get down to the nuts and bolts of setting up a home based business on a limited budget. A must read for the aspiring entrepreneur! ***See The Business Power Pack! (Section 5)**

Format: Manual	Price-See Order Form	
<u>ISBN:</u>	<u>Certificate program available: None</u>	
AD-1	Advertising Works!	3-Hours

Here it is! The POWER of classified advertising! They say; "If you build a better mouse trap, the world will beat a path to your door"...that's not completely true. People have to KNOW about your mousetrap first! This is critical reading for anybody trying to sell a product. Whether you are selling a house, car, having a garage sale or selling a product or service, this information will show you everything you need to write order-pulling classified advertising that gets results! This book is JAMMED-PACKED with information any businessperson should know. There is virtually a "key to success" found on every page. It's all here...learn about key marketing concepts, how to analyze your offering to identify its selling features and benefits to meet people's wants and needs. Learn about the Top-30 media markets, state and national scan-ad services and how *you* can use classifieds to sell on the Internet. Learn how you can set up your own website for less than \$100.00 per year! This book is so PACKED full of information, we don't have room to fully describe it. Read it and win! ***See The Business Power Pack! (Section 5)**

Format: Manual	Price-See Order Form	
<u>ISBN: 0-9633209-6-3</u>	<u>Certificate program available: None</u>	
Keys-123	THE KEYS TO SUCCESS	3-Hours

UNLEASH THE POWER OF YOUR MIND! 95% of the people in our society are working hard "following the followers" (and few know where they are going) while the upper 5% of our society are economically free...the elite few are enjoying the efforts of the many. What's wrong with that picture? It's all about how you THINK. Every product or service invented by mankind began as a single idea or thought. Learn how to turn your thoughts into reality! You are the product of what you think. It's all here...the **"secrets to success"**...the secrets to financial success, personal success, spiritual, and physical success. YOU are your best investment! Knowledge is POWER and this material will show you how to change your destiny. We give it to you...the formulas, the secrets, the concepts and the exercises that will change the way you look at the world around you. This material will blow you away. There is not a more logical way to approach success (.) Invest in yourself, you will never be the same again! A must read! ***See The Business Power Pack! (Section 5)**

Format: Kit/3-Manuals/Interactive Program	Price-See Order Form
<u>ISBN: 0-9633209-9-8</u>	<u>Certificate program available: None</u>

Product Descriptions (4a)-Special Reports

We are constantly writing Special Reports to keep up with the needs of our customers. Special Reports are extremely low-cost information solutions that cover very specific topics. Don't let their low price fool you. These are powerful. The reports are JAMMED-PACKED with information! Special Reports are bottom line and tell you what you need to know quickly. We could turn these Special Reports into "books" if we wanted to. But, how does that benefit you? We decided to keep this information in "bite-size" formats to keep your money in your wallet. Traditional high quality information at a bargain price backed by our ironclad 30-day money back warranty.

<u>Product Code</u>	<u>Title</u>	<u>Est. Reading Time</u>
SP01	101 Real Estate Tips For Home buyer's, Sellers and Borrowers!	1-Hour

This report covers areas of real estate and finance that most people never think about... Helpful tips and insights about real estate, mortgages, money and other things that you should know! Topics include; Crash course in contracts, purchase offers, earnest money and listing contracts, how to play hardball with the pros, mortgage and mortgage lenders, how to quickly determine your borrowing ability, how to get the answers to the top-21 questions you should know BEFORE you borrow to buy a home. Includes Top-15 tips for home sellers, How to purchase real estate at 50% less than the asking price and much, much more!

Format: Special Report/Professional Stapled

Price-See Order Form

SP02	How To Write A Business Plan That <u>Works!</u>	1-Hour
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This report gives you the bottom line on the importance of writing a business plan AND how to do it. A no frills report that raises challenging questions for you to think about before running down crazy tangents in business. It forces you to think in the right directions at the beginning of your project and will help you temper your enthusiasm by looking at reality of your proposed business. A must read for people with no business planning experience.

Note: How To Write A Business Plan that Works is a stand-alone product. However, it is best-used in combination with our books How To Set Up A Home Based Business, Advertising Works and The KEYS to Success. Our Business books and special reports work together in an integrated fashion and are worth the investment. Compared to the cost of a single business mistake, its "chump-change" in the scheme of things.

Format: Special Report/Professional Stapled

Price-See Order Form

SP03	How To Raise Money For Your Business Now!	1-Hour
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This report gives you the bottom line on raising money for your business. Geared towards people that have little or no startup capital for their business ideas. This information is not the traditional "blue chip-go see the SBA" material. This report exposes original concepts of thought that will help you roll up your sleeves and dig in to find the players and the people to fund your project. Applicable to any business idea you have.

Recommended reading: **How To Write A Business Plan That Works!**

Format: Special Report/Professional Stapled

Price-See Order Form

Smart Books
www.smart67.com

Product Descriptions (4b)-Special Reports

<u>Product Code</u>	<u>Title</u>	<u>Est. Reading Time</u>
SP04	How To Get FREE Publicity!	1-Hour

This report is a must read for anybody wishing to get print, radio or TV interviews covering their products or service. Shows you how to write a press release for coverage. Learn how to do a *national radio talk show tour from the comforts of your home* over the phone. What is publicity? Simply doing a good job and telling the world about it through the media (which serves the people). If you have a newsworthy idea, product, service or special cause, you should give this a read.

Format: Special Report/Professional Stapled Price-See Order Form

SP05	How To Assemble A Professional Bank Package For Funding!	1-Hour
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Go to the bank with a loan request written on the back of a napkin and see if you get a loan. Guess what? You won't. Learn about A-Borrowers, B-borrowers and C-borrowers and why bankers only like to loan money to A-Borrowers. Face it, many bankers are lazy, salaried employees...there is no incentive for them to work hard on your deal. Shows you how to put together a bank package that will help you secure personal loans, business loans and commercial real estate loans. A must read for entrepreneurs and people with financial problems.

- (Does not cover residential real estate loans/mortgages).

Suggested reading-Things Banks & Other Lenders Won't Tell You (Especially if you are seeking personal/consumer financing).

Format: Special Report/Professional Stapled Price-See Order Form

SP06	How To Write A Best Seller/Author Manuscript Submission Guidelines	1-Hour
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This report is a great introduction/crash course in publishing-showing you the basics of writing and making a book and how to protect your literary work. First, the report offers a brief "real world" description of the book industry and how to get around this antiquated system. Secondly, shows how to copyright your material, how to get ISBN numbers, bar code labels and generally describes what you need to know to self-publish your book. Thirdly, the report shows you how to prepare your manuscript for submission to Smart Books for publishing including guidelines and procedures. Provides you with an author/publisher resource directory with important industry contact information. If you ever thought about writing a book, this is a must have.

Required for aspiring authors wishing to submit a manuscript for our review. A must read for people who wish to self publish.

Format: Special Report/Professional Stapled Price-See Order Form

SMART BOOKS RETAIL ORDER FORM

Please check the item you want to order, note the price and quantity and make sure your address and shipping information (if different) is neatly printed on this form. **Send this form to Smart Books, P.O. Box 7107, Bryan, Ohio 43506.** Or, call 1-877-SMART-67 to place your phone order using your credit card. Orders are filled within 5 business days of receipt of your order. **All products come with a full 30-day money back guarantee, no questions asked.** *Products and prices are subject to change **Thank you!**

(See Product Descriptions or visit www.smart67.com for more info and current prices!)

HOME BUYING AND BANKING-(Sorry, Kits Only)

- Everything** A Real Estate Agent **Doesn't** Want *Home Buyer* To Know \$24.95
- Things Banks & Other Lenders **Won't** Tell You \$24.95

HOME SELLING-(Sorry, Kits Only)

- Everything** A Real Estate Agent **Doesn't** Want *Home Seller* To Know \$39.95
- (HSK-1)-The keys To Successful Home Selling \$19.95
- (HSK-2)-How To Sell Your Home Through A Real Estate Company \$19.95
- (HSK-3)-How To Sell Your Home "For Sale By Owner" \$19.95

BUSINESS-(Kits)

- (Pow-1)-PowerHouse! How To Setup A Successful Home Business \$24.95
- (AD-1)-Advertising Works! \$24.95
- (Keys-123)-THE KEYS TO SUCCESS \$24.95

SPECIAL REPORTS

- (SP01)-101 Real Estate Tips For Home Buyers, Sellers & Borrowers! \$5.95
- (SP02)-How To Write A Business Plan That **Works!** \$5.95
- (SP03)-How To Raise Money For Your Business Now! \$5.95
- (SP04)-How To Get FREE Publicity! \$5.95
- (SP05)-How To Assemble A Professional Bank Package For Funding! \$5.95
- (SP06)-How To Write A Best Seller/Author Manuscript Guidelines \$5.95

POWER PACKS! (Kits)

- (BPK1)-The Business Power Pack!* \$54.95
- (RPK1)-The Real Estate Power Pack! \$54.95

Price	Qty.	Total
\$24.95		
\$24.95		
\$39.95		
\$19.95		
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\$5.95		
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\$54.95		
\$54.95		
Merchandise Total \$		
Shipping & Handling		\$10.00
Ohio Residents add 7.5% Sales Tax		
GRAND TOTALS \$		

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SHIP TO (please complete if delivery address if different than above)

Customer Name _____

Ship to address _____

City _____ State _____ Zip _____

Phone (____) _____ Contact _____ Ext. _____

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7 6 2 7 8

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Authorized by: Jim Hart/CEO

Expires: 01/09

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