

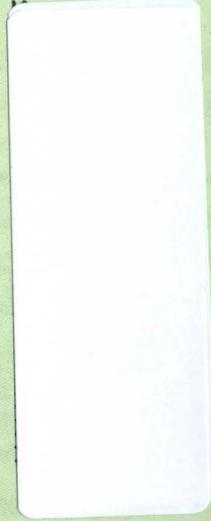
**Dalbey Publishing**  
7233 Church Ranch Blvd.  
Westminster, CO 80021-9936  
1-800-626-0098



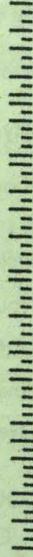
Gary Collins,  
*Emmy-Award Winning  
Actor & Television Host*

In this special report, Russ Dalbey shows you an amazing short-cut to wealth that could flood your bank account with cash in a matter of DAYS! I personally know Russ Dalbey, I've met his students and their families, and I can tell you first-hand, this is the easiest, most hassle-free way to make money I've ever seen! Just follow the 3 easy steps inside, and you'll have the same opportunity to make thousands of dollars, over and over again. Inside, Russ PROVES to you that this REALLY WORKS.

**INSIDE: 8 Free Lessons To Get You Started Now!**



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# From Flea Market to Flying High: How I Became a Millionaire

By Russ Dalbey

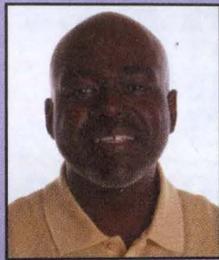
**F**or over 15 years, I've been teaching people how to make millions of dollars with a method that's so simple, you can literally learn it overnight. (Inside you'll meet one of my students from New York who made OVER a million dollars and then went on to make even MORE!)

- **It's fast.** You could receive your first check in just DAYS.
- **You can do it with NO MONEY.** There's no buying, selling, or investing involved.
- **It's easy.** Just follow my 3 simple steps. There's nothing to think about or figure out. I show you exactly what to do.
- **It's fun.** No boring busywork. No employees, inventory, or complicated paperwork.
- **It gives you total FREEDOM.** Just like having your own business, but it's hassle-free. You can do it from home in addition to or instead of what you do now. It has nothing to do with network marketing, "nothing down" real estate, franchises, import/export, investing, stocks, or commodities. It's SAFER, more EFFORTLESS, and potentially far more profitable than any of these!

**INSIDE:**

My 3 **EASY STEPS** that **PROVE** this really works.  
Plus 3 **FREE GIFTS** just for taking a look!

**Don B. of New York made over \$1.29 million following the same 3 steps explained in these pages.**



**Don B. of Syracuse, NY** has shared this success story on the *Winning in the Cash Flow Business™* television show

Don B. had been in the car business for years, working long hours and weekends. "I wanted something different. I was bored. I wanted some diversity... I wanted to have control over my future, my family's future. And, just a change. I wanted something different. And this was a

going to do forever...

**Russ:** How long did it take you to make \$712,000.00?

**Don:** Less than 30 days.

**Russ:** And how many hours did it take you?

**Don:** Probably less than 60 hours.

**Russ:** Basically it took you a week and a half, and you made how much money?

**Don:** \$712,000.00!

drastic change for me, personally."

**Russ Dalbey:** So, Don, you got my Course, and on your very first deal you made \$2,000.00. What's happened since then?

**Don B.:** Well, since then, I've done roughly 29 deals.

**Russ:** Wow! You must be excited! Tell me, how much did you make on your biggest deal?

**Don:** The biggest deal I closed — in the last 30 days — was a little bit over **\$700,000.00 just in one transaction.**

**Russ:** You made how much?

**Don:** \$712,000.00. I honestly would not do anything else. This is what I'm

*Russ Dalbey:*

**You made \$712,000 on one deal.... And it's not a fluke, because now I've also seen documentation that you just closed another deal for over \$500,000!"**

*Don B.:*

**Sometimes I'm so excited I can't go to sleep at night.... Your first deal out of the gate you can make \$60,000!"**

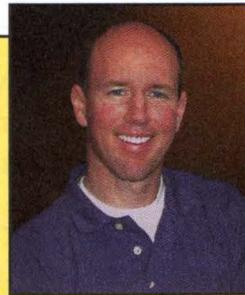
**Since this interview, Don has made another \$584,609.42...**

**Russ:** You bought the Course. You invested in yourself. And now you're a millionaire... Do you think ANYONE can take the Course and do what you've done?

**Don:** Sure. Just take it, apply it, invest in yourself, and do what is right for you.

**Russ:** What is the first step?

**Don:** The first step is to purchase your Course. Evaluate the Course, read it, understand it, and then just apply it!



*Russ Dalbey*  
Millionaire Entrepreneur  
and Success Expert

20 years ago I had no money and zero job skills. Then I discovered an amazing short-cut to wealth. I made so much money, so fast, I retired rich before the age of 30. Since then I've taught folks all around the country how to make MILLIONS of dollars too — by simply following the same 3 easy steps I show you in these pages.

*It takes NO money... NO hard work... NO financial risk... and you can get started right here!*

Dear Friend Looking for Personal and Financial Freedom,

I woke up the other morning to find I'd made **\$185,961.35** — in my sleep! (Not bad for a guy who never went to college!)

Was I surprised? Not at all.

You see, even though I retired almost two decades ago, the money just keeps rolling in, no matter what I seem to do! My students and I have consistently made money in this business since 1990. And it just keeps getting easier and better!

**Right here, I'll show YOU how to finally earn what you deserve.**

By the time you're done reading this, you'll have the

(continued on next page)

"Winning In The Cash Flow Business™ has absolutely changed my life. It's incredible! I get to stay at home with my 9-year-old daughter, I don't have to work a 9-5 job, I'm debt-free! It's new and exciting every single day, every time I find a note!"

**\$66,691.18 in five months!**

Beth K., Teacher, Ridgewood, NJ

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

potential to make so much money so fast, you could wake up richer in just a matter of days.

And I'm not talking about a one-time win...

I'm talking about making money over and over again, for the rest of your life, in a little-known yet well-established REAL ESTATE niche called the "Cash Flow business." It involves NO buying, NO selling, and NO investing in ANY property.

- ✓ You don't need ANY real estate experience or knowledge.
- ✓ You don't need ANY sales or business experience.
- ✓ You never have to worry about ANY real estate prices or buying low and selling high.
- ✓ You don't get involved with property of ANY kind — so it works in ANY economy.
- ✓ And you don't need to risk a penny because you don't need any money to do this!

The results are so fast, so reliable, and so much fun, one expert called it:

**"The Easiest, Most Hassle-Free Way to Make Money!"**

If you can read, write, and follow simple instructions, you have everything it takes to make money in the Cash Flow business — and start waking up richer every single day. I've spent decades developing and perfecting this short-cut. So all

"This opportunity is so mainstream, it's as easy as 1-2-3. A person can make an excellent part time income while still working a fulltime job."

**\$42,695.82 profit so far!**

Barbara G., Washington, PA

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

you have to do is follow the same 3 easy steps my students have been using for years. And you could learn how to make millions with no financial risk — literally overnight.

- **Say goodbye to financial worries** and job stress forever.
- **Pay off all your bills and live debt-free** — with all the cash you need left over to do anything and everything your heart desires.
- **Do exactly what you want** every day — without being tied to a job or a rigid schedule.
- **Take total control of your earning potential.** Make as much money as you want and need. Never again feel dependent on a job or anyone else for your financial security.
- **Live anywhere you desire**, in the house of your dreams. Drive the cars you love. Eat in the best restaurants, wear the nicest clothes, have all the gadgets and grown up "toys" you want, afford the best health care and education, and be completely covered for any kind of emergency.
- **Set your own schedule.** Work when you want, where you want, as much or as little as you choose. Take time off whenever you wish. Sleep in as late as you like — or get up with the sun if you're an early bird.

"There's so many negative things happening in today's world; the volatile stock market, corporate corruption, massive job layoffs, so it is refreshing to find a Course that's guaranteed, secure, and gives you the tools to make great money for the rest of your life. In less than 21 days, I finalized two (2) deals profiting \$5,400.00!"

Duane G., Boise, ID

That's right! Just imagine being able to —

## **Throw Your Alarm Clock Out The Window!**

*Imagine living every day on your OWN schedule....:*

*...Doing what you want, WHEN you want...*

*...Never again dreading Mondays or wishing for Fridays...*

*...Feeling like every day is a "Saturday" because you're having fun AND making money, at the same time...*

*...Having all the time in the world to travel, be with loved ones, live every adventure you've ever dreamed of, or just kick back and watch the seasons change!*

## **I want you to do EVERYTHING you love!**

Have fun. Reinvent yourself. Buy whatever you want. Go anywhere you wish. Do everything your heart desires. I want you to do it all, have it all, and be it all! It's all possible with "Winning in the Cash Flow Business" — my clear and simple system that gives you everything you need to say "YES!" to the life of your dreams.

"Look at what you're doing now and think about where you want to be in 5 years. . . In this business, nobody can fire you, nobody can tell you what hours to work, and you can make as much money as you want to make. . . It can happen. I'm living proof. . . **In less than 90 days after enrolling, I closed 2 successful note deals, profiting a total of \$8,079.00.** . . *Winning in the Cash Flow Business™* delivered the information I needed to be successful."

Michael M., Cocoa Beach, FL

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

- **It takes no money!** It's a virtually effortless 3-step system that gives you the potential to make thousands of dollars FAST — without using ANY money. And it's so fast, you could make more in a matter of a few hours than you ever could working at a job!
- **It takes no hard work and very little time!** It has nothing to do with a new job, a risky investment, or the stress of starting your own business. If you can read, write, and follow directions, YOU CAN START RIGHT AWAY! You'll immediately have the potential to make as much money as if you'd been doing this for years.
- **It gives you total freedom!** Do it when and where you want. The way you want. Without being obligated or dependent on ANYONE. Set your own hours. Be in complete control of your time and your life.
- **It really works!** It's been tried, tested, and PROVEN for decades by myself and my students. In fact, "Winning in the Cash Flow Business" has been a consistent best-seller for over ten years, with a high rate of personal recommendation from my students to their friends and families!

And I'm going to show you how to try it at NO RISK

"It was just so quick; within 2 weeks I had a check. It worked just like Russ said it would! Now if you breakdown the amount of actual time I physically put into doing this deal, I would say approximately one hour. That puts my hourly wage at \$1,500.00 per hour!"

**\$1,500.00 per hour!**

Lisa A., Heating and Plumbing Business Owner,  
Monticello, IA

and prove to YOURSELF that it works — even BEFORE you make up your mind. That's right. You can get it, use it, and THEN decide if this is right for you.

**It's my 100%  
"I'll Prove It To You" Guarantee!**

And listen to this: All the money you make while you're trying it out (and forever after) is YOURS TO KEEP. You never have to pay me a single cent of your profits. And it takes NO MONEY to do, so you have nothing to lose!

I know how important that is. You see, I didn't come from money. My family struggled to make ends meet, and I sure didn't have money to blow when I was starting out. I had to go slowly and be careful, but I found out...

**You don't need smarts, talent  
or money to succeed!**

**Just use common sense and follow directions!**

You don't need an MBA or any college degree to succeed. I was a "world class" terrible student most of my life, and it hasn't stopped me at all!

I grew up in a lazy little beach town in Southern California. Dad worked horrible, long hours as a janitor, and Mom rushed out every morning to clean houses while my brother and I were in school.

My parents were always exhausted. But no matter

"It was no more than two weeks after joining I got my first deal, profiting \$3,500.00!"

**\$3,500.00 in two weeks!**  
Johnny H., Gonzales, LA

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

how hard they worked, we never had enough money. There was a lot of tension at home, and my only escape was riding my bike or playing baseball with my buddies.

School wasn't so great either. I was constantly day-dreaming about cycling instead of paying attention, and my grades showed it. Everyone thought I was a loser, and even I started to wonder...

*Then something happened that turned my life around...*

Since my family never had money, every bike I ever owned was second-hand, passed down from relatives or older kids in the neighborhood. Finally when I was a teenager, I couldn't stand it any longer. I wanted a NEW bike, all my own. So I talked a local bike shop owner into hiring me part-time. And it was one of the big turning points in my life.

One day, a man named John came into the shop. The store owner told me he was the coach of a local cycling team. I asked to be introduced!

I was so thrilled to meet a real coach, I felt like I was talking to a celebrity! He patiently answered every one of my hundred questions, and then asked me one of his own. He said,

*"Russ, how would you like to try out for my cycling team?"*

I nearly passed out. I literally pinched myself to see if I was dreaming! But it was real. One week later, I tried out

"After reading the Winning in the Cash Flow Business™ Course I applied what I had learned. Within 3 months, I had finalized a land deal for a \$1,167.40 profit. It took me approximately 4 hours to complete."

**\$1,167.40 in 4 hours!**

Ambrose C., retired Construction Worker,  
Milwaukee, WI

for the team and I made it! Sure, I was nervous. I'd never done anything like this before, and I had no idea what to do.

### **That's exactly how I discovered the greatest shortcut to success!**

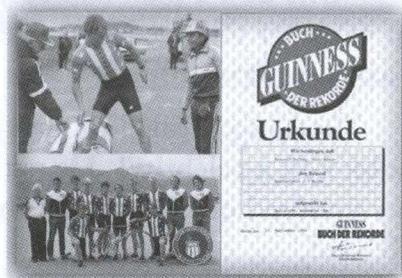
Here's what I found out:

I didn't have to know what to do!

And neither do you.

- ✓ To be a winner, you don't have to be smart or talented or figure anything out on your own.
- ✓ You don't have to complicate your life with doubts and stress and over-thinking.
- ✓ Just use common sense and follow the directions of a great coach who has already figured everything out!

When I first joined the cycling team, I had nothing more than the ability to ride a bike. I had no special training and I didn't know any racing techniques. All the other guys on the team had been around for a while. They all strutted around like they owned the sport. It was a little intimidating for sure!



**Russ breaking the 1-mile world record and with his team at the Olympic Training Center in Colorado Springs**

"You can earn a nice income without a great demand on your schedule and time. You can do this business when you are able, where you want and when you want!"

**\$11,000.00 on 1st deal!**

Steven C., School Counselor, Cortez, CO

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

But anytime I started to doubt myself, my coach would just tell me to focus on my goal and follow directions.

And it worked.

At the age of 17, I found myself at the Olympic Training Center in Colorado. And that was just the beginning...

Me, the kid who was once a D-average student, ended up breaking the One-Mile World Speed Record and winning a National Championship! It was beyond my wildest dreams. I won a roomful of trophies, traveled the world, and made a lot of great friends.

But guess what?

### **Trophies don't pay the bills!**

I was a cycling champion, but I was so broke, I literally had to sell my clothes at a flea market for spending money. I'm not kidding. I still remember the guy who handed me \$2.00 for my favorite denim jacket.

I knew I had to find a way to earn a living. I knew I better do it before my cycling days were over, but I had no idea where to turn. Then one night I was flipping channels and I caught the tail end of a show about making money in real estate. At the end of the program, the host mentioned a real estate seminar that was coming to my town. Could this be the answer I was looking for?

I called the toll-free number on the screen. To my dismay, the workshop cost \$500.00 to attend. Yikes! I didn't have a penny to my name, my family couldn't afford it, and none of my cycling buddies wanted to loan me a cent. They all

"There are a lot of businesses out there and the Cash Flow business really does work! Randy and I are living proof!"

**\$5,000.00 on 1st deal!**

Randy & Tara C., Truck Driver, Aurora, CO

thought I was crazy to imagine I could be a millionaire. But I did have one person who believed in me...

I had a girlfriend who didn't think I was crazy! "Come over, Russ. I have something that might help," she told me. I went to her house and she showed me a gigantic, 5-gallon water bottle filled with spare change. "If you want to count it all, you can have it!" she said.

So that's what I did. I ended up with enough money to go to the workshop! And those two days changed my life. Not because I learned to make money. But because I realized the moneymaking power of real estate!

But I also discovered the problem with regular real estate. It takes money to get into the game!

### **Even so-called "nothing down" real estate has costs and risks!**

I listened closely at that two-day workshop. And I realized that those "nothing down" deals still come with fees, loans, mortgage payments, repair costs, maintenance, insurance, taxes, and more hassles than I care to think about! You still need cash and credit — so you're always limited in how many deals you can do. What a disappointment!

The real clincher was at the end of the workshop. The leader wanted to know if anyone had any questions. I raised my hand and asked:

*"Is there a way to profit in real estate without risking money?"*

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"On my last 2 note deals I profited \$1,800.00 and I accomplished this from my own home."

**\$68,381.63 profit so far!**

Dan B., NY, NY

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These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

He outright laughed at me! "If you find it, let me know!"

I was only 17 and I didn't know much about making money. But I DID know he wasn't the mentor for me. I still believed real estate was the way to go, if I could just find the right way to do it. I kept searching, asking, reading, and studying. Then one day, I met someone who had the answer I was looking for!

### **It's a well-established yet little-known real estate niche called the "Cash Flow" business.**

I first heard about it from a friend who knew I was interested in real estate. He had overheard two financial experts discussing a popular type of real estate financing that was virtually untapped by the general public.

**"It's called the "Cash Flow Note" business," my friend informed me. "And it's a way to make money in Real Estate without buying or selling ANY property at all!"**

I was intrigued! So I set out to get as much information as I could.

- ✓ I discovered that a real estate Cash Flow note is nothing more than a personal mortgage between a home seller and a home buyer. It's the same as a regular home loan or mortgage — minus the bank.
- ✓ It's just an old-fashioned I.O.U. — a promissory note from one person to another.
- ✓ And it's a great way for people to take financing into their own hands — instead of the bank's!

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"After learning the in's and out's of the business, I closed five deals totaling \$29,875.10, all completed in the month of October."

**\$29,875.10 in one month!**  
Diann H., Fitzgerald, GA

### Here's how it works.

Imagine the house next door is for sale. Your friend hears about it and wants to buy it. But maybe your friend can't get enough money from a bank to cover the down payment. So rather than lose the sale, the seller could offer to loan your friend the money! They would write up a contract — a "Cash Flow note," and your friend would pay off this personal loan month by month until the balance is paid in full.

### That's how easily Cash Flow notes are created!

And they are so common that 1 out of every 30 homes is financed this way. But when I first heard about them, I couldn't find anyone who could explain how an average individual could profit from these "Notes." I was determined to keep looking until I found someone, *anyone*, who could show me the ropes. Then one day, out of the blue, I noticed a very small ad in a local newspaper.

The ad was for a seminar on real estate Cash Flow notes! I grabbed the phone and called. The woman who answered didn't laugh at ANY of my questions. She answered each one patiently and completely. Then she said,

*"I think this what you've been looking for. And if not, we'll give you your money back."*

"Sign me up!" I said.

When I got to the workshop that weekend, it was led by a guy named Carl. Every word he spoke was like music

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"Don't wait, you have to get started. . . remember, you are helping people as much as they are helping you."

**\$5,228.00 on his first deal!**

Cleo M., U.S. Naval Officer, Columbia, MD

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to my ears! It was obvious he knew what he was talking about. I didn't waste any time — I raised my hand in the first few minutes and asked him,

*"How come all those real estate gurus don't know about this?"*

Carl smiled and replied, "Because they still think small, like home buyers..."

### **"I want YOU to think big, like a BANK. That's how to make huge money in real estate!"**

Carl explained that the Cash Flow business gives regular folks a way to make money in real estate — the same way that banks do.

Finally someone was making some sense to me!

I already knew that people who buy and sell houses didn't make the BIG money in real estate...

### **The big money is made by those who handle the MONEY.**

Banks and financial institutions make a FORTUNE in real estate. But they don't do it by running around and buying fixer-uppers to flip... Or hunting for rental properties to manage... or any of those other time-consuming risky approaches commonly associated with "real estate."

Banks are too smart for this! They don't want to bother with replacing old carpet and painting walls and dealing with the headaches of ownership. Banks don't hassle with agents,

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"We took Russ's word that this was something we could do, and yes, we've done it! We made \$3,250.00 for one hour of work, which was just simply amazing. It worked just like Russ said it would!"

**\$3,250.00 for just 1 hour of work**

Julie and Don F., Storage Facility Manager,  
Lawrenceville, GA

listings, advertising, open houses, escrow, and piles of time-consuming paperwork. And banks don't waste manpower on the pitfalls and roadblocks that are a part of EVERY real estate sale.

- **Banks have a much better and smarter way to make money in real estate.**
- **Banks make money in real estate on the financing end!**
- **The Cash Flow business is the way that YOU can do this too — but without using ANY of your own money. Without making any loans. Without acting like a “bank” at all.**

Carl understood the HUGE untapped opportunity offered by the Cash Flow business. During the workshop he told us, “Banks are making a killing off real estate financing. YOU deserve a piece of that pie... ALL of you do!” Then he explained that even though this involved the financing end of real estate...

### **“The Cash Flow business has nothing to do with being a ‘bank’ yourself.”**

- You don't loan, borrow, or handle *any* money.
- You don't have to touch, see, or own *any* property.
- You don't have *any* of the hassles, risks, or costs of regular real estate.

I was so impressed, I hung around after the workshop. “You have another question?” he laughed. (I had probably asked about 100 throughout the workshop!)

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

“Would you be willing to be my mentor?” I asked.

Carl clapped his hands. “You bet!” he said. “Most students are so skeptical, they walk out that door and never even give themselves a chance at this...”

### **“YOU have what it takes to make MILLIONS in this business!”**

I asked him how he knew. He said, “All your questions prove that you have the DESIRE! That's all anyone really needs. I can teach you the rest.”

He scribbled something on a piece of paper. He asked, “Do you have a burning desire to make money in this business?”

“YES!” I said.

Then he handed me the piece of paper. “Here's my phone number. Go home. Study the materials I gave you today. Call me in three days with any questions you have. I'll be your mentor, but I promise you're not going to need my help for long!”

He was right. It was so simple, I was soon on my own, doing my first deal.

### **I made \$6,620.00 on my very first deal!**

I was thrilled! And totally hooked. I wanted to keep doing this forever. It was even more fun than riding my bike! Before long, I was making so much money, I was able to retire rich. And I wasn't even 30 years old.

### **YOU could do it even faster!**

You'll have a huge head start. Because you'll have my

"My story is an excellent example of how you too can potentially earn cash profits, even while you learn the in's and out's of the cash flow business."

**\$7,600.00 on first deal!**

Wayne B., Moscow, ID

roadmap to follow. And you're getting in at the very best possible time. When I was starting out, the Cash Flow business was different. You needed money to do it. So it was slower, and I had to figure things out as I went along. But today you can do it without using a dime of your own money!

In fact, these days it's so simple, I know people who have gotten started and done it with just the information in this booklet!

### **The Cash Flow Business is WAY BEYOND "NO MONEY DOWN!"**

No buying or selling of property. No fixer-uppers to pour money into. No banks to deal with. No complicated paperwork. No credit checks. No risking your own money. No mortgages, no taxes, no insurance. No repairs, no maintenance, no upkeep. No tenants, no eviction battles. No midnight plumbing emergencies. No pest or mold issues...

**All the upsides of real estate — with none of the downfalls!**

"You create deals that will make you a success and a lot of money working only part-time."

**Most recent profit: \$17,340.00**

Jeff H., Real Estate Agent, Homeland, CA

"This business doesn't require coming into an office, sitting down somewhere for eight hours a day. You name your own hours and the amount of time you want to work."

**\$2,500.00 Part-time!**

Brad W., Financial Planner, Huntsville, AL

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

### **What will YOU buy when YOUR checks start rolling in?**



Russ with his new Ferrari!

I'm living proof that ANYONE can go from "rags to riches" with this amazing business. I started out with no money at all. Today, I am truly living the life of my dreams.

I just bought the Ferrari I've been wanting since I was 13 years old. My wife and I are building a home in Colorado where we will raise our family. I also have a home in Southern California, overlooking the beach near Malibu. I've been able to surprise my Mom and Dad with a new house, too. I love to surf, and I recently hopped on a last-minute flight to Hawaii after seeing the surf on the news! I'm not telling you this to brag, but to show you that financial freedom lets you do what you want and go where you choose. It doesn't buy happiness but —

*"Money Gets You A Better View!"*

Money gets you a nicer home. Better seats. Better food. Better cars. Better health care, education, electronics. Better ways to contribute to the world. And better opportunities.

### **But best of all is what it gives you INSIDE.**

Sure, the material goodies are wonderful. But the real joy comes from being able to help others. That's why I started teaching, and why I continue sharing the Cash Flow business, even though I could be retired permanently. I have enough time to do everything I've always wanted — including spend time with my loved ones and family, do the Cash Flow business, and show people how to achieve the greatest possible life by "Winning in the Cash Flow Business!"

That's why I'm telling you about my success. I want you to see what can be possible when you have the financial freedom to live your dreams. And that ANYONE can achieve all this, no matter what your life has been like up until now.

### **What are YOUR dreams?**

Are you ready to start living them now?

Then get ready — because I'm going to tell you how to make money in real estate with NO money, NO risk, and NO hassles at all! I'm going to give you everything you need to run your very own home-based business — without the headaches of inventory, customers, employees, deadlines, or financial risk.

### **I want you to WORK LESS and make MORE!**

“Winning in the Cash Flow Business” doesn't take much time at all. All you need are a few minutes a day. You don't want another “full-time job” on top of what you're already doing! And best of all...

You can get started right now, and immediately have the potential to make money like a seasoned pro! It doesn't matter if you have NO business background, NO real estate experience, NO money in the bank, or even bad or no credit at all.

**“All you need is the DESIRE to make money. I will give you the rest – it's that's easy!”**

All you do is follow my three easy steps that give anyone the potential for huge success in the Cash Flow business. “Winning In The Cash Flow Business” has all my years of experience, all my “road-tested” methods, all my personal secrets, tips, and techniques... and all the live, human, personal support you need while you're learning!

It's my way of giving back what I've been given by the wonderful coaches and mentors who passed their secrets on

to me. It's my way of “paying it forward” and helping spread financial independence all across the country. It's one of the great joys of my life —

### **But I never expected to be doing this!**

I love sharing this with others. But in all honesty, I never imagined I'd be a “mentor” to anyone. After I made my fortune, I retired. I wasn't even 30 years old, and I never needed to work again. At first, retirement was unbelievable!

I went surfing in Hawaii...

I rang in the New Year in Manhattan...

I ate chocolate in Belgium...

I rode a train through Europe...

I bought lavish gifts for my parents, family, and friends. I got myself a new car. (...actually several!) The world was my oyster and I was having a blast.

And whenever I was home in California, I did the best thing of all. I'd go to the beach with Carl, the man who first showed me how to make money in the Cash Flow business. We'd hang out and surf all day. We'd talk endlessly about the Cash Flow business. It was my idea of paradise.

Then one day, something terrible happened. Carl passed away.

It was completely unexpected. *I was devastated.*

Within weeks, all the fun and games of retirement lost their appeal. I'd lost the one person who shared my enthusiasm about the note business, the greatest part of my life.

It was a depressing time. I had no real direction, and I really felt lost and alone. Then, out of the blue, I got a phone call from the executor of Carl's estate.

*It was the call that changed my life forever.*

“Russ, we’d like you to take over the education of Carl’s students,” she said.

She was asking me to step into my mentor’s shoes! I didn’t know what to say. I never saw myself as a “teacher,” and Carl had some pretty big shoes to fill.

“Russ, you were the one he wanted to take his place if anything happened to him,” she told me. “He always said you were the ONLY person who had the same passion and understanding for the Cash Flow business that he did.”

I was hesitant. But it didn’t take much thought for me to realize I owed this to Carl for all he had given to me. I agreed to do it, but only on one condition:

“I don’t want to be paid,” I told the executor. “And I want the option of ending it after six months if it doesn’t work out in any way.”

I agreed to do it as a “service project” with no strings attached. I had big doubts as to whether or not I could live up to my mentor’s role. But I wanted to try out of respect for him. And in the end, it turned out to be his greatest parting gift TO ME! You see —

**I discovered I love TEACHING this  
as much as I love doing it!**

"This was a profession I had thought about for quite a while, but I didn't know how to go about doing it. The Winning in the Cash Flow Business™ Course has made it easy to understand! I closed my first deal and made \$5,000.00 profit!"

**\$5,000.00 on 1st deal!**  
Suzanne M., Ft. Collins, CO

These successes are some of Russ’s top students. You could make more or less. Individual results vary. See notice, page 29.

It was a dream come true. I couldn’t believe how great it was to watch people change, right before my eyes. I was amazed at how fulfilling it was to nurture people’s hopes and desires and help them take control of their lives and create lasting success! I now knew why Carl loved teaching so much.

Finally, I was surrounded by people who were as thrilled by this business as I was. I knew this was exactly what I was born to do.

**For the first time in my life,  
I knew I’d found my calling.**

Eventually my student load went from 148 of Carl’s students to a whopping 995! Word just kept spreading and spreading. I admit it got a little out of control. It seemed EVERYONE wanted to get in on this amazing opportunity. But obviously it was impossible for me to mentor so many people. And not everyone could come to me in person.

But I didn’t want anyone to miss out on the chance to be “*Winning in the Cash Flow Business.*” So I got to work and developed a way to deliver this business to my growing number of students. And then I went one step further and created a way to deliver it to you — right to your door!

**“Winning in the Cash Flow Business” is a complete “Business-In-A-Box” with all the easy instructions, practical tools, and expert resources you need to get going the minute it arrives in the mail. But you don’t even have to wait for it to arrive! I’m going to introduce you to your new business right here...**

(continued on page 37)

## Avoid The #1 Money Mistake That Could Wipe Out Your Future!

It's so accepted, everyone does it. You probably do it! All your friends and family probably do it too. In fact, just about every financial advisor in America will tell you to do it. But unless you already have more money than you know what to do with — **stop doing it right now!**

I'm talking about the old-fashioned, out-dated formula we're all taught for financial success...

*"Work hard at a job and put something aside for the future!"*

We all blindly follow this crazy advice. But let me ask you this: Is it working for you? Does it work for the people you know? How many are living the lives of their dreams with no financial worries? How many will retire early, with millions of dollars to enjoy? Probably no one at all.

It's just crazy!

*"Work hard at a job..."* What does this really mean? It means trading your precious time on earth to make someone ELSE wealthy! And even if you do decide to work for yourself, you usually end buried even deeper in the "rat race," with even MORE responsibility and stress!

*"Put something aside for the future..."* Besides working your whole life to make someone ELSE rich, you're also told to save some hard-earned money for a "secure retirement." But you probably don't even have enough to live on now, let alone enough to put some of it aside for later. And you know what really scares me? You probably have NO IDEA exactly what is being done with your investment dollars, or how much you'll get back in the future, or even if you'll ever see your money again!

### The Reason Why The "Experts" Push This Crazy Advice:

Most financial advisors and employers want you to believe this outdated "work hard, save for later" formula — because that's how THEY keep making money! Companies get rich from

YOUR efforts. Financial institutions and brokers get rich from YOUR investment dollars. The corporations win. The banks and investment companies win.

But what about YOU?

### It's time for YOU to be the winner!

It's time for YOU to step out of this "rat race" and take control in a sane and logical way. The ONLY realistic way to financial freedom is to —

### Make More – Risk Less!

It just makes sense!

- 1) Making money should be just that. MAKING money — not RISKING money! You want to ADD to what you have. Not throw away or cut back on what you've worked so hard to earn.
- 2) Financial freedom should mean having MORE time to enjoy your life. Not working even harder than you do now.

### It's time for YOU to WIN!

Right now you can start Winning in the Cash Flow Business — like so many others!

**You'll be CONFIDENT** with the knowledge and tools to reel in the money you want and need, year after year.

**You'll be SECURE** doing exactly what you should to provide for your family — without risking your present or future financial security!

**You'll be in CONTROL**, with the ability to live on YOUR OWN terms, enjoying the rich pleasures of life rather than exhausting yourself in a race that never ends.

***"The trouble with the rat race is that even if you win, you're still a rat."***

**— Lily Tomlin**

**Here's how my students have made MILLIONS of dollars following the same 3 easy steps I explain in this booklet.**

In these pages, you're going to meet "Winning in the Cash Flow" students who were so thrilled with their results, they wrote or called to tell me how happy they were. These folks usually began with nothing more than you have right now. No special experience and no prior knowledge. They just followed my simple directions, and you can read their wonderful stories throughout this booklet.

And this is VERY important:

Before printing these success stories, I had each and every one documented, checked, and proven to be true. These students were not paid in any way for their stories. They freely chose to share their experiences with you to illustrate how easily ANYONE can succeed in the Cash Flow business – by simply following the instructions I give you in my Winning in the Cash Flow Business™ course.

These are all people who have the same dreams of financial and personal freedom as you. They are real people who found out there IS a better way to make a living!

**I know it works – because I'm one of these people!**

I don't just teach the Cash Flow business. I do it myself, practically every single day because I LOVE IT!

I'd never ask you to do something I wouldn't do.

During a recent TV show, someone asked me, "Russ, who is your most successful student?" Before I could answer, Don B. raised his hand. He's my student from New York, and he's made more than \$1.2 million dollars in a single month!

He said, "I can tell you who Russ's best student is!" Then he said, "Russ Dalbey is his OWN best student!"

Don knows that I personally follow the exact system I show you here – and I've achieved huge success, starting from nothing. That is why I teach this. I personally know it works, I personally know it can change your life, and I personally know it's the easiest

and fastest way to wealth and success!

But don't worry. Even though I do this business, that doesn't make me a competitor. There are \$350 BILLION worth of "cash flow notes" out there and more are created each year. Not even an army of people could get them all! This business is virtually competition-free.

**And every penny you make is YOURS TO KEEP.**

I want to make sure you really understand that I don't make a PENNY from the money you make in the Cash Flow business. You don't owe me or ANYONE a cent of your profits. There are no hidden fees, no surprise costs, nothing you have to pay back to anyone.

**What you see is what you get!**

Everything I am telling you here is exactly the way it works. I've made it my life's work to PROVE that average people can make MILLIONS of dollars – without a lot of hard work and with NO financial risk. I stand behind every word I write here, and every step I teach you to do.

**Here's my 100%, "I'll Prove It To You" Guarantee!**

Your Satisfaction is Fully Guaranteed – Try It Out For 30 Days.  
If It's Not For You, I DON'T WANT YOUR MONEY!

That's right... get *Winning in the Cash Flow Business*™ and try it out for a full 30 days. If you're not completely satisfied, simply return it for a full refund of the purchase price – and keep the three bonus gifts as my special gift just for giving this a try!

You have the potential to make as much money as anyone else, and I'm going to give you the tools you need to make it happen.

**I want you to see for yourself that my course is even better than you imagined...** and that's why I'm willing to give you 30 full days to go over it with a fine-tooth comb. And if it's not for you – we'll part friends and you'll get a full refund of the purchase price.

That's my promise to you!



Russ Dalbey

**But Hey... Don't Take My Word For It...**  
**For Over 15-Years Winning in the Cash Flow Business™**  
**Has Been the Ideal Home-Based Business for**  
**Thousands of People All Across This Great Nation –**  
**Take a Look at Some of Their Results...**

**IMPORTANT NOTE:** Due to the confidential nature of personal finances, many of these testimonials have only initials or just first names. But these comments are all real and they ARE on file in my office. Many of them are consistently making what I consider large sums of money — and I want to respect their privacy.

I will respect your privacy in the same way once you send me your success story! (These success stories are from some of my top students. You could make more or less. Individual results vary. See notice, page 29.)

The stories you're about to read about are living proof that this opportunity is absolutely for real. These people have not been "paid" for their stories — they all simply want to show their appreciation for this program by encouraging others through their success with *Winning in the Cash Flow Business™*.

**"When I received that bank transfer for \$51,000.00 I was so excited I felt like crying!"**

**— Kymberly M., Ohio**



Kymberly was looking for a way to improve her lifestyle and her income. "I tried several things in the past which never worked out," she says. She waited tables, sold everything from cosmetics to vitamins to vacuum cleaners, and tried to figure out what to do with her life. Then a client told her about Russ Dalbey's *Winning in the Cash Flow Business™* program. Here's what she told Russ in her interviews as a guest on the *Winning in the Cash Flow Business™* TV show.

**Russ Dalbey** — "Kymberly, you were on my show a few months ago, tell me what's happened since then?"

**Kymberly** — "I closed a deal for \$4,600.00. I closed another one and made \$4,000.00. I have closed 5 other projects. And next week I'll be closing another one. It's great!"

**Russ** — "On your very first deal, you did \$51,000.00? Since then you've closed over 5 more deals you've made money on?! How does this make you feel?"

**Kymberly** — "It's great! Anybody can do this business."

When reflecting on her success, Kymberly says, "I have more comfort in my life, less pressure, ability to make decisions, travel when and wherever I want, and overall I'm just happier than I was..."

**Here's what others are saying about this amazing money-making opportunity:**

**Has made over \$105,000.00**

**Gary R.** was one of the top Greyhound dog trainers in America. Then he was stricken with arthritis, which left him crippled and unable to work at most jobs.



Notice: This booklet contains numerous testimonials from course members. Testimonials provide the perspective of individuals who are successful and/or enthusiastic about their experience. Testimonials are not representative of everyone's experience and only provide information about the individual's experiences as to the point in time when they are provided. All testimonials are authentic and accurate. Testimonials may be edited for clarity or brevity. All claims have been documented and verified for accuracy. No one has been paid to share their stories here. Individual results will vary.

“This is what attracted me to the Cash Flow Note Business,” he says. “Russ’s program made it simple because I could sit at home and find notes... and become successful at my own home-based business...”

“This business is not hard to learn and do; you can do it from your home which is ideal if you have small children. You can do this business without interrupting your present lifestyle, and still make a couple thousand dollars a month pretty easily... Over the years, I’ve grown to know and respect how Russ does his business and it’s been a great benefit to me.”

*Gary R., former Greyhound Trainer,  
Full-Time Note Professional, Decatur, TX*

**Made \$2,000.00 on first deal  
(in less than one day!)**

**Made \$53,859.55 on last 8 deals**

“It’s given me a way to support my family, pay my bills, and provide me an optimistic future... I did exactly what Russ said... You find a note, post it, and then wait for your money. I know it sounds amazing, but it is real! This is an earn-as-you-learn approach to business.”

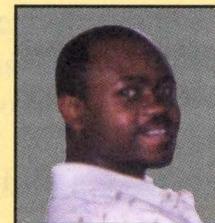
*Royce B., Richmond, TX*

**\$5,345.44 on first deal**

“It’s having the ability to be on your own time and be your own boss. I’ve found to be successful you must be dedicated, have a desire to make money, and just follow all of the easy-to-learn instructions Russ has provided for you — it’s just so easy to do! Recently I finalized my first deal valued at \$25,000.00 and profited \$5,345.44. It was so exciting and that check looked simply marvelous!”

*Patricia J., Jacksonville, FL*

**Made over \$5,000.00  
on very first deal**



*Dion M.* was an outdoor painter, living in the Rocky Mountains. When the weather was bad, he couldn’t work. And that meant lost wages. Then he saw the *Winning in the Cash Flow Business™* program on TV. “When I ordered the program, I just wanted to see what it could do for me. I now see that IT REALLY WORKS!”

“Three months ago, I didn’t even know what a note was, or that this business even existed... Working on the labor side of doing business, I was never exposed to this type of financial opportunity. Russ’s program has opened up a whole new world to me, which allows me to earn as I learn. Now that’s awesome! The earning potential is substantial and the time it takes to complete the deal is minimal. I just closed my first deal and made a profit of \$5,000.00. It was amazing... if you translate my earnings into an hourly wage, I made over \$300.00 an hour! All I had to do was implement the strategies contained in Russ’s Course. I put the buyer and seller together and everything went through as planned!”

*Dion M., Painter, Colorado Springs, CO*

**Made \$6,689.00, which in Canada is about \$10,000,  
in about four hours of work!**

“I was excited before I got the check. I knew it was real. I did the research about this business before hand — everything was legit. I made sure of the legalities of me working in Canada. It all works out wonderfully, and I am glad I did it.”

*Annette D., Stay-at-home mom, Manitoba, Canada*

**Made \$4,871.10 on her first note transaction!**

“I love the whole program. I love the success counselors

being a phone call away. I couldn't say a bad thing about the program."

*Christine B., Cosmetologist, Guthrie, OK*

**Closed five note deals totaling \$4,400.00  
in finder's fees**

"I always felt I could do it — from day one — no doubts!"

*Harold B., Tax Consultant and  
Part-time Note Professional, Fontana, CA*

**Made \$3,862.21 on first deal**

"We've seen so much security go out the window in corporate America. The Cash Flow Note Business allows you to create a practical situation where you can replace your current income without having to quit your present job, even working part time... This is a developing and exciting industry and the financial opportunities are limitless!"

*Phil S., Fundraiser, Colorado Springs, CO*

**Made over \$26,000.00  
working part-time**



*Marie D.* is a full-time research chemist, and still has time to make a great second income, working just a few hours a week in the Cash Flow Note Business.

"I was looking for a way to make money, but on my own terms. I like the type of work where you can choose your own schedule, work from home, you don't have to show up at an office by 8:00 in the morning, and I really wanted to spend more time with the people I love. Well, the Cash Flow Note Business answered my terms and has given me the financial and personal freedom I was seeking...**All I do is find a note, list it on the web site, and that's it!!! I don't have to do**

**anything. I just get a check in the mail, and it's really easy.** So far, I've made over \$26,700.00! Russ and his staff will give you the materials and information to help make your financial dreams a reality..."

*Marie D., Research Chemist, Midland, TX*

**Made \$8,138.00**

"As a mother of five and a home school teacher, I still have enough time to profit in the Cash Flow Note Business."

*JaNae H., Homemaker, Ontario, OR*

**Made \$43,613.00 with minimal effort**

*David G.* worked in the garment business and was called "The Ragman" by his friends and associates. Every day, he'd dream of a future where he could work for himself on his own terms. He says,



"Thanks Russ! I couldn't have done it without you!"

"It's as easy as Russ says and you don't need an advanced education. I'm a street guy, anybody can do it, and you don't need to be a rocket scientist."

*David G., Garment Salesman, Miami, FL*

**Made a total of \$8,680.00**

"I think this is a great business for woman. It works with your schedule, and you can do this business after 5 o'clock. My total profits right now are 8,680.00"

*Katie and Chris C., Nurse and Real Estate, Chicago, IL*

**Made \$63,000.00**

"I was involved with a stockbroker who I pretty much put my dreams and security into his hands. I lost just about everything. So, I can't stress hard enough — take charge of

your own lives and capture your dreams. Invest some time in yourself and you won't be let down. The Cash Flow Note Business allows you to be and do anything you want."

*Reggie G., retired from Telecommunications,  
Note Professional, Boise, ID*

**Made \$13,307.50 on 2 deals  
\$149,157.15 total so far!**

"We became involved and enrolled in the *Winning in the Cash Flow Business*™ Program after seeing Russ Dalbey's TV show. We were looking for something tangible, but we had no idea what the Cash Flow Note Business was about or where it would take us. Working together, and on a part-time basis, we recently closed two (2) deals profiting \$1,694.00 and \$11,613.50, for a total profit of \$13,307.50.

*Mike & Betty C., Rental Property Manager, Westpoint, IA*

**Made \$69,895.07 on first deal**

"I received Russ Dalbey's *Winning in the Cash Flow Business*™ Course and found the material to be very enlightening and beneficial, especially for someone who is just getting started in the Cash Flow business. I applied what I learned and profited \$69,895.07 in a recent deal."

*Corey S., Phoenix, AZ*



**Made \$6,100.00 on very first deal –  
in less than 2 weeks**

*Perry D.* was looking for a way to make money, working from home. One night, she was watching television and saw the

*Winning in the Cash Flow Business*™ show. She said to herself, "I can do this!"

"The reason why so many people, including myself, become involved is because it's reasonably easy to do. You learn as you go, just as the audios in *Winning in the Cash Flow Business*™ Course reveal... I was looking for a home-based business where I could control my financial destiny and *Winning in the Cash Flow Business*™ has definitely lived up to its claims. This is something I can do and I've proven it with my recent successes."

*Perry D., Mortgage Banker, Mission Viejo, CA*

**Made \$17,578.07**

"At first I thought Russ Dalbey was trying to sell another get-rich-quick scheme. But as I watched the *Winning in the Cash Flow Business*™ TV Show, my husband and I discovered that he was actually speaking about real estate, and then the light went off in my head.... I immediately ordered the *Winning in the Cash Flow Business*™ Course....

**I profited a total of \$17,578.07 in 5 deals valued at \$1,035.00, \$1,590.00, \$2,829.57, \$2,529.50 and \$9,594.00.** I am doing exactly what Russ Dalbey said and knowing how to do these deals, they were easy to finalize... **If you can read and write, you can do this...**"

*Vedetta H., former Customer Service Manager,  
Full-Time Note Professional, Bolingbrook, IL*

**Made \$7,075.96 on 5 deals in 90 days!**

"We profited \$7,075.96 on five (5) deals completed within 90 days. We're just so fortunate to have found the *Winning in the Cash Flow Business*™ Course. We would like to thank Russ Dalbey for the opportunity to learn this business and get a qualified education."

*Daryla J., Horse Breeder and Trainer, Springtown, TX*

## **\$2,000.00 on first deal**

“I recently completed my first note deal profiting \$2,000.00. The overall time I spent working on this deal was an amazing 4 hours and I do have other deals working right now!”

*Tom C., Full-Time Note Professional,  
Independence, MO*

## **First deal happened while he was in hospital**



*Jorge M.* suffered a series of heart attacks and had to limit most of his activity. He desperately needed a way to make money, without sacrificing his health. While watching late-night TV, he saw the *Winning in the Cash Flow Business™* show.

“I saw Russ Dalbey’s face (on TV). And I knew right then and there he was telling the truth. So I sent for the *Winning* program, studied the Course, and within a few months after completing the materials, I received a call from someone and I closed my first deal. I was so excited!

This deal happened while I was in the hospital recuperating from one of my heart attacks... to my surprise, my wife brought me an envelope to my bedside with a check in the amount of \$1,300.00. This was my referral fee for completing the deal — and boy did it lift my spirits! This business is very important to me. I have no intentions of slowing down. The first thing you need to do is order the *Winning in the Cash Flow Business Course™*. Then you must follow the materials step-by-step. Don’t try to reinvent the wheel — follow Russ’s qualified instructions.”

**Made \$1,300.00 — delivered to his hospital bed!**

*Jorge M., Highland, CA*

(continued from page 23)

I get letters and emails and phone calls every day from students, and I could fill pages and pages with success stories like these. But the one thing you need to know is this:

## **These People Are Just Like You!**

They’re ALL people who simply wanted to improve their lives... who sensed “there MUST be more to life than what I’m doing!”...who went out and TOOK ACTION to make it happen with my proven 3-step system.

And just as I discovered back in my cycling days, you don’t have to start out with anything special. You don’t have to have super talent or brains or ability. If you have the DESIRE to do better, I can give you the directions you need.

All you do is follow along. It’s as easy as 1, 2, 3.

*Are you ready?*

## **Take a peek inside your very own business:**

In a minute, I’ll give you your first FREE LESSON. But before we get started, I want to give you an instant “snapshot” of how easily this method works with my three easy steps:

### **1. Find them!**

My “Winning in the Cash Flow Business” shows you exactly how to FIND cash flow notes easily. All you do is follow my clear and simple instructions. You don’t even have to leave home to do it. And the supply of notes is virtually endless, because new notes are created daily. Even if you went out and found \$1 million dollars worth of notes every single day, it would still take you more than 350 years to find them all! So you never have to worry about competition or any kind of shortage.

All you do is FIND people with notes, connect them

with buyers, and MAKE MONEY when the deals are done! My system gives you 40 different places to look for notes, so you can choose a method that fits your style.

### 2. List them!

This is the ONLY business I know of where you NEVER have to look for buyers! Once you find a note, you simply list it on my FREE note service. Nothing could be easier. And it never costs you anything to use this service, no matter how many notes you find.

### 3. Make money!

You never buy a note, sell a note, or even SEE a note! You never have to meet a seller or a buyer, either. All you do is wait for the buyer to complete the deal you presented, and YOU MAKE MONEY when the deal is done!

### And every penny you make is YOURS!

- There are no hidden costs or fees.
- It takes NO MONEY of your own to do.
- You don't pay a percentage to me or anyone else.
- There's never any cost for listing a note — no matter how many you list!

You just Find 'em, List 'em and Make Money. Are you ready? Then let's get going!

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"I know if I have a note question and/or concern, Russ Dalbey has a terrific support staff to help me along the way."

**\$4,500.00 on 1st deal!**

Dave W., Gourmet Chef, Henderson, NV

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These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

## LESSON ONE:

### The world's greatest (REAL!) magic trick: "How To Get TONS Of Cash Flowing IN Without Putting ANY Money Out!"

It always reminds me of one of those magic tricks I loved as a kid. "Watch closely... the money will never leave my hands!"

But in fact, the cash flow business is like REAL magic. Because it's the ONLY business I know where cash flows just one way — directly TO you! It gives you the potential to flood your bank account with hundreds of thousands of dollars — without putting one cent of your own money at risk. You have the potential to make as much money as you desire, and —

*No cash of your own has to leave your hands!*

This is the only home business I know that doesn't require an investment of money to do. And once you get going, you can keep going for the rest of your life! Because this involves REAL ESTATE — the most tried-and-true moneymaker of all.

### Real Estate is the BEST way to profit — because it's something you can ALWAYS count on.

Real estate is real, it's lasting, and there's only so much to go around. So it's always in demand. As Gerald O'Hara said to his daughter, Scarlett, in "Gone With The Wind"...

**"Land is the only thing in the world that matters...  
Because it's the only thing that lasts!"**

But the problem is that most people do real estate the wrong way. Almost everyone still thinks "real estate" means buying and selling houses. They approach it like the stock market, with a "Buy low, sell high!" mentality. Sure, it can

work — IF you have a load of money, patience, energy, and luck. But you still never know how much you stand to make — or lose!

And sure, it's possible to get cash flowing in your direction this way. But before that can happen, you have to put out a lot of money of your own. Anytime you do that, you have to be prepared for some loss. And frankly, I hate to see ANYONE lose!

Then there are people who buy rental properties for extra income. It sounds like a good idea, but it still leaves you stuck with expenses, tenant hassles, midnight plumbing emergencies, and a laundry list of other potential problems. But there's an easier, safer, and faster way to profit in real estate — it's called the Cash Flow Business.

### **The Cash Flow Business is "Risk-Free Real Estate!"**

- ✓ You don't have to hunt for houses, look for deals, or take chances with your hard-earned income. It has nothing to do with property of ANY kind.
- ✓ There's no haggling over home prices or worrying about the "right time" to get in or out. It works in every economy and every marketplace.
- ✓ You don't have to worry about ANYTHING at all. You don't use money so you can't lose money.
- ✓ It has all the advantages of real estate — with none of the risks, costs, or headaches.

The Cash Flow business has all the UPSIDES of real estate — with none of the downsides. You make money by simply FINDING people with "Cash Flow" notes — and connecting them with buyers. It couldn't be easier. And I'll

show you exactly how it works.

## **LESSON TWO:**

### **"40 Surprising Places To Find My Favorite Cash Flow Notes!"**

**(Hint: You'll be surprised to find just how many  
are in your own backyard!)**

Before I get into the fun stuff, I want to make sure you know exactly what a note is. Because then you'll see how easily you can find them — without even leaving home!

**"A Cash flow note" is just a new name for an  
old-fashioned I.O.U.**

Simply put, a Cash Flow note is simply a personal loan between two individuals.

People have been lending money this way for hundreds of years. In fact, Cash Flow notes were the very first method of financing back in the days before banks. Today, cash flow notes are used in every kind of business transaction, including residential and commercial property... business sales... purchases such as cars, boats, airplanes... And 80% of all mobile home sales are bought and sold with Cash Flow notes, creating a HUGE opportunity for you, all around the country!

But the kind of notes I am focusing on here are my all-time favorites: REAL ESTATE Cash Flow notes. I love them because real estate is so secure and reliable, and real

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"The note business allows you to help people who are in need of money, and for this, it makes me feel good!"

**\$1,000.00 on 1st deal!**

Bert A., Entrepreneur, Tijeras, NM

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These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

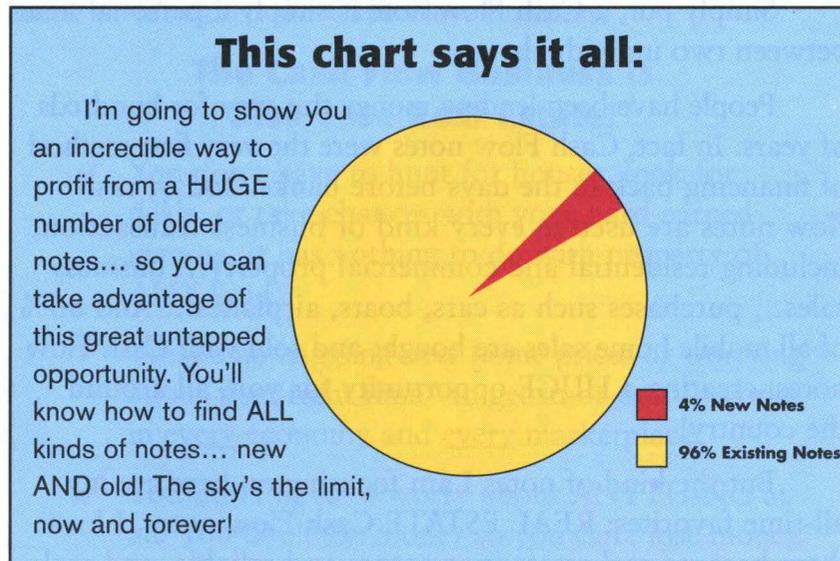
estate notes are EVERYWHERE!

**I'll give you 40 places to look, right off the bat.**

And you could even find notes right there in “your own backyard.” In fact, 1 of every 30 homes was bought with a Cash Flow note. You’ve probably been walking right past Cash Flow-financed homes everyday. There are BILLIONS and BILLIONS of dollars in existing notes, and new ones are created daily. So you don’t have to look far to find them.

**I'll show you how to find the notes most people overlook!**

When I started in this business, most people were focusing on NEW notes. But those account for only 4% of all the notes out there. This left a whopping 96% undiscovered!



**In this business, the whole world is your marketplace.**

You can find notes every single day — from all corners of the globe — without ever leaving your home! You can do it any time, day or night, even in your pajamas. I give you ways to find notes all over the country, without going anywhere at all.

## LESSON THREE:

### **“The #1 Question That Reveals The Amazing Power Of A Cash Flow Note!”**

Now that you know what a “Cash Flow” note is (a simple I.O.U.), I’m going to give you insider details on exactly HOW a note gets created. By the time you’re done reading this section, you’ll know more about notes than most people ever do!

**A Cash Flow note is a HUGE Win-Win for buyers and sellers!**

*Let me paint a picture of how a note can be created...*

Imagine the house next door is for sale. Your friend wants to buy it. But he doesn’t have enough money to cover the down payment and he can’t get it from a bank. Now let’s say the seller doesn’t want to lower her asking price. But she really wants to sell her house!

**Now let me ask you one question:**

*What could the seller do to save the sale?*

**(The answer brings us to the point of this entire booklet – and the secret to the greatest moneymaking opportunity on earth!)**

- ✓ The seller could act like a bank and take payments instead of cash up front!
- ✓ It’s a common and brilliant solution, and it’s done in real estate all the time!
- ✓ This “payment plan” is called a Cash Flow note!

With a real estate Cash Flow note, the seller and the

buyer take matters into their own hands! (Who says *banks* have all the power?) The buyer gives the seller an I.O.U. — a *Cash Flow note* — and makes payments until the balance is paid.

**THAT is an example of a real estate Cash Flow note. And every time that happens, anywhere in the world, YOU could make money!**

**But listen closely...** In the Cash Flow business, you don't get involved in any part of the previous example! Your role has NOTHING to do with the real estate sale. You don't get involved until much, much later.

YOU get to have all the fun. YOU get to make the money. And YOU get to do it with NO financial risk.

#### **LESSON FOUR:**

### **"How You'll Get SUPER Cash Rewards For Being A HERO!"**

**(No money, red cape, or super powers needed.)**

**Now I'm going to show you exactly how you make money from Cash Flow notes!**

As I said before, your role has nothing to do with the sale of any property. You don't get involved until much, much later, long after any real estate transaction is wrapped up and put to bed.

Remember the example about the house next door

"The Winning in the Cash Flow Business™ Course is a complete program. It gives you the tools to be successful. Period."

**\$17,123.30 profit so far!**

Matthew K., Transportation Agent, Reno, NV

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

"A lot of the opportunities you see on TV tell you only a little bit about what they are actually doing, but they never give you the real and/or full story. I knew after watching Russ, he gave us all of the information to make a qualified decision and that is what impressed me about the *Winning in the Cash Flow™* TV Program."

**Has made \$29,875.10 with "Winning in the Cash Flow Business™."**

Diann H., Fitzgerald, GA

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being for sale? We imagined that your friend wanted to buy the house, but he didn't have enough to cover the down payment. But the seller was too smart to let that ruin the deal. She offered to "loan" your friend the amount he needed. And a Cash Flow note was born!

**It's a total WIN-WIN for everyone!**

The seller becomes the "note holder" — the owner of the Cash Flow note. The home buyer (your "friend" in our made-up example) will make monthly payments plus interest to the note holder until the balance and interest are paid. It's just like any other type of loan. But the payments go to a person, rather than to a bank.

**Now here's where YOU come in and start  
"Winning In The Cash Flow Business!"**

Let's fast forward a few years. Imagine the note holder has been getting checks from your friend every month. When the note was first created, the seller had one thing in mind. She wanted to sell her house. And this Cash Flow note was a great tool for closing the deal.

But given an option, she probably would have preferred to get all her money at once. *Wouldn't you?*

And chances are, she'd still love to get a lump sum of cash — rather than small monthly payments over time. *Wouldn't you?*

And it's pretty certain she'd jump for joy if you came along and told her she could cash in her note RIGHT NOW. In fact, you'd be her Super Hero if you could connect her with buyers who are ready to buy notes right now.

**That's exactly what you're going to do — and  
that's how you profit in the Cash Flow business!**

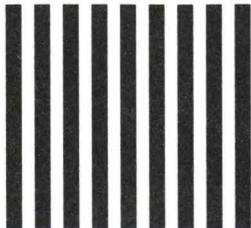
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Long after a seller sells a property, and long after the Cash Flow note is created...

1. **You simply give note holders the great news that they can cash in their notes!**
2. **Then you provide the valuable service of connecting them with qualified buyers who are ready and waiting to buy.**
3. **And when the deal is done, YOU GET PAID. Just for being the hero!**

### **Ed made \$5,000 – just for making a simple introduction!**

*Here's what he did. Now wouldn't you love to make money the very same way?*

I have files and files of examples of deals done by my students. I'll share one with you here, so you can see how the process works.

Ed L. is a student of mine from California. He found someone with a note worth \$137,500.00. The note holder was happy to find out he could sell the note for a lump sum of cash — instead of continuing to get payments for years! Ed made it easy for the seller by listing the note for FREE on my FREE Note Service. It didn't cost Ed anything to do this. Then a buyer contacted Ed to bid on the note. Ed put the buyer in touch with the seller. And when the deal was done, Ed made \$5,000.00, for just that little bit of work. And without spending any money from his own pocket! It's so fast and easy, you can do it over and over again, day after day!

### **LESSON FIVE:**

### **"The 10 "Magic" Words That Could Make You An Overnight Millionaire!"**

This is the moment you've been waiting for. This is where I am going to give you the "secret formula" to this

incredible business — ten "magic" words that open the faucet to unlimited Cash Flow for you, and can instantly make you a "hero" to note holders all around the country.

Are you ready?

*Then let the games begin!*

### **"Your-Cash-Flow-Note-Can-Be-Turned-Into-Instant-Cash!"**

Those are the "magic" words. Repeat after me:

*"Your cash flow note can be turned into instant cash."*

That is the simple (yet thrilling) message you get to deliver to note holders. It's the message that could take you from where you are right now — to being a millionaire.

And now I'll tell you how this "magic" works!

We've all heard the expression: "A bird in the hand is worth two in the bush." This is how most people feel. They would rather get their hands on a big sum of cash right now than have little checks dribbling in each month. If you doubt this, ask your friends and family this question:

*"Would you rather have \$50 today? Or \$100 spread out in tiny monthly payments for the next several years?"*

Most people will grab the \$50 because it's there, it's real, and it's usable today! This natural human response is what makes the Cash Flow note business so profitable — **FOR YOU!**

"You can be your own boss, you can be independent, and if you want to make more money, you can just do more deals."

**Closed 2 deals profiting \$8,868.00**  
Susan B., Lawyer, Owings Mills, MD

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

**As a Cash Flow professional,  
you'll be the hero with ability to help note holders  
and note buyers get what they want.**

You'll be the middle-man (or woman) who brings note holders and note buyers together. You don't have to do any selling or buying. You simply get paid for making a connection between the seller and the buyer!

**And you can make A LOT of money —  
for that small amount of work!**

I've seen people make \$500 on a deal... \$5,000 on a deal... \$50,000 on a deal... even \$500,000 and MORE... by simply following what I show you in "Winning in the Cash Flow Business." And there's never been a better time to get going because —

**There are over \$350 BILLION in cash flow notes right now.**

That's right! There's virtually NO COMPETITION. There is no limit to how much you can make. There's no limit to how long you can keep doing this business. In fact, if you found \$1 million dollars worth of notes every single day, it would take you more than 350 years to find them all! And new notes are created daily, so there's no chance of ever running out.

What's more, I'll show you how to profit from more than 40 different kinds of notes — not just real estate notes! I'll also show you how to profit from business notes, automobile

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"I made \$2,300.00 profit and just followed what Russ Dalbey outlined in the Winning in the Cash Flow Business™ Course. It took me only 4 hours to finalize the whole deal!"

**\$2,300.00 in 4 hours!**

Pierre S., Real Estate, Buford, GA

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These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

notes, airplane notes, settlement notes, insurance notes, mobile home notes, and more! Cash flow notes are used in almost every type of business. And making money from notes is always the same, no matter what kind of note you're dealing with.

**Now you want to hear another little bit of "magic"  
about this business?**

There are so many notes out there, they could even start coming TO YOU!

I'm serious!

**I show you how to get  
note holders to FIND YOU!**

You don't have to go out looking for note holders or make any sales calls! Note holders will seek YOU out, because you are in the business of helping them get what they already want. And what does everyone want?

**MONEY!**

1. Note holders want money.
2. Note buyers want money, too.
3. That's why your job is so simple, and why you can make so much money yourself!

You don't have to do any convincing, selling, or arm-twisting. All you do is let note holders know they can turn their Cash Flow notes into instant cash. Then let buyers

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"What attracted me to the Winning in the Cash Flow Business™ was learning about how many notes are out there, the ability to make an unlimited income, to use my negotiating skills, and to be able to help people fill an immediate financial need they might have."

**\$7,995.00 on one deal!**

Steve S., Corporate VP, Beach, ND

know you have the notes they are looking for. You get paid just for doing this appreciated and valuable service — and everybody wins!

## LESSON SIX:

### **“Here’s Why Your Customers Are Ready and Waiting!”**

**(Just sit back and let them come to you!)**

- There are \$350 BILLION DOLLARS worth of cash flow notes out there, *right now*.
- There are qualified note buyers ready and waiting to buy, *right now*.
- This great supply-and-demand has created the opportunity of a lifetime, for YOU, *right now*.

Cash Flow notes are finally being recognized for what they have always been — a great opportunity. In fact, here’s what *The Wall Street Journal* recently had to say about the Cash Flow business:

**“Buying or creating mortgages or notes is a way an investor can invest in real estate without actually having to own and manage the property itself.”**

"I made \$3,725.00 on my first deal. The deal was real easy!"

**\$3,725.00 on 1st deal!**

Brian R., Mill Worker, Mount Vernon, WA

These successes are some of Russ’s top students. You could make more or less. Individual results vary. See notice, page 29.

While note holders are looking for immediate cash, note buyers want the long-term advantages offered by Cash Flow notes.

When a buyer buys a note, he or she becomes the new note holder and receives the payments — plus interest — each and every month. It takes just a little time for the buyer to do the deal, yet they get paid over and over again for years.

**And luckily for you...**

**Buyers need YOU  
to find notes for them!**

Buyers want to buy notes, not find them. That’s where you come in, with a service that does the FINDING for them.

You get paid for being a “middleman.” But unlike other businesses, you don’t have to use any of your own money, stock any inventory, or get involved with Cash Flow notes yourself. It’s the same way a lot of businesses work — only better!

- When art collectors want paintings, they don’t go out looking on their own. They leave that to art dealers, the experts in FINDING art.
- When you want a new suit, you don’t go to the manufacturer yourself. You leave that to the retail stores, the experts in FINDING fashion.
- When you want to buy stock in a company, you don’t go directly to the head of the company and make an offer. You go to stockbrokers, experts in FINDING the best deals!

That’s just the way business is done. We all rely on middlemen to find us what we’re looking for. It’s how our economy works.

**Here's what all this has been leading up to:**

- If you were an investor wanting cash flow notes, you'd leave it to a cash flow professional who is an expert in FINDING notes.
- "Winning in the Cash Flow Business" trains you to be a professional NOTE FINDER — literally overnight.
- Note holders are everywhere. Note buyers are already waiting to buy the notes you find. All you do it connect the two — and MAKE MONEY when the deal is done!

**And I'll give you access  
to note buyers — FREE!**

When you accept my Risk-Free invitation to try "Winning in the Cash Flow Business," I will include FREE access to my note service.

Imagine getting instant bids quickly — without doing much of anything at all...

I do all the work for you! I screen each buyer to make sure they are serious and qualified before they are permitted to access the site. Only then do I provide them with access to my Note Service — where they go to look for the notes you find.

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"It's an opportunity to make money really easily!  
When I look at total hours that I put into this  
deal, it was maybe 7-8 hours!"

**\$9,500.00 on first deal!**

Derrick D., TV Sportscaster, Cincinnati, OH

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These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

I've spent YEARS developing, perfecting, and running this service. So you can relax and focus on the FUN part of the business — FINDING NOTES.

It's one of the fastest ways for note holders to sell their notes. And it's the greatest way for YOU to make money — without risking one dime of your own! All you do is...

**FIND a note...  
LIST a note...  
And MAKE MONEY!**

**LESSON SEVEN:**

**"Just Follow The Golden Rule  
To Financial Success."**

Now I want to share something very personal with you. It's the real reason I believe the Cash Flow business is so special, and why I continue teaching it long after I could have permanently retired.

You see, every time I teach someone how to make money in this business, I know I am changing the life of that individual — and of all the lives that person changes in return! It's like a positive chain reaction that really makes a difference in the world. And as a Cash Flow professional, you are providing a service that helps other people achieve their goals while you achieve yours.

- The Cash Flow business enables you to make huge sums of money by helping other people.
- It's a win-win for everyone involved — note holders, note buyers, and YOU!
- It's a profession you can feel proud of — because you provide a valuable service for people from all walks of life.

No matter what your religious or spiritual beliefs may be, most of us try to live by the universal “golden rule.” We try to treat others the way we want to be treated, and we aim to do as much good as we can in the world. The Cash Flow business is based on this “Golden Rule,” and I believe it’s why it works so well.

**When you do good, good comes back to you.**

**1. You do good for the note holders.**

Note holders are thrilled to discover you can get them CASH for their notes, and that you already have buyers ready to bid! YOU get to be the Cash Flow hero — making note holders’ dreams come true.

**2. You do good for the note buyers.**

Note buyers are ready and waiting to buy notes — for the tremendous investment potential and ongoing income stream. You get to be their hero, too.

**3. And you do good for yourself!**

Every time you connect a note holder with a note buyer, you get a big, fat referral fee when the deal is done! And you get a wonderful sense of accomplishment and pride because you’re doing a great service for everyone involved.

It all comes back to the “Golden Rule.” I’ve studied and practiced this for most of my adult life. And I’ve found that when you do the right thing — play by the “Golden Rule” — you get the right results. It’s one of those universal laws

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"Russ's books and manuals are great. Everything is spelled out in an easy-to-learn format!"

**\$17,423.99 on two deals!**

Brad B., Winlock, WA

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These successes are some of Russ’s top students. You could make more or less. Individual results vary. See notice, page 29.

that works each and every time. I like to think of it as being in rhythm with the way things are meant to be.

It’s something my cycling coach taught me decades ago — long before I’d ever heard of the Cash Flow note business...

**Double-Your-Money’s Worth!**

Once you start making money as a note finder, you’ll surely want to take the next step and invest in notes, too! “Winning in the Cash Flow Business” shows you how to do it all — from FINDING notes to BUYING notes. It’s a TOTAL Cash Flow education — like getting TWO systems in one!

**LESSON EIGHT:**

**“How I Learned The Surprising Secret To Wealth and Happiness”**

**(Or: How To Get Rich While Changing The World!)**

It was quite a few decades ago. I was a competitive cyclist, and I had a coach we used to call “Coach John.” Coach John was one of those rare people who always seemed happy. And that made me wonder...

**I suspected he had a secret the rest of us were missing!**

Here was a guy who dedicated his life to OUR success. He never received or expected any of the applause, awards, or attention. I figured it would be depressing to always be in the background — while the rest of us took home the trophies!

But Coach John always had a smile on his face, no matter what. It didn’t matter if we were rained out... if we were having problems with a team sponsor... even if we lost a race. He was always grinning, like he had the greatest life on earth.

### He finally told me his secret...

One day after training, I followed Coach John into his office. "Coach, can I ask you a question?"

"Sure, go ahead, Russ," he said, motioning for me to sit down.

"Coach, why are you always so happy? You work so hard with us — but you never get any of the rewards. You never even get to take home a trophy!"

Coach John laughed.

"What I get is much better than a trophy," he said.

He got up from his seat and walked behind his desk to a wall covered with team photographs from over the years.

"You see these guys, Russ?" he asked. "Pick one of them. Any one. Go ahead."

I walked to the wall and randomly pointed to one of the guys in a photo. "Okay, him."

Coach John leaned in close to the photo to see who I'd picked. "Ah, that's Jim!" he said.

"Jim was one of my cyclists many years ago," said Coach John. "Jim had a burning desire to be a winner, just like you! I showed him the same methods I'm teaching you and your teammates now. And do you know what he did with his training?"

I shook my head, having no idea what John was getting at here!

"He did what I hope ALL of you will do. He went out and changed the world."

Coach John could see I was confused...

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These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

"Here, let me ask YOU a question that might help you understand," he said. "How happy would you be if you knew you were making this world a better place just by doing a job you loved and were paid to do?"

I admitted I would be pretty happy.

"That's exactly what I get to do every single day!" John said. "I'm not here just to teach you how to race a bike. I want you to learn an attitude of success. I want you to take that positive attitude out into the world, and LIVE IT."

I was starting to understand what he meant.

Then Coach John walked to his office door, opened it, and pointed outside.

"THAT is where I want you to use your training!" he said, waving an arm at the outside world. "I want you to take what you learn on the race track — and spread that winning attitude all around you for the rest of your life. I want you to share a piece of your success with everyone you meet."

Now I understood.

Every time Coach John helped one of us, he also helped everyone we'd ever come in contact with from that day on. He taught me to think and act and LIVE like a winner.

And he taught me what winning really means. It's not just about taking home a trophy, or even earning a big check for a job well done. It's about being a success and then passing that on to others. It's about doing something that makes the world a better place.

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"Once we discovered the cash flow business, we knew this business would deliver the financial freedom we were so desperately seeking. It has worked just like Russ said it would!"

**\$11,382.52 on two deals!**

Rena and Reginald H., Accountant, Syracuse, NY

That's what makes the Cash Flow business such a great way to make a living.

A good friend of mine once said, **"Anyone can make a million dollars. That's easy! The trick is to make it in a way you can be proud of!"**

Every time I teach someone how to do this business, I know I'm helping not just that one student — but everyone he or she knows as well. And every time you help a note holder connect with a note buyer, you're making a positive difference in more lives than you can possibly imagine too!

**And just as you help others — I'll be here to help YOU!**

And even though it's your own business, you never have to feel alone.

If you've tried other ways to make money, you may have given up in frustration because *you just can't do it alone*. No one can! I had a mentor when I was starting out. I still have mentors and associates who I work with, rely on, and respect.

And I want you to have the same kind of personal support in your business, too.

That's why I have hired and trained a team of experienced Cash Flow Advisors to be here for you full time. These are live, on-site advisors with the sole purpose of guiding you to success in your Cash Flow business!

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"I just closed my first note deal. It took me about an hour to put the whole transaction together and for that one hour of work, I made \$1,000 and I did it part time!"

**\$1,000.00 in one hour!**

Tim M., U.S. Army Sergeant, El Paso, TX

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These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

**My professional Cash Flow Advisors are here in my office for you.**

**(You pay nothing extra for this personal support!)**

You can call, email, fax, or even come by for assistance, advice, encouragement, or problem-solving anytime, five days a week, during regular business hours. You will talk with a live, human being (not a computerized system!) who understands the Cash Flow business — and is dedicated to helping you with professional, undivided attention and care.

My goal is to give you all the tools for a lifetime of financial freedom, so you will feel confident in your own ability to create unlimited wealth. And this personal support is just one more tool to help make it happen for you.

**You'll be in business for yourself, but never BY yourself!**

- I hire, train, and pay a professional team of cash flow advisors to provide answers, guidance, and encouragement FOR YOU!
- I run an entire company to make this business simple, profitable, and fun — FOR YOU!

It's like having your very own corporation. But you don't have to run it, manage it, worry about it — OR PAY FOR IT!!!

"Winning in the Cash Flow Business" includes every single one of my employees and staff, working full time for YOU... Keeping up on all the latest developments in the note business... Connecting you with the latest news and methods... Running all the behind-the-scenes operations...

**So all you have to do is FIND 'em...**

**LIST 'em...**

**and MAKE MONEY!**

For almost two decades I've helped students from all walks of life learn to make their dreams come true, following the same simple roadmap I've explained to you here. I've taught this to people of all ages, from every walk of life...

- ✓ I've taught it to a dog trainer, a prison guard, a pharmacist, a fry cook, a farmer...
- ✓ I've taught doctors, single mothers, teachers, truck drivers, lawyers, plumbers, mechanics, painters, farmers, nurses, writers, librarians, postal workers, and artists...
- ✓ I've taught ministers, clerks, social workers, repairmen, actors, secretaries, college students, insurance agents, homeschooling parents — *you name it!*
- ✓ I've taught unemployed people, retired people, executives, college students, old, young, healthy, sick —
- ✓ I even have an email from a nine-year old girl who saw me on television and wants to do it, too!

Now I want to teach it to YOU.

And I want to help you make money — even before you have to make up your mind.

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"Unlike other programs, this course is easy to understand. I don't have a lot of real estate experience and that is why Winning in the Cash Flow Business™ has been so valuable. It has given me the education and qualified instruction needed to generate profits in a short amount of time."

**\$1,500.00 in three hours!**

Ken M., Northeastern State University staff,  
Tahlequah, OK

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These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

### **Take it for a "test drive" and see for yourself!**

I'm the kind of person who needs to test drive a car and kick the tires before I make a decision. I don't care WHAT the ads say or the auto magazines report. I don't care if my best friend has the same car and LOVES it. I have to see how it feels TO ME. And I'm the same way about everything I buy.

I don't expect you to accept anything less yourself!

That's why I'm giving you a chance to "kick the tires" with "Winning in the Cash Flow Business." I want you to get my Course, take it for a spin, and see for yourself how much fun you can have in this amazing business.

Right now, I want you to call, email, or fax my office. I will put everything you need into your hands. All you do then is follow my instructions, and see what happens.

### **The best part is, every penny you make, YOU KEEP.**

You keep all the money you make during this risk-free trial period — and forever after.

It's almost like *being paid* to test-drive a new car for a whole month before you make up your mind!

*Can you imagine?*

You'd drive it off the lot, take it home, and cruise around town every day to make sure you loved it. How fun would that be?

But this isn't a car. This is your very own "money-machine."

### **"Winning in the Cash Flow Business" is your complete "Cash Flow Business-In-A-Box!"**

You get all the instructions, tools, and support you need to easily FIND note holders, CONNECT them with

note buyers, and MAKE MONEY when the deal is done. The day it arrives, you'll immediately know:

The trick to becoming a cash flow note "magnet" so notes will almost magically come TO YOU!

- How to find notes everywhere — without even leaving home... while taking a walk in your neighborhood... while traveling on vacation... You could sit around in pajamas and bunny slippers, and still make money like a tycoon!
- The secret technique that uncovers notes in places that even experienced cash flow experts often overlook.
- The biggest mistake people make when getting started — and how to avoid it.
- How to tell if your friends, neighbors, doctors, or even local storeowners have notes to sell. (Notes are practically *everywhere* once you know what to look for!)
- The one extra question to ask that can make you even MORE money from every deal!
- The very first thing to do when your course arrives in the mail — so you can start finding notes as easily as if you'd been doing this for years.

And I want to be sure you know — it takes almost no time to get going.

**You'll have the potential to make BIG money your very first time out.**

**And every day thereafter. Even while you sleep!**

*So what do I want in return?*

- ✓ I don't want a penny of your profits.
- ✓ I simply ask that you take what I show you and give it a chance.
- ✓ Then, when you succeed, pass on this secret to someone like you who is looking for a better way to make money.

I'll even send you 3 special FREE GIFTS — just for giving me a chance to prove myself to you. And you can keep them no matter what.

In fact, I am so eager to PROVE that this really works, I'm going to do something a little crazy. If I hear from you in the next 10 days —

### **I will actually DO the first step of my 3-step system FOR YOU!**

Yes, I am completely serious.

**You will be able to get started without even having to FIND notes!**

- Along with my "Winning in the Cash Flow Business" system I will also give you a complete list of 250 note holders — people who have cash flow notes. So you don't even have to FIND notes to get going. Step one is done FOR YOU!
- All you'll do is follow my instructions, put the notes on the Note Service, and MAKE MONEY when a deal is done.
- It's like having me do most of the work — but YOU get to make and keep all the money!

## You could even make money before you make up your mind

1. Take the 250 cash flow note holders I give you, FREE.
2. Follow my simple instructions, and submit your notes on the Note Service, FREE.
3. See how it works, how it feels, and if this is the answer you've been waiting for! If for any reason you don't love it, you don't have to keep my system.

But I need to hear from you as soon as possible before the 10-day cut-off deadline. Call, fax or mail in your enrollment form right away.

**1-800-626-0098 24 hours, 7 days a week.**  
**Here's why I continue teaching this, year after year...**

Once in a while, someone asks me, "Russ, if you've made so much money in the note business, why do you spend time teaching it to all of us?"

I always reply with a question:

*"What will YOU do when you have all the money you need?"*

Some people spend all day golfing or fishing or building model airplanes. Some people travel the world, write the novel they've always had in them, or revamp a classic car. Others take art classes, visit museums, do volunteer work, or help out at local animal shelters.

**Whatever you love to do – that's what you can do when you're "Winning in the Cash Flow Business."**

For me, the greatest joy is *giving people hope*.

I want you to know your greatest dreams CAN come true.

I want to give you the tools to make it happen. That's why I continue sharing this exciting business year after year.

I love teaching it to others. I know it's my true *calling*. And it's the only way I know to make a real, lasting difference in people's lives...

There's an old saying:

*"Give a man a fish, he eats for a day.  
Teach him to fish, he eats for a lifetime."*

I want to give people a way to achieve financial security for a lifetime.

This isn't a quick fix. It's not a one-time shot. It's a real, honest, and professional way to achieve true financial independence, once and for all. You could start TODAY — and soon be making more money than you've made in your entire working career.

## Here is my 100%, "I'll Prove It To You Guarantee!"

**Your satisfaction is 100% guaranteed. Try it risk-free for 30 days. If this isn't for you, I don't want your money.**

Try "Winning in the Cash Flow Business" for 30 days. Follow my instructions and see for yourself how much you can make. You can earn while you learn. And every penny you make is yours to keep — even if you decide to return the course!

**You just FIND 'em... LIST 'em... and MAKE MONEY!**

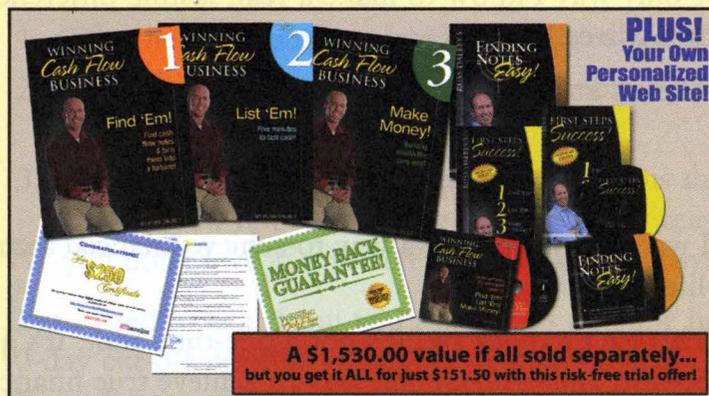
**And if you reply in the next ten days, I'll do the first step for you!**

Order "Winning in the Cash Flow Business" within ten days, and I'll include a list of 250 people who have cash flow notes. You'll have everything you need to get started IMMEDIATELY, without even having to FIND notes! There's no way I could make it any easier!

**It's like having me do most of the work — but YOU get to keep ALL the money!**

You'll get the entire system along with free access to my Note Service, and personal, unlimited support from my Success Counselors. If you're not completely satisfied, simply return it for a full refund of the purchase price. Keep any money you've made, along with your free bonus gifts, with no further obligation at all.

Take a look at all you get:



## Winning in the Cash Flow Business™ includes all this:

A whopping \$1,530 value if sold separately —  
Yours right now for just \$151.50!

### 1. Step 1: The “Winning in the Cash Flow Business™” Manual (\$99 value!)

Everything you need to know to be on your way to making money the very same day you get your Course in the mail. Even if you know NOTHING about the Cash Flow Note Business, this manual will get you going like a pro in just a matter of hours.

It's all presented in an easy-to-follow workbook format that makes learning easy and enjoyable.

### 2. Finding Notes Easy — Manual & CD (\$152 value!)

This gets you going *fast* on the most fun part of the Cash Flow Note Business – finding and contacting note holders! **It's like a treasure hunt with the potential to make you thousands and thousands of dollars or more on every deal.**

### 3. First Steps to Success Video (\$99 value!) (Your choice of DVD or VHS)

There's just one thing you need to do to succeed with cash flow notes. In this video, I'll tell you exactly what it is and how to do it.

You'll also meet my Success Counselors... other Course Members... and enjoy “personal” step-by-step instruction and motivation, direct from me! It's 25 fast-paced minutes of exciting, powerful tips and techniques designed to jump-start your success.

### 4. The Audio Companion Set (\$99 value!)

This is a two CD set where **I'll share my own success tips to get you going quickly, with zero guesswork!** Now you can keep learning while you're on the go! **Listen in your car, on a walk, or while relaxing anywhere.** I'll be there to support you.

### 5. Step 2: The “Fast Cash” Manual (\$69.95 value!)

This powerful manual zeros-in on **my 3 favorite ways to find notes FAST!**

There's nothing to figure out – all you do is follow these simple directions and start contacting note holders right away. *(And don't worry if you're not a “people person” – you don't even have to talk to anyone unless you want to!)*

### 6. Step 3: The “Making Money” Manual (\$69.95 value!)

A student once told me that getting my course was like me handing him the keys to a business that's already working. And that's exactly what you get in this manual. I'll walk you step-by-step through MY first transaction. And I'll hand over all the pieces you'll need to put together any deal.

It's all here – and it's all yours to profit from. I'm not holding back my friend... I truly want you to succeed. And I'm giving you everything that you need to do in one easy-to-follow workbook.

### 7. Your own website (\$397 value!)

If you love the computer, you'll want to take advantage of this great tool. It's a professionally designed website with your own Cash Flow Note Business name and information on it – so you can even “find ‘em” while you sleep!

**Plus, to Put You on the Fast Track to Success —  
I Want to Give You “3 Winning Start-Up Tools”  
That Get You Going and Keep You Winning in  
the Cash Flow Business™**

### 8. 250 Note Holder Leads (\$250 value!)

The Cash Flow Note Business is like an exciting treasure hunt – and this list is your first treasure map. You don't even have to lift a finger to find your first note holders.

Here they are!

Just follow up to see if they want to sell their notes for immediate CASH. And then....

### 9. FREE Note Service

I've made this system so easy you don't even have to look for note buyers! Simply call, fax, or mail us the information for each note you find.

All you need is a phone or a computer.

All you do is sit back and wait. When the transaction is done – **YOU MAKE MONEY**. Just for making the connection.

### 10. The Note Finder's Resource Kit

This kit is really like a “toolbox” brimming with samples

of everything you could ever want (*and more*) to help you find notes and make money with a contact approach that works best for you. Choose the one that fits your personality – or give them all a try.

It's simple and FUN!

And best of all –

**Included In Your Course Is One Full  
Year Of Unlimited Success Counselor Support  
(a whopping \$295 value)**

I insist on including this in your enrollment package – because I honestly wouldn't be where I am today were it not for the help of my coaches and mentors.

I want YOU to have the same kind of personal guidance – especially while you're getting started.

***That's why I've put together and trained a team of Success Counselors for the sole purpose of helping you succeed. Each of these friendly, caring experts has been personally involved in the Cash Flow Note Business helping others jump-start their success.***

*They'll be there for you.*

Now – stop and think about how valuable this support team really is... financial advisors charge *HUNDREDS and even THOUSANDS* of dollars for this type of business consulting. **But you get it FREE as part of your Course.**

And you can call or email as often you like for one full year. (*And by then, you won't need any help!*)

Chances are, you probably won't even need help – but it's yours FREE if you do.

## All in All... You're Getting Over 15-Years of Hard Work, Research, Study, and Guidelines for Success In This One Course.

And chances are, it would cost you at least 15-years of your time and a whole lot of money to figure this all out on your own... but now you don't have to!

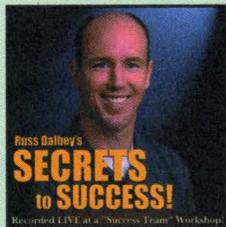
The Course is so easy and crystal clear, most folks can do it totally on their own. In fact, most of them never need to call at all. But my Success Counselors are still happy to hear from you – even if you just call to say hello and let them know how well you're doing!

But I really want to see you succeed. So what I want to do is stack the deck in your favor by giving you three more valuable gifts that can, quite honestly, make all the difference in how quickly you succeed – here they are:

### FREE BONUS GIFT # 1

#### "Russ Dalbey... Live!"

(Valued at \$299—Yours Free)



People pay as much as \$3,995 to see me speak. But you get this wonderful presentation **FREE** when you order within 10-days... it's called "Secrets to Success" and it's all about how to:

#### "Attract Whatever You Want!"

What if someone could give you a seemingly "magic" yet proven technique for attracting ANYTHING you desire? Money, relationships, new cars, a gorgeous home, a new wardrobe, even a better way of feeling, looking and living!

In this live seminar recording, I'll reveal powerful secrets that could give you the power to get EXACTLY what you want.

No matter how much self-improvement or success motivation you've had, you've never heard anything like this. Way beyond "positive thinking" or any other so-called success methods! You

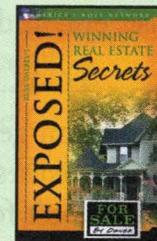
need to make sure you use these techniques with caution – they **REALLY WORK!**

### FREE BONUS GIFT # 2

#### "Real Estate Secrets Exposed"

(Valued at \$99—YOURS FREE)

The book that's worth a fortune in moneymaking possibilities... There are millions of dollars in prime real estate investments in your area right now. And despite what your bank might tell you, those properties could be YOURS today – with little financial risk and limitless profit potential.



You don't have to be wealthy to make a fortune in real estate. In fact, you don't have to have any money to "invest" at all. In this groundbreaking book, I'll reveal the "10 Biggest Mistakes People Make When Buying Real Estate." And I'll show you how I closed a \$4 million real estate deal without checking my credit – and without putting down a DIME!

**Call 1-800-626-0098 today – I'll give you one more free gift:**

### FREE BONUS GIFT # 3

#### \$129 Subscription to My Bi-Monthly E-Newsletter – FREE!

If you have email, just fill-in your email address on the Enrollment Form or give it to us when you call to enroll. This newsletter will give you the latest, cutting edge information on how to quickly and easily find notes – plus you'll read success stories to inspire you and keep you motivated!

Add it all up, and you'll see that I'm giving you \$1,530 worth of value – yours for just \$151.50 if you take action in the next 10 days.

**These 3 gifts are yours to keep and enjoy at no cost or obligation, whether or not you decide to keep the Course.**

It's a total moneymaking opportunity with the tools and support you need to make it happen. *Winning in the Cash Flow Business™* gives you everything you need to succeed.

For over 10 years my *Winning in the Cash Flow Business™* has been one of the best-selling moneymaking systems in the world. And it's so easy... you just find 'em, list 'em, and make money!

Think of it.

You get all you need to begin succeeding in the cash flow business starting the very first day you get the system! And don't forget — you get one full year of telephone and email support! PLUS... your total satisfaction is guaranteed — or you get your money back...

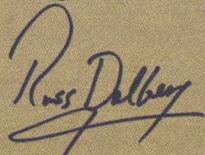
**Your Satisfaction is Fully Guaranteed –  
Try It Out for 30-Days and If It's Not For You  
I Don't Want Your Money!**

That's right... get *Winning in the Cash Flow Business™* and try it out for a full 30 days. If you're not completely satisfied, simply return it for a full refund of the purchase price — and keep the three bonus gifts as my special gift just for giving this a try!

You have the potential to make as much money as anyone else, and I'm going to give you the tools you need to make it happen.

**I want you to see for yourself that my course is even better than you imagined...** and that's why I'm willing to give you 30 full days to go over it with a fine-tooth comb. And if it's not for you — we'll part friends and you'll get a full refund of the purchase price.

That's my promise to you!



Russ Dalbey

When you enroll in *Winning in the Cash Flow Business™* you'll have my entire staff working for you — they're the heart and soul of my company... and they stand behind you 100%.

You'll be in business for yourself, but not by yourself! Quite frankly, the sole purpose of my staff is to help make you a success. In fact, my company's motto is:

**“We're Successful Helping Others Succeed”**

You see, when you invest in *Winning in the Cash Flow Business™* it's nothing like ordering a book or a tape set and then trying to figure it out on your own.

You have my great support system in place to back you up and assist you with each step to success! You're not just buying a program — you're investing in a support team that will guide you through the entire program!

When you order *Winning in the Cash Flow Business™* you get everything you need — and then some! You can call any one of my Success Counselors at any time and get the support you need.

And my Success Counselors are the absolute best — bar none!

***Here's how to get going now:***

*You get everything you need when you enroll to be on your way to making money the very first day you get the kit — plus you get the support of my entire staff... and if you order within the next 10-days, you'll get \$527 worth of*

"In a matter of just 30 days, I finalized my first two note deals."

**\$3,850.00 in 30 days!**  
Jerome F., Minneapolis, MN

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

*valuable bonus gifts to help you get up and making money as soon as possible.*

**And you get it all for the low, low investment of just \$151.50. Plus, if you order in the next 10 days, I'll ship it right to your door for FREE!**

You can use your credit card and call in your order to **1-800-626-0098**. Or you can mail or fax your order with a check or money order — simply use the enclosed order form and postage-paid envelope.

Stop and think about that...

It almost sounds ridiculous — the notion that you can change your life with a simple, paltry investment of just \$151.50... it sounds crazy — but it's true!

I've seen it happen over and over and over again!...

### **You Really Could Take Your Entire Financial Picture to the Sunny Side of the Street Forever with This Program!**

That blows my mind! (*It almost makes me think I SHOULD be charging that \$1,530 I talked about!*)

So let me ask you... are you ready to feel the excitement of **WINNING**?

If you're ready... and even if you haven't yet made up your mind... here's what I want you to do.

Accept my risk-free invitation. **Call 1-800-626-0098**

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"The Winning in the Cash Flow Business™ Course made a light go off in my head. I knew this was a business I could do. It was so simple, I tried it and made \$41,287.63. It only took me 10 minutes of work!"

**\$41,287.63! Simple!**  
Phil C., Greeley, CO

**to enroll today.** Or use the enclosed Enrollment Form to order by fax or mail.

Now, please remember... when you get your Course in the mail, start by watching the "First Steps to Success" DVD or VHS video (*your choice*).

Then listen to the audio program.

Then enjoy the manual. You'll quickly discover the powerful secrets and guidance that have taken me over a decade to put together.

This is *information you can use, share, and potentially profit from for the rest of your life.*

**Then, I want you to make sure you call or email my Success Counselors as often as you like for support.** This personal service is yours *FREE* during the entire first year of your enrollment. These advisors are here for the sole purpose of helping you succeed.

My Course is so easy and self-explanatory, you probably won't need to call. But I still hope we'll hear from you — even if it's just to tell us how great you're doing.

Give it a try.

### **Remember... You Risk Nothing.**

Just try it out — and see how it **FEELS** to actually **DO**

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"If someone wants to learn the A-B-Cs of the business, I would highly recommend the Winning in the Cash Flow Business™ Course. The program is ideal and simplifies the learning process. It is excellent!"

**\$51,248.37 profit in 45 days!**

Rory W., Cabinet Salesman, Manitou Springs, CO

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These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

something this exciting. Find out that this is everything my Course Members and I say it is. Experience the fun of “the easiest, most hassle-free way to make a lot of money without risking one thin dime of your own.”

Try it for yourself and then decide — and if for any reason you’re not completely thrilled, simply return the Course materials within 30 days and I’ll give your money back.

No questions asked.

The bonus gifts — and all the knowledge you gain in the process — are yours to keep forever — with no further obligation.

I make this risk-free offer for one reason only:

*I truly believe **Winning in the Cash Flow Business™** is the best way ANYONE can achieve financial security. I know that if you will just give it a try, you will see for yourself.*

The money is yours — but only if you reach out and take it! The truth is, most millionaires are *SELF-MADE*. Their wealth was not inherited, won, or found at the end of a rainbow.

**Fortunes are made by people who use their time and energy to create — rather than using it to complain.**

Think about it this way:

**It Takes the Same Amount of Time to Make Money In the Cash Flow Note Business as It Does to Sit Around and Fret Over Bills.**

If you’ll devote just a few minutes a day to the 3-easy steps I outline in my Course you will truly have the potential

“My 1st note deal was a piece of underdeveloped land in a commercial area. It only took me a few days working part time to make \$5,140.00.”

**\$5,140.00 on 1st deal!**

Ronald D., Police Officer, Vidor, TX

to be as wealthy as you desire.

That’s my promise... and my guarantee.

So how wealthy DO you want to be? Imagine what you’ll do with your money.

What will you buy?

How will you spend all that wonderful free time?

I really encourage and challenge you to think about it — and feel the excitement as if it’s already yours. **Doing this sets the wheels in motion for great results to come your way.**

It’s been said “What the mind believes, you can achieve”. In fact, experts say that 85% of the people who do write down the things they want get them! So take a minute now to write down 5 “Wish List” items here...

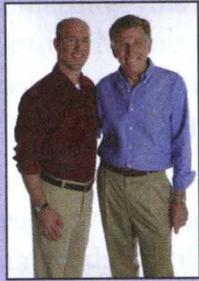
Don’t hold back.

Go for the gold! Save this list and later take a look at how many came true. You may be amazed...

**MY WISH LIST**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

(continued on page 81)



**Russ Dalbey answers frequently asked questions**  
(even the tough ones!)

Interview by Emmy Award-Winner  
Gary Collins, television host of *Winning in the Cash Flow Business™*

**Gary Collins: How long does it take to start making money in the Cash Flow Note Business?**

**Russ Dalbey:** That's what makes this so exciting! You could start making money just DAYS after you begin. Some even see their first profits before they finish my Course. With most moneymaking opportunities, it can take so long to get a check in the mail — the excitement wears off before you start making money. You end up quitting before you've ever even started. No one wants to keep working at something that takes a lot of effort or time to get results. (That's why dieting can be so hard.) But with the Cash Flow Note Business, you put in a little effort for a potentially HUGE and rapid result.

**Gary Collins: Why is there no financial risk?**

**Russ Dalbey:** You don't put out any money, so you can't lose any money. It's that simple. There's no risk because you're not buying or selling anything. You just find a note... list it... and collect your fee when the deal is done. Your only cost is the price of my Course. And even that comes with a 30-day, money-back guarantee — so there's NO RISK there either.

**Gary Collins: What if someone isn't good at business or finance?**

**Russ Dalbey:** You don't need any business sense. Just "common sense!" My Course tells you exactly what to do. I've spent years figuring it all out, so you don't have to.

Just follow my instructions, step by step. You don't have to create a note... buy a note... even SELL the note.... All you have to do is find a note, list it, and make money!

**Gary Collins: Why don't people just sell their notes themselves?**

**Russ Dalbey:** Most people just don't think of it. Even if they do, they're probably not interested in taking the time to learn what to do. Think about it: You can do almost any deal without a middleman. But how often do people do it? Most folks simply don't want to be bothered. *That's where you come in!* You get to give note holders the great news that they can turn their notes into cash RIGHT NOW — and that you'll take care of it all for them. You do little more than list the note and you name your fee. It costs you NOTHING to list the note. Yet you can make a HUGE profit — simply because you're willing to learn how.

**Gary Collins: Why do people love to buy these notes?**

**Russ Dalbey:** Cash flow notes are a GREAT investment. A note buyer gets a monthly income with all the security of real estate, but NONE of the hassles of owning property. These smart buyers know they can potentially make great returns without the hassle.

**Gary Collins: If notes are such a great investment, why don't the original note holders just hang onto their notes?**

**Russ Dalbey:** Remember, they probably didn't even want the notes in the first place. They wanted CASH. So they are happy to sell the notes and get the money now. Sometimes they want money for medical or college expenses, or perhaps a dream vacation or new car. The fact is most people would prefer to have a large chunk of cash TODAY, instead of receiving smaller payments for years to come.

Just ask a few folks, “*Would you rather have a \$50 right now or \$100 in 5 years?*” You’ll soon discover that PEOPLE LOVE CASH NOW! And that’s what makes this opportunity so great. Your role is to practically give away money. What could be easier?

**Gary Collins: Do you show people how to buy notes too?**

**Russ Dalbey:** Absolutely! Once you start making money finding and listing notes, you may want to invest your profits by buying notes for yourself. That’s how I got started. Back then (in what my niece thinks of as “the olden days”) that’s how the Cash Flow Note Business was done. Later on, I realized there was an even easier way to do it — with NO financial risk. You just FIND ‘EM, LIST ‘EM, and MAKE MONEY. Using no money of your own.

**Gary Collins: Russ, if the Cash Flow Note Business is so great, why don’t you just stay home and do that?**

**Russ Dalbey:** When folks ask me that question, I ask them, “What will YOU do when you become wealthy?” Very few people want to just stay home and do nothing. Being financially independent doesn’t mean you turn into a couch potato. (Unless you want to!) It means being free to do and enjoy what you love. What I love is teaching, and helping others succeed.

Once I asked my cycling coach why he liked coaching. He said, “If you win a race, you get a trophy that eventually tarnishes. But if you help someone else win, you get an inner reward that lasts a lifetime.” That good feeling inside is why we all like to do nice things for others. Succeeding in the Cash Flow Note Business made me money. But teaching others how to win makes me proud, and that’s the best “prize” of all.

Now know that all this (*and more*) can be on its way... because you are taking real steps to achieve your goals by *Winning in the Cash Flow Business™*.

Listen... the truth is, we all know that “job security” is a thing of the past. It’s something your parents’ parents had... but it’s rare for anyone to have “job security” these days.

Well, the good news is there *IS* a way you can achieve true financial independence... working at home just minutes a day, with **no financial risk**. It doesn’t require an advanced education — **it’s laid out for you in crystal-clear detail** — it’s a simple game plan that gives you the potential to make A LOT of money — if all this sounds good to you, you need to get *Winning in the Cash Flow Business™* in your hands now.

Period.

There simply isn’t anything better.

**It’s the perfect way for the average person to go out and make more money than they’ve ever made in their life.** And that’s exactly why I created *Winning in the Cash Flow Business™*.

Listen... I was in your shoes once (probably much worse off financially than you). I struggled and tried every legal way I could think of to make money.

I bought every get-rich-quick and motivational book I could get my hands on at the bookstore. I tried everything.

Then... I finally found the Cash Flow Business. I knew

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"I was on the lookout for something I could do from home, that was my primary interest, and I found the cash flow business to be ideal for my situation."

**\$1,403.62 on 1st deal!**

Eric B., former Electrical Engineer, Austin, TX

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These successes are some of Russ’s top students. You could make more or less. Individual results vary. See notice, page 29.

nothing about it at the time. And it seemed too good to be true. But it wasn't.

It was real.

And now it works better than ever.

You see... *Winning in the Cash Flow Business™* gives you the opportunity to put an end to your financial frustrations, and give you the financial boost you need — right away! It's a real-life, nuts-and-bolts, down-to-earth, step-by-step system for making serious money... time and time again.

*Winning in the Cash Flow Business™* has changed the lives of countless of my course members... now let it change yours.

So why put yourself through any more financial frustration? Why wait any longer?

Consider this: \$151.50 is a painless drop in the bucket compared to the amount of money you could miss-out on if you pass up this opportunity... looking at it this way — you really can't afford not to invest in this program.

So why not invest in your ability to take control of your financial destiny... improve your lifestyle, and make more money?

Look, and I'm just being honest here... you honestly DO have the potential to make as much money as you want.

It's simply a matter of choice.

You can choose peace of mind and financial and personal freedom starting right now! *Winning in the Cash Flow Business™* gives you that choice.

Decide, here and now, that you're at the beginning of a new chapter in your life. Nothing can stop you. The tools you need are all right here. It can be easier than you ever imagined.

*If you can read a few simple instructions...*

*Follow a few simple steps...*

*Make a phone call, send a postcard, or write an email (pick one)...*

You could be receiving checks in your mailbox WITHIN DAYS of getting started.

**Call 1-800-626-0098 Now.**

I will rush *Winning in the Cash Flow Business™* to your door.

I guarantee it will be the best personal choice you've ever made. The most fun you've had making money. And so easy, you'll be able to do it in your spare time — yet possibly make enough to surpass your full time income.

Over and over again.

I look forward to helping you achieve your financial goals. If you have any questions, please feel free to phone. I welcome your calls.

Warmly,



Russ Dalbey

"I'm in this business for the long-run, it is what I do now!"

**\$104,605.53 profit so far!**

Sophia J., Bowie, MD

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

P.S. Still unsure? Then call **1-303-577-6292** and listen in on real live course members. We called and caught them by surprise — there is nothing planned or rehearsed here! These are real people just like you who've seen the TV Show or got a booklet in the mail and were excited about what they read, they took a chance and enrolled. Call and hear what happened.

P.P.S. Still unsure? Then get on a train, or a plane, or in a car and come visit us in Westminster, Colorado, just outside of Denver. Enroll in person. See for yourself that my company and my course are all I say they are. See **firsthand** how we can help you change your life.

### **Made \$7,334.50 in just 3 hours on her very first deal**

Faye's husband was a miner, which meant moving from town to town for the best mining opportunities. They went from coal mining in Ohio to copper mining in Arizona, and then to the gold mines of Nevada, where her husband finally retired. But the couple still needed an income. So they began an in-home health care service for two elderly women — a job that keeps them at home 24-hours, 7 day a week.

Watching late night television, Faye saw Russ Dalbey on the "*Winning in the Cash Flow Business*<sup>™</sup>" show. "I never realized there was a business like this available. I listened to what Russ Dalbey had to say and I felt deep down in my heart, he would not steer someone in the wrong direction —



These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

I trust him. And was I right, we finally found a real business that delivers on its claims. And believe me, we've tried other business opportunities, but this one works!"

"When we got Russ's video in the Course, it says even though he has a lot of other programs, the *Winning in the Cash Flow Business*<sup>™</sup> Course is the only material you need to start making money. Russ was right. This was the only thing I used to close my first note deal. I took advantage of the postcard marketing technique outlined in the course, followed the step-by-step instructions, and **in less than three (3) hours of work, I made \$7,334.50...** I know the money and deals are out there and Russ gives you all of the tools to make this business a true reality. **After I received my check, I know this business is the real deal!**"

*Faye B., Home Health Care, Elko, NV*

#### LEGAL RISKS

Under state or federal law, secured seller-financed promissory notes may be considered securities, which are subject to broad regulation. These laws may require that persons who offer or sell such notes to file a registration statement with one or more regulators or rely on a legal exemption, which may or may not be available. State and federal law also may require persons regularly engaging in securities transactions to register or become licensed as securities brokers or investment advisers. Persons wishing to follow DEI's training should consult with a qualified attorney about obligations they may have under federal, state or local laws regarding securities compliance, and business, real estate broker, and mortgage broker licensing.

#### PROMISSORY NOTES AS INVESTMENTS

An investment in secured seller-financed promissory notes is not suitable or desirable for all investors. Investments in such notes can be risky. You should not invest in such notes without consulting with your investment or financial advisor.

### Made \$574,293.58 so far

"I finalized seven (7) deals making a total profit of \$174,238.59, and that's just a drop in the bucket. That's seven deals out of hundreds I've done over the years... The profit amounts go all over the board... No matter the size of the check, it's still exciting to put the deals together, and some of the profit numbers can get really big... The information you receive in the *Winning Course* is real and it works.. we made a small investment in the course and it has paid off thousands of times over....I followed Russ's materials, went for it, and found the Note Business to be very easy, it was not hard at all."

*Darlys S., Grand Rapids, MI*

"I think Russ's program will give somebody that might not have a lot of education or college experience the opportunity to learn a business that you don't need a degree in."

**\$21,388.37 on his first two note deals!**  
Brad S., Hesperia, CA

"The reason I ordered the *Winning in the Cash Flow Business™* Course was the attractive low price point. Once I made the commitment to enter the program, the decision was made to go full steam ahead and make this a successful venture!"

**\$13,482.50 profit so far!**  
Simon G., Silverdale, WA

"The *Winning in the Cash Flow Business™* Course is easy to understand! I recently closed 3 commercial note deals and made a total profit of \$23,966.20. At first I was a little intimidated, but after realizing the information was covered in my educational materials, there was no problem!"

**Single Mom Profits \$23,966.20!**  
Sonya E., Hillsborough, NH

These successes are some of Russ's top students. You could make more or less. Individual results vary. See notice, page 29.

## Enrollment Form for *Winning in the Cash Flow Business™*

Features My 100% "I'll Prove It To You" Guarantee

Call 1-800-626-0098 to enroll by phone 24 hrs/7 days.  
Or use this form to order by mail or fax.

YES! Russ... please RUSH me the easiest, most hassle-free way to make a lot of money without risking one thin dime of my own — I can't wait to get started with your *Winning in the Cash Flow Business™* and give myself the personal and financial freedom I deserve! I want to take advantage of your risk-free offer to try *Winning in the Cash Flow Business™* and see for myself how I can potentially make thousands of dollars working from the comfort of my home, in just a few hours a week — with no financial risk! I understand if I'm not completely thrilled and totally satisfied for any reason at all, I may return the Course within 30-days for a full product refund!

I am ordering within 10 days so please include my FREE GIFTS (See page 70 for details.)

My name \_\_\_\_\_

Street/P.O. Box # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone in case we have a question ( \_\_\_\_\_ )

day  evening

Second phone number (optional) ( \_\_\_\_\_ )

Would you like video materials on  DVD or  VHS (check one)

Code (on back cover above your name & starts with the letter "W"): \_\_\_\_\_

E-mail address to receive your FREE subscription to Russ's

E-Newsletter (A \$129 value!): \_\_\_\_\_

COURSE TUITION **A \$1,530 value!** \$151.50

Choose shipping method:

Federal Express (5 days), add an extra **FREE!** ~~No Shipping Charges + \$18.00~~ for the next 10 days!

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Signature \_\_\_\_\_  
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