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THIS REPORT RELATES TO QUESTIONS THAT MANY A "QUESTION ORIENTED PERSON" (QOP), HAS ASKED HARVEY BRODY (HB)

QOP: Harvey, many different people have informed me that you are a total genius regarding a subject that most people do not understand, and that you refer to as the subject of "Toll-Position." Can you explain the nature of that subject to me?

HB: Yes I can easily do that. In order to earn a great deal of cash money and for you to end up owning a great deal of extremely valuable assets, you need to possess at least one "Toll-Position" that can "work" for you, and thus generate an abundance of cash money night and day, <u>and regardless as to whether you are working or not in the normal sense of the word "work."</u>

Most people don't fully understand the nature of such a situation, because it "seems to good to be true" ... but the truth of the matter is that just one "Toll-Position" that is owned (or even simply controlled and not even owned) by a person, can and will make that person extremely successful from a cash money, and also from an asset point of view, and forever independent.

QOP: Should a person who wants to become financially and also personally independent, focus and concentrate on securing at least one "Toll-Position" in order to live a really wonderful life, as the first step?

HB: Absolutely! Regardless of how little in the way of money or other assets a person now possesses, or how dire the person's present situation is, he or she can become extremely wealthy, successful and independent, but the way that a person needs to *think* about the subject that we are discussing, is the key to whether the person will be able to vastly improve his or her life.

For example, I started out in my life with no money, no contacts, no experience, etc. However, I "made it my business" to end up extremely wealthy, and also totally independent, so that other people can't ruin my life.

QOP: I've heard many people say some really wonderful things about you in regard to the fact that you are a marketing genius, a business genius, a money making genius, as well as a money management genius.

Wow! That's quite an accomplishment, in view of the fact that you've achieved that kind of expertise and success, from what was obviously a zero dollar start.

However, I suspect that most people don't really know "the whole story" concerning your background, and that most people know even less concerning your money making "track record," your money management "track record" and also your business and marketing related history. Can you explain what you are personally all about, along that line?

HB: I can definitely do so.

It so happens that I came from a family of laborers who were all very nice people, but none of them ever earned or possessed any serious amounts of cash money or other valuable assets. Also, none of my loved ones were educated in any significant way at all, and none of them were ever engaged in any kind of a meaningful business or other money making activity.

I'm by no means "putting down" any of my loved ones, because I love every single one of them. On the other hand, I always knew from the time that I was about ten years old, that I needed to become a very successful and independent person in a very tangible and worthwhile manner, and to avoid "spinning my wheels" and getting nowhere in the way that virtually all of my loved ones were doing so.

You see, my father was "fired" several times ... and in plain English he was given his "walking papers" from various jobs ... and I made up my mind when I just a "kid," that I would avoid that kind of a problem!

As far as I was concerned, the jobs that my father secured and tried to retain, were not in any way worthwhile and/or meaningful from my point of view, particularly in regard to what I wanted to achieve in my own life.

Therefore, I simply decided to live my life in a totally different manner than the way that my father and my other loved ones were living their lives, what I decided to live my life made a great deal of sense to me.

In addition, I had several uncles, aunts and cousins who tried to become successful by starting various kinds of waste-of-time and "ho hum" businesses, and they all failed in really catastrophic ways ... and I wanted no part of that kind of a sad ending result from my own point of view.

Incidentally, the money related problems that my loved ones encountered all of their lives, were all caused by what I would call a lack of information, in some cases a lack of resources ... and in many cases "really ugly people problems" were the cause of their difficulties ... and any and all of that bog-down and turmoil is exactly what I wanted to avoid in my career and in my own life!

There were 11 children in my father's family and there were 7 children in my mother's family, and with all of the total number of aunts, uncles and cousins that I had, you would think that at least one or two of my uncles and/or my aunts, and at least some of my "dozens of cousins" would have somehow learned how to earn and bank a great deal of cash money ... but that's not what happened!

Therefore, since I had no choice other than to learn how to become successful and totally independent entirely on my own, I made up my mind to somehow, in some way, and as soon as I possibly could, *learn what the earning and banking of plenty of cash money was really all about, and what total independence was all about ... and for me to be able to live an extremely enjoyable and productive life.*

QOP: Did you become fearful that you did not have the support that you desired to receive from an established family member who was in a position to help you get established in a rapid manner, and did that kind of a situation ever cause you to get mentally depressed?

HB: I've never been a fearful person, and I've never been depressed in any way whatsoever at any time in my life.

I'm definitely not bragging about the fact that I've never been depressed, but I'm grateful to GOD that is the case, because I've known plenty of constantly fearful people and also constantly depressed people, and I can't even begin to imagine the kind of painful lives they lead!

In my case, I knew from an instinctive point of view that I <u>could</u> be, and that I definitely <u>would</u> be, very financially successful as well as totally independent in any and every important way, if I simply took the time to learn how to **MASTER** the earning and banking of a lot of cash money ... **so I committed myself to learning how to do <u>exactly</u> that!**

In any case, I ended up learning the "nuts and bolts" concerning the 100 percent total *MASTERING* of the subject of earning and banking huge amounts of cash money, and living a totally independent and happy life.

In that regard, I came to the conclusion early in my life that I needed to find and/or or create a really good money making opportunity.

However, I also realized that I would need to earn a "bread and butter" income in order to enable me to generate the time and the energy that I could apply to "latching onto" a really good opportunity, specifically "on the side" of my "bread and butter" income, so that eventually I would "make the tail wag the dog" in the sense that my "on the side" money making program would allow me to never again need to try and earn a relatively low level "bread and butter" income.

Therefore, I had to learn how to generate adequate "bread and butter" income and to move ahead with the creation and also perhaps the acquisition of additional really "neat" money making opportunities, by getting involved in one good money making opportunity after another, day after day, year after year and decade after decade ... and once I learned that truly wonderful information, I knew that I'd then be all set for the rest of my life!

However, the most important thing that I needed to do was to "latch onto" a wonderful *initial* opportunity.

QOP: Does that mean that when you were just getting started in your career, you decided right there and then that you simply would not settle for a second class life, and that's why you set a high priority to orient yourself toward a really good starting money making opportunity?

HB: Yes, that's exactly what I did. I made up my mind when I was just getting started in the world of commerce, to absolutely **NOT** settle for a second class life, and I recommend to anyone who will listen to me that they should also **NOT** settle for a second class life!

However, please keep in mind the fact, that in order to get to the point whereby you will end up living a first class life, you'll need to use a correct money <u>making</u> "road-map," as well as a correct money <u>management</u> "road-map," and you'll also need to avoid making the kind of dangerous decisions that can ruin your career and life. You know, all that it takes to screw-up your life is just one very wrong decision that leads to a disastrous or even a dangerous ending result!

You can count on the fact that in my case, I'm simply **NOT** the kind of person who will put up with living a painful and certainly dull second class existence for the rest of my life, so I made up my mind to prevail in an extremely successful manner as far as my career and my life was concerned ... but again, I prevailed in a totally successful manner due to the fact that I used a <u>correct</u> money <u>making</u> "road-map," as well as a <u>correct</u> money <u>management</u> "road-map," and I therefore learned how to make one correct decision after another.

QOP: From what I've heard about you from people that we both know, I assume that you always knew instinctively that you could never be the kind of person who would ever allow anyone, or anything ... including you ... to permanently hold you back from becoming successful and independent in every meaningful and necessary way, is that right?

HB: You better believe it!

No one and nothing can stop a person from becoming and remaining extremely successful, if he or she learns how to **THINK** in the right way!

And who do **you** think is the person in your life who is going do what will be required in order to "put you on the map" from a success, independence and total wealth point of view, for the rest of your life?

You've got that right ... you are going to need to be that person!

And if you stop to think about it, in the United States alone, there are tens of millions of self-made successful people, and there are hundreds of millions of additional self-made successful people all over the rest of the world, so there is obviously always "room" for one more self-made successful person in the world!

I simply committed myself to learning how to become and remain successful, because I've always been a truly wonderful friend to myself and I've always used the wonderful mind that *GOD* has given me, in order to help me to succeed and to prevail in my life as far as ongoing total success, wealth and independence is concerned.

Many people live their entire lives fearing that they are going to fail, and they allow themselves to fail simply because they think that way.

Even when I didn't have any money at all, I have always kept "staring" at the kind of extremely successful life that I made up my mind to live ... and I made it my business to make a success of my life!

I've paid my dues during my entire life, but I always "kept on trucking" toward total success, and even though some people *tried* to hold me back, and even though I had to deal with very severe adversity plenty of times in my life, I have always ended up dealing with adversity in a very timely and effective manner, and succeeding in what I consider to be a sensational way, <u>by</u> always turning all of my problems into "stepping stones"!

QOP: So how did you get started earning and banking a great deal of cash money, and learning how to become rich?

HB: Well, when the Korean War ended in 1953, I was a 21 year old young man who had been discharged from the United States Air Force in April, 1953, after three years of active duty.

At that time, I really "thought" that I needed a university degree, so I decided to attend Washington University in my hometown of St. Louis, Missouri, and three years later in June, 1956 and after I had already graduated from Washington University, I headed for Los Angeles, California in order to get established and to become wealthy from an income, cash and asset point of view, and to become and remain totally independent from all points of view for the rest of my life, because I made up my mind to do exactly that, and to also enjoy an abundance of totally free time so that I could keep "growing" my money making operations and to be happy and healthy at the very same time!

Again, please keep in mind the fact in regard to the success that I've achieved, that I always knew ... without a doubt ... that I would end up being able to avoid being abused or insulted in an ongoing manner in the way that so very many people are when abused when they are employed in an negative environment.

I can assure you that I possess a very strong mind that enables me to set the exact right kind of a goal, and to achieve my correctly chosen goal with the use of what I would call an extremely powerful FORCE OF MIND, and in a step-by-step manner.

QOP: Did you learn how to earn and bank any substantial amounts of money from any of the courses that you took when you attended Washington University?

HB: Are you kidding me? No way! I "thought" that I needed an engineering degree in order to succeed in my life, but as things turned out, I needed to learn how to earn and bank really sensational amounts of cash money ... and there is no university or college anywhere on our planet, where a person can learn how to do that!

In fact, it <u>cost</u> me "a ton" of cash money in order to even <u>attend</u> Washington University, for the simple reason that Washington University was at that time, and it still is today, a private university that is very expensive to attend. In order for me to be able to even pay the tuition fee, purchase books, etc., I instinctively decided to establish a typewriter and office equipment repair, maintenance and buy/sell business, in 1953.

I'm a person who was sort of "born" knowing how to fix things, and until I earned my university degree in 1956, I operated my typewriter and office equipment business in an extremely successful manner ... and in the course of successfully operating my first business, I learned the "nuts and bolts" details and methodology in regard to what I would call "money making 101."

Therefore, the really important "degree" that I earned relating to becoming wealthy was earned at TUOTS, which stands for "The University Of The Streets." In addition, in the course of operating my first business, I also invented my first specialty product when I needed to find a way to get a few drops of lubricating oil into the interior of various typewriters and other kinds of office equipment.

That is exactly when "the light bulb got switched on in my head" in regard to a product that I invented and that I named the Zoom-Spout® oiler ... and when I had finally graduated from Washington University and after I came to Los Angeles in June, 1956, I simply launched my Zoom-Spout® oiler on the market a year later in 1957, and it quickly became a huge success.

QOP: What is a Zoom-Spout® oiler?

HB: A Zoom-Spout® oiler is a four ounce "squeezable" polyethylene plastic bottle that features an elongated cap that has an orifice that accepts a small diameter and very long plastic tube that extends and retracts, so that the plastic tube can be "telescoped" in and out of the cap in order for the user to be able to reach hard-to-reach spots deep inside a piece of equipment, machinery, etc.

In fact, the extending and retracting plastic tube will enable the user to reach up to 14 inches from his or her hand!

QOP: Is that when you came up with your totally amazing "Toll-Position" concept?

HB: Yes, it was precisely at that time that I came up with what I called the "Toll-Position" concept, which relates to the fact that a person can own, or in some cases a person can merely control in an ongoing manner, but not actually own, a product or a concept that will enable that person to continuously earn an enormous amount of cash money, day after day, year after year, and decade after decade, without ever being "flipped" ... or what some people call "being by-passed"!

In that way, cash money keeps getting "delivered" to the person in question, because he or she is in the same position as a person who privately owns the only bridge between two large cities, so that the people who desire to use such a bridge will need to pay a toll (or a fee) to the owner of the bridge, in order to be able to use it ... period and end of story!

Proprietary ownership and/or control of a product, a concept, real estate, a patent, a trademark, a chemical formula, or many other kinds of valuable entities, can all be used as a starting "Toll-Position" in order to earn and bank truly huge amounts of cash money in an ongoing continuous manner, for an entire career and lifetime!

Most people who engage in the world of commerce do not fully understand what a "Toll-Position" is!

QOP: Is your Zoom-Spout® oiler still on the market?

HB: Yes it is, and in fact it's still being shipped all over the world in a high velocity and extremely profitable manner ... a half-century after I invented it! Can you believe it?

As a matter of fact, I still own and control the Zoom-Spout® oiler, and I subcontract and also license it to people and companies all over the world so that I receive an abundance of cash remuneration from it, without ever needing to touch the product or to do anything else other than to be rewarded with the huge ongoing profits that I derive from it.

The orders that I receive arrive via e-mail, fax, the mail, etc., the oilers are all processed and shipped for me by my subcontractors and licensees ... and I then get paid in a tangible cash-in-the-bank manner.

I've now sold over 60,000,000 Zoom-Spout® oilers, and the best news of all is that I've never encountered even one single competitor that was able to deter me or delay me in the telescoping spout oiler field of endeavor,

Companies that would like to compete with me do not possess the trade secrets that I possess ... and a trade secret is merely one kind of a "Toll-Position," and there are many other kinds of "Toll-Positions" that I possess in regard to the Zoom-Spout® oiler, which is exactly and precisely why I've been able to very effectively "torpedo" the competitive efforts of any and all my would-be competitors!

In association and connection with the concept for my Zoom-Spout® oiler, and also in regard to all of my other specialty products, I've also used patents, trademarks, machinery, chemical formulae, molds, dies, contracts, and many other kinds of "Toll-Positions," in order to keep all of my would-be competitors "in the dark, confused and left in the dust."

All that it takes for a person to become extremely successful is to get merely one single "Toll-Position" working for him or her!

QOP: Where are your Zoom-Spout® oilers now being sold?

HB: My Zoom-Spout® oilers are carried and sold by various **MASTER DISTRIBUTORS** that I've appointed to sell my specialty products for me to all of the stores and catalogue oriented companies that sell supplies to technicians and mechanics in the appliance parts field, as well as in the heating, ventilating, air-conditioning and refrigeration (HVAC/R) field, virtually all over the world.

In my opinion, selling specialty products through **MASTER DISTRIBUTORS** is one of the very best ways, and one of the easiest ways, to earn and bank "tons" of cash money very quickly and in an ongoing manner.

My Zoom-Spout® oiler is also carried in the plumbing supply field, and even in the hardware field, and as a matter of fact, all Ace Hardware stores carry the Zoom-Spout® oiler, and in addition, supply depots that cater to technicians and mechanics of various kinds all over the world, carry the Zoom-Spout® oiler.

QOP: Do you own many other products and concepts that are all protected by means of "Toll-Positions"?

HB: Of course I do, because once you get one specialty product related "Toll-Position" rolling, it should always be *parlayed* ... and that is precisely what I did with the Zoom-Spout® oiler, because one good thing always leads to another good thing, and that's exactly what the parlaying of "Toll-Positions" is all about!

In fact, I used the Zoom-Spout® oiler as a base ... or what you might call a "launching pad" ... from which I was able to create and to also acquire many different kinds of proprietary specialty products that are sold all over the entire world, and all of which are protected by and with a variety of very strong "Toll-Positions" ... all of which I own, control, etc.

QOP: How did you get started earning a lot of money when you came to California in 1956?

HB: I learned how to start earning and banking a lot of cash money when I came to California, because I made it my business to get connected and associated with extremely successful money making geniuses, who were self-made very successful people in almost every single case.

The people with whom I chose to get involved, were all engaged in legal and ethical money making activities in relation to proprietary specialty products, and in other "neat" and proven ways relating to the earning and banking of a lot of cash money, that were over, above and beyond the specialty product field of endeavor.

Therefore, I was in an excellent position to learn how to earn a lot of cash money from my mentors, because I was being paid on a per diem basis for helping them to plan and then successfully execute their own money generating programs ... so you can just imagine what kind of a favorable "learning" position I was in, from A to Z!

My per diem remuneration arrangement enabled me to spend one or more days with a particular successful mentor, and get paid at the same time, so I was able to gain a great deal of value, and not lose anything at all.

I would then spend a day or two with another very successful mentor, and so on, and I can assure you that in doing so I secured a money making education that was totally sensational from an earnable and also bankable cash money point of view.

It took me about one year to study the money making methodology of the self-made successful people with whom I chose to get involved, and I quickly learned some amazing things from them in regard to the earning and banking of a lot of cash money, because I'm a very fast learner, and particularly because I was extremely excited and interested in regard to what I was learning about the earning and banking of a lot of cash money ... and I can promise you that I was learning all of the inside details related to "money making 101," by leaps and bounds!

In other words, I observed how my mentors were earning and banking a lot of cash money in deal after deal, and I took "copious notes." I also then copied the proven money making methodology that my mentors were using so very effectively and successfully.

As a matter of fact, I was absolutely astounded when I observed how many of my mentors would perform a money earning and money banking function, that always generated really "neat and clean chunks" of cash money that amounted to \$100,000 at one time and in one day, and often \$200,000 at one time and in one day ... and in some cases even millions of dollars in just one day!

I had previously never even <u>dreamed</u> that a person who had to get started with absolutely nothing at all in the way of money or any other kind of assets, experience, contacts, or a product or any other kind of a money making concept, etc., could **EVER** even begin to accomplish anything as marvelous as that!

As I previously stated, there are no universities or colleges anywhere in the world, where a person can learn what I was learning from my mentors, and I can assure you that what I learned ended up being worth an amazing amount of cash money to me, as well as leading me to the kind of independence and freedom that very few people ever experience.

QOP: After you observed your self-made mentors earning and banking so much cash money, did you decide to learn how to do the same thing yourself, right then and there?

HB: Are you serious? My mother didn't raise a stupid person, and when a person who is as alert as I am, and as ambitious as I am, sees a self-made successful person who started with nothing at all, performing a money earning and money banking function in a step-by-step and ABC manner, and not using his or her own money, I can promise you that I will definitely and positively learn how to do the exact same thing myself!

Moreover, what I clearly learned when I observed my mentors earning and banking all of the money that they were generating in legal and ethical ways, in deal after deal and, and time after time ... was that every single one of them was using some kind of a solid "Toll-Position" ... and that fact amazed me!

QOP: Can you give me another example of a "Toll-Position" that you've been "milking" for a long time, and that you own?

HB: Of course I can. I'm the largest "manufacturer" of plastic aerosol pistols in the world, and I've driven out virtually all of the aerosol pistol manufacturers that used to be in the aerosol pistol field during the past 20 years or so, to the point at which I'm "the very last man standing" ... because the internationally patented plastic aerosol pistol that I own has become an extremely "hot" specialty product all over North America, and it is now becoming "hot" all over the entire world.

I'm actually a "virtual manufacturer," in the sense that I subcontract and/or license the manufacturing, and even the shipping, of all of my specialty products, which I can assure you is a very "neat" way to earn a lot of money!

My aerosol pistol can be purchased in any Home Depot or Lowes store, and it is now being rolled-out through all of the Wal-Mart stores.

I own all of the international patents that protect my aerosol pistol, and I also own all of the injection molds that are used to produce my pistol all over the world.

And whether I'm awake or sleeping, working or "fishing," I can assure you that cash money in large quantities keeps getting deposited in my various bank accounts, due to the fact that I own all of the various "Toll-Positions" that are related to my aerosol pistol, as well as the various "Toll-Positions" that are related to all of the rest of my money making operations.

QOP: What exactly is a plastic aerosol pistol?

HB: It is a plastic pistol that is sold by means of a "peg" in a retail store, whereby a person who is shopping sees the "card" that is attached to the aerosol pistol and hanging on a "peg," and the person is thereby informed that he or she can quickly and easily "snap" the aerosol pistol on top of an aerosol can, and he or she can then merely pull the trigger on the aerosol pistol, and the spray will be dispensed without getting his or her fingers full of paint, insecticide, "sticky" adhesives, etc.

In other words, a person sees my aerosol pistol hanging on a "peg" in a retail store, and then he or she makes an "impulse" generated decision to purchase it, <u>because he or she</u> <u>instantly recognizes it as a really great idea!</u>

I didn't invent the aerosol pistol concept, but I vastly improved that concept, and I definitely knew how to maneuver myself into a starting "Toll-Position," once I decided that I wanted to proceed in that direction.

QOP: Can an average person learn how to accomplish what you've learned to achieve, in order to quickly become and remain extremely successful and independent?

Also, if a person does not have any capital, or if a person possesses very little spare capital, can he or she still use your money making methodology, as well as your proven money management methodology, in order to quickly get established and become extremely wealthy?

I would also like your comments in regard to whether it would be wise for a person who does possess a very substantial amount of money and perhaps other valuable assets as well, to use his or her money and/or assets in following the path that you use and recommend.

HB: Any average person who is serious and motivated, can follow my very simple step-by-step, A-B-C, and also very plain English "nuts and bolts" directions and instructions.

Such a person can and really should follow in my proven "footsteps" and quickly become extremely successful regardless of the amount of capital and/or experience that he or she has, or does not have.

The main thing to keep in mind is the fact as long as a serious person has finally decided to become and remain an extremely good friend to himself or herself, and he or she will follow my A-B-C and step-by-step directions and instructions, he or she can become very successful and independent ... and no one and nothing ... can ever stop him or her from "going for the platinum"!

In regard to your question relating to whether a person who possesses a substantial amount of cash money, or perhaps some other valuable assets should invest in an initial "Toll-Position," my answer is no, I really do not recommend that approach if the person in question does not really know what he or she is doing as far as earning and banking a lot of cash money in regard to the world of commerce is concerned, because I'm a believer in learning how to earn and bank a lot of cash money, before a person accepts any risk that the person simply does not understand, and particularly any dangerous risk that really can and should be avoided.

In any case, I can confidently tell you that a person who wants to follow in my "footsteps" and who possesses virtually no money or other assets at all, and even if a person does possess some money or other assets, he or she needs to learn how to *THINK* in a logical manner, because a person can make very bad choices in his or her life due to erroneous and/or foolish thinking, and that has definitely *never* been my "modus operandi."

In fact, I've always been a very good friend to myself who has been able to learn how to *THINK* in a totally logical and self-protective manner during my entire lifetime, and a person should definitely learn how to become and remain a very good friend to himself or herself, if he or she desires to become and remain successful and independent, in a year after year and decade after decade manner, without ever "crashing."

In other words, good thinking leads to enduring success and total independence, which then leads to happiness ... <u>and</u> <u>happiness is what matters most of all!</u>

QOP: Are there any constraints or limitations that will hamper a person who needs to become a self-made success, from prevailing in a totally successful manner, if that person learns to think in the right way, and then takes action in a timely and effective manner, specifically by following your step-by-step recommendations?

HB: I can promise you that the re are absolutely **NO** limits or constraints of any kind at all, that can prevent a person who learns how to think in the exact right way, from prevailing in becoming an extremely successful, totally independent, wealthy and happy person very quickly, if a valid money <u>making</u> "roadmap," as well as a valid money <u>management</u> "road map," are both followed in the precise manner that I utilize in regard to my own total success and independence "road map."

You'll also find that there are hundreds of millions of people who would *like* to "be in my shoes," and to earn and bank really huge amounts of cash money on a daily, weekly and yearly basis, to never need to borrow any money for anything at all including for the purchase of expensive real estate, cars, businesses, etc., and to never have to accept "baloney" and/or insults from anyone at all for any reason at all ... but it takes far more than merely "wanting to be in my shoes," for a person to actually get into "the driver's seat" from a success point of view, and to then permanently stay there!

Obviously, a person "in my shoes" can never "get fired" from a so-called "good job" ... or get "kicked out" of a so-called "good" business ... but it would obviously be ridiculous for any ambitious person to keep making very silly excuses as to why he or she is **NOT** successful and independent, **and to refrain from taking the correct steps that will take the person to where he or she must "go" from a total success point of view! In my life, I started out with absolutely nothing and I made up my mind to make a truly great success of my career and life ... "come hell or high water"!**

I <u>never</u> had to make excuses for a lack of progress and/or for a lack of success in my career or my life, because I never "sat on my rear end" and bitched about the fact that I needed to establish myself in a marvelous money making operation, even if I initially did not how to do so. What I don't know, I can learn ... period!

In other words, I "made it my business" to learn what I needed learn, and to do what I needed to do, in order become and remain successful.

Furthermore, I believe in the following "saying":

"When the going tough, the tough get going."

As far as opportunities that are available these days, you can definitely count on the fact that there are far more opportunities now available to a person who is just starting out with nothing at all these days, compared to the relatively meager number of opportunities that were available to me when I was just getting started in regard to becoming totally successful.

QOP: What is the best and easiest way for a person to follow in your "footsteps"? The reason that I'm asking you that question, relates to the fact that you are obviously a person who is creative and can invent products, and you can size-up all kinds of money making opportunities.

However, not too many people can proceed in that manner, because most people aren't very creative, knowledgeable, etc.

How would an average person become successful in an ongoing manner, if he or she can't do what you can do?

HB: Well, I'll share a valuable secret with you, in that I'm not as smart or as talented as you may think I am, and I'm also a person who did not succeed because I was supposedly "very lucky."

As a matter of fact, I "made my own luck."

As you now know, I invented the "Toll-Position" concept when I was in my early 20's, and I'm now in my early 70's, so I've used the "Toll-Position" concept to earn amazing amounts of cash money for the past fifty years ... and if a person takes the time to learn the A-B-Cs in regard to what "Toll-Positions" are really all about, that person doesn't really need to be smart, lucky or anything else, in order to end up extremely successful and permanently independent.

In fact, without the use of at least one "Toll-Position," I can promise you that there is **NO** way on this planet, for a person to become and remain extremely successful and independent in any meaningful way at all.

However, a "Toll-Position" can often be <u>created</u> or <u>acquired</u> without the need for a person to come up with any money or other assets, **once a person learns how to do so.** In fact, it is not at all difficult for a serious and also motivated person to learn everything that will ever be required in order for that person to use merely one single and proven "kick-start" money making approach that will include an initial "Toll-Position."

Incidentally, many people assume that they know what 'Toll-Positions" are all about, but the truth of the matter is that too many people do not really understand what "Toll-Positions" actually are and how to use them in order to earn and bank huge amounts of cash money in a year after year, and decade after decade manner!

QOP: Can a person like me actually start out without <u>any</u> money at all in order to secure a "Toll-Position, and can I do so without "getting out on a limb"? In fact, can you give me an example concerning how you do so?

HB: Of course! I often use Thomas Register of American Manufacturers to locate "Toll-Position" prospects.

"Toll-Positions" exist all over the place when you know what to look for and how to evaluate a specific "Toll-Position," and what may seem difficult and somewhat mysterious to you at this time will become totally understandable to you sooner than you now think.

I can and do find opportunities that relate to situations whereby there is what I call a "momma/poppa" business, specialty product, unique concept, etc., and whereby the people who own it have already invested a great deal of money, time and also effort into "giving birth" to the program they own, but whereby they've never been able to turn it into a sensationally valuable asset.

When I evaluate such a program to the extent that I've determined that the program in question is an extremely valuable asset from a potential money making point of view, and whereby I've determined that it is sort of "sleeping" and that I can "awaken" it, I can easily then simply enter into a WIN/WIN arrangement with the present owner, that will allow me to "purchase a valuable cow and pay for it with its own milk."

If you visit a library and examine a set of the large books that make up Thomas Register of American Manufacturers, you'll see that it lists large and small manufacturers in the United States and also in Canada, it informs you in regard to what the size of the company is, and it also lists each company geographically ... like a "who's who" of manufacturing in Canton, Ohio, in St. Louis, Missouri, in Los Angeles, California, etc.

Thomas Register of American Manufacturers informs you in regard to what products are made in specific geographic areas, so that you can for example view a list of lubricant manufacturers in Canton, Ohio, in St. Louis, Missouri, in Los Angeles, California, etc.

In fact, Thomas Register of American Manufacturers (which is available via the Internet) will inform you in regard to what the size of the company is, what their telephone number is, what their fax number is, what their e-mail address is, what their "web" site is, etc.

I simply call the company that I've targeted, and I know exactly how to "get to" the person to whom I need to speak ... and after I speak to the right person, I follow-up my telephone call with an e-mail communication and/or a letter, etc. Get it?

QOP: If I follow your directions and instructions and I secure a "Toll-Position" in regard to a specialty product, I would still need to secure distribution arrangements in order to earn and bank a lot of money with and through the specialty product that I would own or control. How do you recommend that a specialty product in the hands of an inexperienced person like me, would then end up getting distributed throughout the entire world?

HB: Once you own ... or simply control ... merely one very solid specialty product related "Toll-Position," you'll find that there are plenty of companies that possess huge numbers of distribution sales outlets throughout North America, and also often throughout the rest of the world, that will become very interested in "cutting a deal" with you for the sale of the specialty product that you own or control, and that they desire to distribute in their own respective geographic area.

At that point, my directions and instructions should be followed in a very precise and step-by-step manner in regard to negotiations that should take place with the "powers that be" who are employed by the distributors, and once you understand the nature of their thinking, and once you particularly understand what the power in your "Toll-Position" is all about, you'll then be in a very strong position to receive purchase orders that you'll be able to parlay into cash money that will get deposited in your various bank accounts ... without "bog-down"!

QOP: Have you had assistance from your own loved ones?

HB: I certainly did. I got married for the first and only time in my life to my wife Phyllis on February 7, 1960 when I was 27 years old, and my wife Phyllis was 22 years old, and from that point forward Phyllis and I committed ourselves to building our lives together, and we also built our money making operations and assets together.

My daughter Eileen was born on November 26, 1962 and when she was 13 years old, she began spending most of her spare time in assisting Phyllis and me in operating our money making interests, and she is still doing so at this time, 25 years later.

Therefore, I've had plenty of valuable assistance in building our family money making operations with the help of my wife and my daughter, plus a few trusted associates with whom I've collaborated in regard to various successful and WIN/WIN programs.

QOP: What if a person doesn't have access to members of his or her family, or even close associates, in order to help that person to build his or her money making operations when he or she is getting started? Is there a way to get around that problem, and to secure the help that will be always needed?

HB: Of course there is, because there is <u>always</u> a way to own and/or to control one or more "Toll-Positions" and to earn and bank huge amounts of cash money, with the WIN/WIN assistance of the right kind of a person, or several of the right kind of WIN/WIN people, who can always be located and utilized in a WIN/WIN manner.

In that regard, I can promise you that there are millions of wonderful people all over the entire world, and I always thank GOD for that fact!

QOP: Are you ever planning to retire?

HB: I can <u>definitely</u> promise you that I will <u>never</u> retire for as long I stay healthy, which is what I am right now. I've never been afflicted with any major illness, and I thrive in regard to my money making operations, so to be perfectly honest with you, I would be totally bored if I ever retired.

I really do love how I spend my time every day, I've got huge quantities of cash money and other assets coming to me every day, and I'm under no stress at all ... and if I retired, I'd have to find something exciting else to do.

Therefore, why in the world would I ever want to retire, as long, as long I remain healthy?

In fact, given my money making operations, why would **ANY** sensible person ever want to retire, if he or she were "in my shoes"?

QOP: I've heard from other people who know you that you long ago made arrangements to retire if you ever needed to do so, or if you decided to do so. Can you comment on that subject?

HB: I'll be glad to do so. When I was in my late 20's, I certainly did make such arrangements to retire ... and had I made those same arrangements when I was in my teens or even in my early 20's, I would have been far better off in the sense that doing so would have very greatly accelerated the success that I've enjoyed for the past half-century!

The reason that is so, relates to the fact that when I was just starting out in my career, I instinctively knew that I needed to get one or more "Toll-Positions" under my own ownership and/or control, so that I would enjoy a "bread and butter" income base whereby I would never be "bogged-down," and so that I would be able to have the freedom and also the free-time to keep "growing" my money making operations and my asset building operations.

In addition, I instinctively knew that a starting "Toll-Position" would enable me to keep "my head above water" and "my back away from the wall," specifically if I ever got sick, had a severe accident, etc., and I then couldn't "work" in the normal sense of the word, "work."

Thus, it is important for any person who cares a great deal about his or her future well-being and/or the well-being of his or her loved ones, to plan for his or her "early" retirement, whether that person opts for "early" retirement or not!

In my case, I never needed to actually retire, and I certainly never wanted to ever retire, because I would simply not be happy if I was deprived of the satisfaction that I receive from making "tons" of cash money in the way that I do so.

I am not a "money crazy" person, but there is nothing wrong becoming and staying extremely successful.

As far as other people are concerned, I really do highly recommend that a person who desires to follow "in my footsteps," should generate enormous amounts of cash money, as well as to end up owning huge amounts of the right kind of real estate and other assets, to avoid all forms of debt, and to still have most of the person's time free to keep "growing" his or her totally trouble-free money making operations ... and that is what the ownership and/or control of even one "Toll-Position" can and will do for a person!

QOP: Are there other advantages that a person can gain from the ownership and/or the control of just one solid "Toll-Position"?

HB: Yes, there are many additional advantages that a person can and will always derive from the ownership and/or the control of just one "Toll-Position."

For example, let's say that a person is "hit" by some severe adversity in regard his or her career, life, etc., and if the person did not possess at least one single "Toll-Position," the person in question would be subjected to a great deal of stress, severe financial problems, etc.

Or let's say that the person in question had to take care of his or her health as the number one priority in the person's life, so that his or her "Toll-Position" would be needed in order for the person to be able to take the time to recover from a dangerous health related situation, to avoid getting sick, or to avoid any other kind of a serious and/or dangerous situation.

For example, my father-in-law had a severe stroke when he was 52 years old, due to stressful business problems that he encountered and that caused him to get sick to the extent that he ended up with a stroke ... because he didn't possess even one "Toll-Position"!

In view of the fact that I'm extremely well established as far as my career and life is concerned, if I'm fatigued I can "take a nap" anytime I desire to do so, and I can and do "go fishing" anytime I desire to do so!

In fact, I can take a nap in the middle of a "work" day.

On a moment's notice and without having to ask for any person's permission to do so, I can take my wife Phyllis with me and head for Hawaii, the South of France, or anywhere else in the world that we desire to visit, and we can just "stare" at the beautiful scenery or take a walk along a beautiful ocean if we decide to do so.

Moreover, I can and do use a lap-top computer to operate any and/or all of my money making operations no matter where I'm located anywhere in the world, and that's what even one good solid "Toll-Position" can do for me or for YOU!

QOP: Are many "Toll-Positions" available to an average person all over North America and the rest of the world if he or she follows your step-by-step directions and instructions?

HB: Yes, and I can assure you that a great many "Toll-Positions" are available all over North America and the rest of the world, if a serious and motivated person learns the "tricks of the trade" and uses a totally **OBJECTIVE** and step-by-step approach in locating and also then reviewing the various "Toll-Positions" that he or she will learn how to find and to then evaluate, <u>prior</u> to taking them over. The person in question will then be empowered to take over many proven "Toll-Positions" in one or more of the several "safe" ways that I always recommend doing so.

The reason that a careful evaluation needs to made <u>prior</u> to taking over a "Toll-Position," is due to the fact that some supposed "Toll-Positions" should never ... <u>EVER</u> ... be taken over, for the simple reason that certain supposedly wonderful "Toll-Positions" have "hidden" problems and defects that I know how to detect, and when I detect such problems, I definitely avoid getting involved in any such situation!

On the other hand, a "Toll-Positions" that I would "bless" and take over, should be "captured" as soon as possible and then aggressively "tapped."

For example, "mainland China" is now manufacturing all kinds of products that used to be manufactured in North America and elsewhere in the world, and millions of manufacturers all over the world, including all over North America, Europe, Central and South America, Japan, etc., have ended up with what the owners believe are so-called obsolete injection molds that have become worthless as far as the original owners are concerned.

However, to a person like me who knows <u>exactly</u> what to look for, and how to take over "supposedly obsolete" injection molds in a safe way, such injection molds can be acquired and put to work making a lot of cash money, <u>without the need for anyone to pay even one cent for them when they take them over, and to avoid even funding them in order to "put them to work" making a lot of cash money for people like me and you, once a person leans my proven strategy.</u>

As a matter of fact, many of those same "supposedly worthless" injection molds, can be modified and thus improved very easily, and without the need for me, or any student of mine, to come up with any money at all.

In that way, I can and I often do "breathe life" into an injection molded product that possesses huge amounts of "hidden" cash profits that I can extract and bank very quickly, and that any of my students can also extract and also bank very quickly, once a person knows the steps that should be taken and the procedures to be followed.

QOP: Are most of your profits derived from injection molded products?

HB: No, I earn most my profits in a variety of ways that are diversified, enjoyable and very easy for me to "tap" ... and the one thing that all of my money making projects have in common, is that they all "revolve around" some kind of a "Toll-Position" ... so I don't limit my money making activities to merely injection molds, or even merely to specialty products, because as the right kind of a "Toll-Position" is taken over by me ... or by you ... "tons" of cash money will be earned and banked.

QOP: Are some "Toll-Positions" harder to operate than other "Toll-Positions"?

HB: "Toll-Positions" of any kind are never hard to operate when my directions and instructions are followed "to the letter," and without modification.

Also please keep in mind the happy fact that <u>any</u> "Toll-Position" will enable <u>any</u> person to earn and also bank enormous amounts of cash money in *a legal, ethical and enjoyable* manner, without having to "go to work" in the way that most other people need to "go to work" every day ... *as if the person in question was being forced to "slave away on a treadmill to oblivion."*

As a matter of fact, I go to bed "with a smile on my face" every night, and I wake up in the same way, because I *thrive* in regard to my field of endeavor, due to the fact that I thoroughly love the money making operations in which I engage.

In other words, I enjoy receiving an abundance of various kinds of cash income streams that get delivered to me from all over the world 24 hours a day, when I'm awake and even when I'm asleep, when I'm "working" or resting, and even when I'm "goofing off" ... and therefore, "tons" of cash money and other assets keep getting delivered to me day after day, year after year, and decade after decade.

QOP: How would you describe your customers as to what they are, and what they are not?

HB: I do not sell my products and services "to the public," because I'd rather control "Toll-Positions" that enable me to sell my products as well as my services in a solidly profitable and also enjoyable manner to all kinds of companies, institutions, schools, governments, and other such entities, etc., but I avoid selling my products to the public in a "onezy, twozy" and/or door to door manner.

QOP: Have you ever had any hobbies other than making money?

HB: Sure! For example, when I was in my early teens I learned how to play chess, and I became quite good at chess.

However, I seldom play chess these days for the simple reason that I can't earn and bank any serious amount of cash money at all, when I do so.

However, when I "play the game of Toll-Position" all over the world in the way that I do so every day, I not only enjoy doing so, but I'm also <u>extremely</u> good at it, and I can and do earn and bank enormous amounts of cash money virtually without risk, when I "play" that sensationally delightful and rewarding "game."

QOP: I'm assuming that you take the time to do certain things that are not exactly related to "playing the game of Toll-Position," right?

HB: Of course I do. For example, I love to go to what we call "swap meets" where I live in California, and I get a very big thrill when I buy something that is worth a lot of money, for almost nothing. For example, I was a "swap meet" early one morning many years ago when it first opened, and a seller was just starting to place goods on a table, and I saw a very old French carriage clock.

I happened to know when I looked at it, that it was crafted during the early 1800's, so I asked the seller how much money he was asking for it.

He then told me that it was broken, and that he wanted "five" for it, so what I did not really know initially was whether he wanted five dollars for the clock, or five hundred dollars for it.

When I cautiously probed the matter with him and I happily found out that he wanted only five bucks for it, I simply handed him five dollars, and I quickly took off with the clock before he might inform me that he had "changed his mind."

A friend of mine charged me \$20 to fix that magnificent clock, and I can assure you that I was "a happy camper" at that point, as the owner of a very valuable time piece that cost me a total of \$5 to purchase and \$20 to repair.

QOP: Are there other money making concepts that you use that have enabled you to become very successful, and that have also enabled you to remain as successful as you now are, or does your entire money making methodology revolve around the "Toll-Position" concept?

HB: The "Toll-Position" concept is just one of the many proven and powerful making concepts that I use. For the past half-century I've created and perfected many extremely valuable money <u>making</u> concepts, money <u>management</u> concepts, and success concepts, that have absolutely **guaranteed** the ongoing success that I've long enjoyed.

Those same concepts that I've pioneered and then used, will enable any serious and motivated person to rapidly become and remain just as successful as that person would like to be, without the need to ever flounder, fail, etc.

QOP: Would you be willing to share with me what other kinds of money making concepts and also money management concepts you use, that will be important to any person like me, who would like to follow "in your footsteps"?

HB: Certainly. I use a powerful concept relating to the fact that I always need to collaborate with people who will consistently function as WIN/WIN allies in very close association with me, and I call that kind of a person a No. 1 ... that is, a person who will always share my absolutely correct VISION, and who will help me to achieve the fabulous success that I've targeted.

I can and do share my "cash money and asset pie" with a No. 1, because he or she has helped me to "bake a cash money and asset pie" ... but I stay as far away as possible from the kind of a person who will turn out to be a No. 2 or a No. 3!

As you probably already know in advance and without me having to tell you, a No. 2 will never "lift a finger" to help me to "bake" any tangible asset ... but he or she will be "there" with his or her hands "out," asking me to share my "cash money and asset pie" with him or her, as soon as I've taken the time to "bake it." Obviously, I shun such a "loser" ... "like the plague"!

The very worst kind of a person for me to encounter is a No. 3, who is a person who possesses what I would call a "hidden agenda" ... and that kind of a "jerk" will simply "stick a knife in my back" and try to take my "pie" away from me just as soon as I've "baked it," despite the fact that I've worked extremely hard for a long period of time and sacrificed a great deal in order to make a great success of a particular project.

Therefore, the concept that I call "aim at No. 1's," enables me to accurately "give the smell test" to any person with whom I'm considering collaborating, so that I end up working extremely intimately with real and true WIN/WIN allies, and whereby I can and do avoid the "jerks" of the world, who can seriously screw-up my career and life ... if I'm foolish enough to let them do that to me!

QOP: Do you have any "non" money making interests at all, other than collecting clocks?

HB: Sort of, in that I also collect old pocket watches that feature what are called "hunting cases," which are the kind of watches that are made of 14 karat gold, 18 karat gold, etc., and when you push the stem "button" on the watch, the lid "pops open."

I absolutely <u>love</u> to own that kind of a magnificent pocket watch!

Over the past 40 years, I've collected over 100 "hunting case" watches ... but I collect them because I enjoy doing so, and not because I need to earn any "extra" money doing so.

However, I can tell you for sure that I've paid very little money for my pocket watch collection on a watch after watch basis, because the people who own them do not place a high value on them when they're not working, and I know people who can fix them very economically and then make them "work."

QOP: Can you give me an example of a particular old and very valuable pocket watch that you've purchased and that you paid very little for, and that you also had fixed for very little money?

HB: Certainly! I once purchased an 18 karat Tiffany "hunting case" pocket watch that was accompanied by a large and heavy gold chain that was marked "1887."

The watch was manufactured for the Tiffany jewelry store in New York City in 1887, and a pin on the balance staff was broken, so a friend of mine made a new balance staff pin for me and then placed it in the watch for a charge of \$15 ... and presto, I ended up possessing a very valuable watch and chain that I had paid virtually nothing for, and that is now worth an enormous amount of cash money, because it was made for Tiffany by a famous watch maker in Switzerland by the name of Patek-Phillippe.

QOP: Other than collecting valuable clocks and watches, do you have any other interests that have nothing to do with the world of commerce and/or earning and banking a lot of money?

HB: Yes I do. My philosophy of life relates to the fact that no matter how wealthy or successful a person becomes, "you can't take wealth and/or success with you to the grave," but what you will leave behind you, is what will always be critically important to all of the children of the future, who will be inheriting our planet in the future.

Therefore, I'd like to leave the world better off than I found it, because what I've observed in regard to the negative things that have taken place during my own lifetime all over the world since I was born, have made me somewhat sad.

For example, I was born in 1932 in between the two World Wars, and a few good questions that we should all ask ourselves right now, can be listed as follows:

How many innocent people have been killed in the history of the world, and how many innocent people are being killed all over the world right now?

How many hardworking people have been robbed in the history of the world, and also how many hardworking people are being robbed all over the world right now?

How many truly unfortunate people have been enslaved in one way or another in the history of the world, and how many such truly unfortunate people ... including children ... are enslaved and also being abused right now?

How much more "insane human behavior" will be demonstrated all over the world, during the rest of the 21st century?

I fully realize that there are hundreds of millions of good people all over the world, and that there have always been good people all over the world throughout history ... but there are far too many people all over the world who kill innocent people and who also rob, hurt and steal assets from innocent people, and I would really give anything and everything that I possess if I was somehow able to leave the world far better off than I found it, and if the insanity in which humans engage to kill or hurt each other year after year, decade after decade, and century after century, was eliminated.

A very wise philosopher made a profound statement a long time ago that I believe "says it all," as follows:

"All that it takes for evil to triumph, is for good people to do absolutely nothing."

Another very wise philosopher also made a profound statement a long time ago, as follows:

"It is better to light merely one candle, rather than to curse the darkness."

Are there any other questions that you would like to ask me right now?

QOP: Yes, I do have another question to ask you.

In view of the fact that I would desperately love to live the kind of a life that you live, and since you enjoy an enormous amount of trouble-free cash income, and no one tells you what to do or how to do it, and you have never, ever, needed to borrow any money from anyone, how can I best and most rapidly "get my own show on the road," and get to a point in my life that will be along the line of the way that you live your life?

HB: You need to make up your mind that you are going to *cause* that kind of an ending result in your career and life, and you then need to learn what exact steps that you'll need to take in order to *make* that kind of ending result happen, *because it will never happen unless you MAKE it happen!*

Even if I had no money right now, I could start over and get established again, because I possess the *WILL* to make a success of my career and my life ... which I call the *MIND FORCE* ... and I know exactly what steps to take in order to make a fabulous success of my life, because I know how to *MAKE* that happen, and because as I stated previously, *the kind of success to which I'm referring never happens "by itself"!*

However, even if I did **NOT** know what exact steps to take in order to become and remain successful, **you can count on the fact that I would <u>find out</u> how to do so!**

One "clue" that I can give you in that regard, relates to the fact that I always "stare" at a totally marvelous and **POSITIVE ENDING RESULT**, as far as my career and my life is concerned.

And when I encounter adversity, I deal with it in timely and effective manner ... and what is really extremely important, I solve each and every one of my problems in the <u>direction</u> of my goals.

Can you think of anything else that you'd like to ask me concerning the money <u>making</u> strategy that I use, and/or concerning the money management strategy that I use?

QOP: Harvey, I can understand the fact that when a person learns how to create a "Toll-Position" or to locate and acquire a "Toll-Position," that the person can earn a lot of money, and can then end up with a really huge bank account.

I would personally love to know how to do that, and to be honest with you, it seems hard to believe that I can do so, because everything that I have ever tried to do in order to become super-wealthy and totally independent has been unsuccessful in the past, compared to the kind of ending result that I have been seeking for so very many years.

Therefore, would you please take the time right now to tell me how I can overcome that "stumbling block" that I've experienced all of my life?

HB: I can tell you what I would do "if I were in your shoes," and I can also tell you that I could start right now ... at this very moment ... with no money and also without any contacts, and I could create a "Toll-Position," or I could locate and acquire an initial "Toll-Position," and I could then proceed to become super-wealthy and also totally independent, given the knowledge that I possess.

Please keep in mind the fact that when I was just getting started in entering the world of commerce and getting myself set-up to become super-wealthy and independent when I was in my 20's, I was earning a living in what I refer to as a per diem manner for a substantial group of mostly self-made entrepreneurs and money makers.

Therefore, I learned how to make a lot of money by observing how my mentors were doing so.

In your case, you are going to need to learn how to make a lot of cash money, and to avoid making serious errors, and after you take the time to do that, you will be able to earn and bank all of the cash money and other valuable assets that you might ever desire to possess.

I can assure you that truly wonderful money making opportunities exist all over the world, and once you learn how to do so, you can end up owning and also controlling at least one really fabulous money making opportunity, and then parlaying that opportunity in what I would call a very safe and professional "cookie cutter" manner ... and once you learn how to proceed in that manner, you'll then be as successful and wealthy as you would like to be ... and you'll never need to take any "baloney" from anyone ever again!

QOP: Harvey, you are telling me that there really are great and "untapped" money making opportunities all over the world, and that when I have taken the time to learn how to earn and bank a great deal of money with an initial money making opportunity, that I can be from that point on extremely well established for the rest of my life.

If I accept your concept along that line, would you say that I then need to simply gather the courage to move ahead and then follow the right money making "road map"?

HB: That's <u>exactly</u> what I'm saying! I'm a believer in the setting of the right kind of a goal, and then using a series of correctly selected <u>steps</u> in order to achieve a desirable goal, and that is how I have lived my entire life ... and I can assure you that the marvelous results that I've long achieved, <u>did not "happen by accident."</u>

Now do you have any final question that you'd like to ask me?

QOP: No, you've now told me everything that I've long needed to hear! I sincerely wish to thank you for taking the time to answer all of my questions.

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