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- For UPS Worldwide Express, the UPS Express Envelope may be used only for documents of no commercial value. There is no limit on the weight or number of pages you can enclose.
- Do not use UPS 2nd Day Air services to send letters weighing over 13 ounces in this envelope. For UPS 2nd Day Air services, UPS Express Envelopes weighing one pound or more are subject to the corresponding rates for the applicable weight.
- Do not send cash or cash equivalent.

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BUSINESS CARD EXPERTS 9528440099 5929 BAKER ROAD SUITE 440 MINNETONKA, MN 55345		LTR	1 OF 1
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**Own a Dealership that Provides Residual Income and Join One of the Fastest Growing Businesses Available!**

*"Top Home-Based Business"  
Business Card Experts  
Year 2005, 2006  
-Home Business Magazine*

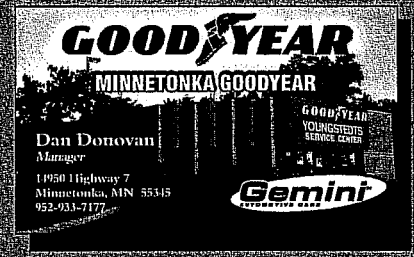
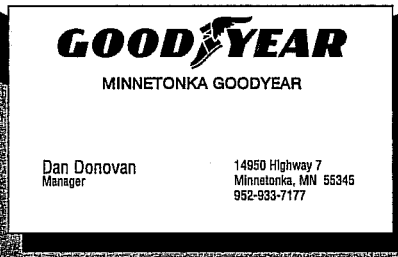
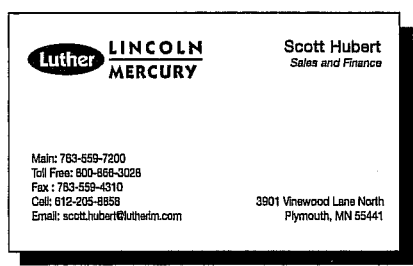
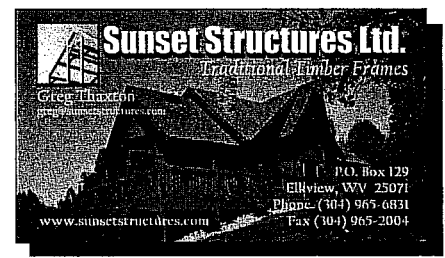


# Business CARD EXPERTS

*...Every Business Can Now Have A Full Color Custom Card!*

**Before**

**After**



*During our first year... over 1,700 businesses*

# **Business BCARD EXPERTS**

*...Every Business Can Now Have  
A Full Color Custom Card!*

*"Top Home-Based Business"  
Business Card Experts  
Year 2005, 2006  
-Home Business Magazine*

- ***Huge Market...Every Business Needs it!***
- ***Ongoing Residuals...Consumable Product!***
- ***No Geographic Limitations!***
- ***No Previous Experience Required!***
- ***Home Based Business!***
- ***Part-Time or Full-Time!***
- ***Fast Return on Investment...Unlimited Growth!***
- ***Brand New Industry...Growing Fast!***

**[www.BCEdealership.com](http://www.BCEdealership.com)**

**SCOTT HALEY**  
*Vice President of  
Dealership Development*

**Business  
BCARD  
EXPERTS**

*...Every Business Can Now Have  
A Full Color Custom Card!*

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5929 Baker Road • Suite 440 • Minnetonka, MN 55345 • www.BCDealership.com





the  
**Business Card FACTORY**  
*Where Price Is not a Factor!*

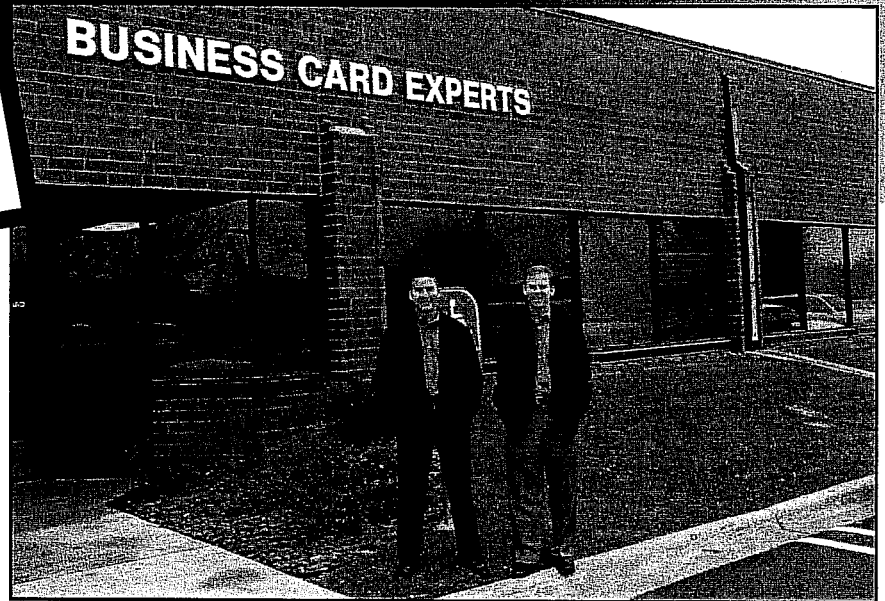
Scott Haley

Phone: 904-296-2105  
Fax: 904-296-2572  
scott.haley@yahoo.com  
www.bizcardfactory.com  
Huntington Beach

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# Business CARD EXPERTS

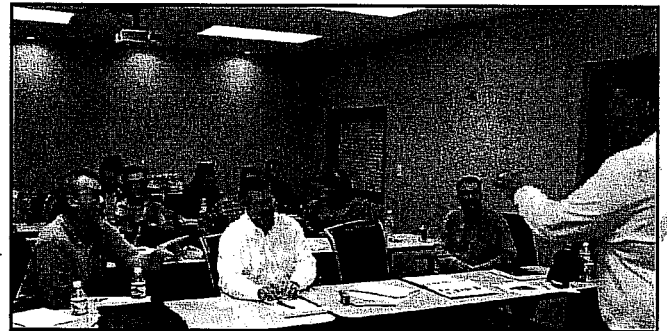
...Every Business Can Have A Full Color Custom Card!



**BCE Corporate Headquarters**

**History:** In April of 2001, BCE was formed and has quickly grown into a multi-million dollar business. BCE saw a unique niche in an undeveloped multi-billion dollar business card industry. They came up with a new way to show a company's product or service visually through their business card, versus the traditional plain one or two color card that most businesses have used for years. BCE went from presenting the idea to their first customer, to obtaining 1,700 more businesses in their first year of operation alone!

BCE offers every business a top-of-the-line business card that customizes each business's own identity for basically the same, if not lower cost, than a black and white or one or two color card. BCE has set a new standard in how business cards can be a much more effective marketing tool for each business and has helped increase their sales because of their new card. BCE has grown overnight because of the large re-orders it continually gets from their customers. Every business has become a prospect.



**BCE Corporate Training Facility**

**Expansion Through Dealerships:**

With such huge untapped national market potential, BCE set out to provide individuals the same opportunity of setting up their own business through a BCE Dealership. BCE has since become a highly sought after business opportunity! In just a short time, BCE has over 150+ dealers signed on. BCE provides dealers with a complete turn key system, which includes the BCE operations and training manual, marketing materials, proprietary online re-ordering system and on going support to assist each dealer in developing their market.

**Technology Creates Low Pricing:** BCE has developed proprietary and state of the art technology, which automates the ability of printing thousands of business cards each day. BCE's system translates into an incredible price for the customer, making every business a potential prospect for this product and saying goodbye to the traditional one or two color business card.

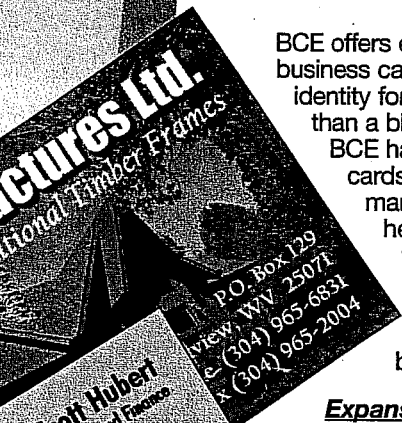


**BCE Graphic Design**

**Management:** BCE has developed a management team that has over 50 years of creative advertising and marketing knowledge, as well as, extensive industry experience dealing with small, medium and corporate companies. This experience supports and contributes to the growth and success of BCE's Dealers.



**BCE Dealership Support**



# Join America's Hottest & Fastest Growing Business

As you may know, the average person retains only 15% of what is heard, but with a visual picture, their retention soars to nearly 85%. You need to get something physical and impressionable in front of your potential clients, and business cards are still one of the most effective methods to accomplish that goal. We have discovered a way to produce a "High Impact" business card that brings the business card concept to the highest level possible. All for only the cost of a typical black and white card or one/two color card. Businesses are purchasing our product by the thousands. There's no comparison with other cards and they just keep reordering when they run out.

BCE are masters in this field with the highest quality and most cost effective business cards available. We have been growing in marketplace at an astonishing rate!

## OUTSTANDING MARKET POTENTIAL!

Most every business purchases business cards! Our product is superior, less expensive, and higher quality. Making the switch to our full color business cards is easy! Your company will be uniquely positioned in the marketplace. No other product can offer you such a broad, stable, market potential in today's business world. We have a strong re-occurring income that keeps growing. Our customers keep re-ordering and re-ordering...and we keep growing and growing!

## What do Businesses think of Full Color Cards & BCE?

"Thanks for stopping by and introducing yourself and your product. We were very impressed by your prompt service and value. BCE enabled us to have a top quality card at a great price."



**Kerry Givens**  
Flagship

"Thank you so much for your prompt and professional service. The business cards came out great. The resolution and the quality of the cards were above and beyond what we had expected. We look forward to doing business with your company in the future."



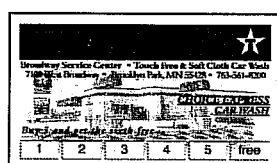
**Scott Hubert**  
Luther Lincoln Mercury

"I received my order today and my client and I are extremely happy with the quality and timeliness of your work. Thank you so much for your excellent service. I can't believe you can print this quality of card for only \$69.95, I was paying over \$130.00 before I discovered BCE."



**Brad Sankey**  
Minneapolis Auto Auction

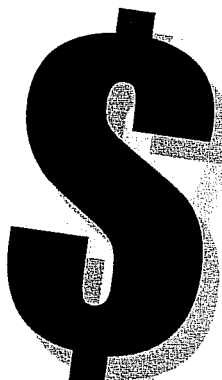
"Just wanted to let you know that we received your business cards today via UPS. They look fantastic and I was very pleased with your service. I am opening 7 more locations and you have my business!"



**Robert Allan**  
Texaco

# Business BCARD EXPERTS

...Every Business Can Have A  
Full Color Custom Card!



# BCE MAKES SENSE:

**BEFORE**



**AFTER**



1. Huge Market...Every business needs it!
2. Hot Product! Fast Growth!
3. Cutting Edge Technology!
4. Immediate Income!
5. Huge residual income from reorders!
6. Nationally recognized names!
7. No royalties!
8. Recession-proof product!
9. Growth potential unlimited!
10. No inventory required!
11. Be your own boss!
12. Part-time/full-time if desired!
13. Name your own hours!
14. Receive your own website!
15. Optional-Home based business!
16. Tax benefits!
17. No store front required!
18. Follow-up help/support!
19. Financially sound company!
20. Experienced management team!
21. Company exploding with new growth!
22. RESIDUALS! RESIDUALS! RESIDUALS!
23. Proprietary database program!
24. Online re-ordering system available!
25. In-house dealership training program!
26. Your Own Graphic Designer - Assigned by BCE



## **“Answers to Questions”**

### **What type of assistance will I receive?**

BCE dealers receive the industry's most effective and comprehensive training to assist them throughout every aspect of “day-to-day” activities. Support materials are also supplied: portfolio, samples, custom forms, contracts, etc. Continuing assistance is also available through our office support staff: M-F, 9am - 5pm CST.

### **Is it my responsibility to print the cards?**

No. The only way you could print full color cards yourself, would be to purchase a four color press plus options which would cost you close to \$1 million. BCE has already taken the necessary steps it requires to operate a press of this magnitude. All printing is done in Minneapolis and directly shipped to your customer via UPS on behalf of your company. Average turn-around time for a current customer is 5-7 working days after the proof is approved.

### **How can BCE offer such a low price to their dealers?**

Currently, BCE prints thousands of cards each day, this requires a large number of customers which we already have. The high cost of production is then shared between a greater number of customers, which decrease the cost per box creating economies of scale. Other printers are unable to print at this volume because they are diversified with too many other products and cannot create enough volume to compete with BCE.

### **What is my responsibility if I don't need to design or print the cards?**

Your responsibility will be to develop this unique product in your market in which BCE provides a growth outline to you. You will receive all tools and information from BCE to successfully grow your company. Once you have built your customer base, you will enjoy the rewards of supplying your market with a consumable product and the wealth of a high residual income.

### **What is a consumable product?**

A consumable product needs to be replenished once it is used up. Your company will be a supplier of very unique, high quality full color cards at this extremely low price in your market. This motivates your customer to repurchase from you. This is residual income.

### **What is Residual Income?**

Residual income is when a product is sold and the customer reorders the same product again and again requiring no additional effort. To be truly successful in today's world, you need to offer such a product. If you are required to sell a new customer every time to make money you will be limiting yourself. There are only so many hours in a day, with residual income you can sign up a new customer during the time in which ten current customers are reordering. Your income is now unlimited and your job becomes much easier.

### **Am I really in total control of my Business?**

Absolutely! You choose your own company name, the methods of marketing you will use, the amount of businesses you want to work with, the price you charge for the business cards, whether or not you will hire employees, location of your business (in home or office), and how many hours will be spent developing your business.

### **Are there any royalty costs?**

No. Because this is not a franchise, you run your own business. If you generate \$100,000 or \$700,000 or \$1,000,000 you keep all the profits! You pay no royalties to BCE.

### **Can I work part-time?**

Yes. You can begin earning excellent income without leaving your current position, while starting to build long term residual income.

### **Do I have to purchase any inventory?**

No. BCE stocks and houses all necessary inventory required to receive volume discounts and produce cards.

### **What is my next step if I am becoming a BCE dealer?**

Simply contact BCE with any additional questions. Upon acceptance, you will receive your products and complete training.

# HOW TO MARKET FULL COLOR BUSINESS CARDS

## ***Brief History:***

When Business Card Experts (BCE) opened their doors in April 2001, Stewart Grandpre was the first to start marketing the product. Stewart began developing the market by approaching the businesses nearest him and showing them the benefits of handing out a full color card that "displayed" their product/service visually. The businesses were quick to realize that a custom full color card would give their business a better image and separate them from their competition. In fact, by only his second week, Stewart was obtaining an average of 4 new customers every day. Much to his surprise, the average customer was not just ordering 1 box of cards. They were ordering more! His customers were excited to throw out their traditional one or two color cards they previously used and to begin marketing their business with a unique full color card.

After a period of only 45 days, BCE realized that to effectively grow the business into a multi-million dollar company, as it is today, they would need to expand their marketing efforts beyond Stewart's personal ability. At that time, BCE decided to utilize an outside sales force. The sales representatives were set-up as independent contractors and compensated solely on a commission basis. This marketing approach proved to be a very efficient and cost effective method to growing the business. BCE's customer base began to grow rapidly.

BCE compensated the sales representatives (independent contractors) by paying them on the following 100% commission based structure:

50% of profit on all new customer sales

25% of profit on all re-orders from their existing customers

The sales representatives looked forward to being able to grow their income by receiving a commission on their re-orders as well as the new sales they continued to produce, thus making it easy to keep them motivated. In only their 5th month in business, BCE actually began to receive more re-orders from existing customers now than they were achieving in new daily sales and the business began to explode. Keep in mind this was at the same time period, during their first year, in which BCE sold to over 1,700 new companies. Amazingly, after only 9 months into the business, BCE was already producing over 150 boxes of cards per week.

Many of BCE's Dealers have implemented an approach very similar to the one used by BCE to grow their dealerships in their local markets. In addition, some of our new and successful dealers have chosen to develop their business using other marketing techniques taught by BCE. Here are some examples of the techniques some of BCE's Dealers have used with success...

## ***Direct Mail Marketing:***

Your local Secretary of State office can provide you with weekly listings of all the new businesses opening in your area. These companies have to file their business name with the Secretary of State's office prior to opening for business. What a great time to contact them about their business card needs!

## ***Trade Shows:***

You have seen them all...car shows, boat shows, home and garden shows, home remodeling shows, arts & crafts shows, etc. These shows are a great place to pick up new accounts since they are handing out business cards all day long. Show them how to turn their business card into a marketing tool and ultimately sell more of their product(s)!

## ***Retail Printers & Print Brokers:***

It is more advantageous and usually a lot less expensive for these companies to outsource their full color business card orders to a BCE Dealer rather than produce them on their own and most retail printers don't own the expensive full color press to print our level of cards. The average retail printer typically sells 3 or 4 boxes of cards per week (compare that to BCE's results), which explains why (low volume) they cannot produce the cards cost effectively.

You can give them a "wholesale" cost of about \$10.00 lower than what you normally charge as your retail price for the cards. They in turn, will mark the price up to get their normal profit margin with no labor involved on their end. Having only 20 retail printers and print brokers partnered with you will bring consistent business since they can average 3 or 4 boxes ordered per week.

20 x 3 boxes per week = 60 boxes at an average profit of \$20.00/box=\$1200.00 profit per week.  
20 x 4 boxes per week = 80 boxes at an average profit of \$20.00/box=\$1600.00 profit per week.

# HOW TO MARKET FULL COLOR BUSINESS CARDS (CONT...)

## ***Advertising, Ad Specialty, Graphic Design & Sign Companies:***

These companies love being able to offer the "value added" service of providing their customers a custom full color business card. You will find it very simple to partner with these types of businesses to promote the full color business card to their customer base. As with retail printers, give these businesses a "wholesale" cost for your cards and watch the orders pour in. Imagine the potential here!

## ***Telemarketing:***

You can use this approach to contact a large number of businesses in a short period of time. You can direct them to your online re-order site to familiarize them with your product and services. We recently heard from one of our dealers who said he uses this as his sole method of generating business. And he is earning a great income!

## ***Networking Groups & Associations:***

Every business community has multiple networking groups which you can be a part of: Chamber of Commerce, Breakfast Networking Groups, Women in Business Groups, Auto Dealers Associations, MLM Companies, Realtor Associations, Mortgage Company Associations, Builder Associations, etc. These groups and associations are a great way for you to come in contact with some very large companies that purchase a high volume of business cards. Some of these companies will purchase five to six thousand boxes per year. You do the math on one account this size!

## ***Who is our Ideal Customer?***

The ideal customer is any small to medium size business with up to 50 employees. Companies of this size purchase a fair amount of cards every year, though not enough to attract any discounts that could be available to larger businesses. In many cases, these businesses are owner operated and the decision maker is available. These companies typically are paying \$50-\$100 for two color business cards, making them the ideal candidate to make the transition into a custom full color card, giving them the best card for typically no further expense.

These businesses welcome the concept of having a full color card unique to their business. They recognize that a full color card showing their product or service will separate them from their competition and give a better over-all image of their business and sell more product for them. Unlike BCE, most printers, including those on the internet, do not have the personal contact available with a designer to make this possible.

## ***Who will be your competitors?***

**Kinkos? Staples? Office Max? Office Depot? Sir Speedy? Minuteman Press? Mom and Pop?**

Not at all! We recommend that you call a few of these companies in your market to get a price quote for a custom designed full color business card. Be sure to mention that you want the cards printed on 12 point paper stock with full bleeds and gloss coated on both sides. It will be an enlightening experience. They are not even *close* to our price.

## ***Internet Printers?***

A very emphatic no! These companies are out there hoping a business will stumble across them on the internet and call to order business cards. And when a business does, they will be offered a great starting price for a full color "non-custom" card to be chosen from a variety of "templates." That great starting price will have several add-ons for various services resulting in a much "higher than advertised" price.

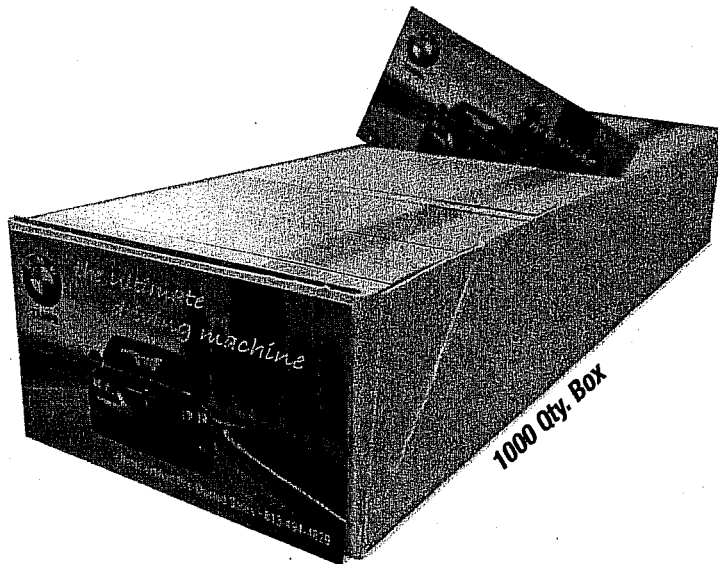
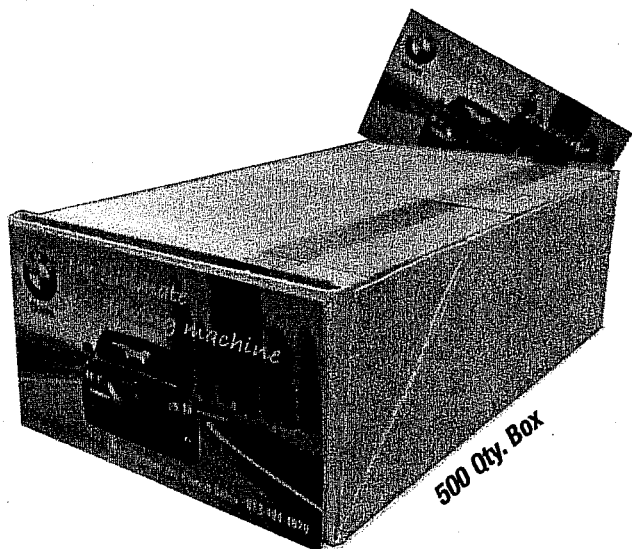
BCE's business model is very different. Not only will one price fit all, also our dealers are not hoping businesses will "stumble" across them. BCE's dealers are taking the concept of the custom full color business card directly to the business community and showing them how they can turn their business card into a marketing tool to better promote their business. This approach is what separates BCE's dealers from all other printers in the marketplace. In fact, BCE is the only company taking this unique approach towards the marketing of custom full color business cards.

Competition is virtually non-existent!

# Business BCARD EXPERTS

...Every Business Can Have A  
Full Color Custom Card!

## WE OFFER OUR BUSINESS CARDS IN THE FOLLOWING QUANTITIES



### 500 Qty.

**Average Retail Price \$49.95**

	<u>Cost</u> <u>Per Box</u>	<u>Dealer Profit</u>
Master-Plus	\$14.95	\$35.00
Master	\$19.95	\$30.00
Standard	\$24.95	\$25.00

### 1000 Qty.

**Average Retail Price \$69.95**

	<u>Cost</u> <u>Per Box</u>	<u>Dealer Profit</u>
Master-Plus	\$19.95	\$50.00
Master	\$24.95	\$45.00
Standard	\$29.95	\$40.00

**Average retail price is the price BCE uses when signing on new clients. These prices are recommendations only and can be increased by each Dealer.**



## ACTUAL SALE RESULTS IN MPLS/ST. PAUL MARKETPLACE

In our first 13 months in the Minneapolis-St. Paul market,  
(3) 100% Commission Sales Representatives produced the following results:

**1,700 NEW CUSTOMERS  
IN OUR FIRST 13 MONTHS!**

We grew fast because a large percentage of these customers have additional business locations/branches and from several referrals from our customers.  
(This business markets itself! Our product is easily recognized and talked about in the marketplace).



# \$OULD YOU USE THIS TYPE OF INCOME?

# One-Time Promotional Offer!

Expires on 6/1/06

Apply This Coupon to Purchasing  
a Master-Plus Dealership

Entitles you to a

**\$24,995**

Value **FREE!!!**

**MASTER-PLUS**  
**MASTER-PLUS**

**=\$24,995**  
**VALUE**

Purchase the

**Master-Plus Dealership**  
and your single sided business cards will be printed for the first 4 months of your Dealership towards your customers.

(Up to 500 boxes)

**500 Free Boxes X**

**\$49.<sup>95</sup>** (retail cost per box of 500)

Also Available from BCE...

Purchase the

and your single sided business cards will be printed for the first 4 months of your Dealership towards your customers.

(Up to 400 boxes)

**400 Free Boxes X**

**\$49.<sup>95</sup>** (retail cost per box of 500)

**=\$19,995**  
**VALUE**

Purchase the

and your single sided business cards will be printed for the first 2 months of your Dealership towards your customers.

(Up to 200 boxes)

**200 Free Boxes X**

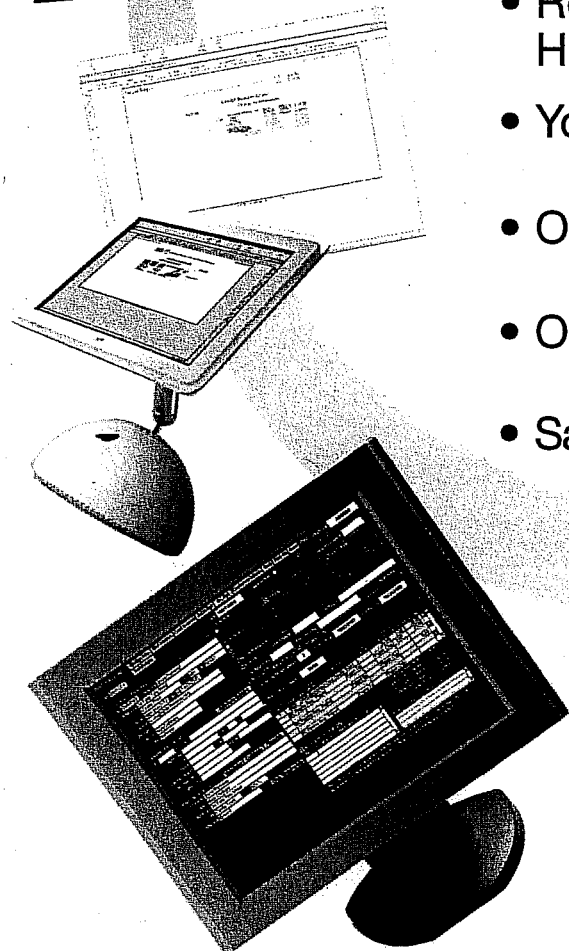
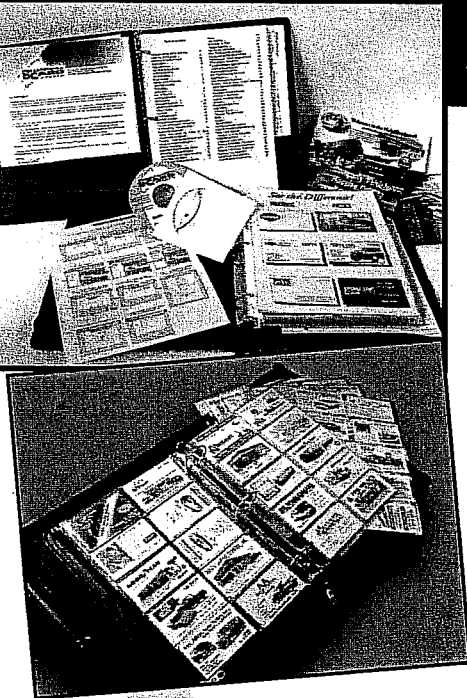
**\$49.<sup>95</sup>** (retail cost per box of 500)

**=\$10,000**  
**VALUE**



# Standard Dealership - \$10,000

BCE offers the "Standard Dealership," designed for the entrepreneur/business owner who is looking for a fast turn-key and inexpensive way into this high profit business.



• **PRODUCTION COST OF ONLY \$24.95/box 500 Qty.**  
(see Income Projection Spread Sheet)

- **BCE's Exclusive Operation & Training Manual**  
Created to guide you through your new business start-up.
- **Presentation Portfolio**  
Showcases the BCE products.
- **Proprietary Software Database**  
Tracks customer sales, re-orders, invoicing, history, etc.
- **Design of Your Company's Image/Logo**
- **1000 Business Card Samples** (Of Multiple Industries)
- **Relationships With Companies That Have Locations in Your Area**
- **Your Own Graphic Designer** (Assigned Through BCE)
- **On-Going Training and Corporate Support**
- **Operational Training Video CD**
- **Sales Training Video CD**



BCE Dealership Support



# Master Dealership - \$19,995

BCE offers the "Master Dealership," designed for the entrepreneur/business owner that wants to grow and maximize their dealership's full potential. If you're interested in hiring sales representatives or expanding into multiple markets, this dealership is designed for you.

• **PRODUCTION COST OF ONLY \$19.95/box 500 Qty.**  
(see Income Projection Spread Sheet)

• **"Hands on" Operational Training Program at BCE's Corporate Office**

You will receive hands on training from the individuals who successfully developed the Minneapolis, MN marketplace. Everything from business set up, sales training, operations and procedures to a full tour of the corporate facility. Training includes free hotel accommodations in Minneapolis.

• **FREE Website Design**

Informative website to educate potential and current customers on your products and pricing.

• **Merchant Services Set-Up**

Offers the ability for your customers to pay with credit card.

• **1000 Custom Designed Lead Generation Postcards**

To market and promote your business to potential customers.

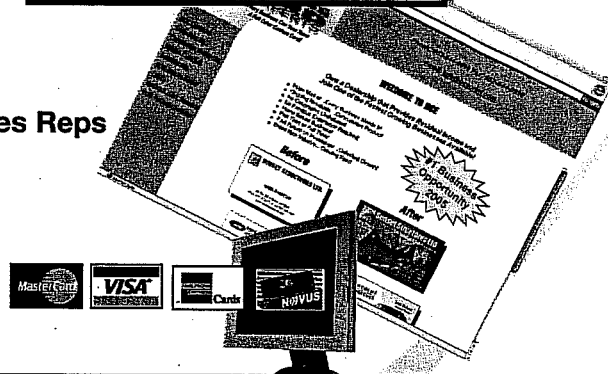
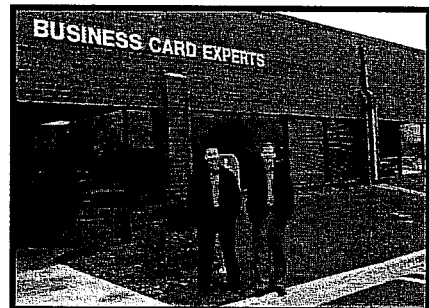
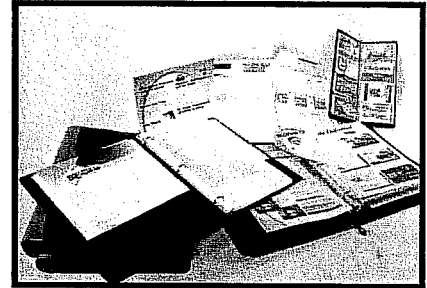
• **2 Presentation Packages to Quick Start Your First Sales Reps**

Includes design set-up and business cards for sales people.

• **Your Own Integrated Online Re-Order Website**

Allows your customers to re-order online through your own business website automatically.

- **Hosting is Through BCE**
- **BCE's Exclusive Operation and Training Manual**
- **Presentation Portfolio**
- **Proprietary Database to Manage Customers**
- **Order Forms & Contracts**
- **Sales Training Video CD**
- **Operational Training Video CD**
- **Online Re-Ordering Capabilities**
- **Design of Your Company's Image/Logo**
- **1000 Business Card Samples of Multiple Industries**
- **Graphic Designer Assigned Through BCE**
- **Lifetime Corporate Support from BCE**



Includes BCE Corporate Training at BCE's Facilities



Lifetime BCE Support

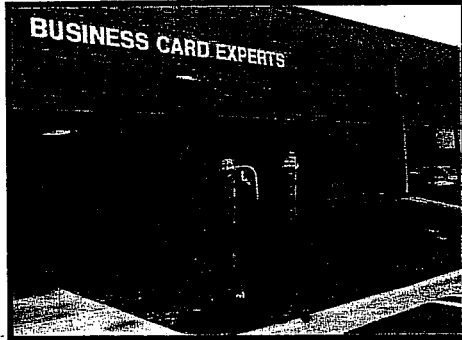




# "BCE's Most Profitable Dealership"

## Master-Plus Dealership - \$24,995

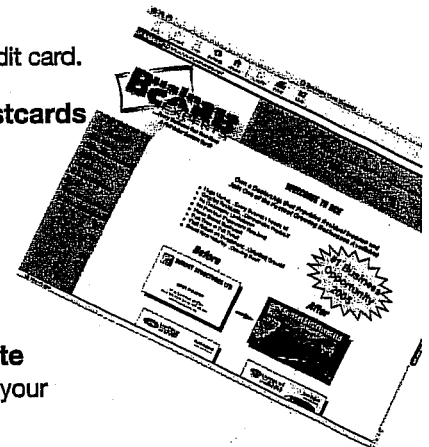
BCE offers the "Master-Plus Dealership," designed for the entrepreneur/business owner that wants to grow and maximize their dealership's full potential. If you're interested in hiring sales representatives or expanding into multiple markets, this dealership is designed for you. This gives you an outstanding competitive edge and maximizes your profit potential with your BCE Dealership.



- **BCE's LOWEST PRODUCTION COST OF ONLY \$14.95/box 500 Qty.**  
(see Income Projection Spread Sheet)

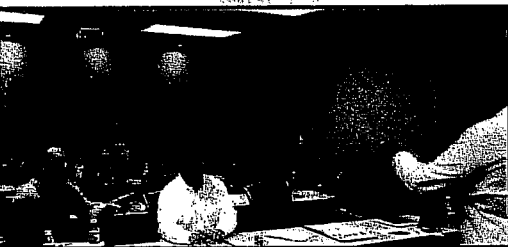
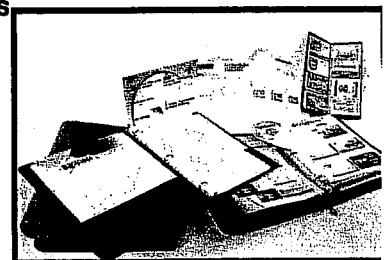
- **"Hands On" Operational Training Program at BCE's Corporate Office**  
You will receive hands on training from the individuals who successfully developed the Minneapolis, MN marketplace. Everything from business set up, sales training, operations and procedures to a full tour of the corporate facility. Training includes free hotel accommodations in Minneapolis.

- **FREE Website Design**  
Informative website to educate potential and current customers on your products and pricing.
- **Merchant Services Set-Up**  
Offers the ability for your customers to pay with credit card.
- **1000 Custom Designed Lead Generation Postcards**  
To market and promote your business to potential customers.
- **3 Presentation Packages to Quick Start Your First Few Sales Reps**  
Includes design set-up and business cards for sales people.
- **Your Own Integrated Online Re-Order Website**  
Allows your customers to re-order online through your own business website automatically.

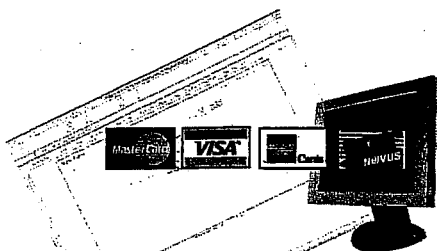


Lifetime BCE Support

- **Hosting is Through BCE**
- **BCE's Exclusive Operation and Training Manual**
- **Presentation Portfolio**
- **Proprietary Database to Manage Customers**
- **Order Forms & Contracts**
- **Sales Training Video CD**
- **Operational Training Video CD**
- **Online Re-Ordering Capabilities**
- **Design of Your Company's Image/Logo**
- **1000 Business Card Samples of Multiple Industries**
- **Graphic Designer Assigned Through BCE**
- **Lifetime Corporate Support from BCE**



Includes BCE Corporate Training at BCE's Facilities



# LIST OF DEALERSHIP OPTIONS

	<u>Standard</u>	<u>Master</u>	<u>Master-Plus</u>
• PRODUCTION COST OF ONLY \$24.95/box 500 Qty.	✓		
• PRODUCTION COST OF ONLY \$19.95/box 500 Qty.		✓	
• BCE's LOWEST PRODUCTION COST OF ONLY \$14.95/box 500 Qty.			✓
• BCE's Exclusive Operation & Training Manual Created to guide you through your new business start-up.	✓	✓	✓
• Proprietary Software Database Tracks customer sales re-orders, invoicing, history, etc.	✓	✓	✓
• Graphic Designer Assigned Through BCE	✓	✓	✓
• Lifetime Corporate Support from BCE	✓	✓	✓
• Design of Your Company's Image/Logo	✓	✓	✓
• FREE Website Design: Informative website to educate potential and current customers on your products and pricing.		✓	✓
• Your Own Integrated Online Re-Order Website: Allows your customers to re-order online through your own business website automatically.		✓	✓
• 1000 Business Card Samples (Of Multiple Industries)	✓	✓	✓
• Relationships with companies that have locations in your area	✓	✓	✓
• Your Own Graphic Designer (Assigned Through BCE)	✓	✓	✓
• On-Going Training and Corporate Support	✓	✓	✓
• "Hands on" Operational Training Program at BCE Corporate Office. You will receive hands on training from the individuals who successfully developed the Minneapolis, MN marketplace. Everything from business set up, sales training, operations and procedures to a full tour of the corporate facility. Training includes free hotel accommodations in Minneapolis.		✓	✓
• Merchant Services Set-Up: Offers the ability for your customers to pay with credit card.		✓	✓
• 1000 Custom Designed Lead Generation Postcards: To market and promote your business to potential customers.		✓	✓
• 1 Presentation Portfolio: Showcases the BCE products.	✓		
• 2 Presentation Packages to Quick Start Your First Sales Reps: Includes design set-up and business cards for sales people.		✓	
• 3 Presentation Packages to Quick Start Your First Few Sales Reps: Includes design set-up and business cards for sales people.			✓
• Order Forms & Contracts	✓	✓	✓
• Sales Training Video CD	✓	✓	✓
• Operational Training Video CD	✓	✓	✓



# Standard Dealership

**\$24.95/Box Dealer Cost = 100% Profit**

## INCOME PROJECTION SPREAD SHEET

For the Dealer who runs their own business and establishes their own accounts.

Dealer	# of Companies Sold Per Day	# of Companies Sold Per Week	# of Companies Sold Per Month	# of Companies Sold Per Year	Total Boxes Sold Per Account/Yr.	Average Retail Price	Dealer's Cost	Gross Annual Profit	# of Designs	Annual Design Profit	Annual Net Profit
	3	15	60	720	6	\$ 49.95	\$ 24.95	\$ 108,000	720	\$ 32,400	\$ 140,400

**Annual Total \$140,400.00**

For the Dealer operating with a full-time sales rep.

Dealer	# of Companies Sold Per Day	# of Companies Sold Per Week	# of Companies Sold Per Month	# of Companies Sold Per Year	Total Boxes Sold Per Account/Yr.	Average Retail Price	Dealer's Cost	Gross Annual Profit	# of Designs	Annual Design Profit	Commissions Paid on Design	Commissions Paid on Recorders	Commissions Paid on New Sales	Sales Rep Annual Income	Annual Net Profit
Dealer	2	10	40	480	6	\$49.95	\$24.95	\$72,000	480	\$21,600	n/a	n/a	n/a	n/a	\$93,600
Sales Rep	3	15	60	720	6	\$49.95	\$24.95	\$108,000	720	\$32,400	16,200	\$18,000	\$18,000	\$52,200	\$88,200

**Annual Total \$181,800.00**

Numbers based on a cost of \$24.95/box of 500 qty. and a suggested retail price of \$49.95, which equals a net profit of \$25/box of 500 qty. Total boxes sold reflect 2 boxes ordered at the time of signing up a new account, which is paid at 50% commission to sales rep and 4 boxes purchased as re-orders in the first year, paid at 25% commission.

For the Dealer who intends on acquiring more than 1 full time sales person, please refer to the second example above and multiply by the amount of salespeople you intend to acquire.

The examples above are projections only and not guaranteed results. Each Dealer may obtain various results reflected by their own abilities.





# Master-Plus Dealership

**\$14.95/Box Dealer Cost = 233% Profit**

## INCOME PROJECTION SPREAD SHEET

For the Dealer who runs their own business and establishes their own accounts.

Dealer	# of Companies Sold Per Day	# of Companies Sold Per Week	# of Companies Sold Per Month	# of Companies Sold Per Year	Total Boxes Sold Per Account/Yr.	Total Boxes Sold Per Year	Average Retail Price	Dealer's Cost	Gross Annual Profit	# of Designs	Annual Design Profit	Annual Net Profit
	3	15	60	720	6	4,320	\$ 49.95	\$ 14.95	\$ 151,200	720	\$ 32,400	\$ 183,600

**Annual Total \$183,600.00**

For the Dealer operating with a full-time sales rep.

Dealer	Sales Rep	# of Companies Sold Per Day	# of Companies Sold Per Week	# of Companies Sold Per Month	# of Companies Sold Per Year	Total Boxes Sold Per Account/Yr.	Total Boxes Sold Per Year	Average Retail Price	Dealer's Cost	Gross Annual Profit	# of Designs	Annual Design Profit	Commissions Paid on New Sales	Commissions Paid on Reorders	Commissions Paid on Design	Sales Rep Annual Income	Annual Net Profit
		2	10	40	480	6	2,880	\$49.95	\$14.95	\$100,800	480	\$21,600	n/a	n/a	n/a	n/a	\$122,400
		3	15	60	720	6	4,320	\$49.95	\$14.95	\$151,200	720	\$32,400	\$18,000	\$18,000	16,200	\$52,200	\$131,400

**Annual Total \$253,800.00**

• Numbers based on a cost of \$14.95/box of 500 qty. and a suggested retail price of \$49.95, which equals a net profit of \$35/box of 500 qty. Total boxes sold reflect 2 boxes ordered at the time of signing up a new account, which is paid at 50% of \$25 commission to sales rep and 4 boxes purchased as re-orders in the first year, paid at 25% of \$25 commission.

• For the Dealer who intends on acquiring more than 1 full time sales person, please refer to the second example above and multiply by the amount of salespeople you intend to acquire.

• The examples above are projections only and not guaranteed results. Each Dealer may obtain various results reflected by their own abilities.







# Master Dealership

**\$19.95/Box Dealer Cost = 150% Profit**

## INCOME PROJECTION SPREAD SHEET

For the Dealer who runs their own business and establishes their own accounts.

Dealer	# of Companies Sold Per Day	# of Companies Sold Per Week	# of Companies Sold Per Month	# of Companies Sold Per Year	Total Boxes Sold Per Account/Yr.	Average Retail Price	Dealer's Cost	Gross Annual Profit	# of Designs	Annual Design Profit	Annual Net Profit
	3	15	60	720	6	\$49.95	\$19.95	\$129,600	720	\$32,400	\$162,000

**Annual Total \$162,000.00**

For the Dealer operating with a full-time sales rep.

Dealer	# of Companies Sold Per Day	# of Companies Sold Per Week	# of Companies Sold Per Month	# of Companies Sold Per Year	Total Boxes Sold Per Account/Yr.	Average Retail Price	Dealer's Cost	Gross Annual Profit	# of Designs	Annual Design Profit	Commissions Paid on Design	Sales Rep Annual Income	Annual Net Profit
Dealer	2	10	40	480	6	\$49.95	\$19.95	\$86,400	480	\$21,600	n/a	n/a	\$108,000
Sales Rep	3	15	60	720	6	\$49.95	\$19.95	\$129,600	720	\$32,400	16,200	\$52,200	\$109,800

**Annual Total \$217,800.00**

Numbers based on a cost of \$19.95/box of 500 qty. and a suggested retail price of \$49.95, which equals a net profit of \$30/box of 500 qty. Total boxes sold reflect 2 boxes ordered at the time of signing up a new account, which is paid at 50% of \$25 commission to sales rep and 4 boxes purchased as re-orders in the first year, paid at 25% of \$25 commission.

- For the Dealer who intends on acquiring more than 1 full time sales person, please refer to the second example above and multiply by the amount of salespeople you intend to acquire.
- The examples above are projections only and not guaranteed results. Each Dealer may obtain various results reflected by their own abilities.





# HOW QUICKLY WILL YOUR BUSINESS GROW? . . . IMMEDIATELY

## PROSPECTIVE CUSTOMER'S

The following categories will immediately help you prospect businesses. If you know any of these contacts . . . you could have as immediate customers.

### **AT WORK**

- Suppliers who call on me
- Outside people I talk to

### **PEOPLE WHO SERVICE ME**

- Your Auto Repair Shop
- Hair Salon
- Pet Care/Groomer
- Eye Profession
- Dentist
- Doctor (s)
- Insurance Agent
- Plumber
- Electrician
- Lawn Care
- Snow Removal
- Waste Removal
- Courier Service
- City Hall
- Dry Cleaners
- Cable Company
- Bottled Water Rep
- Pool Maintenance
- Avon Rep.
- Home Party Sales (Mary Kay, Pamper Chef, Etc.)
- Any Marketing Rep.

### **ATHLETICS OR SPORTS ORGANIZATIONS**

- Your Bowling Club
- Teammates
- Tennis Partners
- Racquetball Partners
- Fitness Center
- Golfing Buddies

### **SCHOOL/CHURCH CONTACTS**

- Your Children's Teachers
- Alumni Association
- PTA
- Parents of Children's Friends
- Your Former School/College
- Your Church

### **SOCIAL CONTACTS**

- New and Old Acquaintances
- Members of my Country Club
- People I Met at the Last Party

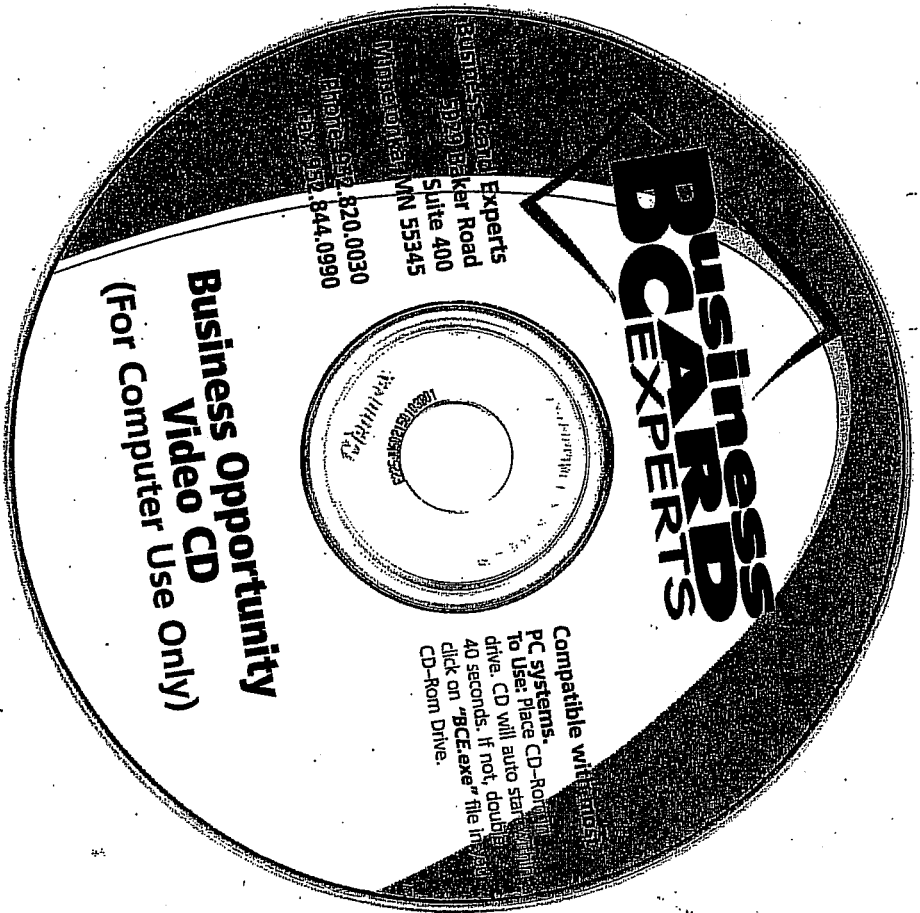
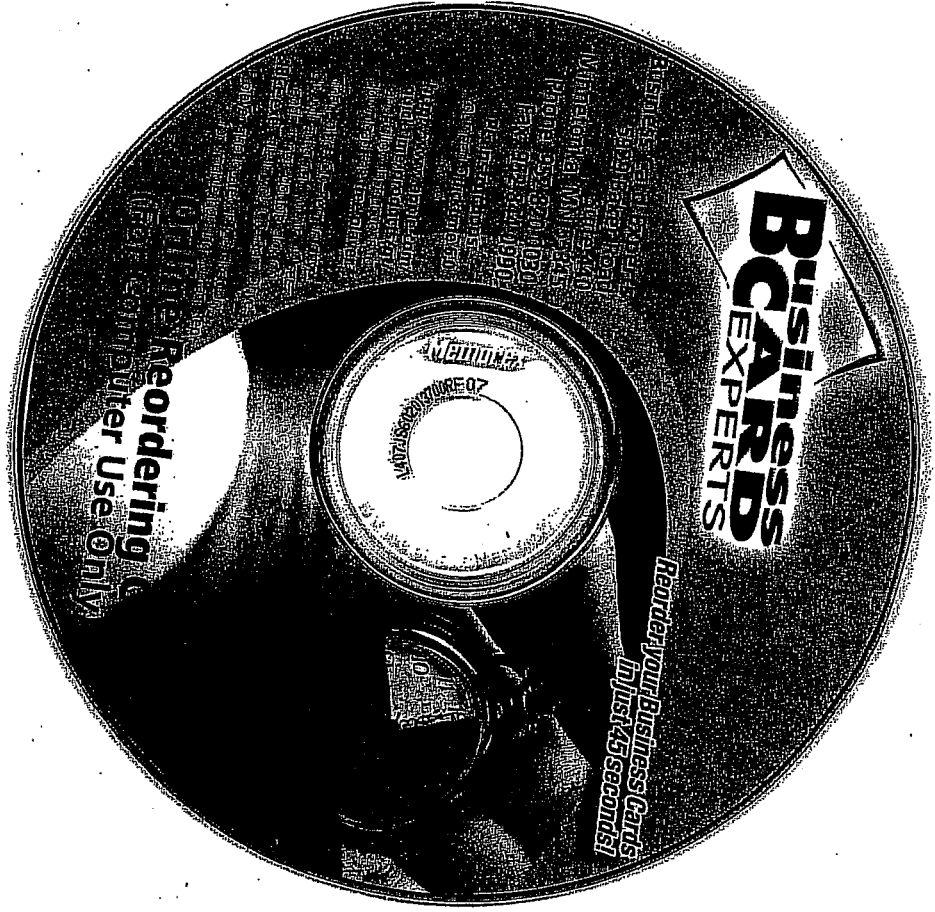
### **RELATIVES**

- Family Members
- In-Laws
- Relatives
- Friends

### **PEOPLE I HAVE BOUGHT THESE PRODUCTS FROM**

- Dry Cleaners
- Health Spa
- Shoe Repair
- Contractor
- Appraiser
- Bakery
- Hardware Store
- Realtors
- Grocery Store
- Furniture
- Gift Shops
- TV Repairman
- Child Care Center
- Video Store
- Photographer
- Auto Sales Person
- Tax Service
- Florist
- Upholsterer
- Wallpaper Store
- Rental Store
- Department Store
- Carpet Cleaner
- Shoe Store
- Travel Agent
- Home Builder
- Financial Planner
- Mortgage Banker
- Bank
- Gas Station
- Favorite Restaurants
- Carpet
- Heating Fuel
- Eyeglasses
- Major Appliances

Also . . . keep in mind that if you hire sales people they will have their personal contacts as well to bring you immediate business.



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Manager

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# See the Difference!

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**AFTER**

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Owner

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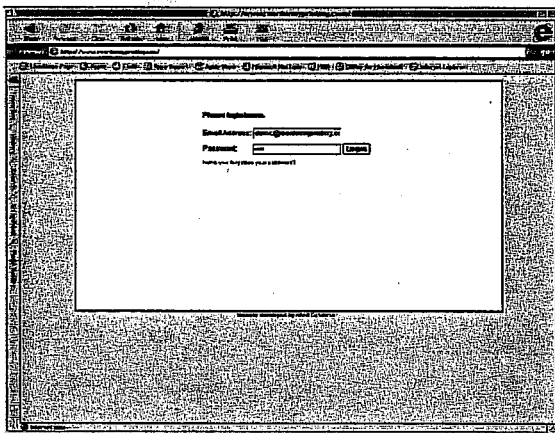
# BCE Proprietary On-Line Re-Order Software

Automates the re-order process for your customer.

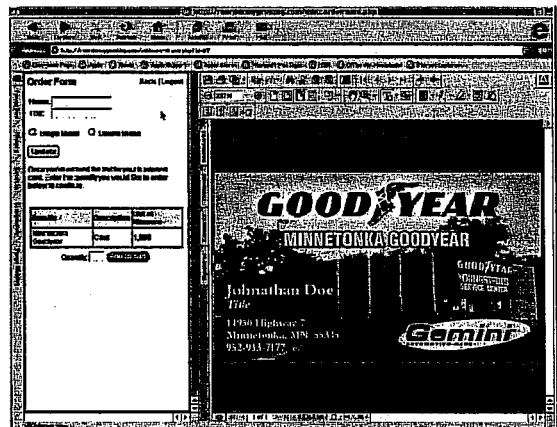
Please demo at [www.reordermyprinting.com](http://www.reordermyprinting.com)

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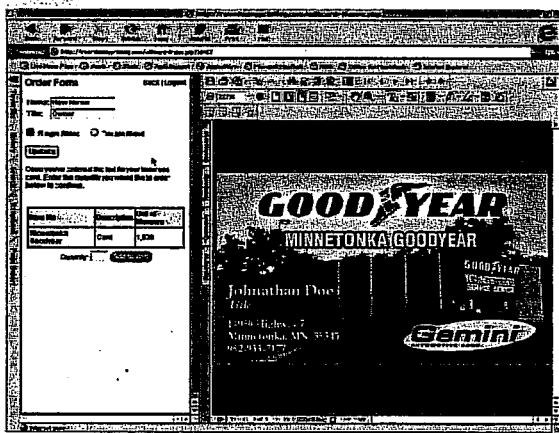
Log in page



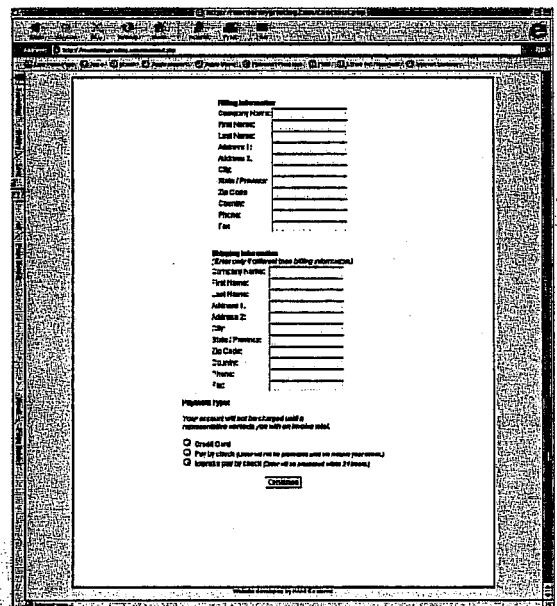
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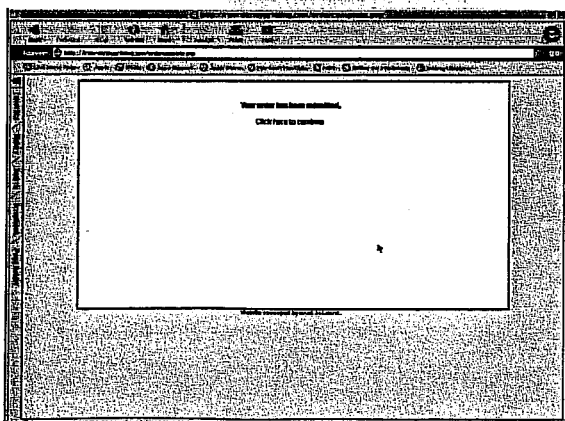
Type new name & title



Enter billing & shipping



Order has been sent



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250+ Directory Table of Home-Based Businesses • Full- or Part-Time!

SPECIAL REFERENCE ISSUE

# HOME BUSINESS®

The Home-Based Entrepreneur's Magazine

# 250+

## The Annual UPDATED

Comprehensive Listing of  
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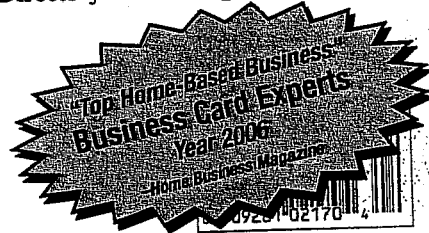


### Get Started Now in Your Own Business!

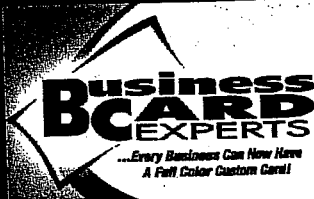
Page after Page of Directory Tables Begins on pg. 20

#### ALSO IN THIS ISSUE:

- **WEB-CASTING** Use Latest 'Net Innovation to Grow Your Business.
  - **ADDED EXPOSURE** What's the Most Effective Way to Advertise?
  - **FINDING INVESTORS** Where to Find Cash-Rich Sources.
  - **MAIL ORDER MANIA** Can Your Product Make It In Mail Order?
  - **TAX TIME AGAIN!** Take Full Tax Advantage of a Home Business.
  - **BOTTOMS-UP** Generate More Revenue with a "Bottom-Up" Marketing Plan.
- AND MUCH MORE... See Pages 10 & 11 >>>



Fitting Home Offices into Small Spaces: Innovative Ways to Use Space to Create Your Ideal Home Office.



### "Top Home-Based Businesses" Business Card Experts Year 2006

## Squeeze the essence of your company onto your business card

Put your business card to work for you! If you can't fit the essence of your business plan on your business card, you're working harder than you need to.



I am in the business of helping companies grow and I am amazed at how few companies take advantage of the least expensive marketing tool they have — their business card.

Unlike the Japanese, who treat the card with reverence and respect, we throw ours around like Shriners throw Tootsie Rolls in a parade.

Take one of your cards out right now and look at it. What's on it? Your name? Company name? Title? Contact info? Anything else? Maybe a logo? And underneath your logo, do you have a catch tag line like: "Making quality job one" or "Investing in the future" or "Serving up news every day?" Does it talk about you and what services you provide or what you stand for?

Guess what. No one really cares about you, what you do, what you stand for, and even less about how to track you down.

What do they care about? Themselves, of course — their needs, their struggles, their life. How are you going to help them? What difference will you make in their lives? Is there anything on your card about your customer?

When I work with clients, I force them to do the following exercise.

- List all of the features of your company down one side of a piece of paper.

- Across from each feature, write the benefit of that feature.

- Pick the No. 1 benefit that you provide the world.
- Write why the customer should believe you can deliver on that benefit.
- Determine your dramatic difference.
- Develop your tag line that captures all of the above.

A few words on this process: First of all, it's not easy. Most of us have a predisposition to action and this will feel like a waste of time. It's not. It will save you enormous time and energy in the long run and clarify all decision you make about your business.

Here's an example. I'm working with a software company called Acustaf Software. The company makes an electronic time and attendance package for the health care industry. Its primary target is female and most of its end users are nurses. Scheduling in a hospital environment is very complex — multiple shifts, union and non-union, shift differentials, etc. It's a nightmare. Our tag line for this company? "Warm milk and cookies for your staffing and scheduling nightmare."

In its market, the company is "warm milk and cookies." It's been around 20 years, has the best product on the market, delivers extraordinary benefits, and gives its customers comfort and relief. This is the company's primary benefit, and when it's connected to the word "nightmare," which is its customers' daily experience, a powerful message results. It's this linkage at a below-conscious level where the power is in a message. This is what you will want to shoot for in this "essencing" exercise.

Here are the benefits to you for doing this exercise:

- It will capture who you are, what you do, and the difference it makes in the world.

- It will force you to focus on why you exist at all as a business — your customer.
- It will save you time and clarify every important business decision you make — Acustaf Software uses "warm milk and cookies" to decide everything from the look and feel of its Web site to the employees it hires — and, they make these decisions easily and quickly because it's so obvious!
- It will create spark in you because it has captured you, who you are at your core, and your most extraordinary benefit to the world.
- It will differentiate you from the competitive hordes, who are busy following other followers.
- It will make winning easier.

And, of course, it will take advantage of your least expensive and most frequently used marketing tool — YOUR BUSINESS CARD!

Remember: You only get a few words that your customer will remember about you — make sure they're the right ones, then get them on your card as soon as possible.

Until you do, I guarantee you, you're working too hard.

**Gary Jader, President of Ideas on the Wall**

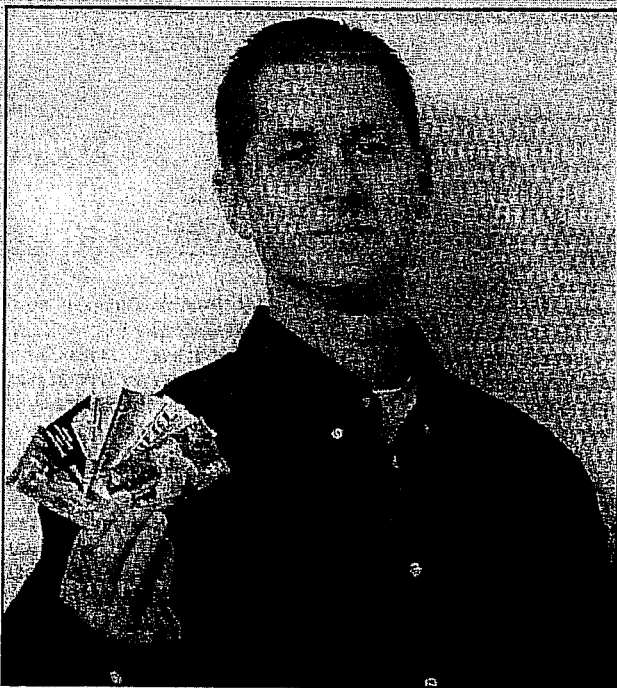
# News Release

For Immediate Release:

2/15/04

## A DEALERSHIP OF BUSINESS CARD EXPERTS RECEIVES MEDIA ATTENTION!

# # #



*Special to Record Publishing Co.*

Eric Frey, above, holds some samples of his business cards from his new Stow-based business, Image Experts, which specializes in digital-quality marketing materials, with an emphasis on business cards.

### Image Experts enlivens business cards, promos

Dull, black-and-white, minimal-information business cards are a thing of the past at a new business based in Stow.

Image Experts, which owner Eric Frey runs from his home, adds full color, graphics, photos and interesting fonts to the wallet-size promotions, as well as postcards, tri-fold brochures and other products.

The business also offers graphic design, logo creation services and photography.

Frey specializes in full color, digital-quality marketing materials, with a focus on business cards.

"We turn your business card into a storyteller and marketing tool," he states. "We concentrate on our own three P's of marketing: person, place, product."

He explains that for "destination/retail" businesses, Image Experts will picture the facility on cards. For others, color pictures of products are exhibited.

"It is also popular for the person creating their card to

*New*  
**Business**

have their own personal picture added," he states.

Frey said he works with customers to determine an effective route to create business cards.

"We strongly feel that their products over time will become the norm in business card media," he states.

Image Experts caters to any business in Northeast Ohio that uses business cards or printed marketing materials.

The business, with a staff of three, takes care of getting the photographs and doing the necessary graphic design, if necessary.

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JOHN YOGT  
MANAGER

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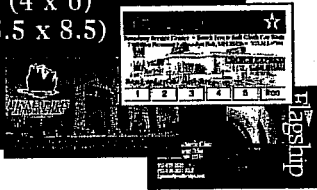


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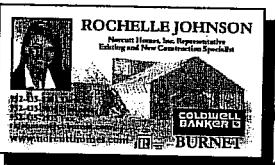
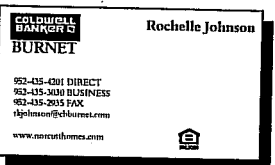
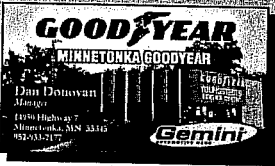
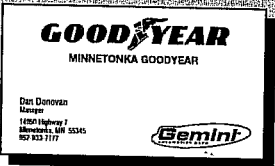
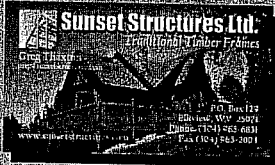
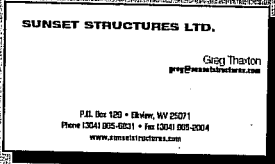
- Folding Business Cards
- Standard Post Cards (4 x 6)
- Jumbo Post Cards (5.5 x 8.5)
- Tri Fold Brochures
- 8 1/2 x 11 Flyers



BEFORE



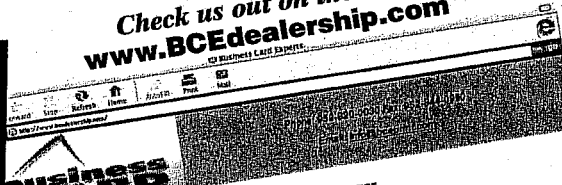
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YOUR BUSINESS CARD

## Are Our Business!

The mission of BCE is to provide our customers with the highest quality Business Card that offers riveting impact, attention-grabbing design, fast turn-around time at a significant savings. BCE will maintain superior customer service, while helping your company deliver the strongest first impression to your prospective and current customers.

### Your Card is the Most Important Marketing Tool You Own!

Gain more customers and increase your business by impressing them! Your Business Card is YOUR IDENTITY, it is Your IMAGE, your company's first communication device. Think of how many times you give someone your Business Card. Have they seen your facility? Do they know the type or quality of work that you do? Will they walk away with something that gives them a unique first impression of your business? Or, did they just receive another generic, simple, boring Business Card that describes nothing about your business that they may just throw away? MAKE YOUR BUSINESS CARD TELL YOUR COMPANY'S STORY, better than your competition!

### Why BCE?

Our name says it all. The reason we stand alone in such a competitive market is we specialize in offering the highest quality Business Card available at the lowest price in the market. Our Business Cards are original and have become the focal point of our organization. We are able to print at such a high volume that we pass significant savings on to you.



Four horizontal lines for a stamp.

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# Business Card Experts

...Every Business Can Now Have A Full Color Custom Card!

*"You only have one chance to make a first impression."*



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<p><b>GOOD YEAR</b>            MINNETONKA GOOD YEAR            Dan Dierksen            Sales Manager            10000 Highway 100, WYCKOFF            Phone: 305.598.2127            Fax: 305.598.2122</p>	<p><b>GOOD YEAR</b>            MINNETONKA GOOD YEAR            Dan Dierksen            Sales Manager            10000 Highway 100, WYCKOFF            Phone: 305.598.2127            Fax: 305.598.2122</p>
<p><b>COLUMBIA BANKERS</b>            BURNETT            394-401 DIRECT            800-400-4444            10000 Highway 100, WYCKOFF            Phone: 305.598.2127            Fax: 305.598.2122</p>	<p><b>ROCHESTER JOHNSON</b>            10000 Highway 100, WYCKOFF            Phone: 305.598.2127            Fax: 305.598.2122</p>

# Special Offer!!!

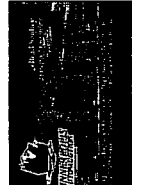
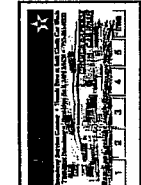
Now You Can Get Full Color Business Cards For The Price Of Black and White!

What do other Businesses think of BCE....

"Thanks for stopping by and introducing yourself and your product. We were very impressed by your prompt service and value. BCE enabled us to have a top quality card at a great price. We now get a steady flow of compliments on our business card."  
**Kerry Givens**  
*Flagship Athletic Club*

"I just wanted to let you know that we received your business cards today via UPS. They look fantastic and I was very pleased with your service. We now get noticed, and I am opening more locations and you have my business."  
**Robert Allan**  
*Texaco*

"I received my order today and I am extremely happy with the quality and timeliness of your work. Thank you so much for your excellent service. I can't believe you can print this quality of card for only \$59.95. I was paying over \$130.00 before I discovered BCE."  
**Brad Sankey**  
*Minneapolis Auto Auction*



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Business Card Experts

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Business Card Experts  
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Phone: 952-820-0030 • Fax: 952-844-0990

To be considered for a Dealership  
please fill out and fax to: 952-844-0990

## Dealer Application Form

Date: \_\_\_\_\_ Your contact person at Business Card Experts: \_\_\_\_\_

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Home Ph:(     ) \_\_\_\_\_ Business Ph:(     ) \_\_\_\_\_ Cell Ph:(     ) \_\_\_\_\_

Fax:(     ) \_\_\_\_\_ E-mail Address: \_\_\_\_\_ Best time to call: \_\_\_ am \_\_\_ pm

Date of Birth: \_\_\_\_\_ Married \_\_\_ Single \_\_\_

Where did you learn about Business Card Experts, Inc? \_\_\_ Newspaper \_\_\_ Internet \_\_\_ Magazine

What was the name of the advertising source? \_\_\_\_\_

Are you currently employed? \_\_\_ Yes \_\_\_ No How long? \_\_\_\_\_ Type of Business: \_\_\_\_\_

Education (Highest Degree): \_\_\_\_\_

Have you ever been self-employed? \_\_\_ Yes \_\_\_ No Type of Business? \_\_\_\_\_

Will you be conducting business as a: \_\_\_ One-Person Operation \_\_\_ Partnership \_\_\_ Husband & Wife Team

Would you start: \_\_\_ Full Time \_\_\_ Part Time \_\_\_ Part Time Until Business Justifies Full Time

What is your approximate net worth? \_\_\_\_\_

How much income would you need to make each month to equal your present income? \$ \_\_\_\_\_ /Month

Do you have a background in: \_\_\_ Business \_\_\_ Marketing \_\_\_ Management \_\_\_ Sales \_\_\_ Other \_\_\_\_\_

What is your yearly income goal with the BCE Dealership?

\_\_\_ \$0 - \$100,000 \_\_\_ \$100,000 - \$250,000 \_\_\_ \$250,000+

Would you plan on hiring sales reps to grow your Dealership? \_\_\_ Yes \_\_\_ No

Are you interested in a: \_\_\_ Standard Dealership (\$10,000) \_\_\_ Master Dealership (\$19,995) \_\_\_ Master-Plus Dealership (\$24,995)

What do you feel is your greatest strength? \_\_\_\_\_

Why do you feel you would be a successful Dealer/owner? \_\_\_\_\_

## BUSINESS CARD EXPERTS DEALERSHIP AGREEMENT

This Agreement dated \_\_\_\_\_ is made by and between Business Card Experts, Inc., a Minnesota corporation with offices at 5929 Baker Road, Suite 440, Minnetonka, Minnesota 55345 (referred to as ("BCE"), and individual name(s):

\_\_\_\_\_ (referred to as ("Dealer")),

\_\_\_\_\_ (address).

1. BCE and Dealer have agreed to work together, on the terms and conditions set forth herein, to promote the sale of business cards and other printed materials supplied by BCE (the "Products"). Dealer agrees to market the Products to customers including businesses and the public. The relationship between the parties shall be that of buyer and seller. The Dealer shall not be considered the agent, employee, franchisee or representative of BCE. Dealer is not a sales representative of BCE. No terms herein shall create the relationship of franchisor - franchisee or a franchise enterprise.
2. Dealer chooses to enter into following Dealership program and pay BCE the following Dealership fee due upon execution of this agreement.  
\_\_\_\_\_ Standard (\$10,000) \_\_\_\_\_ Master (\$19,995) \_\_\_\_\_ Master-Plus (\$24,995).
3. The Dealership shall continue indefinitely unless terminated according to sections 13 ,14, or 15.
4. Dealer will promote, market and sell the full line of Products produced or offered by BCE. Dealer acknowledges that it will not have an exclusive or protected sales area, and agrees that its rights to promote, market and sell the Products are non-exclusive. Dealer acknowledges and agrees that BCE will at all times have the right to permit other persons or entities to promote, market and sell the Products, within and without the area in which Dealer markets and sells Products. Dealer will not knowingly market or sell the Products to any existing customer of BCE or customers of any other BCE Dealer. Dealer will not knowingly hire, engage or solicit the employees of BCE or another BCE dealer for the purposes of employment or independent contracting for the Dealer's operation. It is Dealer's responsibility to collect shipping and handling charges from the customer. Dealer agrees that BCE shall be the exclusive supplier to Dealer of all the Products Dealer sells. Dealer shall not purchase Products from any person or entity other than BCE. Dealer shall not enter into an agreement for design work pertaining to any printed materials with any party except BCE or a designer appointed or approved by BCE. Dealer will not manufacture business cards or other printed materials itself or with any other party. Dealer shall bear its own costs and expenses for marketing and selling the Products.
5. During the term of Dealer's appointment, BCE will not directly sell the Products to any of the Dealers customers. BCE will ship Products approximately seven business days from date of approval of Dealer's orders, unless delayed due to circumstances beyond the control of BCE. All orders will be shipped to the customer or the Dealer from BCE unless otherwise requested by the Dealer or determined by BCE. In the event any customer of Dealer wishes to purchase printed business materials of a type or category that are not customarily printed or produced by BCE, then BCE will have a right of first refusal to produce or obtain a source for production of the printed materials requested by Dealer's customer. BCE shall provide Dealer with access to and use of BCE's order placement systems and other Product information. BCE will not actively assist the Dealer in marketing.
6. Dealer acknowledges and agrees that it has no right to use the Business Card Experts™ brand trademark, trade name and logo. The Dealer shall use a name, logo or trademark exclusive to its own business, and which is substantially dissimilar to that of BCE's.
7. BCE's pricing at the date of this Agreement is:  
500 qty. Single Sided \$14.95/box-Master-Plus, \$19.95/box-Master, \$24.95/box-Standard  
1000 qty. Single Sided \$19.95/box-Master-Plus, \$24.95/box-Master, \$29.95/box-Standard  
500 qty. Double Sided \$29.90/box-Master-Plus, \$39.90/box-Master, \$44.90/box-Standard  
1000 qty. Double Sided \$39.90/box-Master-Plus, \$49.90/box-Master, \$54.90/box-Standard.



\$45.00 Set Up & Design on 1st Side, \$25.00 Set Up & Design 2nd Side, \$15.00 Incorrect Print Ready File Fee. Other Products and services provided by BCE (including costs of accessing and using BCE's online ordering system) will be priced according to BCE's standard dealer pricing schedules in effect from time to time. BCE's prices may rise from the date of this Agreement at the rate of inflation, unless market factors, changes in the business environment, catastrophe, or an event affecting production costs arises. BCE will give Dealer and other BCE dealers 30 days notice of any price increases.

8. The Dealer acknowledges that all estimates, projections or information provided to Dealer by BCE concerning the operation and potential financial results of a Dealership business are for illustrative purposes only. Dealer represents and warrants that it has not relied on any such information in making its decision to enter into this Agreement, and that BCE does not warrant or guaranty any results. Dealer confirms receipt of information packet including disclosures prior to signing this dealership agreement.
9. Dealer acknowledges that it has conducted an independent investigation of the Dealership business and recognizes that the business venture contemplated by this Agreement involves business and economic risks and that the financial and business success of the Dealership business will be primarily dependent upon the personal efforts of Dealer. Dealer acknowledges that it has not received any oral or written warranties or guaranties, expressed or implied, regarding potential sales, revenues, income, profits, earnings, expenses, value, or the financial or business success of the Dealership business from BCE or any of BCE's officers, employees or agents.
10. Payment due to BCE on orders from Dealer will be made electronically via ACH funds transfer or such other payment method as may be designated by BCE within 7 to 10 business days following BCE's acceptance of an order.
11. The Dealer agrees to hold BCE harmless and indemnify BCE from: (a) any loss or claim which arises out of Dealer's distribution, marketing or sale of the Products; (b) any and all actions of Dealer's agents, employees or representatives in the course of Dealer's distribution, marketing or sale of the Products; (c) all disputes or complaints by, between or among Dealer and any other BCE dealers; and (d) all claims of Dealer arising from consummation of this Agreement or the purchase of the Dealership business. The Dealer shall handle all complaints of its customers in a timely manner and shall report to BCE all complaints which the Dealer is unable to resolve promptly. The Dealer must give BCE immediate written notice of any such loss or claim and cooperate fully with BCE in the handling of such loss or claim.
12. Dealer will pay all costs and expenses (including attorneys' fees and all mediation/arbitration expenses) incurred by BCE in connection with: (a) enforcing any term, condition or provision of this Agreement; (b) seeking to enjoin any violation or attempted wrongful termination of this Agreement by Dealer; (c) any action or proceeding brought pursuant to this Agreement; (d) responding to any loss or claim for which the Dealer has an obligation to indemnify BCE pursuant to this agreement, or (e) any action brought by Dealer relating to the Dealership business or the business relationship between Dealer and BCE.
13. The Agreement may be terminated upon mutual written agreement of both parties.
14. This Agreement may be terminated for cause by BCE if any of the following occur:
  - (a) BCE discovers criminal acts, fraud, dishonesty, defamation, libel or like conduct in its relationship or performance of duties by the Dealer.
  - (b) The material breach of any part of this Agreement by Dealer, which breach is not cured by Dealer within thirty (30) days after written notice thereof. Termination shall be effective on the first day following the expiration of the cure period, without the requirement of any further notice from BCE.
  - (c) Dealer submits to BCE any materially false or fraudulent reports or statements, including, but not limited to, claims for any refund, credit, discount, reimbursement or other payment, in which case termination shall be effective upon receipt of written notice from BCE identifying the false information that Dealer

provided and invoking provisions of this Agreement.

15. This Agreement may be terminated for cause by Dealer upon the material breach of any part of this Agreement by BCE, provided that Dealer provides BCE with written notice of the alleged material breach within thirty (30) days of the occurrence of the alleged material breach, and provided further that the breach has not been cured by BCE within thirty (30) days after written notice thereof. If the breach is not cured, Dealer may declare this Agreement terminated. BCE will have the right to immediately commence legal action against Dealer to enjoin and prevent the termination of this Agreement by Dealer until the merits of the matter have been decided by a court in accordance with the provisions of this Agreement. Any wrongful termination or attempted wrongful termination of this Agreement by Dealer will constitute a breach of this Agreement by Dealer and will entitle BCE to actual and compensatory damages, lost profits and all costs and expenses incurred by BCE in responding to the wrongful termination by Dealer.
16. Upon termination of this Agreement: (a) Dealer shall cease to be an authorized Dealer of the Products; (b) Dealer will immediately pay all monies owed to BCE; (c) Dealer will immediately cease to market, distribute and sell the Products; (d) Dealer will immediately discontinue the use of all advertising and promotional materials supplied by BCE to Dealer; (e) Dealer must immediately return to BCE all originals and copies of all information relating to the Products. The Dealership fee is fully earned by BCE upon signature of Dealer and is not refundable to Dealer under any circumstances.
17. Dealer will not, during the term of this agreement and for a period of two years after the termination of this Agreement, on its own account or as an employee, agent, consultant, partner, officer, Director or owner of any other person or entity, own, operate, lease, franchise, conduct, engage in, be connected with, have any interest in or assist any business that: (a) offers or sells products or services similar to or competitive with the Products which is located within the market area which Dealer offered and sold the Products pursuant to this Agreement, or (b) employs or solicits the employment of any employee of BCE. Dealer agrees that the time and geographical limitations set forth in this provision are reasonable and necessary to protect BCE if this Agreement expires or is terminated by either party for any reason, and that this covenant not to compete is necessary to permit BCE the opportunity to resell and/or develop a new Dealership business within the market area which Dealer offered and sold the Products pursuant to this Agreement.
18. Dealer acknowledges and agrees that the information concerning BCE's products, production processes, manufacturing methods, marketing strategies, sales methods and other proprietary information that are provided to Dealer by BCE or become known to Dealer in connection with its operation of the Dealership business ("Confidential Information"), are and shall forever be treated as confidential and may only be used by the Dealer during the term of this Agreement and only for purposes of conducting the Dealership business. Dealer shall not copy, disclose or divulge any Confidential Information directly or indirectly to any person at any time except as may be authorized in writing by BCE. BCE acknowledges and agrees not to disclose or divulge any information pertaining to Dealer or Dealer's customers to any other BCE dealer or potential dealer without the Dealer's prior approval. Information that is available to or generally known by the public at large will not be deemed confidential under the terms of this Agreement. It will not be a breach of this Agreement for either party to disclose confidential information pursuant to a court order or in accordance with applicable law. Dealer shall not engage in the promotion or sale of any dealership or franchise without the written approval of BCE.
19. BCE will have the right to transfer or assign this Agreement and all or any part of its rights or obligations under this Agreement to any person or legal entity without prior notice to or approval of Dealer. Dealer may assign or transfer its rights under this Agreement only with the advance written approval of BCE. Any transferee must meet BCE's qualifications and must agree to comply with all terms and conditions of this agreement. In the event of any proposed transfer of the Dealership business, BCE will have a right of first refusal to purchase any of Dealer's business assets on the same terms and conditions as offered to Dealer by the proposed transferee. Dealer will give BCE written notice of a proposed transfer, setting out the proposed purchase price, closing date and all other material terms and conditions, at least one month before the proposed transfer date. There may be a transfer fee required to transfer or assign this dealership. If BCE elects to exercise its right of first refusal, it will give Dealer written notice of exercise

within ten business days of receipt of Dealer's written notice of proposed transfer, and will thereafter complete the purchase on the terms and conditions set out in Dealer's notice of proposed transfer.

20. The waiver by either party of a breach of a provision of this Agreement shall not operate or be construed as a waiver of any subsequent breach by that party.
21. This Agreement shall be construed according to the laws of the state of Minnesota. Any dispute between BCE and Dealer must be venued in Hennepin County Court, Minnesota, and will be resolved solely through Mediation, if the parties can reach resolution within 30 days through such process. If not, the parties agree to submit the matter to binding arbitration in Hennepin County, Minnesota. Dealer acknowledges that Dealer has had substantial business and personal contacts with BCE in the State of Minnesota, and agrees and submits to personal jurisdiction in the State of Minnesota for the purposes of any dispute or proceeding brought to enforce or construe the terms of this Agreement or to resolve any dispute or controversy arising under, as a result of, or in connection with this Agreement, the Dealership business or the relationship between Dealer and BCE. Dealer stipulates that any such suits, proceedings, hearings or other actions will be exclusively venued and held in Hennepin County, Minnesota, and waives any rights to contest or challenge personal jurisdiction or venue in Hennepin County, Minnesota.
22. If any part of this Agreement is held by a court of competent jurisdiction to be invalid, void, or unenforceable, the remainder of the provisions shall be in full force and effect and shall no way be affected, impaired or invalidated, provided that such invalidation does not impair the essential terms of this Agreement.
23. This Agreement supersedes all prior agreements and understandings between the parties, whether oral or written. Furthermore, this Agreement expresses the whole and entire agreement between the parties and cannot be modified or changed except in writing signed by the parties.
24. All notices under this Agreement will be in writing and delivered to the addressee at the address indicated above by any of the following means: (a) by personal service, (b) by prepaid certified U. S. mail, (c) by facsimile, e-mail or other electronic transmission, or (d) by a recognized overnight delivery service (such as Federal Express, United States Express Mail, Airborne Express or UPS) which requires a written receipt or acknowledgement of delivery. Written notice will be deemed received by the addressee (i) on the day received, if it is sent by personal service, U.S. certified mail or by a recognized overnight delivery service, (ii) on the date of transmission, if it is sent by facsimile and the transmission has been confirmed by the sender, or (iii) on the date of transmission, if sent by e-mail or other electronic transmission and the sender does not receive a notice of non-delivery. Either party may change its address for purposes of this Agreement by written notice given in accordance herewith.

IN WITNESS WHEREOF, the undersigned parties agree to the terms and conditions set forth above.

Business Card Experts, Inc.

Dealer

By: \_\_\_\_\_  
(Date)

By: \_\_\_\_\_  
(Individual Name) (Date)

Print Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Yahoo! My Yahoo! Mail Make Yahoo! your home page

Search: [input field]

**YAHOO! MAIL**


Welcome, [redacted]  
[Sign Out, My Account]

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**SAVE ABOUT \$29<sup>00</sup> PER MONTH OVER DIGITAL CABLE**  
Based on FCC dated 2/24/05


**ORDER NOW!**

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[redacted] [redacted] [redacted] [redacted]



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<b>Folders</b> [Add - Edit]	
<b>Inbox (5)</b>	
Draft	
Sent	
<b>Bulk (4)</b>	[Empty]
Trash	[Empty]


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**Date:** Tue, 6 Jun 2006 13:55:57 -0700 (PDT)


**From:** "scott haley" <scott.haley@yahoo.com>  [Add to Address Book](#)  [Add Mobile Alert](#)  
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**Subject:**  Fwd: Re: BCE


**To:** [redacted]@yahoo.com

-  See your credit score: \$0


---

-  Refi Rates as low as 4.625%

---

-  \$150K loan as low as \$594/mo\*

---

-  Degrees in as fast as 1 year

**Note:** forwarded message attached.

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**From:** MFusco1558@aol.com




**Date:** Wed, 12 Oct 2005 11:12:55 EDT

**Subject:** Re: haley.....8 a.m. wed...

**To:** wasabiscott@yahoo.com

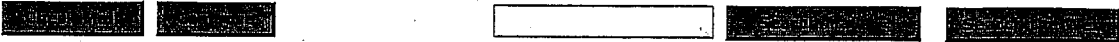
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**Attachments** Attachment scanning provided by: 

 <b>Customer_Letter_2.pdf</b> (1.8MB)	<a href="#">Scan and Save to Computer</a> - <a href="#">Save to Yahoo! Briefcase</a>
 <b>Customer_Letters.pdf</b> (2.3MB)	<a href="#">Scan and Save to Computer</a> - <a href="#">Save to Yahoo! Briefcase</a>
 <b>FletcherTestimonial.doc</b> (24k) [ <a href="#">Preview</a> ]	<a href="#">Scan and Save to Computer</a> - <a href="#">Save to Yahoo! Briefcase</a>

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## MD Financial Network

Monday, July 11, 2005

Bob Mahon  
Texas Business Card Factory  
P.O. Box 2456  
Rockwall, TX 75087

Dear Bob:

I would like to thank you for working with my staff to convert our business card ordering. First your design assistance was excellent. Then, the ordering and especially the ease of reordering online at [www.texasbusinesscardfactory.com](http://www.texasbusinesscardfactory.com) has really streamlined our operation with respect to business cards.

Your company is a first rate operation. It is very rare that you can find a company that pays attention to detail, has an excellent and consistent product, and offers a substantial cost savings. Texas Business Card Factory meets and exceeds all of those criteria.

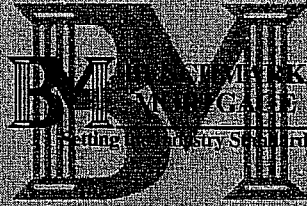
Sincerely,



Michael D. McCord  
Mortgage Lender  
Direct Phone: 214-599-0442  
Direct Fax: 214-279-0229

15150 Preston Road, Suite 300  
Dallas, TX 75248  
Phone: 214-599-0442 or Toll Free: 1-800-881-8568  
Fax: 214-279-0229 or Toll Free: 1-800-881-8598





May 18, 2005

Bob Mahon  
Texas Business Card Factory  
P.O. Box 2456  
Rockwall, TX 75087

Dear Bob,

I wanted to write and give you some feed-back regarding our decision to move all of our printing business over to your company a few months ago. I must say that I didn't expect your team to turn around our design work so quickly and efficiency. I know we have already made a number of changes to our logos and design work and your company as taken it in stride and delivered very quickly.

I also must complement you on your online reordering system which we find very easy to use and also a real time-saver. In the past our 150 branch offices would call me or fax me their business card orders. Once these were received I would have to resend all of this information to our old printer for processing. Now our people login on a national level and input their own orders with your system - this is very helpful. These orders were some times not correct and delivery times were not nearly as fast as your company. I believe that your company has reduced my work load in this area by at least 35% which gives me more time to work on other projects.

Over all Bob your company has reduced our total printing costs by at least 50%, delivery times are much faster (less than 5 business days), you have reduced my work load, and your product quality is outstanding!

Thanks again for making that phone call to me and introducing us to your company, your people are first rate and it has been a great experience!

Thank you

  
Amy Stanfield

To whom it may concern:

I purchased my dealership from BCE on March 15, 2005, had training on March 30. I started selling cards on May 1 and sold 326 cards in my first 10 days. I virtually paid for my dealership in those 10 days. The online reorder site is slick. My customers access the site; enter all of their information, including payment information and BCE prints and ships the cards. The payback is fabulous and the service by BCE has been outstanding.

Tom Fletcher



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Draft	
Sent	
<b>Bulk (4)</b>	[Empty]
Trash	[Empty]

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Date: Tue, 6 Jun 2006 13:55:26 -0700 (PDT)

From: "scott haley" <scott.haley@yahoo.com> Add to Address Book Add Mobile Alert  
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Subject: Fwd: Jason & Ashley K

To: [redacted]@yahoo.com

See your credit score: \$0

\$200K mortgage \$771/mo. Refi

Bad Credit Refinance Rates

Degrees in as fast as 1 year

Note: forwarded message attached.

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From: "John Rader" <john@businesscardexperts.com>

Subject: Jason & Ashley K

Date: Tue, 13 Dec 2005 09:33:23 -0600

To: "scott haley" <wasablscott@yahoo.com>

**Plain Text Attachment** [ Scan and Save to Computer | Save to Yahoo! Briefcase ]

```
>
>> From: "Kim Verrett" <kim@pbcards.com>
>> Date: Mon Dec 12, 2005 11:08:06 AM US/Central
>> To: <stewart@businesscardexperts.com>,
>> <scott@businesscardexperts.com>
>> Subject: Jason & Ashley K
>> Reply-To: <kim@pbcards.com>
>>
>> Stewart & Scott,
>> 'Tis the Season to Share Compliments!
>>
>> It is obvious that BCE strives to provide great dealer (customer)
>> service as
>> Jason Eckert & Ashley Kartic always seem to accomplish this goal.
>> They are
>> both so polite and willing to help whether it's a question about
```

>> an order to  
 >> be placed or a printed order. I honestly can't think of one time  
 >> when they  
 >> didn't have a positive attitude. It's nice to work with people  
 >> who help to  
 >> make us look good, are pleasant & work  
 >> efficiently.  
 >>  
 >> Have a good week!  
 >> Kim  
 >>  
 >> Kim Verrett  
 >> Premier Business Cards of Texas  
 >> Direct: 281-516-9977  
 >> [kim@pbcards.com](mailto:kim@pbcards.com)  
 >> <http://www.pbcards.com>  
 >>  
 >>  
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Inbox (3)	
Draft	
Sent	
Bulk (4)	[Empty]
Trash	[Empty]

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**Date:** Tue, 6 Jun 2006 13:55:02 -0700 (PDT)

**From:** "scott haley" <scott.haley@yahoo.com>   [Yahoo! DomainKeys has confirmed that this message was sent by yahoo.com. Learn more](#)

**Subject:** Fwd: Re: MARK CALHOUN

**To:** [redacted]@yahoo.com

See your credit score: \$0

Note: forwarded message attached.

Save about \$29 over cable

**Forwarded Message** [ [Download File](#) | [Save to Yahoo! Briefcase](#) ]

Bad Credit Refinance Rates

**From:** "Andrew Borski" <andrew@businesscardexperts.com>

Degrees in as fast as 1 year

**Subject:** Re: MARK CALHOUN

**Date:** Thu, 31 Mar 2005 09:43:13 -0600

**To:** "scott haley" <wasabiscott@yahoo.com>

**Plain Text Attachment** [ [Scan and Save to Computer](#) | [Save to Yahoo! Briefcase](#) ]

Hello BCE friends:

Today was our first day of actually going out and selling business cards -- our official Now-open-for-business day publicly speaking.

In the first three calls I made, all three prospects bought cards. In the first three hours of business I sold 7 boxes and generated \$1,100 in business.

Wow! Talk about wanting to get out there and sell some more. We are on a roll. My sales people begin selling next week.

Orders are forth coming. Working through that process now -- what a nice problem.

Just thought you'd all like to know how we are doing.

Thanks!

Mark Calhoun  
Business Cards, Ink

Andrew Borski  
Business Card Experts  
Ph: 952-844-0099  
Fx: 952-844-0990

On Mar 29, 2005, at 9:47 AM, scott haley wrote:

> ANDREW, can you please forward that MARK CALHOUN email to me? Thanks.  
>  
> SCOTT HALEY  
>  
> Do you Yahoo!?  
> Yahoo! Mail - 250MB free storage. Do more. Manage less.



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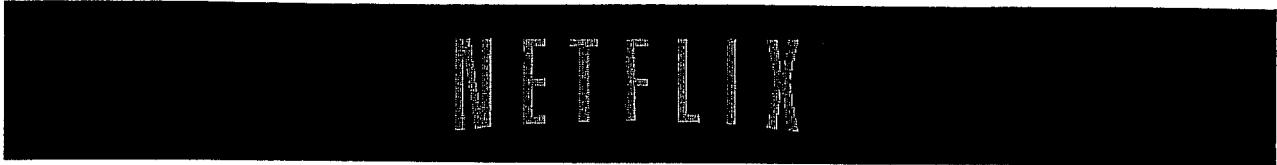


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Folders	[Add - Edit]
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Draft	
Sent	
<b>Bulk (4)</b>	[Empty]
Trash	[Empty]

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**Date:** Tue, 6 Jun 2006 13:54:27 -0700 (PDT)

**From:** "scott haley" <scott.haley@yahoo.com>    
Yahoo! DomainKeys has confirmed that this message was sent by yahoo.com. [Learn more](#)

**Subject:** Business Card Expert's Reference's to call:

**To:** [redacted]@yahoo.com

See your credit score: \$0

Bad Credit Refinance Rates

Bad Credit Refinance Rates

Free Ringtone Get Yours Now!

These are BCE Dealer's that don't mind sharing their thought's with you regarding the BCE Dealership that they own. If they do not answer right away, please leave a message. They will call you back. Thank you.

1. Andrew Borski Blue Leaf Media, MN 651-295-4308
2. Eric Frey Columbus, Ohio 614-920-3933
3. Matt Fusco Cleveland, Ohio 440-256-1027
4. Art Knight Atlanta, GA 770-739-2463
5. Rick Jones Charlotte, NC 704-341-8585
6. Gary Cesaro Detroit, MI 586-783-6620
7. Bob Mahon Dallas, TX 972-447-0677

Scott Haley  
The Business Card Factory  
Huntington Beach, CA  
714-596-2103 Phone  
714-848-2572 Fax  
[scott.haley@yahoo.com](mailto:scott.haley@yahoo.com)

Scott Haley  
Owner  
**THE BUSINESS CARD FACTORY**  
Huntington Beach, CA 92648  
(714) 596-2103 Home Office



(714) 848-2572 Fax  
scott.haley@yahoo.com  
www.bizcardfactory.com



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<b>Folders</b>	[Add - Edit]
<b>Inbox (3)</b>	
Draft	
Sent	
<b>Bulk (8)</b>	[Empty]
Trash	[Empty]

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**To:** [redacted]@yahoo.com

**Subject:** BCE Dealership.

**From:** "John Rader" <john@businesscardexperts.com> Add to Address Book Add Mobile

**Date:** Tue, 13 Jun 2006 13:33:01 -0500

- See your credit score: \$0
- Netflix-\$5.99/mo. No Late Fees!
- Bad Credit Refinance Rates
- Earn a degree in 1 yr.

Hi F [redacted],

I wanted to take this opportunity to introduce myself. I manage dealer operations here at Business Card Experts headquarters, in Minnetonka, MN.

I understand from Scott Haley that he has secured a tremendous discount for your purchase of a Master Dealership. The next steps are to complete and return the dealership agreement, attached, fax to 952.844.0990, and submit payment. Payment can be sent by credit card, form attached, or via bank wire. I have included bank wire information below.

Please let me know of any questions and or how I can assist you as we finalize your dealership here. We are very pleased to have you on board as a Master Dealer, and I want to get your dealership package shipped off to you yet today, so you will receive it in time for review over the weekend. We also want to get you scheduled for one of our upcoming training sessions right away as they are filling quickly for the balance of the summer here.

For Wire Payment:

Excel Bank  
 Deposit Account for Business Card Experts

Account # [redacted] 3230

Routing # [redacted] 4898



Best Regards,

John Rader  
Business Card Experts  
P 952.844.0099  
F 952.844.0990  
[john@businesscardexperts.com](mailto:john@businesscardexperts.com)

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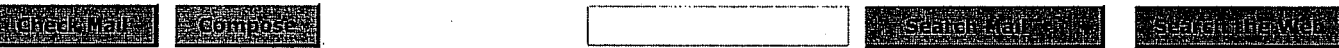
**Files:**

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# **BUSINESS CARD EXPERTS**

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5929 Baker Road, Suite 440  
Minnetonka, MN 55345

Phone: 952-844-0099  
Fax: 952-844-0990

## **Credit Card Payment Authorization**

Transaction: \_\_\_\_\_

Card Holders Name: \_\_\_\_\_

Amount of Transaction: \_\_\_\_\_

Credit Card Type: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_

Am Express 4 Digit Auth. #: \_\_\_\_\_

(Found on the Front of Your Card In Above the Number)

Expiration Date: \_\_\_\_\_

Visa/MC/Discover 3 Digit Authorization #: \_\_\_\_\_

(Found on the Back of Your Card In the Signature Section)

Billing Address of Credit Card Statement: \_\_\_\_\_

\_\_\_\_\_

Authorized Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Please fill out the above information and fax back to BCE at 952-844-0990.

Thank you,  
Business Card Experts, Inc.

## BUSINESS CARD EXPERTS DEALERSHIP AGREEMENT

This Agreement dated \_\_\_\_\_ is made by and between Business Card Experts, Inc., a Minnesota corporation with offices at 5929 Baker Road, Suite 440, Minnetonka, Minnesota 55345 (referred to as ("BCE")), and individual name(s):

\_\_\_\_\_ (referred to as ("Dealer")),

\_\_\_\_\_ (address).

1. BCE and Dealer have agreed to work together, on the terms and conditions set forth herein, to promote the sale of business cards and other printed materials supplied by BCE (the "Products"). Dealer agrees to market the Products to customers including businesses and the public. The relationship between the parties shall be that of buyer and seller. The Dealer shall not be considered the agent, employee, franchisee or representative of BCE. Dealer is not a sales representative of BCE. No terms herein shall create the relationship of franchisor - franchisee or a franchise enterprise.
2. Dealer chooses to enter into following Dealership program and pay BCE the following Dealership fee due upon execution of this agreement.  
\_\_\_\_\_ Standard (\$10,000)      \_\_\_\_\_ Master (\$19,995)      \_\_\_\_\_ Master-Plus (\$24,995).
3. The Dealership shall continue indefinitely unless terminated according to sections 13, 14, or 15.
4. Dealer will promote, market and sell the full line of Products produced or offered by BCE. Dealer acknowledges that it will not have an exclusive or protected sales area, and agrees that its rights to promote, market and sell the Products are non-exclusive. Dealer acknowledges and agrees that BCE will at all times have the right to permit other persons or entities to promote, market and sell the Products, within and without the area in which Dealer markets and sells Products. Dealer will not knowingly market or sell the Products to any existing customer of BCE or customers of any other BCE Dealer. Dealer will not knowingly hire, engage or solicit the employees of BCE or another BCE dealer for the purposes of employment or independent contracting for the Dealer's operation. It is Dealer's responsibility to collect shipping and handling charges from the customer. Dealer agrees that BCE shall be the exclusive supplier to Dealer of all the Products Dealer sells. Dealer shall not purchase Products from any person or entity other than BCE. Dealer shall not enter into an agreement for design work pertaining to any printed materials with any party except BCE or a designer appointed or approved by BCE. Dealer will not manufacture business cards or other printed materials itself or with any other party. Dealer shall bear its own costs and expenses for marketing and selling the Products.
5. During the term of Dealer's appointment, BCE will not directly sell the Products to any of the Dealers customers. BCE will ship Products approximately seven business days from date of approval of Dealer's orders, unless delayed due to circumstances beyond the control of BCE. All orders will be shipped to the customer or the Dealer from BCE unless otherwise requested by the Dealer or determined by BCE. In the event any customer of Dealer wishes to purchase printed business materials of a type or category that are not customarily printed or produced by BCE, then BCE will have a right of first refusal to produce or obtain a source for production of the printed materials requested by Dealer's customer. BCE shall provide Dealer with access to and use of BCE's order placement systems and other Product information. BCE will not actively assist the Dealer in marketing.
6. Dealer acknowledges and agrees that it has no right to use the Business Card Experts™ brand trademark, trade name and logo. The Dealer shall use a name, logo or trademark exclusive to its own business, and which is substantially dissimilar to that of BCE's.
7. BCE's pricing at the date of this Agreement is:  
500 qty. Single Sided \$14.95/box-Master-Plus, \$19.95/box-Master, \$24.95/box-Standard  
1000 qty. Single Sided \$19.95/box-Master-Plus, \$24.95/box-Master, \$29.95/box-Standard  
500 qty. Double Sided \$29.90/box-Master-Plus, \$39.90/box-Master, \$44.90/box-Standard  
1000 qty. Double Sided \$39.90/box-Master-Plus, \$49.90/box-Master, \$54.90/box-Standard.

\$45.00 Set Up & Design on 1st Side, \$25.00 Set Up & Design 2nd Side, \$15.00 Incorrect Print Ready File Fee. Other Products and services provided by BCE (including costs of accessing and using BCE's online ordering system) will be priced according to BCE's standard dealer pricing schedules in effect from time to time. BCE's prices may rise from the date of this Agreement at the rate of inflation, unless market factors, changes in the business environment, catastrophe, or an event affecting production costs arises. BCE will give Dealer and other BCE dealers 30 days notice of any price increases.

8. The Dealer acknowledges that all estimates, projections or information provided to Dealer by BCE concerning the operation and potential financial results of a Dealership business are for illustrative purposes only. Dealer represents and warrants that it has not relied on any such information in making its decision to enter into this Agreement, and that BCE does not warrant or guaranty any results. Dealer confirms receipt of information packet including disclosures prior to signing this dealership agreement.
9. Dealer acknowledges that it has conducted an independent investigation of the Dealership business and recognizes that the business venture contemplated by this Agreement involves business and economic risks and that the financial and business success of the Dealership business will be primarily dependent upon the personal efforts of Dealer. Dealer acknowledges that it has not received any oral or written warranties or guaranties, expressed or implied, regarding potential sales, revenues, income, profits, earnings, expenses, value, or the financial or business success of the Dealership business from BCE or any of BCE's officers, employees or agents.
10. Payment due to BCE on orders from Dealer will be made electronically via ACH funds transfer or such other payment method as may be designated by BCE within 7 to 10 business days following BCE's acceptance of an order.
11. The Dealer agrees to hold BCE harmless and indemnify BCE from: (a) any loss or claim which arises out of Dealer's distribution, marketing or sale of the Products; (b) any and all actions of Dealer's agents, employees or representatives in the course of Dealer's distribution, marketing or sale of the Products; (c) all disputes or complaints by, between or among Dealer and any other BCE dealers; and (d) all claims of Dealer arising from consummation of this Agreement or the purchase of the Dealership business. The Dealer shall handle all complaints of its customers in a timely manner and shall report to BCE all complaints which the Dealer is unable to resolve promptly. The Dealer must give BCE immediate written notice of any such loss or claim and cooperate fully with BCE in the handling of such loss or claim.
12. Dealer will pay all costs and expenses (including attorneys' fees and all mediation/arbitration expenses) incurred by BCE in connection with: (a) enforcing any term, condition or provision of this Agreement; (b) seeking to enjoin any violation or attempted wrongful termination of this Agreement by Dealer; (c) any action or proceeding brought pursuant to this Agreement; (d) responding to any loss or claim for which the Dealer has an obligation to indemnify BCE pursuant to this agreement, or (e) any action brought by Dealer relating to the Dealership business or the business relationship between Dealer and BCE.
13. The Agreement may be terminated upon mutual written agreement of both parties.
14. This Agreement may be terminated for cause by BCE if any of the following occur:
  - (a) BCE discovers criminal acts, fraud, dishonesty, defamation, libel or like conduct in its relationship or performance of duties by the Dealer.
  - (b) The material breach of any part of this Agreement by Dealer, which breach is not cured by Dealer within thirty (30) days after written notice thereof. Termination shall be effective on the first day following the expiration of the cure period, without the requirement of any further notice from BCE.
  - (c) Dealer submits to BCE any materially false or fraudulent reports or statements, including, but not limited to, claims for any refund, credit, discount, reimbursement or other payment, in which case termination shall be effective upon receipt of written notice from BCE identifying the false information that Dealer

provided and invoking provisions of this Agreement.

15. This Agreement may be terminated for cause by Dealer upon the material breach of any part of this Agreement by BCE, provided that Dealer provides BCE with written notice of the alleged material breach within thirty (30) days of the occurrence of the alleged material breach, and provided further that the breach has not been cured by BCE within thirty (30) days after written notice thereof. If the breach is not cured, Dealer may declare this Agreement terminated. BCE will have the right to immediately commence legal action against Dealer to enjoin and prevent the termination of this Agreement by Dealer until the merits of the matter have been decided by a court in accordance with the provisions of this Agreement. Any wrongful termination or attempted wrongful termination of this Agreement by Dealer will constitute a breach of this Agreement by Dealer and will entitle BCE to actual and compensatory damages, lost profits and all costs and expenses incurred by BCE in responding to the wrongful termination by Dealer.
16. Upon termination of this Agreement: (a) Dealer shall cease to be an authorized Dealer of the Products; (b) Dealer will immediately pay all monies owed to BCE; (c) Dealer will immediately cease to market, distribute and sell the Products; (d) Dealer will immediately discontinue the use of all advertising and promotional materials supplied by BCE to Dealer; (e) Dealer must immediately return to BCE all originals and copies of all information relating to the Products. The Dealership fee is fully earned by BCE upon signature of Dealer and is not refundable to Dealer under any circumstances.
17. Dealer will not, during the term of this agreement and for a period of two years after the termination of this Agreement, on its own account or as an employee, agent, consultant, partner, officer, Director or owner of any other person or entity, own, operate, lease, franchise, conduct, engage in, be connected with, have any interest in or assist any business that: (a) offers or sells products or services similar to or competitive with the Products which is located within the market area which Dealer offered and sold the Products pursuant to this Agreement, or (b) employs or solicits the employment of any employee of BCE. Dealer agrees that the time and geographical limitations set forth in this provision are reasonable and necessary to protect BCE if this Agreement expires or is terminated by either party for any reason, and that this covenant not to compete is necessary to permit BCE the opportunity to resell and/or develop a new Dealership business within the market area which Dealer offered and sold the Products pursuant to this Agreement.
18. Dealer acknowledges and agrees that the information concerning BCE's products, production processes, manufacturing methods, marketing strategies, sales methods and other proprietary information that are provided to Dealer by BCE or become known to Dealer in connection with its operation of the Dealership business ("Confidential Information"), are and shall forever be treated as confidential and may only be used by the Dealer during the term of this Agreement and only for purposes of conducting the Dealership business. Dealer shall not copy, disclose or divulge any Confidential Information directly or indirectly to any person at any time except as may be authorized in writing by BCE. BCE acknowledges and agrees not to disclose or divulge any information pertaining to Dealer or Dealer's customers to any other BCE dealer or potential dealer without the Dealer's prior approval. Information that is available to or generally known by the public at large will not be deemed confidential under the terms of this Agreement. It will not be a breach of this Agreement for either party to disclose confidential information pursuant to a court order or in accordance with applicable law. Dealer shall not engage in the promotion or sale of any dealership or franchise without the written approval of BCE.
19. BCE will have the right to transfer or assign this Agreement and all or any part of its rights or obligations under this Agreement to any person or legal entity without prior notice to or approval of Dealer. Dealer may assign or transfer its rights under this Agreement only with the advance written approval of BCE. Any transferee must meet BCE's qualifications and must agree to comply with all terms and conditions of this agreement. In the event of any proposed transfer of the Dealership business, BCE will have a right of first refusal to purchase any of Dealer's business assets on the same terms and conditions as offered to Dealer by the proposed transferee. Dealer will give BCE written notice of a proposed transfer, setting out the proposed purchase price, closing date and all other material terms and conditions, at least one month before the proposed transfer date. There may be a transfer fee required to transfer or assign this dealership. If BCE elects to exercise its right of first refusal, it will give Dealer written notice of exercise



within ten business days of receipt of Dealer's written notice of proposed transfer, and will thereafter complete the purchase on the terms and conditions set out in Dealer's notice of proposed transfer.

20. The waiver by either party of a breach of a provision of this Agreement shall not operate or be construed as a waiver of any subsequent breach by that party.
21. This Agreement shall be construed according to the laws of the state of Minnesota. Any dispute between BCE and Dealer must be venued in Hennepin County Court, Minnesota, and will be resolved solely through Mediation, if the parties can reach resolution within 30 days through such process. If not, the parties agree to submit the matter to binding arbitration in Hennepin County, Minnesota. Dealer acknowledges that Dealer has had substantial business and personal contacts with BCE in the State of Minnesota, and agrees and submits to personal jurisdiction in the State of Minnesota for the purposes of any dispute or proceeding brought to enforce or construe the terms of this Agreement or to resolve any dispute or controversy arising under, as a result of, or in connection with this Agreement, the Dealership business or the relationship between Dealer and BCE. Dealer stipulates that any such suits, proceedings, hearings or other actions will be exclusively venued and held in Hennepin County, Minnesota, and waives any rights to contest or challenge personal jurisdiction or venue in Hennepin County, Minnesota.
22. If any part of this Agreement is held by a court of competent jurisdiction to be invalid, void, or unenforceable, the remainder of the provisions shall be in full force and effect and shall no way be affected, impaired or invalidated, provided that such invalidation does not impair the essential terms of this Agreement.
23. This Agreement supersedes all prior agreements and understandings between the parties, whether oral or written. Furthermore, this Agreement expresses the whole and entire agreement between the parties and cannot be modified or changed except in writing signed by the parties.
24. All notices under this Agreement will be in writing and delivered to the addressee at the address indicated above by any of the following means: (a) by personal service, (b) by prepaid certified U. S. mail, (c) by facsimile, e-mail or other electronic transmission, or (d) by a recognized overnight delivery service (such as Federal Express, United States Express Mail, Airborne Express or UPS) which requires a written receipt or acknowledgement of delivery. Written notice will be deemed received by the addressee (i) on the day received, if it is sent by personal service, U.S. certified mail or by a recognized overnight delivery service, (ii) on the date of transmission, if it is sent by facsimile and the transmission has been confirmed by the sender, or (iii) on the date of transmission, if sent by e-mail or other electronic transmission and the sender does not receive a notice of non-delivery. Either party may change its address for purposes of this Agreement by written notice given in accordance herewith.
25. Dealer will maintain as STRICTLY CONFIDENTIAL the terms of the discount given on this Dealership Agreement with any other dealer at training or in the field. Violation of this will result in the termination of this agreement.

IN WITNESS WHEREOF, the undersigned parties agree to the terms and conditions set forth above.

Business Card Experts, Inc.

Dealer

By: \_\_\_\_\_  
(Date)

By: \_\_\_\_\_  
(Individual Name) (Date)

Print Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

I have just learned of a family emergency and will not be able to complete this transaction immediately. I will get back to you when I am able. Thank you for your consideration. F█████ P█████

**YAHOO! MAIL**

Print - Close Window

**To:** [REDACTED]@yahoo.com**Subject:** BCE Dealership.**From:** "John Rader" <john@businesscardexperts.com>**Date:** Tue, 13 Jun 2006 13:33:01 -0500

Hi F: [REDACTED],

I wanted to take this opportunity to introduce myself. I manage dealer operations here at Business Card Experts headquarters, in Minnetonka, MN.

I understand from Scott Haley that he has secured a tremendous discount for your purchase of a Master Dealership. The next steps are to complete and return the dealership agreement, attached, fax to 952.844.0990, and submit payment. Payment can be sent by credit card, form attached, or via bank wire. I have included bank wire information below.

Please let me know of any questions and or how I can assist you as we finalize your dealership here. We are very pleased to have you on board as a Master Dealer, and I want to get your dealership package shipped off to you yet today, so you will receive it in time for review over the weekend. We also want to get you scheduled for one of our upcoming training sessions right away as they are filling quickly for the balance of the summer here.

For Wire Payment:

Excel Bank  
Deposit Account for Business Card Experts

Account # [REDACTED]3230

Routing # [REDACTED]4898

Best Regards,

John Rader  
Business Card Experts  
P 952.844.0099  
F 952.844.0990  
[john@businesscardexperts.com](mailto:john@businesscardexperts.com)

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**Attachments**

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**Files:** **BCECreditCardForm.pdf** (33k) **US\_Discount.pdf** (111k)

[http://us.f554.mail.yahoo.com/ym/ShowLetter?box=Inbox&MsgId=8218\\_3077464\\_6858\\_1860\\_1...](http://us.f554.mail.yahoo.com/ym/ShowLetter?box=Inbox&MsgId=8218_3077464_6858_1860_1...) 6/19/2006



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**Date:** Wed, 14 Jun 2006 07:55:54 -0700 (PDT)

**From:** "scott haley" <scott.haley@yahoo.com>

**Subject:** The FREE BOX PROMO ENDS Friday, there is nothing I can do about it F [REDACTED]

**To:** [REDACTED]@yahoo.com

Scott Haley  
Owner  
**THE BUSINESS CARD FACTORY**  
Huntington Beach, CA 92648  
(714) 596-2103 Home Office  
(714) 848-2572 Fax  
[scott.haley@yahoo.com](mailto:scott.haley@yahoo.com)  
[www.bizcardfactory.com](http://www.bizcardfactory.com)

**YAHOO! MAIL**

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**From:** "Bethelboss" <webmaster@lvts.com>  
**To:** [REDACTED]@yahoo.com  
**Subject:** Franchise Opportunity with Business Card Experts!  
**Date:** Fri, 8 Sep 2006 11:41:23 -0400

Dear Potential Business Owner,

BeTheBoss wants you to see this new and exciting business opportunity based on your expressed preferences and interests. Here's an opportunity that shouldn't be passed up with the nation's fastest growing business card company, Business Card Experts. BCE has developed proprietary state of the art technology, which automates the printing of thousands of business cards each day. BCE's system translates into an incredible price for the customer, making every business a potential prospect for this product and saying goodbye to the traditional one or two color business card. Read on for more:

**BCE Business Opportunity Information:**

**Earn \$150,000+ residuals 1st Year**

Join America's Hottest & Fastest Growing Business

**\$\$Huge Residual Income!!!**

**Be Your Own Boss...Own a Dealership Today**

**We're Changing the Billion-Dollar Business Card Industry Overnight!!!**

*"We signed on over 1,700 Businesses during our first year..."  
 -Minneapolis market*

**We are the Nation's Fastest Growing Business Card Company**

BCE has developed proprietary and state of the art technology, which automates the ability of printing thousands of business cards each day. BCE's system translates into an incredible price for the customer, making every business a potential prospect for this product and saying goodbye to the traditional one or two color business card.

*"We purchased a BCE Dealership because we could work from home, didn't need to carry any inventory and this business produces residual income for us. This is an incredible product, which every business uses and is easy to do. Their proven system works."*

*Eric & Heather Frey - Akron, OH - Owners of a BCE Dealership*

**\$10,000 Investment Required**  
**Dealerships currently available in U.S. & Canada**

**Proven Success System**

- Huge Market...Every Business Needs It
- Ongoing Re-order Income...Consumable Product
- Part Time or Full Time
- No Previous Experience Required...Simple to Do
- Home Based Business
- Fast Return on Investment... Unlimited Growth
- Brand New Industry...Growing Fast
- Complete Business Training & On-going Support

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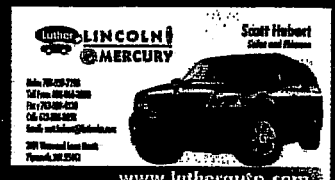
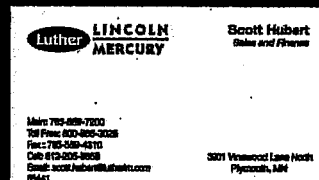
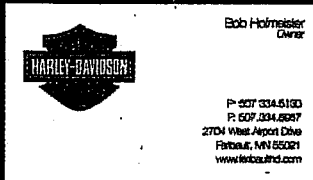
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**After**



We make money showing companies how to get more results out of their business cards and then print them at our revolutionary low pricing... they have to say yes!

BE YOUR OWN BOSS... LOW OVERHEAD... NO EMPLOYEES TODAY!

Work From Home... No Retail... Full Time Business Card Industry Opportunity!

Our business exploded and we signed on over 1,000 businesses during our first year... All helped make

## \$150,000 1st year!

We are the Nation's Fastest Growing Business Card Company!

Our new developed technology and state of the art software which automates the ability to create thousands of business cards with our new system has allowed us to produce the most beautiful business cards ever... This system has allowed us to produce and deliver thousands of business cards...

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**"Top Home-Based Business" Business Card Experts Year 2004, 2005**  
—Home Business Magazine

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- ✓ Home Based Business
- ✓ Huge Market... Every Business Needs It
- ✓ Ongoing Re-order Income... Consumable Product
- ✓ Part Time or Full Time
- ✓ No Previous Experience Required... Simple to Do
- ✓ Fast Return on Investment... Unlimited Growth
- ✓ Brand New Industry... Growing Fast
- ✓ Complete Training and Lifetime Support

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