

# The Monkey Trap



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# THE MONKEY TRAP

This report may come as a shock to you, as you may be unwittingly involved in it!

Fortunately, it is not too late to do something about it. Believe me, you need to do something about it, because you are sitting on a time bomb. The only thing that I cannot verify is how short the fuse is according to your personal circumstances.

This free report will help you to work it out.

Let's explain all about the greatest scam in the world. It's called:

## The Monkey Trap

The Government is involved in it, Companies are involved in it - virtually everyone that you know or speak to is involved in it.

I expect you may have heard of it in one form or another. It has a 'pyramid' structure, where the people at the top get the biggest rewards, whilst the hapless people at the middle or the bottom see their life savings being frittered away. Many of the participants lose their livelihoods, their homes, have their marriages wrecked, or end up penniless with little hope of retiring comfortably.

Let's look at the facts and discover how easy it is to get involved in this scam.

It costs you nothing to join, so it looks like easy money. The peddlers of the scam then start to pay out some money, so you feel encouraged to invest more of your time and effort. However – and here is the sting – soon, you are caught in a trap that you cannot fight your way out of. Then, at the drop of a hat, you can be thrown out of the scheme, where everything that you have built up thus far is like a ball and chain around your neck. This can often happen at a moment's notice, and I can produce absolutely irrefutable proof with numerous real life stories to support this. Some of these stories would make grown men weep.

The results of this scheme are extremely disturbing.

It is not unlike a cult, where people are brainwashed into believing that they are doing the right thing, and nothing that we say or do can make them veer from their course – until it is too late.

Whilst reading this, please rest assured that I am not an anti – government or antiestablishment fanatic, hell bent on bringing the economy down. The government are extremely good at bringing the economy down – they don't need my help!)

However, if this report helps convince just one reader that they too can break free of the scam, then I will be able to sleep at night with a clear conscience. So, in light of this, please make what you will of it, but I would urge you to act upon it now.

I too was caught up in this incredible scam, so I can speak from experience. I was a believer for many years. I even passed it on to my children, to get them to believe it too. Then, one day, I saw the light, so to speak.

Here is an interesting statistic for you to ponder on –

Research has shown that out of a hundred 25 year olds:

I will be rich by the time they retire

4 will be financially independent

32 will be dead

6 will still need to work; and

57 will be dependent on the State.

From this research, only 5% will have broken free from the scam. The other 95% of the population will have continued on a path to nowhere. Now perhaps you see why we have got to get this report out to everyone that you know. What is the scam? What is it that makes millions of people continue to promote it, to their dying day? How can you break free of it? Read on, to discover just what it is, and what you can do about it!

The scam, or scheme that you are, or have been involved in perhaps for more years than you care to remember, is more commonly known as a JOB.

Let me explain.....

Ever since you were young, your parents, your friends, your schoolteachers, and anyone else who has ever had any influence on you has brainwashed you into thinking that if you didn't have a job, you were a nobody. An outcast in society, a sponger off the state, and a lowly human being. If you did settle down to a proper job, however menial, you had a right to take your place in society.

Where has it got you? The answer is simple. Most people who are employed, are about 4 weeks away from being broke. For example, if you lost your job tomorrow, due to downsizing, or your employer going bust, how long could you sustain the same standard of living? Would the government support you whilst you tried to obtain another job, or would you have to spend every single penny of the money you had saved in order to start all over again?

I'd like to ask you another question. Looking back over your working life, are you in the same job that you had when you left school, college or university? Can you

actually recall all of the jobs you had, or the posts you held?



So something went wrong somewhere, didn't it!

At the time that I left school, my friends were encouraged to go into one of the jobs for life, such as banking, insurance, etc. Some of them studied hard to gain the extra qualifications needed to secure a better job. Some went on to college, then to university, to obtain degrees in order to become properly qualified for when they went out into the big wide world. I wonder where they are now.

I can recall the advice of my school careers officer, based on his assessment of my academic ability, and his assessment of the attitude of a 15 year old who was still going through the traumas of a young life, not sure of his own mind. He told me that my best option was to get a job in a shop or a factory! I wonder how much inappropriate advice these people dish out, and how many lives end up going down the wrong path because of it?

At the time of writing this, we live in a very nice house, drive very nice cars, and have not worked in a 'job' for the last 15 years! (We will discuss this in greater detail later).

Other school leavers were told to continue on to university in order to get a degree, to further boost their incomes.

Let's put a stop to that one immediately. A recent government report showed that the average student was between £12- £20,000 in debt by the time they left University. How long will it take for a graduate to pay that sort of debt along with interest, back? I'll save you having to work it out. It's between 3 and 5 years.

When you add up 2 years of further education, 5 – 7 years of university education, and another 3 – 5 years of working to pay off the debts accumulated as a result of it, a school leaver is faced with around 12 years of living on the breadline before they can actually begin to hope to build their lives, working in a job or 'career'. However, many university graduates cannot actually get a job, as many will tell you. I have met so many of them recently, who are perhaps working as a waiter, or garage petrol pump attendant! The reality was when they finally graduated, and went out into the big wide world, they found that employers would not take them on, as they were either over qualified, or had no work experience.

Surely the idea of getting a degree was to show the world that you have sufficient intelligence to master the type of work? Surely the only way to get experience is by the employer taking you on to give you that experience?

Here's the worst part. Nowadays, employers are naturally favouring short-term contracts as a means of employing people. Gone are the 'jobs for life', being replaced by dubious renewable 3 – 6 month work contracts - for less money of course



Try going to a mortgage lender and asking for a 25 year mortgage based on a 6 month contract of employment! On the subject of getting a mortgage, the recent boom in house prices meant that employees such as nurse's, council workers, etc., cannot afford to buy a normal property. So the Government are considering building 'cheaper' accommodation to enable them to live in a house. Wouldn't it be cheaper to pay them a proper wage? Isn't it an admission of truth that they are not paying them enough to sustain a normal standard of living?

Now conversely, the house prices are falling, and the world economy is in recession. So millions of people that have been scraping by, eeking a living, saving some money, are about to lose it all. Their properties aren't worth anywhere near what they paid for them, and many will lose their homes.

For the purpose of driving home the message of this report, let's go through a logical progression, based on the scenario of a university graduate that has successfully landed a job (at around the age of 25 years old). We will also assume that this person was fortunate enough to have fairly wealthy parents and escaped the 'learn your way into debt' trap.

The graduate gets married and obtains a mortgage to buy a home for his impending family. He buys a car on hire purchase too, so that his wife can pick him up from the station after the daily commute to work.

In one sentence alone, we have just created enough cumulative stress to safely ensure that this employee doesn't even get to see his retirement. Stress is the number one killer of employees. That's good for the Government, I guess, because as human beings get to live longer, they have to pay out more to the National Health to look after elderly people, and more in pensions etc. So, do they really care about people who become employed, or are they happy to see them succumb to stress, and the eventual results of that ailment, in order that they don't need to pay out so much in pensions etc., later?

Back to our graduate - after dedicating himself to his work for one, maybe two years, and after becoming entrenched into the daily grind of a commuting system that isn't going to get any better, with road and rail chaos increasing by the day, his employers have decided to cut back on their expenses due to the economic downturn.

A workforce is one of the largest expenses that a Company faces. So, whilst you are beavering away, your own Company may be investing more in technology, or finding other ways to cut down on human labour in order to dispense with you!

This huge plot is going on whilst we speak.



I absolutely guarantee that even if you are in a job that you love, and can't wait to get to every day, you are only there for as long as your boss lets you. Nobody – absolutely nobody is indispensable. This is because the age scenario creeps in. You must realise by now that someone who is both younger and more qualified than you can replace you. Surely you also realise that this person would cost less to employ than you are costing?

It doesn't matter what occupation you are in. If you are a seasoned police officer, a 19-year-old probationer costs less than you do. So you are a waste of money. Junior doctors cost less than experienced doctors. Outside contractors cost less than council workpeople. Junior receptionists are cheaper than experienced secretaries. University graduates who have sold themselves cheaply just to get a job can replace middle management. They want a job, as they soon find out that they have to take anything just to try and get work experience. Spookily enough, they find out that if they take a lesser job, any future employer that they approach will question why they are working at something more menial. Are they not capable of holding a good position?

And so it goes on. In my line of business, I meet and talk to hundreds of ex-middle management and ex-employees of responsible high-powered jobs, that now have to take anything just to try and keep up their mortgage payments, or the standard of living that they were used to. There are relatively few who manage to get another job with the same income attached, as they are too expensive for anyone else to employ.

### The Student Monkey Trap



In the case of our university graduate, after a year or two, of building up his life, he/she is already heading for the scrap heap as he/she becomes too expensive. Yet he hasn't even got his proper career off the ground!

What happens when he has to go and seek another job? If he is too over qualified for the lesser job, the interviewer will not want to take him on. He won't be seen as an asset to the company. He is viewed as a threat to that interviewer's job!

If someone else is employing you, there is no way on earth that you are in charge of your own future. You, my friend, are caught up in what is known as The Monkey Trap.



## How The Trap Works

When tribesmen set out to catch monkeys either for eating, or to sell to the Western world, they use a very crude but effective method of entrapment. In a clearing, they place a coconut. There is a small hole at one end, which they insert a piece of twine into, and tie a knot in it. At the other end of the coconut, they make a hole just big enough for the monkey to put his hand in. Inside the coconut, there are some juicy peanuts.

The tribesman then conceals himself in the bushes, holding on to the other end of the twine, the length of which is concealed by leaves and dirt, all the way to the coconut



Along comes the monkey, who sniffs the air, and finds his way to the peanuts inside the coconut. The monkey puts his hand in, and grabs the peanuts. Unfortunately for him, when he tries to pull his hand out of the coconut, still clutching the peanuts, his clenched fist is too large to get out of the coconut. Now the monkey won't let go of the peanuts to save his life, and all the tribesman has to do is reel in the

twine, to capture the monkey.

Now take an honest look at your life.

Are you caught in the Monkey Trap? Is someone paying you peanuts, knowing that you are too afraid to let go, for fear of losing what you have got?

## PART 2

### The Alternatives

By now, reality should be starting to sink in. I hope you are beginning to understand that it's absolutely vital to protect your future. Too many people over the years have gone down the same road as you and have ended up penniless.

If you have to make a choice between rich and poor, choose rich. You get to eat nicer food, live in a nicer house, and drive nicer cars!

This part of the report will investigate alternative ways of making money. We can speak from personal experience, because we've been there, done it, lost money, and made money. So you can learn from our mistakes.

Let me start by telling you our story.

As a policeman, after many years faithful service, I realised that I was caught in the Monkey Trap. It didn't matter how hard I worked; I got paid the same as every other police officer of the same rank. A lot of them, in my opinion, got paid for doing very little, leaving the bulk of the work to the more conscientious officers.

Is that a fair system – doing more work than someone else, yet being paid the same wage?

### Urban Myth

It's actually not true that police officers get paid commission on the number of people they arrest or book for speeding! Furthermore, I'd like to put to bed the 'Snooker game' myth that some members of the public seem to think exists in the police force. This is where police apparently play live snooker with cars. To win the game, they have to book 7 red cars, before they can move on to a yellow, then a green, then a brown car and so on.

(It might be wise though, to buy a white car the next time you get one, just in case!)

We digress. I decided to break free of the Monkey Trap, so I left the police force, and went into conventional business. I set up a manufacturing unit for promotional sportswear, etc.

This was during the Thatcher years, when the boom period was happening, and it seems that you couldn't go wrong with making money on property, shares, etc. So the orders began to flow in thick and fast, and we were awash with money. We got a nicer house, nicer cars, and everything seemed fine. However, I began to realise that I had escaped one Monkey Trap just to become entangled in another. Overheads such as rent, rates, lighting, heating, staff wages, VAT, tax – what an absolute nightmare!

I think that the worst part about going from employee to employer was the human staffing problems. At times, I couldn't believe the number of people who took a day off just because they fancied it, or called in saying they were sick. They say that employing people is more like running an adult day care center, - and believe me, they were right.

Do you employ staff too? Then you must know what I am talking about. Some people are diligent, hardworking and caring. Others couldn't give a damn as to whether they had actually earned their money that week. The worst part of all is that if your staff are not working, it means that you, the employer in a small business, has to keep the orders going out, in order to pay your employees for being ill.

So you end up doing the work yourself, and paying someone else for the privilege.....

I was well and truly caught in the harsh world of small business. However, they say that out of every adversity there lies the seed of an equivalent, or greater benefit. When the recession hit, it really hurt. But this gave me the opportunity to think about what I was doing, and whether this was the way that I wanted my life to go. It wasn't. So, I changed it.

I could see the writing on the wall, and during my last year or two in my business, I used the slack time to start investigating other alternatives to the Monkey Trap, and alternatives to running a conventional small business. I checked out absolutely everything. Lots of people seemed to be making money for doing very little, and I wanted to know how they were doing it. Every time someone mentioned a money-making venture, my ears pricked up. I just knew there was a better way of bringing in vast amounts of income, without having to spend time away from my family.

Just pause for a moment to think about your life, and the way it is going. Is that how you planned it? Is this how you wanted to spend your days, whilst others spend their days doing just what they want to do?



Can you afford to go out in the evening to a wonderful restaurant, and flash some money about to get the waiter's undivided attention? Can you just decide to take a day off and take the kids to a theme park, knowing that it is going to cost the best part of £200 and possibly a day's wages if you dared to do it?

Don't you feel that this is wrong? Don't you realise that if you continue along the same road, even if you have got a chance of an upwards carer move or a new job, that you will be in the same position for the next 30 or 40 years?

Unfortunately, because of the dreadful Monkey Trap, millions upon millions of people will not let go of the peanuts that they are being paid, in order to head for freedom. I think the most appalling thing about all of this is that when a group of elderly people were interviewed, over 90% of them deeply regretted not being brave enough to have tried to create their own financial independence. By then, it was simply too late for them to do anything about it.

In summary, you can become one of the lemmings by doing nothing about your predicament. Or, you can continue to read this fascinating insight into alternative ways for you to get out of the Monkey Trap that you now realise you are in.....

I think you will be pleasantly surprised. You won't have to give up your day job, risk your career, or do anything to jeopardise your current situation. So you have nothing to lose by working with me to see if there is something that you can do, and do within 24 hours, to change your circumstances, and your future. Before we move on to part 3 of this revealing report, I just want you to try something to clearly identify whether you are actually in the Monkey Trap, going nowhere, or whether life is working out well for you.

Humour me, and fill it out. Its' a kind of wealth check. I won't see the answers, but if you answer every question honestly, you will find out whether you need to do something about your future immediately. I think you will be quite shocked.

Do The Wealth check / Lifestyle Questionnaire to discover whether you are caught in the Monkey Trap!

Lifestyle Question	A	B	C
1) How many years do you have left until you can retire?	Less than 10	10+	20+
2) Are you earning:	Less than £20k per	More than 20k	More than 30k
3) Are you satisfied with this amount?	Yes	Definitely not	Don't care
4) Do you have a pension?	Yes	No	
5) Is it going to be enough to help you through retirement?	Yes	No	Don't know
6) How much do you think the average family needs as extra income to make a real difference?	£1000 a month	£3000 a month	£300 a month
7) How much money would you have to have in savings to get £50 a month residual income?	£5000 approx	£10,000 approx	£2000 approx
8) The average family income in this country is:	Around 20k per	More than 30k per	More than 50k per
9) Is your job permanent?	Yes	No	Obviously not
10) What other alternatives do you have to improve your future?	Plenty	None	Win the lottery
11) Are you happy with the car you drive?	Yes	No	
12) Where are you going on holiday this year?	Wherever I can afford to go	We can't afford to go away	Wherever I want to, without worrying about the cost

Hopefully, this questionnaire has pointed out to you that you seriously need to change your direction, and fast. If you're in a job earning less than £30,000 per annum, and you haven't got a pension, something has to change – rapidly.

If you're not driving the car that thrills you every time you get into it, and if you can't afford to go away on holiday this year without worrying about what you spend, something is dreadfully wrong with the job option, isn't it?

This life that we're living isn't a practice run. It's the real thing.....

Here's where I am going to save you a lot of effort, and perhaps a pile of money.

We can clearly see that the job scam isn't the way to go; yet we also understand that you can't give up your job or small business like we did. You still have to live. We also need to understand that £3 - £500 a month would make a huge difference to most people's lives. For example, if you have got a mortgage, £500 a month would probably pay for all or most of it. Or, it could pay off the car payments, give you the holiday of your dreams, or even pay off some of your credit card bills. (I personally went for £12,000 a month, because I like that figure). But we'll keep it in the realms of reality. In this part, I am going to have to help you to understand that your effort cannot be measured by the hour. That's a 'job'. A job is structured on linear income, which relies solely on the hours that you can put in.

You also need to realise that no matter how hard you work, one day you may not be able to because of illness or physical injury. People like plumbers, carpenters, electricians – we'll categorise them as self-employed trades people – are all living on a time bomb. Every minute that they work brings them a minute closer to having an accident, which will leave them unable to work, and unable to earn.

Frightening, isn't it? In a split second of their lives, and with a slip of the hand, or a careless moment with a ladder or machinery, and they could lose absolutely everything they have built up. I remember a cousin of mine who was earning a fortune as a carpenter on building sites. Then one day, a chip of wood speared him in one eye, causing him to lose half of his sight. He was unable to work from that point on, and as a result, lost his house, his wife, - everything.

Yet I tried to tell him beforehand...

The wise move would be towards building up another source of income BEFORE anything happened, where you get paid over and over again for helping other people get a better life. That's out of reach of most ordinary people, but we need to sow the seed in your mind.

So a job is out of the window.

We've discussed conventional small business too. That's not a very good way to go, unless you're happy to run an adult day care centre! Some people are fortunate with their small businesses and are happy to chug along earning a living.

But there is a better way to go!

### Buying a Franchise

That's quite a smart idea, working under the umbrella of a reputable company. I know of quite a few franchisees that are doing very well. But it still involves paying out lots of money, and there is no guarantee that your franchise will be successful – no matter what they tell you.

The price of an 'off the shelf' franchise ranges from £5,000 - £50,000 and there is no guarantee of success. At the top end of the scale a good McDonalds franchise costs around a quarter of a million pounds - and you have to go to America to train for 9 months before you even set foot inside your own burger bar! So I would suggest that there is an even better alternative, and one that is very misunderstood

### Network or Multi Level Marketing (MLM)

**NOTE: This is not a pitch to join an MLM. We are now happily retired and helping people with their chosen ventures.**

We are what is known as Network Marketing Professionals. In other words, we do it properly, and we make piles of money - more than most people in a job see in their lifetimes. As a result, we drive the car of our dreams, and we live the life we want compared to most people. We earn residual, not linear income.

Funnily enough, it is my belief that this phase of MLM is no longer viable due to the emphasis being on doing online/affiliate marketing. People are looking for the quick buck, or the way to make lots of money for doing very little. Having been in the 'work from home' industry for many years and having considerable which enabled us to retire several years ago, I know my way around quite well. In fact, I spend my time studying 'opportunities' and know of a good venture when I see one.



## Online Publishing/Selling

So what about publishing books on amazon, or selling things on Etsy? Is that a good way to go?

Let's be quite clear about this, and I speak from experience.

As I stated, I investigate all ways of making income online. As such, my team and I tried publishing books on Amazon, after buying a course from an Australian guy. The course cost many thousands of dollars and took the students through the publishing of books that were out of copyright.

All in all, over a period of 6 months we published over 500 books, always following the course, and Amazon's policies. These included several books that I personally wrote to do with gardening etc. Then one day, we fell foul of something in their policies, or they simply thought we were growing too fast – who knows. We received an email stating that our account had been closed.

We of course politely appealed, but they said the ban was permanent and they refused to give the reason.

Since that time, we have learned that thousands of accounts are closed all the time, and without rhyme or reason. Even accounts that had been established for many years with hundreds of fiction or non-fiction books were being closed, and livelihoods lost.

When we fully investigated, it appeared that there were automatic procedures in place that would terminate accounts for even one word being wrong in a book, or a description, title etc. Once the termination automation kicked in, it was nigh on impossible to recover the account. The employees at amazon who went through the appeals manually appeared to take great delight in issuing final termination notices, no matter what the reason was – and they failed to give the reason for closure, clearly because they didn't know themselves.

As an aside, thousands upon thousands of people are jumping onto Amazon selling low content books and journals. The platform is flooded with them, so I know those accounts are being terminated in their thousands. So it doesn't matter what you try to sell on there – it won't last long!

On the other side of the coin, a member of the family was running a thriving business selling physical products on their website. They thought they would expand their sales via Amazon. That was going okay until amazon banned their account for selling too much of one product! They never did get to the bottom of it, and they lost a lot of money.

So following that escapade, we thought we would try selling through Etsy. That went well, and we were selling children's and adults colouring books, posters etc. Then one day, we went onto our shop to load more products up, only

to find that our account had been locked without notice or reason and we were no longer able to sell on Etsy.

Again, we found many people on various forums where it had happened to them too. One person had been selling the same things for years and her turnover was 50k per month – then her account was banned via their automatic algorithm processes. That person was suicidal as she had lost everything overnight, after investing heavily in her future, by buying manufacturing equipment, supplies of fabrics etc., and taking on the lease of premises.

These companies, in my view are dreadful, playing with, and on occasion destroying people's lives.

As an aside – my team and I do things to a high professional standard. So it isn't quality or poor descriptions, poor customer service etc. that is the issue – and if these companies will not tell their sellers what the problem is, the business owners cannot put it right, can they?

Here is a sample of our artwork that apparently offended Etsy. Judge for yourself!



One of our colouring pages



Some of our dog stickers





A sample of one of our posters

We move on. Just be warned if you are considering sinking money into the likes of Amazon, Etsy, etc. all is not as it seems with these companies.

As you can see, our work is of a high standard.

Luckily, we were able to withstand the losses incurred, and move on.

## Cliqly Email Marketing

In my view, Cliqly has what is needed to make an income, to help pay the bills. For some, it will give them a substantial extra income every month, and for others, it will mean the difference between surviving or going under.

Let's go through it to see why it is probably the best home venture to get into:

It offers a FREE trial. No money up front, for you to have a go to see if it fits with you.

The costs to get involved are minimal compared to the other online ventures that I have outlined. So there is minimal risk.

The 'work' if you can call it that takes about 15 minutes a day, sending out emails from a PC or laptop. (Unfortunately, there is a downside to this – some people take it up thinking they can work for 15 minutes and replace the income from a job which they have to do for 8 or 10 hours a day.)

If someone wants to knuckle down and get involved, it costs just \$97 which is a one-off cost. This gives them more credits in order to send out more emails.

There is no need to talk to anyone, or try to get others involved, if that sort of thing doesn't sit well with you.

Later, once you have used up the credits, you need to buy more. The good news is that there are always special offers to take up, and you need to set aside some of your profits in order to continue to do the work.

So it isn't a 'job'. It is a business venture that involves effort, and the purchase of credits from the money that you make. In my view, it will take most people a couple of months of daily activity to break even, and to profit regularly from that point on.

Now – when you compare that to the alternatives we outlined earlier, Cliqly is clearly the way to go.

The other part of this venture is the part that can make the difference between making some money and making very good money. Let me explain.

Once you have proved that you can make an income, you should offer the venture to others.

This is not 'selling'. You cannot sell something that is FREE to try. Your job is simply to show others the free trial, and it is their choice as to whether they wish to take it up or not – it's not your decision to make.

Should that person take up the venture after trying it out, YOU receive the \$97.

Now it doesn't take a mathematician to work out that if you brought in one person a week, and did your sending of emails, that you would be getting a healthy income!

One step at a time though. Get your daily routine of sending emails up and running and learn the ins and outs of the venture. This won't take you long. Then simply offer the FREE trial to others.

The biggest tip that I can give you as a highly experienced and very successful entrepreneur is to let the presentations do the talking. You do not need to try and explain anything. In fact, here's all you need to do.

Contact someone and let them know that you have found a good, reliable way of making more money. There is a FREE trial running for them to evaluate what is on offer. You would be happy to send them the brief information for them to check it out, but if it isn't something for them, can they pass it on to someone who they know needs more income – perhaps a stay-at-home parent, single parent, retired person, or student who needs extra cash.

Then, send them the presentation that you like best – the company affiliate page, or the landing page, video etc. that we have prepared for you, which you can find in the members area on <https://themoneymakingexpert.academy>.

There is nothing simpler...and no other venture offers you the FULL 100% commission for introducing someone who takes out full membership!

## Summary

From this point on, you have a choice. That choice is to release yourself from the monkey trap and earn the extra income that is available. Or, go back to a life of quiet desperation, hoping that the government or someone will bail you out when things get too bad.

Naa...

The choice is yours. The conclusion is mine.

Time to break free? Over to you.



