

MIKE MOORE, Former Attorney General of Mississippi, Advisory Council Member: I'm Mike Moore. Over the course of today's program, we'll discover how the promise of justice for all has been broken and what we can do to mend it. The phrases "lawsuit" and "legal situation" tend to evoke thoughts of serious crimes, the high-profile celebrity cases that are constantly flooding our airwaves or large corporations fighting for ownership.

MIKE MOORE: We have quite a fascinating case to talk about today. I understand, Rollie, you were chief of police down in a small town in Oklahoma. Where's that small town?

ROYLIA AKINS: Hugo, Oklahoma.

MIKE MOORE: How many people live in Hugo?

ROYLIA AKINS: About 6,000.

MIKE MOORE: Did you have a lot of law enforcement experience before you got to be chief of police?

ROYLIA AKINS: I worked as a deputy sheriff and then was promoted to under sheriff, then elected as chief of police.

MIKE MOORE: What's the makeup of the town, black and white?

ROYLIA AKINS: Blacks, about 12 percent, around 70 something percent of Caucasians, and then we have some Hispanics and others, Indians.

MIKE MOORE: A good mix of people live there.

ROYLIA AKINS: A good mix of people.

MIKE MOORE: So you were deputy sheriff for eight or nine years, and then you run for chief of police, and when you ran, you ran against – you were the only African-American in the race. And I understand there were five or six other folks, all white, running?

ROYLIA AKINS: That's right.

MIKE MOORE: You got elected in a predominantly Caucasian, white town, and you're the elected chief of police. And Rollie, I understand that you might have paid a price for believing in justice for all. Is that true?

ROYLIA AKINS: Well, that's true.

MIKE MOORE: Tell me about that. What happened?

ROYLIA AKINS: Well, because of how I enforced the law, there were some that didn't like it that was in the position to do something about it, and they did because I quoted to them one night in city council that the law wasn't written for white nor black; it was written for violators. And a

person that violated the law in the city of Hugo was going to have to pay by the law, and that was borne at no color and no will.

MIKE MOORE: You're putting the bad guys in jail and treating other people very fairly. Then all of a sudden there's a change in government and a new city manager is hired.

ROYLIA AKINS: Immediately after he came in, the next day he presented me with a letter of termination.

MIKE MOORE: How did that make you feel?

ROYLIA AKINS: Well, it really made me feel bad. I was really hurt at that point because I didn't see anything that I had done wrong that should lead up to this.

MIKE MOORE: So, Rollie, you're the chief of police, kind of a powerful position even in a small town.

ROYLIA AKINS: That's true.

MIKE MOORE: And all of a sudden you go from being powerful to powerless. So what did you do to kind of even the odds, so to speak?

ROYLIA AKINS: I called Pre-Paid Legal. They said, "Sure, Mr. Akins." They said, "We can help you out. We've got the right person." They gave me the number and everything, and I called Melvin.

MIKE MOORE: Melvin, do you remember when Rollie first called you in your office about this case?

MELVIN HALL: I actually do remember. I remember the call. I thought that he was in a lot of trouble because, for number one, he had received the letter of termination stating that he was terminated for the good of the service. It had no specifics, no details, no reason whatsoever. And I explained to him that he was an at-will employee which means that he could be terminated for any reason, no reason, good reason or bad reason. But when he started to explain to me some of the things that had preceded his termination, some of the comments that had been made, some of the aspects of his job, the fact that he was an elected police chief, and that the city wanted to get him out of his job by not appropriating money for his department. I spent a lot of time researching the case, the history of what had transpired, and that gave me an idea of how I could successfully represent him, what theories that I could pursue to have a chance of successful representation.

I drafted a lawsuit. I filed it in federal court which was in the Eastern District, United States Court, which is located in Muskogee, Oklahoma. And then once the lawsuit was filed, we had to go through discovery. I made numerous trips down to Hugo to take depositions and to interview witnesses, to accumulate documents. We even had depositions in Oklahoma City, so we had numerous depositions. Dispositive motions were filed and, basically, a dispositive motion, as you know, is a motion testing the sufficiency of the law in the case. And so dispositive motions were filed and we prevailed on all of those. And so after that, it was scheduled for trial, and at that time I felt like I needed some help to try the case, and I asked my law partner, Mike Turpin, if he would

come down. Having been the previous District Attorney for Muskogee County, I knew that having him at my side and helping me with trying the case would be a tremendous asset.

MIKE MOORE: Mike, tell me about that. You were asked by Melvin to assist him in getting this case ready for trial. I mean, we're going to trial, to the courtroom.

MIKE TURPEN: Oh, you bet. Melvin has done all the hard work. He's done all the heavy lifting, and he just asked me to come over there with him and lend my reputation and maybe my expertise on selection of the jury, and I was to give the opening statement. I stand up, I say, "May it please the court?" I'm at the podium, I'm ready to begin with my opening statement, "Ladies and gentlemen of the jury," just like that. And the opposing counsel, the lawyer for the City of Hugo, holds up a little legal pad and said, basically, "Wait a minute. Can we confer? Can we visit?" And we all just look at each other and look at him. And I said, "May I approach the bench?" And we all went up to see the federal judge together. I said, "Judge, they want to talk to us," and they tell the judge they'd like to negotiate with us out in the hallway and make an offer to settle this lawsuit once and for all.

MIKE MOORE: Had you had any reasonable offer in this case through the last 18 months of it?

MELVIN HALL: No offers.

MIKE MOORE: No offers at all?

MELVIN HALL: No offers of settlement of any kind, and we had a mandatory settlement conference, but that was unsuccessful, so we had no expectation that the case would settle. There had been no previous offers. They asked the judge, "Would you give us ten minutes?" And then at that time we walked outside and discussed the case, discussed settlement. They made an offer, a very nice offer, which we recommended to Rollie Akins that he accept. And I've always said that result is better than his jury verdict because they threw in the towel. They basically said, "You win. We're not even going to even contest it," at that particular point.

MIKE MOORE: So what happened is that they offered you a number that's big enough that Rollie felt like it would compensate him for the wrong that had been done. But in a case like this, the money is a part of it. What was the other part of it that you were looking for out of this case, Rollie?

ROYLIA AKINS: Well, if I had not gotten a penny out of it, to get my dignity and my pride, that I could be able to walk back into Hugo and the people there knowing that I had not been accused of any wrongdoings as they might have had in their minds, this would have all been cleared up – that was worth more than any amount of money.

MIKE MOORE: There's a kind of ironic twist to this story, if I remember correctly. You won your case, your name was restored, and then for some reason you decided to run for office again.

ROYLIA AKINS: I wanted to do something to prove to myself that the citizens and the people of Hugo still respected Rollie Adkins. So I told my wife, I said, "I've got to run for councilman."

MIKE MOORE: City councilman?

ROYLIA AKINS: City councilman, and I won. Even after I had been terminated by them, I won. And after winning that, and I was also by the councilmen of the city of Hugo, was appointed mayor to the city.

MIKE MOORE: Okay, now I've got to recap this. You're a chief of police elected by the people.

ROYLIA AKINS: Right.

MIKE MOORE: You're fired.

ROYLIA AKINS: Uh-huh.

MIKE MOORE: You go to court. Pre-Paid Legal helps you win that case. You come home; you feel better. You're vindicated but you still want a little bit more of it. You go out, you run for city council. You get elected basically to a city council that gave the word through the city manager to fire you in the first place. Then that same city council now makes you mayor of the town.

ROYLIA AKINS: That's true. That's true.

MIKE MOORE: Do you still have your Pre-Paid Legal membership, Rollie?

ROYLIA AKINS: I'll have Pre-Paid until death do us part. (Laughter)

MIKE TURPEN: The reality is life's not fair, not everyone is honest, and bad things happen. But when they do, don't face them alone. Whether it's a simple conflict with an auto repair, a faulty product, or helping you deal with a tragedy of identity theft, with a legal service plan and identity theft coverage, you'll have power, confidence and peace of mind. Access to the system is the key. That's why wealthy people are willing to pay a lot of money to have it. Justice for all can and should be a reality for all. Pre-Paid Legal Services Life Events Legal Plan can help that happen at a price you can afford for you and your family.

HARRY ALFORD: I'm Harry Alford, president and CEO of the National Black Chamber of Commerce and my duty is to ensure that African American communities are as economically viable as any other community in this great nation of ours. However, there are challenges. There are problems. And one of the big problems is adequate legal representation. Good lawyers, good attorneys to protect business, to protect consumers, to protect citizens from incarceration, from legal battles, from financial ruin and to ensure that the field is level at all times. There is no other place where legal representation means so much than just the daily living of the United States of America. I have seen many people get ruined, be abused, be pushed around because they had poor attorneys or could not afford a good attorney. Pre-Paid Legal Services is an answer to that. Good legal representation at a very affordable price. That's the key. That's the key to the quality of life. That's the key to protecting your children, to protecting your home, your assets and guaranteeing yourself a future. Pre-Paid Legal Services, consider that.

DARNELL SELF: Hello, my name is Darnell Self and I'm a Millionaire Club Member with Pre-Paid Legal Services, Inc. And today I'm sitting her with my good friend and business partner, Mr. Michael Humes who's also a Millionaire Club Member with Pre-paid Legal Services. And today our goal is to educate you a little bit on the Pre-Paid Legal opportunity and dispel some myths

along the way, particularly in the African American community. You know I was taught some things growing up that simply don't hold true today. They said things like, "Darnell, money can't buy you happiness." Well look at the smile on my face, I'm telling you that's not the truth. (Laughter) You know, broke people made that up. They said, "Stay where we are." But honestly, it's not the money, it's the things you can do with the money when money doesn't matter anymore. I'm telling you there's a different feeling in the morning when you wake up, not to see how you're going to pay your bills but to see who you can bless because all your bills have been paid. It's another feeling. I also was told growing up that money's not everything, but it is when you don't have any. It's the number one reason for divorce in our society. It determines whether your children go to a school of your choice or the school that's determined by the neighborhood, it determines how much availability you have in the thing that you feel you have been called to do, or purpose to do in life and not the thing you feel like you have to do for forty hours a week. You know, I was told you want to look for security when you grow up. You've got to secure yourself with a job and truly I was looking for freedom, not security. And that's the problem with some folks today, we even get two jobs and then that's maximum security. And so we're looking for freedom and Pre-Paid Legal offered us that freedom. You know my parents told me, you know Darnell you got to retire when you get older, you need to prepare for that. And so, I equated age with retirement. When absolutely age has nothing to do with retirement, but everything to do with the amount of wealth that you've accumulated. And so all these myths that came about as I was growing up were actually contradicted by some of the wealth education I had along the way with Pre-Paid Legal. So we want to talk a little bit about that. You've heard earlier from the National Black Chamber of Commerce, CEO and president, Mr. Harry C. Alford. He talked a little bit about our service because without the service, we truly wouldn't have an opportunity. And our service is really-it's an incredible service because really we don't have to worry about shifting the buying habits. Folks have never had access to their rights. We've had our rights, but it's like having a membership to a country club that you can't go in. And so today, we want to talk a little bit about those services and how we're able to benefit from those services economically with the Pre-Paid Legal opportunity because we believe that there's an opportunity for wealth in America again, in the African American community, where most folks only have professional athletes and actors that are examples and not business people. Not ordinary people that have achieved extraordinary results. And here you have an example, Mr. Michael Humes, and I happen to know him from before he actually made a million dollars in Pre-Paid Legal Services. So if you can share maybe a little bit about your beginning and why you chose Pre-Paid Legal as an opportunity to accumulate wealth.

MIKE HUMES: Absolutely. I appreciate that, Darnell. And before Pre-Paid Legal Services I was a letter carrier for the post office, so a disgruntled mail man as I like to say. And I did that for about five years. And really found myself stuck. And I'm not sure if you've ever felt stuck before but I was working 65-70 hours a week and they were paying me just enough so I wouldn't quit and I was working just hard enough so they wouldn't fire me and you know, doing that on a daily basis. And prior to that going to college for five years and I left college a sophomore after that amount of time and so, you know really I was looking for a true opportunity, one that actually had residual income attached to it and residual income is basically doing something one time-offering a product or service one time but positioning yourself to reap the benefits of that over the long haul, over a long period of time. And so, you know the post office obviously didn't offer that. If it did, then obviously I would be able to profit after every single letter I delivered but it just wasn't there. And so, I didn't feel like I had a whole lot of options at that point. So I tried a few different business

ventures prior to Pre-Paid Legal Services and Pre-Paid Legal was just a perfect fit because it offered a way where I could truly help other people but I could also make a tremendous living. And something that I started out on a part-time basis just to supplement my income turned quickly into a full-time income and within nine months and at twenty-six years of age I was blessed to walk away from the post office as a letter carrier for the post office. Earned a six-figure income at twenty-seven years of age and at thirty-one, I made my first million from home. The beauty of that is not the income that the company has paid me, but seeing the thousands of other individuals that we've been blessed to help out through the opportunity-or introduce to the opportunity who have also been blessed to make a six and seven figure income as well.

DARNELL SELF: So obviously you've got to believe in what it is that you're doing in order to be successful at anything. So let me ask you, do you think that the services of the Pre-Paid Legal membership has anything to do with the success that you've been able to have?

MICHAEL HUMES: Absolutely. I believe that the membership is incredible but more so, it's my belief in the membership, now having used the service dozens of times now. And it's funny, because at twenty-five years of age, I had never used an attorney before, didn't plan on using one for the next twenty-five years of my life. So I remember being asked, or asking the question rather, "Why would I pre-pay for something I've never used and don't plan on using?" And the gentleman responded, "Mike, it's not if you've used an attorney, but how many times have you needed the use of one?" And I'm sure every single person out there can see a value in positioning themselves to basically level the legal playing field but just didn't know that that was out there, didn't know that it exists. And I think the service is really a by-product of success, knowing that you can offer something that you would offer for free. You know if the contractor didn't come back to finish fixing a family member or a friend's roof, I would tell them, "Hey, you need to call Pre-Paid Legal." If you need to get your last will and testament, living will, doable power of attorney done, you don't have to spend hundreds of dollars to get that done when you can have it done complimentary through our Pre-Paid Legal Membership. So what I saw was a way where for pennies a day, for a minimal amount, I can actually have access to good quality attorneys that everyone can afford, for less than a bottle of water a day. So it really just made sense and anything that typically makes sense now will make dollars for you later.

DARNELL SELF: Absolutely. And it's so funny because, you know lot of folks say you know, for a dollar a day, how can you get a good attorney for a dollar a day? You know, have they passed the bar? Are they behind bars? Do they spend time at the bar? You know we've heard all the jokes and basically, it's a win-win situation. You know whenever you can find a business model that's a win-win situation, it just makes sense for all parties involved. You know the attorneys win because they don't have to come out of law school and chase ambulances or become marketeers. They get to do what they went to law school to do which is practice law. And of course the clients win. My dentist has Pre-Paid Legal even though she makes a couple of hundred bucks an hour by cleaning my teeth, she doesn't want to spend the same two hundred dollars an hour for an attorney. So she wins. And then we of course as independent associates win because instead of Pre-Paid Legal spending, I don't know, a million dollars doing a thirty second Super Bowl spot, they put us between the clients and the attorneys as liaisons and pay us the millions. So it's exciting to know that everyone wins in this situation. Now I know a lot of folks look at opportunities. I've been approached with several opportunities. I used to work at a mall in the Maryland area called PG Plaza and I was a retail manager there. And after graduating from

college with a degree in PR, I never got a job in that degree because my experience working at the mall outweighed my degree from college. So there I was feeling stuck at this job and so I was approached by several different opportunities. And what I was told back then-I want to dispel that myth right upfront-I was told, "Listen, you want to be on the front end of a company." And truly you want to be on the front end of an industry because if you start a company today, that company is already in an industry where everything is already-you already have a strong market penetration, then it's no good to be in a start up company because the product has already been out there for years. So here we are with a thirty-year-old plus company with less than three percent market penetration. So we're actually on the front end of an industry. This is a paradigm shift. We're truly leveling the legal playing field. So that's exciting because I don't have to go to someone and say, "Listen, my product is better than your product" or "My long distance is cheaper than your long distance." "My makeup is better than your makeup." "My vitamins are better than your vitamins." You know, here's an opportunity where I don't have to say that because you know of course I don't have to convince you that what I'm offering you is better than what you're using because you're not using what I'm offering.

MICHAEL HUMES: Absolutely. And you know I think that is what has been a myth for so long in this network marketing industry is that fact that you have to find the void, fill the void and you become wealthy. But most of the voids out there have already been filled. So we aren't recreating someone's buying habits because of what they're using as you said, what we're offering, they haven't used prior to getting the Pre-Paid Legal membership. What's exciting for me is not just how well the service works but what's powerful is to see the lives that are changed as a result of not just our membership but also the business opportunity that's attached to it. You know again, being a former letter carrier for the post office, you know I never dreamed I'd be in a position where I could help so many other people attain financial freedom for themselves. And you know, I was recently looking at a study by the Bureau of Labor Statistics that said that race matters more than education when it comes to seeking employment. You know and with that being said, I believe that the new civil rights struggle in America is economic empowerment. You know, the old struggle which is prevalent has been leveling the legal playing field and Pre-Paid Legal Services basically tackles both of those needs.

DARNELL SELF: Yeah and I love that about Pre-Paid Legal. There's so much diversity, but it wasn't that way when we joined.

MICHAEL HUMES: Right.

DARNELL SELF: As a matter of fact, many of the folks that I grew up with, that I approached with Pre-Paid Legal in the beginning, because when you want to have success, you want to have it with the people that you care about and love. Unfortunately, many of those folks said, "Hey listen, well how come there's no black folks at the top?" And I said, "Well, let's be the black folks at the top. Why don't we set the example?" And it's a shame how so many folks say they want things that they really don't want. They say, "Listen, I don't want to get rich quick," but when they get involved, they want to get rich quick. Or they say, "Listen, um, why don't you go do it first and then come back and tell me about it?" But an opportunity is only an opportunity when the timing is right. And so you're telling them, because of the timing of the opportunity and you want everyone to join you, and I've helped more people to earn a six-figure income within our organization, which is over thirty now. I've helped more people that I did not know prior to Pre-

Paid Legal than people that I did know. And that hurts a little bit because you want to help out your family. But it's been that way for a long time in history. Harriett Tubman, who led the Underground Railroad said, "I'll free us as slaves. I know exactly where to go. I've gone the route before and I'm coming back to get you." And when she came back, there were folks who said, "No." "How do we know?" "I'm not sure," when she's already proven it. And so she said, "I would have freed thousands of more slaves if they would have only knew that they were slaves." And so there are so many folks that are enslaved but just don't know that they're enslaved and they're doing the thing that they feel like they have to do, not the thing that they want to do in life, not to have the freedom that they could have in life, which has been most refreshing to me. It's not the money, it's being able to spend the quality of time with my friends and family. I have four kids and married and when I worked at the mall, I couldn't just call in and take off whenever I wanted to take off. I had to actually call in and ask permission to take off when my own child was sick. That, I didn't feel like was fair. I couldn't just call in and say, "Listen, today is my daughter's field trip [or] my son's field trip, can I take off?" They wouldn't allow me to take off. As a matter of fact, I was the manager so when I called in, there was no one else to go in. So I was there 60, 70, 80 hours a week.

MICHAEL HUMES: You know, the average father spends about five minutes a day with their child. So it feels good to be in a position, especially as a single father, to have more time than that, to be able to pick and choose how much time I want to spend with my little girl. Whether it's popping up and having lunch with her at school and sitting at a table with her and seven of her close friends or going on field trips in and throughout the city or whether it's you know, being at the ballet classes, the piano classes or taking her on trips all across the country, that's they beauty of this opportunity is the time freedom that's associated with the wealth that you're able to accumulate. And I'm sure most Americans specifically in the African American community, they want those things too but of course, you have to find a vehicle that will allow you to create that type of lifestyle. And what we're sharing with you today is that Pre-Paid Legal is that vehicle that will create that lifestyle for you. You know, life is something we all have but style is the way that you choose to live it. And here is an opportunity that will allow you to live the lifestyle you want.

DARNELL SELF: Yeah, you know, in our community, there's a fast-growing population of single parents and it's quite unfortunate that a single parent can raise six children, but those six children, because of the way the system is set up, cannot turn around and retire that same parent. And that's what we're talking about. We're talking about beyond your own wealth. Beyond you getting a car, you getting a house-all those things are nice. And those trappings of success are nice but it's beyond that. It's generational wealth. And so for me to go back and retire my grandmother meant more than the money, but it took the money to do it. For me to say, "Grandma, listen you're in your 80s. You're working two jobs. You're cleaning up the cafeteria in the church. Listen, do you work because you have to or because you want to?" And her exact words, "Baby, I work because I have to. Granddad and I have things around the house we've got to do." We were able to go-my wife and I, Traci-we're able to go into the kitchen that day, that mother's day and say, "Grandma, you are now retired." But that's the power of having access to an opportunity like this.

MICHAEL HUMES: Absolutely. And I would dare say that the generation prior to ours didn't have that opportunity. And so it feels good to be in that position. I watched my mother work thirty-two years for the electric company to retire and start living out of her savings. Not being

able to buy the car that she wanted upon retirement. And so it feels good to be in a system, again, that allows us not only to be able to provide for our families but to go back a generation and also provide for them. I can-you know, I can recall my mother's face when I was able to buy her a new car with cash and present it to her at a cookout at my home. It was just an incredible feeling-not because of the success that I've had but to be able to bless the people who were there for us from the beginning. So it's a beautiful thing, not only for us to be able to do it, whether it's adopting the villages in Haiti and the Dominican. You know after taking a trip over to Africa, to be able to not only go and visit and see the great migration over the Serengeti, but to be able to feed and clothe villages of people who don't even know our name. You know, to be able to have the homeless shelters that we provide food and clothes for. To be able to sponsor the clothing drives. It feels good to be able to do that because now money as an issue is no longer an issue. I know we always talked about being in the position where we could make a six-figure income and now to be in the position where we can give away what we once talked about making is a tremendous blessing.

DARNELL SELF: It is and I can't tell you-and I pray that you don't get the messengers confused with the message. We say that in a humble way because we're just blessed. We're honored to be able to share this information with you but it wasn't because we were so great. I tell folks all the time you don't have to be great to start. You just have to start to become great. And that's the opportunity that we have today. An opportunity with Pre-Paid Legal where we have less than three percent market penetration, an opportunity where over eighty people are part of our Millionaire's Club. And so that's what-less than three percent-I can't imagine what it's going to be like at ten percent. This is why I'm excited because the average person listening. The average person who says, "Listen, I've been waiting for a real opportunity." Not an opportunity that's here today and gone tomorrow, an opportunity that's had third party validation. And I know particularly in the African American community, we want proof. Say, "Listen, show me the proof. Show me this has already been done. Show me it's real. Show me that it's rock solid, financially strong." And you don't have to do the fake research. And you know what I'm talking about, Mike. When folks say, "I'm going to go do some research." And the extent of their research is going to talk to their cousin. And they say, "What you think about Pre-Paid Legal?" And that person say, "It don't even sound legal to me." You know what I mean, because they don't know. But we've got *Forbes Magazine*, *Fortune Magazine*, *Money Magazine*, *Equities Magazine*, *Broker's World*. I mean I can go on and on with valid, third-party validation on Pre-Paid Legal. You've heard from Mr. Harry C. Alford earlier and you know, folks say, how do I know the attorneys are good? We've got the former president of the American Bar Association saying great things about Pre-Paid Legal. Folks say, "Well how do I know that this company's legitimate?" We've got four former state attorneys general who said positive things about Pre-Paid Legal. So it's not about Darnell and Mike, it's about the third-party validation. I once heard it said that documentation beats conversation. You can talk all day long but show me the facts. And so everything we're speaking of are truly facts about Pre-Paid Legal. Not just our opinion, but things that have already happened. It's history. Non-negotiable. And so that's important when you're taking a look at any opportunity. You want to make sure that the product is viable. That you can't go up the street and get the same thing and that's true with Pre-Paid Legal. You want to make sure there's a real need or a real void. You have that with Pre-Paid Legal, with the services that we provide with the legal benefit as well as the Identity Theft Shield. You want to make sure that the compensation is there and of course, we have that. We make upfront money, which is important because some folks just want to make an extra-whatever it is, an extra five hundred dollars a month. So everyone's not looking to become wealthy. Some folks enjoy what they do. They love teaching but they say the

economic rewards of teaching are not what they desire. So they want an additional income stream behind it. And that's where Pre-Paid Legal comes into play. So I think what's helped us out the most and what's been most gratifying for us is to have folks come to us, hug us. I've had grown men cry on my shoulder. Men that are twice my age. And it's not because of me. It's just because of us being able to share this information with them. Information that we know is life-changing. And so Mr. Humes, if you can just share a few more comments with those who are watching today and then we'll close out.

MICHAEL HUMES: Well, really I think you just said it. You know, there's a scripture that says a good man leaves an inheritance for his children's children. To be in a position where we not only acquire wealth for ourselves, but to teach basically multi-generational wealth. You know to be able to empower others. You know I think the beauty for me and I'm sure for yourself is we not only crisscross the country spreading the Pre-Paid Legal story, but more so being able to go into the communities, to go into the schools and show kids that, you know, you don't have to play basketball or play professional sports or be in entertainment in order to create the lifestyle that you dream of. You know, what they see is what they'll be. And it just feels good to now be able to offer them someone that they can see and they also can see what they can become as a result of the opportunity presenting itself to them.

DARNELL SELF: Exactly. I believe folks are looking for an example. And if you're looking for an example, you already have that here with Pre-Paid Legal. People like Mr. Michael Humes. Folks who have already had success willing to teach you how to do the exact same thing. All you have to do is get involved in the system. Participate in that system and stick it out. And don't listen to folks and buy their opinions. My mentor said, "Darnell, if you buy people's opinions, you buy their lifestyle." And I'm so thankful I did not buy the opinions of those that worked at the mall because here we are years later and they're still working at the mall. And so if you're looking for an example of folks who have had success, we have those folks here. Perhaps you've worked all of your life and you've missed your children growing up. And you say, "I refuse to miss my grandchildren growing up." We have examples of folks just like that. Perhaps you are like myself, check to check. Sick and tired of being check to check. Tired of telling my wife, you know, next year will be the year. What about this year? Well we have examples of folks that are doing it this year that can show you how to do the exact same thing. If you're tired of looking at the cost of the food on the menu instead of the food that you desire to eat, well Pre-Paid Legal is the vehicle that can get money as an issue out of your life. If you're looking for a trip to go on and you're tired of looking at the accommodations and the cost thereof, and ready to look at the destination, then Pre-Paid Legal is that vehicle for you. So we're welcoming you with open arms. If you love to help people, then this is the opportunity for you. We've got an opportunity that you can participate with and have financial independence-real financial independence with a company that's not going to be here today and gone tomorrow. A company that has a service that everyone needs but yet no one has. In a company that's not smoke in mirrors that will truly pay you the money that it tells you it will pay you. So congratulations. Get back with the person who had you watch this and we look forward to working with you.