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## MONTHLY MAGAZINE

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**Simply share our great product and your results with friends and folks you know and create a Weekly income.**

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**If you have any questions feel free to call me.**

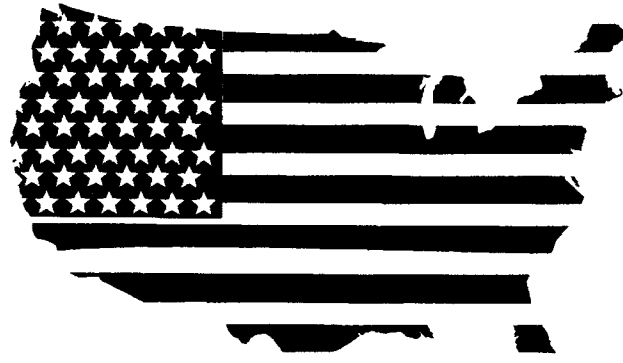
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## 200<sup>TH</sup> ISSUE

AUGUST 2018

Greetings from Colleen's Corner!

Welcome to our 200<sup>th</sup> issue! We could not have done it without your business.

You can tell by this slim issue that many people are shutting down for the summer. If you are one of them think about how you will promote your product or service in the Autumn. Most people feel refreshed and ready to start again after relaxing all summer.

Every month people call, email, and write asking when their issue will arrive. For some reason people may believe the magazine is printed the day their advertising arrives! Not so! Nor is it printed on a copy machine in our basement. Like every magazine it requires a lot of work to get it into your hands every month. I won't bore you with the details but please realize patience is a virtue in this business. Issues can be delayed by bad weather, disasters like forest fires, or postal employees on vacation.

If I ran a contest for the sloppiest ad there was one that would have won two issues ago! The person complained loudly how disappointed they about how it was printed. It was submitted by an ad broker and unfortunately was unreadable as submitted. Fortunately, nearly all our advertisers submit good looking camera-ready ads.

Recently an associate of mine received a letter from a man in Oklahoma who is upset because I don't carefully look at each flyer to see if it is legal. It is not practical to hire an attorney go through all the ads. People need to use their own judgement in every case.

Phase 10 is a great program developed by pro Lon Lindsey. I have belonged to many of his programs and they always prove to be money makers for me. I am in awe of the quick money it is making for me! I receive money at least three times a week! You may also do as well. Please see the flyer in this issue. So far it has made the most money for me this year.

There is another successful program called GUSHING \$10s & \$50. It is a program possibly worth mailing. You will receive either \$10, \$50 or both by joining! The marketing package is outstanding and could be worth your time. It has been a nice money-making program for everyone who has joined and stayed with it!

Please remember if you want checking copies sent to your advertisers on your ad sheet you MUST attach their names and addresses on a separate sheet of paper when you send your advertising. We don't mail outside the USA since it costs \$12 to mail each issue.

I sometimes receive letters telling me that the person has made no money in any program ever! Sometimes a program fails but other times the person does not understand the payment plan. It is important that you study the plan and then give it your best effort. You must understand the plan and dedicate yourself to making it work.

Occasionally an issue of this magazine does not get to an advertiser or subscriber. Unfortunately we have no extra copies to mail out. Please go online to see the missing issue at [www.ShoreToShore.biz](http://www.ShoreToShore.biz)

Sometimes advertisers ask if we give discounts for running their advertising three or six issues. The only discounts we can give you are if you are a subscriber. There are discounts on every size ad.

When you see the same offer by two or three different people how do you choose who to join under? For me I rely on the one whose name I know. It tells me they are stable and in the business over the long haul. It is not easy to get started with no one knowing you. It is just like applying for a job with no experience. Don't give up! No one starts out as a heavy hitter! No one! All of us have failed more than once. As they say, "winners never quit, and quitters never win!"

There is a new program by Lon Lindsey called The Money Funnel. Be sure to see the flyer near the back of this issue. All it costs to be started is \$10! You can promote it by flyer or nice post cards. Pretty exciting to see a new program come out in the middle of Summer!

Now if you have read so far you are entitled to some freebies to celebrating our 200<sup>th</sup> issue!! Here they are!!! There is a Bit Coin article that sells for \$5 but FREE for you and a free mailing list in this issue! PLUS, you can get one one-inch camera ready ad in a future issue FREE when you pay for a one-inch ad. This offer is good until September 15<sup>th</sup>. ONE PER CUSTOMER!!!

Remember if you write to a dealer with questions please send an LSASE. It is common courtesy and good business. If you don't want a reply, then just don't bother sending an LSASE!

I am not responsible for anyone's ads other than my own. If you have a problem, please write or call the dealer.

The next deadlines are August 25<sup>th</sup> at noon AND September 25<sup>th</sup> at noon. Remember, these deadlines are carved in stone!

*Colleen H Kennedy*

[www.ShoreToShore.biz](http://www.ShoreToShore.biz)

[www.ChaService.com](http://www.ChaService.com)

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# In Bitcoin We Trust? By Colleen Kennedy

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By now you have probably heard of Bitcoin, but can you define it?

Most often it is described as a non-government digital currency. Bitcoin is also sometimes called a cybercurrency or, in a nod to its encrypted origins, a cryptocurrency. Those descriptions are accurate enough, but they miss the point. It's like describing the U.S. dollar as a green piece of paper with pictures on it.

I have my own ways of describing Bitcoin. I think of it as store credit without the store. A prepaid phone without the phone. Precious metal without the metal. Legal tender for no debts, public or private, unless the party to whom it is tendered wishes to accept it. An instrument backed by the full faith and credit only of its anonymous creators, in whom I therefore place no faith, and to whom I give no credit except for ingenuity.

I wouldn't touch a bitcoin with a 10-foot USB cable. But a fair number of people already have, and quite a few more soon may.

This is partly because entrepreneurs Cameron and Tyler Winklevoss, best known for their role in the origins of Facebook, are now seeking to use their technological savvy, and money, to bring Bitcoin into the mainstream.

The Winklevosses hope to start an exchange-traded fund for bitcoins. An ETF would make Bitcoin more widely available to investors who lack the technological know-how to purchase the digital currency directly. As of April, the Winklevosses are said to have held around 1 percent of all existent bitcoins.

Created in 2009 by an anonymous cryptographer, Bitcoin operates on the premise that anything, even intangible bits of code, can have value so long as enough people decide to treat it as valuable. Bitcoins exist only as digital representations and are not pegged to any traditional currency.

According to the Bitcoin website, "Bitcoin is designed around the idea of a new form of money that uses cryptography to control its creation and transactions, rather than relying on central authorities." (1) New bitcoins are "mined" by users who solve computer algorithms to discover virtual coins. Bitcoins' purported creators have said that the ultimate supply of bitcoins will be capped at 21 million.

While Bitcoin promotes itself as "a very secure and inexpensive way to handle payments," (2) in reality few businesses have made the move to accept bitcoins. Of those that have, a sizable number operate in the black market.

Bitcoins are traded anonymously over the Internet, without any participation on the part of established financial institutions. As of 2012, sales of drugs and other black-market goods accounted for an estimated 20 percent of exchanges from bitcoins to U.S. dollars on the main Bitcoin exchange, called Mt. Gox. The Drug Enforcement Agency recently conducted its first-ever Bitcoin seizure, after reportedly

tying a transaction on the anonymous Bitcoin-only marketplace Silk Road to the sale of prescription and illegal drugs.

Some Bitcoin users have also suggested that the currency can serve as a means to avoid taxes. That may be true, but only in the sense that bitcoins aid illegal tax evasion, not in the sense that they actually serve any role in genuine tax planning. Under federal tax law, no cash needs to change hands in order for a taxable transaction to occur. Barter and other non-cash exchanges are still fully taxable. There is no reason that transactions involving bitcoins would be treated differently.

Outside of the criminal element, Bitcoin's main devotees are speculators, who have no intention of using bitcoins to buy anything. These investors are convinced that the limited supply of bitcoins will force their value to follow a continual upward trajectory.

Bitcoin has indeed seen some significant spikes in value. But it has also experienced major losses, including an 80 percent decline over 24 hours in April. At the start of this month, bitcoins were down to around \$90, from a high of \$266 before the April crash. They were trading near \$97 earlier this week, according to mtgox.com.

The Winklevosses would make Bitcoin investing easier by allowing smaller-scale investors to profit, or lose, as the case may be, without the hassle of actually buying and storing the electronic coins. Despite claims of security, Bitcoin storage has proved problematic. In 2011, an attack on the Mt. Gox exchange forced it to temporarily shut down and caused the price of bitcoins to briefly fall to nearly zero. Since Bitcoin transactions are all anonymous, there is little chance of tracking down the culprits if you suddenly find your electronic wallet empty. If the Winklevosses get regulatory approval, their ETF would help shield investors from the threat of individual theft. The ETF, however, would do nothing to address the problem of volatility caused by large-scale thefts elsewhere in the Bitcoin market.

While Bitcoin comes wrapped in a high-tech veneer, this newest of currencies has a surprising amount in common with one of the oldest currencies: gold. Bitcoin's own vocabulary, particularly the term "mining," highlights this connection, and intentionally so. The mining process is designed to be difficult as a control on supply, mimicking the extraction of more conventional resources from the ground. Far from providing a sense of security, however, this rhetoric ought to serve as a word of caution.

Gold is an investment of last resort. It has little intrinsic value. It does not generate interest. But because its supply is finite, it is seen as being more stable than forms of money that can be printed at will.

The problem with gold is that it doesn't do anything. Since gold coins have fallen out of use, most of the world's gold now sits in the vaults of central banks and other financial institutions. As a result, gold has little connection to the real economy. That can seem like a good thing when the real economy feels like a scary place to be. But as soon as other attractive investment options appear, gold loses its shine. That is what we have seen with the recent declines in gold prices.

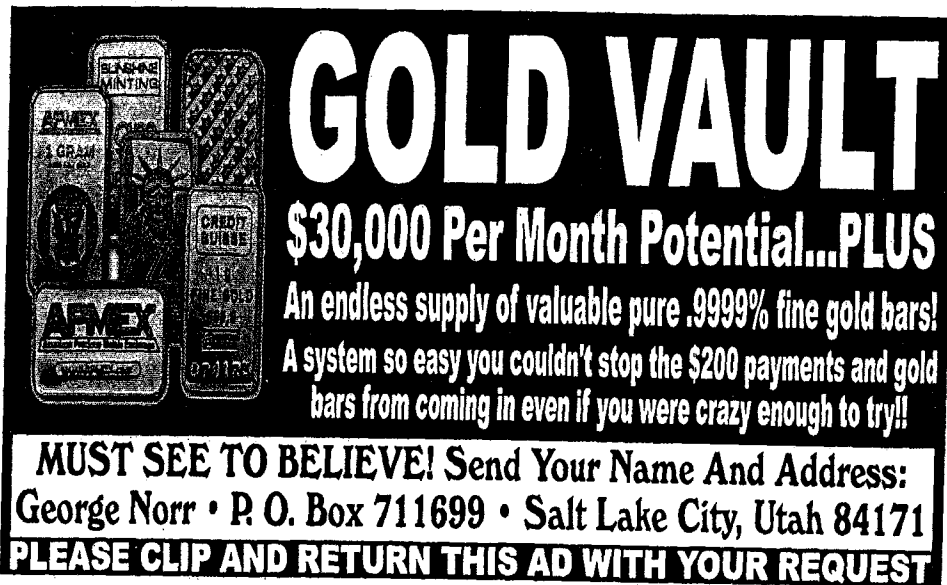
In their push to bring Bitcoin to the mainstream, its promoters have accepted, and, in some cases sought out, increased regulation. Last month Mt. Gox registered itself as a money services business with the

Treasury Department's Financial Crimes Enforcement Network. It has also increased customer verification measures. The changes came in response to a March directive from Financial Crimes Enforcement Network clarifying the application of its rules to virtual currencies. The Winklevosses' proposed ETF would bring a new level of accountability.

In the end, however, I expect that Bitcoin will fade back into the shadows of the black market. Those who want a regulated, secure currency that they can use for legitimate business transactions will pick from one of the many currencies already sponsored by a national government equipped with ample resources, a real-world economy and far more transparency and security than the Bitcoin world can offer.

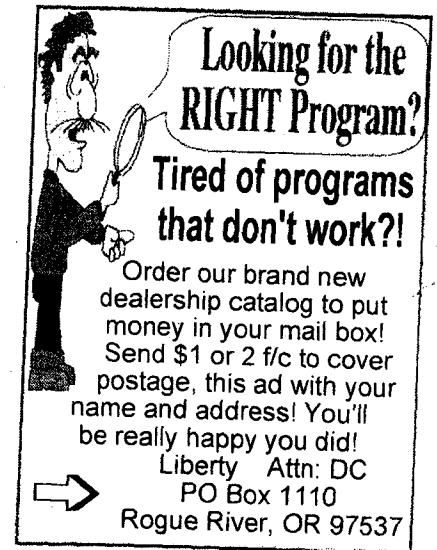
This information was current at the time it was written.

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