

the lucrative INCOME that will change your life

AmeriPlan® helped CAROL AND JOE GARVEY turn their lives around with time and financial freedom.



In 1997, Carol Garvey worked the midnight shift as a medical transcriptionist, typing diligently into the wee hours, feeling ever more isolated from the outside world. “They don’t call it the graveyard shift for nothing; it’s a killer,” Carol quips. Her husband Joe’s career in insurance and financial services wasn’t faring much better. “There I was helping others create retirement plans for their future, yet our portfolio was non-existent,” Joe remembers. “Carol lovingly referred to me as her ‘broke financial planner.’”

Believing there could be a better way, the couple kept their eyes open for new ventures. Finally, one seemingly uneventful summer day, Joe saw the ad that would change their lives. “It said, ‘Retire in Three Years Marketing Dental Plans,’” he recalls. Though he was doubtful the ad would deliver on its promise, he figured a good dental plan would open doors for his insurance sales.

Joe called the number on the ad and later attended the seminar by an organization called AmeriPlan®, a consumer-driven, discount healthcare organization, and it was exactly the change he was hoping for. “I saw the presentation and fell in love with network marketing and its low-cost benefits. The whole idea appealed to me,” Joe remembers, so he decided to get involved. Carol was skeptical at first, but before long, she saw that AmeriPlan® could be the key to helping the millions of American families who struggle with escalating healthcare costs. “When the paychecks started outnumbering our bills, she knew we were onto something,” Joe says.

Soon, both husband and wife were working with AmeriPlan®. After two years of working part time

with the company, Carol was able to leave her late-night transcriptionist job and join Joe in building their own home business full time. Today, both Joe and Carol serve as AmeriPlan® National Vice Presidents, and this month marks their eleventh year with the company. Not too shabby for answering a small ad in the newspaper.

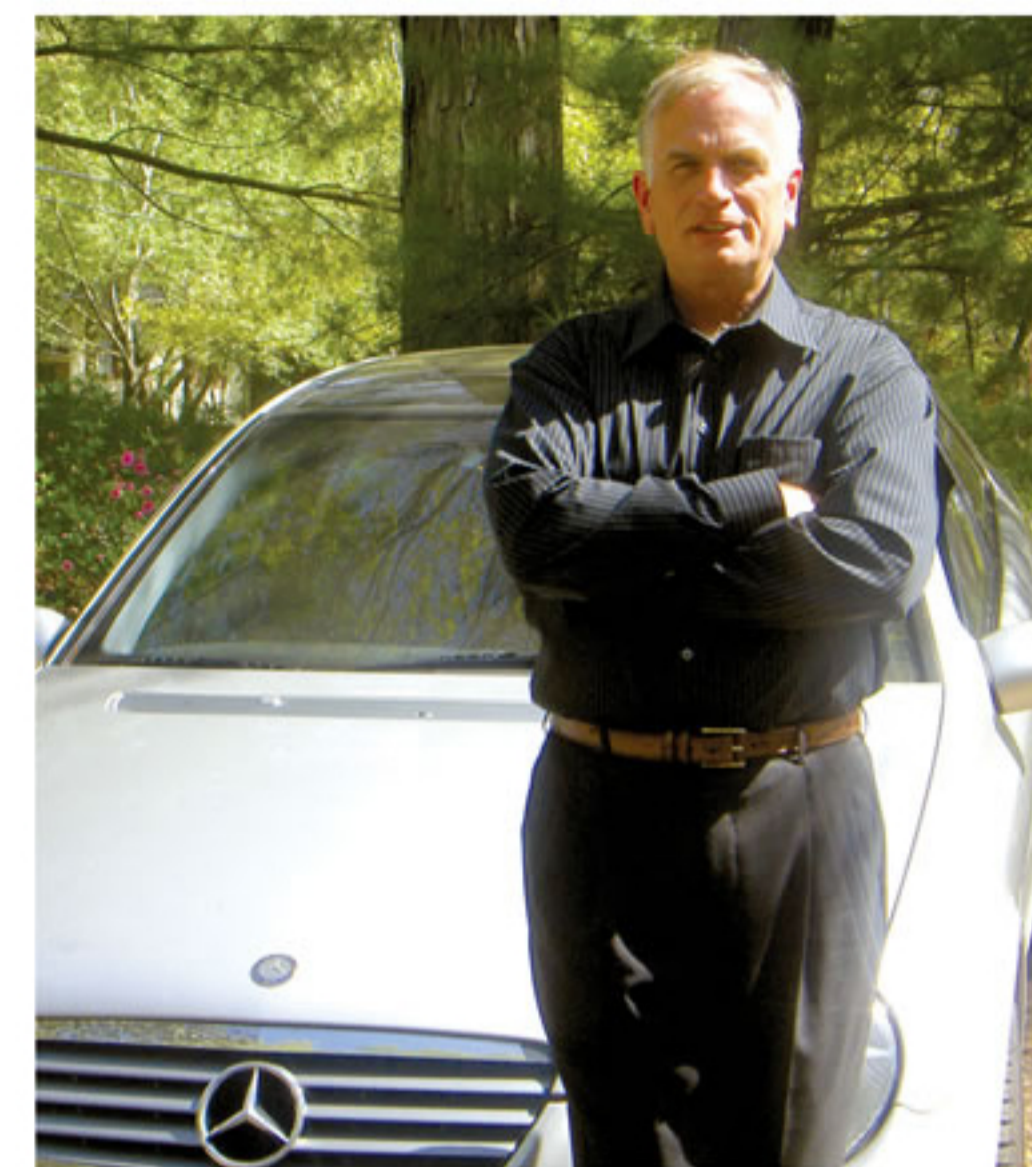
“The company’s motto is, ‘Delivering on the promise,’” Joe says. “That promise is: if you put in seven to ten hours a week for two to four years, you will make a six-figure residual income.” The Garveys worked diligently and quickly experienced that promised success. “We hit \$60,000 in residual income after two years part time. Then we went full time and in the next twelve months, we had a \$90,000 raise in our residual income,” Joe shares. Their income has been steadily increasing ever since. “Last year we made close to \$300,000 and we’ll be at \$400,000 by the end of this year.”

Though the money is an obvious reward of having a successful home-based business, it is just one of many the benefits the Garveys and their two sons, Shawn and Joshua, have experienced in the last decade. “Our business has allowed us the time-freedom and lifestyle of our dreams,” Joe says. He and Carol travel around the country and abroad and remain close to family and friends, many of whom are also involved in the AmeriPlan® opportunity. They are also able to participate regularly in mission trips for their church.

“We just returned from a family reunion in Myrtle Beach, South Carolina, where we rented a beach house for twenty family members,” Carol says. “We still stayed in touch with our team, taking some phone calls, checking email; but it didn’t seem like work.”

While freedom and money are an obvious advantage, it has been the personal development that continues to impress the couple the most. “AmeriPlan® offers a supportive platform for personal growth,” Carol says. “It gives people the opportunity to find gifts and talents within themselves that they didn’t know they had.” The former transcriptionist now teaches seminars and trains thousands of team members, and Joe has discovered his talent for storytelling. “He’s very inspirational and motivating with our team and he has a very playful spirit,” Carol says. “Our team members have a saying: ‘If you’re not having fun in this business, you’re not working with Joe Garvey.’”

“We’ve learned to keep a sense of humor,” Carol continues. “Even under difficult circumstances, we’re able to see the humor in it.” Fun and motivation



work hand-in-hand for Joe and Carol’s group, the “Legacy Team.” “Everyone wants to feel they’ve left a legacy. For us, our legacy will be our team’s success. We couldn’t do it without our team—it’s a family,” Carol explains. Joe adds, “We tell our team members to enjoy life—work hard now and you will reap the rewards.”

Carol and Joe are reaping their rewards every day and enjoy sharing their good fortune with others. The couple contributed time and money to help build a church in their hometown, a suburb of Atlanta, Georgia. “The [congregation] went from fifty people to over 2,000. It was one of the best success stories in church history,” Joe says. The family’s other mission trips have included helping to rebuild a church in Ireland and taking food, toys, and medical supplies to a Mayan village in the Yucatan. “We were able to entertain the kids in the village, putting on puppet shows and making them laugh,” Joe says. “The parents were telling us their children never smile.” In a village where fun and laughter were as remote as the village itself, the Garveys brought joy into the young children’s hearts. Indeed, the rewards are priceless. **TW**

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