

Wendy Saltzman

From: Janet Robb [janetr@bbbarkansas.org]
Sent: Thursday, April 23, 2009 11:15 AM
To: Wendy Saltzman
Subject: RE: Media Request-- trying to get a report on a company...
Attachments: Hidden Millionaires Info.pdf

Wendy --

Attached you will find a copy of Mr. Morrison's brochure from December 2007 as well as the letter the Mississippi BBB and the Arkansas BBB received from Mr. Morrison's "attorney" in January 2008 demanding we cease and desist....

The following is a summary of our activity in December 2007 when this seminar came to town -----

In December 2007, Mr. Morrison's Hidden Millionaires seminar was held at various Holiday Inns in the central Arkansas area over a three day period of time. The seminar was preceded by a month's worth of advertising on local television. As usual, the details of how you would be making money were not explained until you were actually in the seminar.

The first part of the seminar was led by Mr. Morrison's spokesman, David Gilmore, who supposedly has years of real estate investment experience and "knows a good deal when he sees one". He explained to the audience that this was a money making opportunity that does not entail selling products or pressuring family members into supporting you. Instead, he indicated, you would be marketing credit cards with your own website that would be affiliated with Credit Card System, Inc. -- the "second largest marketing firm for credit cards on the Internet", according to Mr. Gilmore. (Credit Card Systems, Inc. is also owned by Anthony Morrison.)

Essentially, Gilmore's first two-hour session of the seminar is a pep talk explaining that 10 million people a month use the Internet to search for credit cards they can get. Your new website would list all of the credit cards available in the US (160 of them) and would allow for side-by-side comparisons. Additionally, you would market 20 related products and would have a link where clients could check their credit online as well. The amount of money you received would depend on the type of card chosen.

At this point in the conference, we asked Mr. Gilmore why participants would be charged up to \$6000 to participate if this venture was such a sure-fire money-maker. Why not just charge against commissions off the sales made? Mr. Gilmore got very defensive, said the price we quoted was the online price through their website, and that attendees at the conference would actually receive a discounted price of \$3995 (ONLY if they signed up today), PLUS Mr. Morrison would come in after lunch and personally train them.

At this point, we had heard enough to confirm the information contained in our report and left the seminar.

Hope this is helpful. Thanks, Wendy, for following up on this story. You will help someone by doing so.

Janet

Janet J. Robb | *President/CEO*

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www.bbb.org | Start With Trust

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Little Rock, AR 72211

Find us on.....

4/23/2009


The Better Business Bureau®

Mississippi

Helping Consumers and Business to Maintain an Ethical Marketplace

The Better Business Bureau of Mississippi, Inc.
 P.O. Box 3302
 Ridgeland, MS 39157

BBB Reliability Report
May Not Be Reproduced for Commercial or Sales Purposes
Printer-friendly
Hidden Millionaires

1029 Highway 51, Ste F2 #65
 Madison, MS 39110
 Madison County

MAP

General Information

Original Business Start Date	November 2006						
Registration or Incorporation	<table border="1"> <tr> <td>Type of Entity</td> <td>Corporation</td> </tr> <tr> <td>State</td> <td>MS</td> </tr> <tr> <td>Date</td> <td>November 2006</td> </tr> </table>	Type of Entity	Corporation	State	MS	Date	November 2006
Type of Entity	Corporation						
State	MS						
Date	November 2006						
BBB File Opened	December 17, 2007						
Principal Contact	Mr. Anthony Morrison (Owner)						
Complaint Contact	Mr. Anthony Morrison (Owner)						
BBB Member	This company is not a member						
Type of Business	Internet Marketing Services						

The information in this report has either been provided by the company, or has been compiled by the Bureau from other sources.

Nature of Business

The BBB of Mississippi and the BBB of Arkansas began investigating this company after the company advertised seminars in Arkansas in December, 2007. This company offers a claimed income producing opportunity gathering credit card applications. They offer "free" seminars in which the company claims participants can learn how to make thousands of dollars a month "without having to buy expensive seminar training materials such as DVDs, books, etc. and without having to buy inventory or sell products". HOWEVER, the seminar participants are asked to pay a licensing fee of between \$4,000 to \$6,000 (plus \$20/month) in order for Hidden Millionaires to set up your website so you can process credit card applications.

Additionally, there are Internet advertising costs to be absorbed by the participants in order to drive more traffic to your site. The company claims participants receive payment for each credit card application completed online. The BBB of Arkansas has asked the company for substantiation of its earnings claims and is awaiting the company's response.

Customer Experience

This is a condensed version of a lengthy report. To obtain the full report, send a stamped self-addressed envelope along with the company's name to the Bureau. Our address is P.O. Box 3302, Ridgeland, MS 39158

Hiddenmillionaires.com has the same registered address and phone number as Cool Blue Performance, Inc. another company owned by Mr. Morrison. Cool Blue Performance, Inc. is an auto parts supplier in Madison, Mississippi, that has an unsatisfactory record with the BBB due to the company's failure to respond to customer complaints.

Additional File Information

<http://www.bbb.org/ALERTS/article.asp?ID=191> (Leveraging the Internet for Business Use)



Licenses

According the BBB of Arkansas, this company is in an industry that may require licensing, bonding or registration in order to lawfully do business. The BBB encourages you to check with the appropriate agency to be certain any requirements are currently being met.

These agencies may include:

Federal Communications Commission
 445 12th Street SW
 Washington, DC 20554-0004
 (187)748-0320 ext. 1
<http://www.fcc.gov/licensing.html>

Additional Information

This Business Operates under the Names	Affiliate Credit, Inc. Affiliate Income, Inc. Cool Blue Performance, Inc. Credit Card Systems, Inc. Hidden Millionaires
Addresses	128 Brookside Place, Madison, MS 39110, Madison County  1029 Highway 51, Ste F2 #65, Madison, MS 39110, Madison County 
Phones	(877) 399-0076

Reported on Thursday, January 03, 2008

As a matter of policy, the Better Business Bureau does not endorse any product, service or company. BBB reports generally cover a three-year reporting period, and are provided solely to assist you in exercising your own best judgment. Information contained herein is believed reliable but not guaranteed as to accuracy. Reports are subject to change at any time.

The Better Business Bureau reports on members and non-members. Membership in the BBB is voluntary, and members must meet and maintain BBB standards. If a company is a member of this BBB, it is stated in this report.

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MONTGOMERY McGRAW & COLLINS, PLLC
ATTORNEYS-AT-LAW

3350 NORTH LIBERTY ST., SUITE A
POST OFFICE BOX 1039
CANTON, MISSISSIPPI 39046

601-859-3616: TELEPHONE
601-859-3622: FAX

January 4, 2008

Hidden Millionaires

Better Business Bureau
of Mississippi, Inc.
P.O. Box 3302
Ridgeland, MS 39157

RE: Enclosed Report on Hidden Millionaires

Gentlemen:

We are writing this letter concerning the enclosed report printed on the Better Business Bureau website for Mississippi regarding Hidden Millionaires and Anthony Morrison.

There are numerous falsehoods contained on your website which include the following:

1. Hidden Millionaires is not a corporation.
2. The company does not offer a claimed income producing opportunity gathering credit card applications. No one is ever told to gather credit card applications as stated.
3. Seminar participants are not asked to pay a licensing fee of between \$4,000-\$6,000 plus \$20 a month. Participants pay a seminar fee of \$3,995.00 plus \$19.95 per month site servicing fee.
4. Hidden Millionaires does not set up websites to process credit card applications. Credit Card System, Inc., a Mississippi corporation, sets up websites. Hidden Millionaires is the production company producing the seminars.
5. No one is ever set up to process credit card applications.
6. Credit Card System, Inc. does not claim participants receive payments for each credit card application completed on line.

Better Business Bureau
January 4, 2008
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7. Cool Blue Performance, Inc. is not owned by Anthony Morrison. Affiliate Credit, Inc. is not associated with Credit Card System, Inc. or the Hidden Millionaires productions.

Also, your website has posted the personal home address of Anthony Morrison with a map to his home.

You have libeled Mr. Morrison and invaded his privacy. You have maliciously and without cause, interfered with a legitimate business.

The purpose of this letter is to advise you that unless this false information and Anthony Morrison's home address is not removed from your website by 4:00 P.M. Monday, January 7, 2008, legal action will be filed against Better Business Bureau of Mississippi, Inc. and Better Business Bureau of Arkansas, Inc. for an injunction and damages.

Sincerely,

MONTGOMERY McGRAW
& COLLINS, PLLC

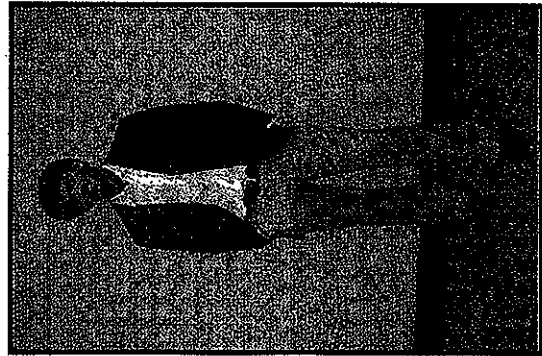

Don A. McGraw, Jr.

DAM/vlm

Enclosure

cc: Janet J. Robb, President/CEO
Better Business Bureau of
Arkansas, Inc.

We appreciate
the opportunity
to speak to your group,
large or small,
or,
schedule a complete
Training Session
in your city.



AFFILIATE INCOME;
generate money with affiliate program

Our programs are

“Hands On”

That’s Right!

I train you personally.

My system is easy to understand,
that’s why the word has spread.

We now offer our
training programs in cities
around the country.

1029 Highway 51, Suite F2 #65
Madison, Mississippi 39110
877-399-0076

AFFILIATE INCOME

Income for a New Day



Anthony Morrison
Founder

The reason I created Affiliate Income, Inc, is to train others to become as successful as I have been in the affiliate marketing industry over the past few years.

I have developed a unique internet system and training program that works with many different affiliate offers involving major companies. At Affiliate Income, Inc. we teach you a simple process for earning extra income online. We don't teach a "Get Rich Quick" program or make hollow promises. We teach system skills. With these skills and effort from you, you will succeed. As I mention to all my classes "You must be willing to be Successful". This takes commitment as well as time.

I have generated over \$100,000 a month with just **ONE** affiliate program. I will teach you how to get started on the right track so you, too, can generate additional income safe and risk free.

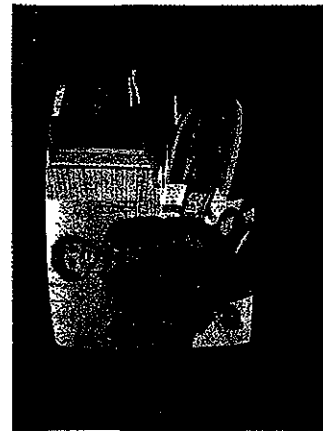


Anthony Morrison training members.

You will be amazed what you can learn in about four hours. I take you inside the internet and show you how to let search engines, such as Google and Yahoo, do the work for you.

After the training, you will know how to start a proven key word and ad campaign to generate sales and leads for major affiliate programs that are available. Our students are happy with their results after the "Live" training and continued support from our staff. Students can call our 800 number for consulting or email us for a quick response.

We don't offer our students a "box of DVD's" and workbooks at our workshops. However, I have written a "Marketing Guide" for this industry which can be read online. Our students that attend a live training program will receive a copy of this with their tuition.



David Gilmore, spokesman for Affiliate Income, Inc.

DAVID GILMORE Spokesman

for Affiliate Income, Inc. and host of the "Hidden Millionaires" reality infomercial, has been involved in the training and motivation industry for the past 20 years. We are pleased to have someone with his knowledge and experience to present our programs in person.



AFFILIATE INCOME
generate money with affiliate program

1029 Highway 51, Suite F2 #65
Madison, Mississippi 39110
877-399-0076

BBB Reliability Report for Hidden Millionaries

This is not a BBB accredited business.

BBB issues Reliability Reports on all businesses, whether or not they are BBB accredited. If a business is a BBB Accredited Business, it is stated in this **Find out more about this business:**

Reported on Thursday, January 22, 2009 8:45 AM

BBB Accreditation	Licensing
BBB Rating	Customer Complaint History
Business Contact and Profile	Government Actions
Products and Services	Advertising Review
	Additional Information

BBB Accreditation

This business has not been accredited by BBB.

Businesses are under no obligation to seek BBB accreditation, and some businesses are not accredited because they have not sought BBB accreditation.

To be accredited by BBB, a business must apply for accreditation and BBB must determine that the business meets BBB accreditation standards, which include a commitment to make a good faith effort to resolve any consumer complaints. BBB Accredited Businesses must pay a fee for accreditation review/monitoring and for support of BBB services to the public.

BBB Rating

Based on BBB files, this business has a BBB Rating of C

[Click here for an explanation of BBB Ratings.](#)

Reasons for this rating include:

- BBB does not have sufficient information to determine how long this business has been operating
- BBB does not have sufficient background information on this business

Business Contact and Profile

Name: Hidden Millionaries

Phone: (877) 399-0076

Address: 1029 Highway 51, Suite F2 #65, Madison, MS
39110

[Google map](#) [Mapquest map](#) [Yahoo map](#)

Business Category: Investment Seminars

BBB file opened: January 10, 2008

Primary Contact: Mr. Anthony Morrison

Complaint Contact: Mr. Anthony Morrison

Products and Services

According to the Anthony Morrison.com website Hidden Millionaires is a company that teaches people how to use Mr. Morrison's system to generate an income on the internet. Affiliate Income, Inc. is the parent company for the Hidden Millionaires conferences.

Customer Complaint History

The BBB has processed no customer complaints on this company in its three-year reporting period.

Government Actions

The BBB has no information regarding Government Actions at this time.

Advertising Review

The BBB has no information regarding Ad Reviews at this time.

Additional Information

The BBB of Mississippi has requested basic information from this company. The Bureau has not received a response. Without this information, the Bureau may not have current information concerning such things as the company's management or its nature of business. Update: As of Jan. 31, 2008, the BBB has not received the second request of information from the company. The company remains unresponsive.

As a matter of policy, the BBB does not endorse any product, service or business.

BBB Reliability Reports are provided solely to assist you in exercising your own best judgment. Information in this BBB Reliability Report is believed reliable, but not guaranteed as to accuracy.

BBB Reliability Reports generally cover a three-year reporting period. BBB Reliability Reports are subject to change at any time.

If you choose to do business with this business, please let the business know that you contacted the BBB for a BBB Reliability Report.

ID: 144648680

Report as of: 1/22/2009 8:45 AM

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