Hi Team Market America and UnFranchise Owners:

Here is my first in a series of eight articles (also being released in videos) which present my reflections and insights on our success over the past 25 years and what we must do to make the next 25 years even better! I did this for you and I hope you enjoy it and benefit from it. This is actually the first two articles combined, but it will be two videos.

As Market America approaches our 25th Anniversary of success and continuous growth, I wanted to share with you some important reflections on the journey that became what the UnFranchise Business and the Management Performance Compensation Plan (MPCP) are today, and reflect upon what makes us different and a lasting success. Residual income is only as real as your longevity and stability. We have always put the field first, protected your interest and passionately protected the UnFranchise Business opportunity and system. We have also been an innovator leading the way into the digital age and internet marketing.

It is easy to take for granted the things that make our business great and this is a good time for a reminder. Some of them are lessons or reminders as to our genesis and what got us here, what we really are about, WHY we do things the way we do, and what makes the UnFranchise System, and MPCP work, as well as how we are different from other ventures. Also it reveals the 3 great things about requirements and why they are your best friend! Finally it addresses the Shopping Annuity and what happens when it is done right vs. wrong. These are things you need to know and it empowers you with knowledge enabling you to lead and answer questions.

After 25 years of total dedication to Market America and the UnFranchise Owners, something remarkably different has become a reality to create a vehicle that can allow people to change their lives and the economy. Can you give me 15 to 30 minutes a day for the next week or so to understand some very important things so we are ready for our 25th anniversary convention and the beginning of the next 25 years?

This is so important that I took the time to write and record this series of communications (which will also be presented in a short series of articles and videos) about how the business was created, its evolution and history, and why and how it works – to give you insight as to why we have together now.

Let me pull the curtain back and explain what the “UnFranchise” really is and what the UnFranchise Business really means. This includes why we have great products and an unparalleled opportunity for residual income, and what drives that income. Basically the WHY behind everything we are and do. It is easily forgotten when everything is working. However, not building on a solid foundation of principles and beliefs that created our success, and preserving that foundation for continued success, is the first sign of decline.
Below you’ll find the first in a series of articles that will be followed by an accompanying video a couple days later. I hope you find it enlightening and helpful. See you at our 25th International convention next month!!!

Keep Growing!

-JR Ridinger

‘The Genesis, History and Evolution of Market America & The UnFranchise Business

The Original Vision and Mission (Part 1)’

One of my favorite sayings that I try to live by is: “Don’t forget where you come from because you might not be able to find your way back!”

Our journey or evolution and remarkable lasting success is based on solid decisions that have proven reasons behind them and are in line with reality and tested as well as being the fairest solution for everyone involved. It is important to understand this or you are lost. It is our foundation. It is our identity and DNA.

The original objectives of the new system – the UNFRANCHISE SYSTEM providing a blueprint for success

4 CORNERSTONES

1). MPCP: A revolutionary new compensation plan that rethought and changed everything. It provides the solution for average people wanting to be entrepreneurs with a more realistic and more profitable compensation plan. The “binomial” Management Performance Compensation Plan (MPCP) was invented by JR. The plan was designed as and became a tracking system rather than a physical distribution system. It relied heavily on computer technology not used in the path and a totally new mathematical model.

   - Global Unification- This was exponentially increased by an equally revolutionary system and structure allowing UFOs to expand internationally and solidify their home country or region business and weak leg and earn again in the new country. Additionally it combines all volume from different countries within a region into the same banks, making it easier to earn within a region. This is accomplished by IRCs and UGCs and eliminates the problem of volume becoming overflow when expanding internationally and not having leverage or an incentive to multiply profitability. We are the only one in the world that has this.

2). PRODUCT BROKERAGE & MARKET/RETAIL DRIVEN My (our) objective from the very beginning was to become a product brokerage company. Rather than being a one product or market company, we provide everything that people want, need, or buy based on providing market-driven products that
UnFranchise Owners and Customers identified and wanted to have and market. We identify trends and source the products people want to buy and match people to product and product to people rather than hard selling. This also means that we provide whatever is hot or the “new breakthrough” products and trends. It is important that we do not manufacture so that the company is not locked into a market and can change as the marketplace swings and provide what is hot. From this emerged 14 major divisions representing billion-dollar volume market vertices which became the MA UnFranchise University program with major divisions.

A result or by product of this was to build the business by being totally retail-driven into the design and structure of the program and MPCP. Please make sure that you understand how these connect and are synergistic.

- **RETAIL DRIVEN:** We are totally retail driven through providing products that were market-driven or in demand determined by the UFOs and customers. As a product brokerage company we could move with trends and add or change products at any time. This resulted in the following 5 things:

  1. The MPCP was designed to require retailing and documentation to ensure that all residual income was based on retailing.
  2. Retail emphasis of Base 10 x 7 strong to have a positive cash flow from the beginning.
  3. Products that are unique, scientifically based, added value, priced competitively based on market comparable to allow for average 40% markup or profit.
  4. Proven marketing methods, tool, campaigns, systems, merchandizing techniques, assistance, training, campaigns all provided to make retailing a no brainer.
  5. Requirement in MPCP- to qualify, earn or advance in the MPCP one must document retail customers and sales receipts. This is also tracked on all on line or internet/e-commerce sales. Retail sales receipts or documentation of sales on line must be submitted quarterly to remain active and continue earning. For larger single orders or series of orders the 70% rule must be adhered to by submitting retail or online sales documentation for 70% of the orders.

- So we have EXCLUSIVE company-branded, market-driven products and market vertices with incredible products and brands that are recognized work wide generating millions monthly repeat or regenerated sales (Like OPC-3 and Motives). Cannot be bought online or in stores—only through UFOs!

3). **SYSTEMIZATION:** This is what the UnFranchise System is about

It eliminates the problems of confusion and lack of support or uniformity. There is only ONE way of doing things — well-defined best practices. There is still plenty of room for personal flare, creativity and “color” as long as it does not change the system. Things can be added, improved, but if it is good enough for one, it has to be good enough for all and the Corporate Team, executive sales team and Advisory Council determine that and then it needs to be approved by me. Otherwise we do not really have a uniform duplicable system of “franchise” concept as the UnFranchise Business. Without it – it reverts
back to the “MLM or Networking” which I call the “way of the week or month” and everyone doing things differently causing confusion. These practices prevent the GMTSS being an effective, uniform, standardized worldwide training, marketing and support system. It also leads to underground field systems that may violate regulatory law or become an abusive profit center like selling seminars, rallies, books, tapes, audios, subscriptions and other information. They (meaning the leaders in network marketing without an UnFranchise System) make more on those training materials and income than the actual products and company compensation plan. It becomes a flea market or it results in segregation of groups to protect the up line “kingpins” kingdom of subjects. You have to be blessed or “knighted” to participate in the profits, so it fundamentally is a cast system and hypocritical.

- Not following the UnFranchise System is also equivalent to a Starbucks franchise changing the menu and having “crapuccino” rather than Frappuccino. It is like a McDonald’s franchise owner deciding that he will do it his/her way rather than the McDonald’s way with PINK arches and serving whoppers or egg rolls rather than Big Macs. What happens if that happens? They lose their franchise! The franchisor (McDonalds or Starbucks) terminates it and takes it away.

- I wanted to simulate or incorporate the franchising model as its proven success was very applicable and transferable to our model and business. Franchising is a trillion-dollar business model. The vision was to incorporate its strengths and eliminate its risks or limitations. I already explained earlier exactly how franchising works.

- The industry had evolved to the point that companies provided no standardized, proven system and it was left to distributor groups in the field to do it.

1. Because the MLM programs were stressed profitability wise, the field leaders seized the opportunity to provide it in the way of training events, motivation materials, audios, books, and turned it into a huge profit center. The reality is they often made more money from that than the marketing of the company’s products. The company became a front for the tools, tickets, and audio/video pyramid. My problem with this is the hypocrisy it creates.

2. MA provides the UnFranchise System as a solution — it is the same for all UFOs and is economically self-liquidating and compensates all speakers, trainers, and event coordinators fairly in a standardized system so they are not taken advantage of and have an incentive to help everyone. (Teamwork Makes the Dream Work)

3. It eliminates confusion or the syndrome of the “way of the week or month” which dilutes or deters duplication!

4. Without the UnFranchise System and GMTSS there is no standardization or uniformity.

5. It results in isolation or segregation of teams and results in organizational branding and competition or an underground of often questionable or subversive activities

- Here are the UNFRANCHISE COMPONENTS: resulting in one open system and global systemization

1. Required training system tied to advancement in MPCP

2. University training system and product divisions (Businesses within a business)
3. NMTSS (now GMTSS) in geographic areas of activity
4. The UnFranchise Business Opportunity and MPCP with the tracking system

4). COMPUTERIZED MARKETING = INTERNET MARKETING. This what the UnFranchise System allows for and it differentiates MA from other direct selling or networking opportunities. We are revolutionary and new and different model. This is built around the following concepts:

- **One to One Marketing**: The original concept: People hate to be sold, but love to buy. So why try to sell them something? Simply provide them what they want to buy. This requires building a database of what people want and tracking their footprint or referral thread on who they lead to. Most of you know the movie story or example I use. It is actually what resulted in our starting the company. (Movie story). Source out products and them match to people who want it at a better value. Then they would order electronically and ship from one location or third party rather than inventorying and reshipping.

- **Mass customization**: Based on individual customer or UFO profile – customize offers are made to what they want and match product to people and people to product. Everyone orders exactly what they want, but we use economies of scale or commonalities to force prices down or make deals.

- **Online Shopping (E-commerce – Universal Shopping Cart)** using IBV to earn a second check on the same organization by allowing UFOs and customers to order anything they want or need including other name brands. It was difficult to solve or build on our own. We finally were able to acquire SHOP.COM. It had to be integrated with MA model and MPCP which took 3 to 5 years.

- **Tracking system**: Direct tracking of all customers’ purchases or buying from MA and SHOP.COM and their footprint or referral thread. Simultaneous tracking of what was bought by each individual individually and collectively from each vendor. By connecting this with Accumulation & accrual system of the MPCP we had a system unlike any other and revolutionary. I hope you can comprehend how that makes us different from MLM.

- **Digital Aggregation**, personalization with economies of scale on commonalities. We are able to do micro segmentation and granular down to a single UFO, but can identify commonalities to leverage better price and higher IBV or cash back

- **Technology supported – We are using** big data, metrics, customer history and profile, Adobe personalization, customize customer and UFO SHOP.COM websites, personalized recommendations, coupon and “deals” harvesting, ShopBuddy, integration with UnFranchise.com and MPCP, interactive with Shopping Annuity to create a marketing system that never existed before.

These 4 cornerstones defined the design and solutions to previous existing repeating problems or deficiencies of other models in the direct, network, affiliate and MLM marketing of the past.
When the vision and blueprint for the company was set forth, the following principles were put in place as the foundation of the MA UnFranchise System, MPCP, and business opportunity model:

1). Provide the solution for average people wanting to be entrepreneurs with a more realistic and more profitable compensation plan.

2). This required a NEW PLAN, SYSTEM and MODEL: The objective was to provide an alternative to eliminate the repeating problems found in direct sales or network marketing companies. We created a program that addressed the repeating problems that plagued the industry we came from (direct sales and network marketing). It was based on a belief that we could change the industry by providing a solution in a revolutionary plan that rethought everything as most models were based on old models emerging in the 1950’s and were all spin offs or variations of the same dynamics and mathematics.

- A). We rethought everything: new dynamics, mathematics, leveraging technology and development of tracking systems.

- B). Those antiquated plans required too many people and too much volume for any one person to make money. This seemed to leave a trail of disappointment or failure behind them while there were fewer that reached significant income levels. Anyone could potentially make it but it was not based on what average people were statistically proven to be able to do. Each individual needed to have numerous directly sponsored people or distributors referred to as “legs” in order to generate enough volume collectively but divided amongst them in smaller monthly amounts in order to hit or maintain the management level at the higher % commission. Mathematically the larger combined volume put the “manager” at a higher percentage and the 6 to 20 “legs” at lower commission percentages and the “leader/manager” made the differential. For instance, the manager at a collective volume of 10,000 is paid at 25% and the sponsored individual or leg is at 1000 is at 12% yielding a profit to the manager of 13% or $130. Obviously that requires a lot of sponsored people/legs to make a significant income. Ten legs like this would yield just $1,300 per month. Therefore; the horizontal model’s nature requires many distributors directly off of one person to make significant money (6 to 20) and that had to be duplicated level after level in order to be sustainable, because each tier had to make enough money to continue. Therefore “sponsoring” 6 to 12 (with each doing a smaller amount of volume equaled a larger aggregate volume for the “sponsor” was necessary). The higher level “Direct or Manager title” was commissioned at a higher % (say 25%). The basis behind the model was similar in this way to other traditional business models worked mathematically whether it was just two horizontal levels or multiple (3 or more) levels using an intermediate tier for regionally or geographically (such as a Master UnFranchise, regional sales manager, or chain
store divisions, state or a region managing agency over many local RE or financial planning agencies. So this math dynamic is used in franchising, real estate, insurance, chain stores or mass product marketing companies. This is the same concept but doesn’t require duplicating it for unlimited successive tiers as in MLM or multi-level marketing. That exponentially increases the number of people on business for each person to be profitable on success levels. The binomial system used in the MPCP eliminates and solves this.

- **C). This addresses the age old problem of width vs. depth in networking. WIDTH or Horizontal expansion for profitability vs DEPTH (Vertical duplication for security) In network marketing or “MLM.” This refers to the constant antagonistic challenge of balancing width (profitability) vs depth (security). Width is sponsoring and adding legs horizontally in order to be profitable. Depth is building business under each vertically in order to increase volume and help build each horizontal personally sponsored leg to develop an income too so they “stay in.” This is very difficult to do as it spreads one thin, and the process of width versus depth compete for time, which one quickly runs out of and one of the two suffer (width or depth). This brings up a fundamental problem that contributes to the downfall of these models.

  1. Every person in width in the horizontal model are in competition with the others and have no incentive to work together.
  2. The process has to be repeated over and over again level after level, resulting in exponentially larger numbers of people at the base line, decreasing the probability of individual success and leaving a trail of fall out behind them.
  3. It is statistically unrealistic for average people because industry studies quoted by the DSA state that the average person sponsored less than 3 people, which is less than needed in these models to make even supplemental income.

   - That is why the MA Binomial structure only requires 2 legs per UnFranchise Owner or BDC. It is in line with reality and what average people have been proven to be able to do. We figured out the most money that could be paid on two legs which exceeds what can be made on 6 to 20 legs in horizontal and networking or MLM programs.

- **D). The next problem is NEGATIVE INCENTIVES:** However; the biggest problem is the inherent negative economic incentive in the dynamics of the plan. As each person or leg climbs in volume the leg makes more and the sponsor/manager makes less. When and if the leg successfully duplicates and climbs to the same level as the manager and are at the top percentage ladder (using 25% here) the new manager “breaks away” and deals directly with the company. The sponsor of the manager then receives a smaller override on the new “Direct or Manager” leg of around 3% to 5%. On $10,000 that would be $300 to $500, less than they were making on the way up the commission latter. The worst part of it is the sponsor must now replace the volume in order to remain qualified at that level which compels them to have to keep recruiting and sponsoring personally to replace the volume to stay even or they lose the full commissions. That repeats each time another horizontally sponsored leg reaches the same
level and “breaks off.” This is why they are referred to as stair step breakaway plans. To some degree they are self-defeating.

- Unfortunately, if you understand the model well enough and understand that it requires the “manager” buying inventory from the company and then redistributing those products to the success levels of distributors who in turn do the same tier after tier or level after level (multiple levels or “Multi-Level”). You then begin to understand why we say we are not MLM. At each level the distributor is supposed to sell the product that they do not redistribute to the next level. They don’t sell it first or take orders generally, so there is no monitoring what is sold to customers. Add to that the fact that each distributor gets paid on a sliding scale of volume and it resets to zero at the end of month, it is easy to see how this encourages “inventory loading” without the product selling to customers. The companies only answer is that they can return it for a refund if they didn’t retail it. Of course that would result in deducting the commissions they were paid on the inventory to them and the up line. This is a compromised situation at best!

- One additional downside or weakness of this model is that after a distributor becomes a Direct Manager at the top of the stair step graduated scale, the objective is (as difficult as it may be) is to duplicate the process with their sponsored distributors on each successive level. When that is done, the “upline” receives a smaller override on each successive level for a specific number of direct or manager levels. It often pays on 3 to 5 levels. Usually something like this: Level 1 (L1): 5%, L2= 3% L3 = 2% L4= 1%. When the real “growth” or action or “star performer” that produce explosive growth come in eventually further in depth it is often BELOW THE PAY LINE (5th level) so there is no benefit to the original Sponsor/Manager. In this example the volume being required of each management level distributorship (5000-10000) and compensating the up line or sponsor for 5 levels. Therefore, anything after that nothing is made on. The MPCP searches to infinity to find volume even beyond the month to solve this. So the number of “levels” or people in the referral or sponsoring thread do not matter. It doesn’t matter how far down the volume is generated – everyone in the line will get credit for it and NEVER are cut out.

- E). This led to another problematic model called MATRIX MLM: the next problem. Another model emerged in the 80s as a reaction and possible solution to the above. It is called “Matrix Plans.” This model eliminates the stair step process of climbing a graduated scale to a direct or manager level of say 3000 to 10000 volume. Instead it requires each distributor to deal directly with the company and order directly from the company often requiring a monthly minimum. In many cases this became a membership or “spots or positions” which commissions were paid on or a minimum product order requirement of $100 to $500. (again it was bought and not sold). It is assumed that the product is consumed or retailed, but there is no requirement to prove it was retailed. The inherent nature of the program is that it was promoted as a “multiplier affect” with the same horizontal dilemma of width and everyone being in competition with each other. The program is usually “sold” by showing the theoretical geometric progression that each distributor would have to repeat or duplicate in order to sustain itself with others making money. There are a variety of these models with countless variations. Fundamentally they are characterized as “2x” (‘Two by’) or “3 by or 3x” or “4 X” matrixes. The number of multi levels deep it could pay on could be 2 levels to 15 levels. So a 2 by matrix would have a binary progression of levels or “spots” like this per level = 2,4,8,16,32, 64, 128, 236, etc. They are paying a decreasing % per
level on successive levels. On paper the commission calculation looks attractive, but in reality it doesn’t happen. For instance, if (when) someone on the 3rd or 4th level did not get 2.4. 8. 16, 32 below them it created a huge void or hole with no volume (0 x 0 = $0). This would happen in multiple places quickly and is often referred to as the “Swiss cheese effect” or being full of holes. The only remedy to this is for the “up-line” to fill in the holes with additional people they personally recruit and who will buy in (with no retail requirement). So in order to achieve what was shown in diagrams the up-line had to fill in and sponsor more – 2, then 4, then 8, then 16 then 36 more people personally eventually becoming impossible to do. Eventually it crashes.

- **Forced or compressed matrixes:** so in order to address this phenomenon of Swiss cheese, companies created a forced matrix where the empty holes from “Swiss cheese” existed and the “spots” or people and/or volume moved up from below to fill the holes. However, because it paid monthly and volume reset – this was ineffective to a large extent and still had the horizontal model problematic affect, as well as still having to fill in the holes with additional sponsoring. When the gaps became numerous or too big, the leader or builder becomes a hamster on a wheel going faster and faster just to stay even. What it did do was to move volume up that would be off the pay line to be paid on; however it was still a much-compromised solution that still required filling in as it compressed or moved up. Again these existing “spots” or slots in the matrix rarely were based on retailing or regenerated volume, so everyone had to generate new volume by buying again every month or recruiting new people. Those are the requirements regulators do not like because they are massive inventory loading in smaller units and require geometrically more people recruited or added at the bottom without knowing if the product ever got sold or consumed in order to support the incomes above of people in the matrix.

STOP! Stop the madness! In 1991 JR asked a few mind-boggling questions that NO ONE ever asked before and that NO ONE could answer:

1). **WHY DOES THERE HAVE TO BE LEVELS AT ALL THAT ARE PAID ON?** Why can’t it be a tracking system that searches infinitely below each distributor (UFO) for sales and volume?

- Why can’t volume just accumulate under each person (UFO) until it reaches the level to get paid?

2). **WHY DOES THERE HAVE TO BE “LEVELS” FOR PEOPLE IN THE GENEALOGY?** Why can’t it be a center that they accumulate volume into (and the same for everyone) that the company searches and tracks sales from customers and their organization volume from sales and/or use and consumption. Then no one ever goes off the pay line.

3). **WHY CAN’T EVERYONE IN A ‘THREAD’ OR GENEALOGY LINE ALL GET 100% CREDIT FOR THE SAME VOLUME THAT ACCUMULATES UNTIL THEY GET PAID AND IT STAYS IN THE SYSTEM UNTIL THEY GET PAID? WHY CAN’T DESENDING DILUTUION BE ELIMINATED?**
4). **WHY DOES THERE NEED TO BE A STRUCTURE BASED ON WIDTH FOR PROFITABILITY?** Why can’t profitability and security or stability both be accomplished vertically at the same time rather than horizontal legs sponsored all in competition with each other that must repeat horizontally level after level?

- **A).** Why base it on 3 to 20 horizontal legs in order to be profitable when the smallest multiplier for it to work is 2?

- **B).** Realizing that there needs to be a multiplier (would run out of money otherwise on one leg), why can’t it be on the smallest multiplier of 2 (binary) which is under what the DSA statistics (2.84) shows the average person is able to and sustain which increases the probability of individual success?

- **C).** What is the most money that can be paid on two legs or threads tied to a distributor’s center in the genealogy (BDC)? Mathematically we determined based on the volume it could pay $1,500 per accumulation of 5,000 in each of the 2 legs or $10,000. We determined that it could be $2,100 every time (weekly) that this was duplicated with 1 more duplicating that in each leg (where they earn $1,500 each in the pay cycle). Total $30,000.

- **D).** This was more than they earned on 6 to 20 legs in MLM and it could be greater if it cycled weekly (4 x 2100 = $8,400/ month). This was unheard of.

5). **WHY CAN’T A DISTRIBUTOR MULTIPLY THEIR INCOME IN DEPTH** rather than the problematic model of horizontally or by adding legs in “width” that are all in competition with each other and no synergy or common economic interest? Why can’t they repeat the process vertically in depth rather than horizontally in width? There has to be a limit or cap to earning on 2 legs in an accrual and infinite search structure so that other people can earn as well on the same volume. What difference does it really make if the volume is there in depth rather than width? This would build profitability and security at the same time? This is exactly what was done with “re-entries.” This in itself is a revolutionary concept.

6). **WHY TIME LIMITS OF A MONTH? WHY DOES VOLUME HAVE TO BE CUT OFF OR RESET AT THE END OF THE MONTH?** This results in breakage between the upline above at the higher threshold and the distributor who hasn’t reached the pay level. The upline makes on the downline’s failure to reach the level. This is a negative incentive and also encourages inventory loading.

7). **WHY CAN’T VOLUME CYCLE WEEKLY RATHER THAN MONTHLY ALLOWING PEOPLE TO GET PAID WEEKLY (4.2 times per month)?** IF THEY HAVE ACCUMULATED ENOUGH VOLUME and WHY CAN’T THE VOLUME STAY IN THE SYSTEM FOR THE OTHERS UNTIL IT ACCUMULATES TO PAY LEVELS?

8). **WHY CAN’T THE COMPANY DEAL DIRECTLY WITH ALL UFOs ORDERING AND ALL CUSTOMERS BY ORDERING ONLINE USING ECOMMERCE AND TRACKING IT COMPUTER WISE?** Why can’t the company handle all fulfillment, payment processing, delivery and tracking?

- **WHY CAN’T WE SIMPLY TIE THE CUSTOMERS OF UFOs IN AN ORGANIZATION TO THE UFO AND TRACK SALES VOLUME OF EVERYONE THAT IS LED TO AND THE TRACKING OF CUSTOMER’S ORDERS AND UFO PURCHASES OR SALES WOULD BE ACCUMULATED FROM THE BOTTOM UP TO EARN CHECKS?**
Contrast this to people buying inventory and redistributing it with no metrics. This way we have a profile and history on each and can do one to one marketing or mass customization making relevant offers and matching products to the customer based on their profile, interest, and buying history? (THIS IS INTERNET MARKETING, MASS CUSTOMIZATION AND ONE TO ONE MARKETING – EVER HEAR OF THAT BEFORE?)

NO ONE COULD ANSWER THESE QUESTIONS. WHY? IT WAS SIMPLY NEVER THOUGHT OF BEFORE AND IN THE PAST THERE WASN’T THE COMPUTERIZATION TO TRACK IT. It obviously would require complex tracking and programming and had to be technology reliant and driven.

QUESTION: Why was it never done before? ANSWER: Simply because it wasn’t ever done and it would take a lot to do a totally new structure, architecture, and it would require complicated programming and tracking and new mathematical models and algorithms.

From this thinking and reasoning I set out to create or invent the Binary marketing concept that became the Binomial Marketing System for Market America and the UnFranchise business model. I am hopeful that understanding all of this and the WHY behind the how we do it and what we are will help you be ready for the next 25 years and your own success.

Keep Growing!

JR Ridinger
Chairman & CEO