

# Welcome to "DanKennedyOpportunities."

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Here, I'm going to give you insider's looks at some of my outside-of-Glazer/Kennedy activities, involvements and investments, projects, clients' businesses and even opportunities you may have direct and personal interest in. I'll up-date this main document from time to time and/or add separate, additional reports, articles or other postings, and may even offer a tele-conference now and then, which you'll receive notice of by e-mail only if you specifically provide your e-mail at this site's home-page. You should know that I have financial interests in or am being compensated by many of the businesses and individuals presented here.

## **#1: NEW FRANCHISING OPPORTUNITY** (MARKETING TO THE AFFLUENT)

As many of you know, in the past few years, I've helped a few of my private clients become full-fledged franchisors. The most successful at the moment is Dr. Chris Tomshak, who zoomed from start-up to well over 150 franchised chiropractic clinics nationwide in under 18 months. That company, HealthSource, continues fast and successful growth. Now I am assisting in the launch of a new retail/service franchise, and there are both individual unit and master-area, area development franchises available. While I take a few as clients, I routinely turn down offers of equity and more complex involvements in start-ups or expanding companies almost every week. So, my reasons for deciding to invest money in, and be active in the development of this company may interest you. The ownership of units as a side or main business or being a partner in franchising as an area developer may or may not interest you, but even if it does not, there are things to be learned from my reasoning for my involvement.

One of the classic, common weaknesses in most franchisors and franchise organizations is the advertising and marketing at the consumer level. This is obviously a

strength of mine and those I train, coach and consult with. I was attracted to this particular opportunity in large part because it utilizes a great deal of the direct-to-consumer marketing strategies and systems that I have perfected and been intimately involved with, giving it and its franchise owners unique and powerful competitive advantage. This business' pilot stores already sell 'membership concept' more than cafeteria services, and will be converting to all membership, tiered levels of membership, and continuity. It is a 'small numbers business', with a store achieving target sales and profitability from as few as 300 members/customers. The marketing to members for frequency, upgrades, additional purchases and referrals combines what I've long utilized for professional practices like chiropractic and dental; for larger businesses like Glazer-Kennedy; and in other types of businesses as well...including the newsletter as core, web sites with community, events, etc. The marketing for new customers/members integrates offline and online, utilizes precision targeted direct-mail to prospects fitting a particular profile, can utilize 'irresistible offer', and will involve some of the best single-promotion, customer acquisition strategies such as birthday offer mailings. In short, it is a business run entirely on and with Kennedy marketing. Further it is in perfect sync with emergent demographic and psychographic trends - it moving to where the money is moving - mass-affluent and affluent clientele notably including affluent boomers. Thus, it is a premium price business with superior profit margins affording economic advantage in attracting and retaining members.

The business' centerpiece is an upscale, classic mens' barber shop. There are existent, pilot stores - originally operated under the name of CARRS - with successful, profitable track records, which are being made over to our more sophisticated system, and to a new brand: KENNEDY'S ALL-AMERICAN BARBER SHOP CLUB. (I am NOT its public spokesperson; a different Kennedy character is being developed. Nor am I owner or in management; I am an outside consultant, strategy advisor and providing copywriting.) Point, though, is this is NOT just an 'idea'; there is an already successful model. The business is in keeping with Starbucks' concept of "not a coffee shop but a 3<sup>rd</sup> place" ; in this case, the place for men who want a very different experience than sharing a noisy, smelly, hectic hair salon with men *and* women. In addition to services - haircuts,

shaves, massage in most units - there are upscale mens grooming products. An obvious gift business fueled by Fathers Day, Christmas, birthdays and other holidays. And a basis for other businesses layered on, at local and at national levels, providing revenue sources and sharing not normally part of most franchises. (Such plans include concierge services; online catalogs of private label as well as selected national brand products for men including nutrition, fitness, etc.; and lifestyle and business 'clubs'/info-marketing businesses.) It is a business where the very valuable asset is the relationship with the member/customer.

On the surface, it's easy to ask: why the devil would Kennedy be intrigued by developing *barber shops*? But when you look behind that veil, you see the exact kind of business that *should* fascinate me: an opportunity to organize owners of unique local businesses and guide them in profiting from my kind of marketing, with emphasis on marketing to the affluent...to create strong bonds with customers...and to build a 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup> business on the back of the first.

In many ways, the actual barber shop is quite similar to a chiropractic or dental practice. I've been helping chiropractors and dentists be much more successful since the late 1970's, but law prohibits me or anyone but a chiropractor from owning a chiropractic practice or network of practices - otherwise I would probably have become involved in practice ownership years ago. Today, however, increased and increasing regulatory and insurance industry pressures and growing threats of socialized medicine have made that kind of practice a less appealing, more difficult business. Fortunately, there is no "bureau of hair", insurance reimbursement caps or similar monkeywrenching for this business. But it works just like the practice, in terms of lead generation, by-appointment selling, first-visit conversions, continuous use and high customer value. Everything I know to do to build a successful practice applies here.

Operations are relatively simple and size small, so the units lend themselves to absentee ownership and management, making these - in my opinion - ideal 2<sup>nd</sup> businesses for doctors, lawyers, accountants and other professionals, retailers, upscale restaurant owners, and others. This is further assisted by the extent of the 'done for you'

marketing provided. The investment to open is modest by fixed-location, bricks-and-mortar franchise standards, and more quickly recoverable than in most situations. The small number of members/customers required to support each unit equates to opportunity for density, meaning a number of units spotted around an area, making advertising more efficient.

The team actually developing and operating the company is headed up by my Platinum Member Chris Hurn, who you're probably familiar with from his chapter in one of my books, discussion in newsletters, etc., and in connection with his INC. 500 LIST company, Mercantile Capital, a lender to business, especially franchise businesses.

If you have interest in unit ownership or in master area ownership, you can contact Chris directly at [churn@mercantilecc.com](mailto:churn@mercantilecc.com) or fax: 407-682-1632 and mention this posting as source.

## **#2: A NEW TYPE OF BUSINESS**

### **PRODUCTS FOR GOOD - Benefiting Returning Iraq Veterans**

There is an interesting trend of for-profit companies being formed to spin off support for charities and causes. In this case, Products For Good was formed by a group of investors who, through a series of unusual events, wound up in possession of the entire supply of mint condition, uncirculated Iraq coins at fall of Saddam. These coins are assembled into beautiful, patriotic-themed shadow boxes commemorating the heroism of our soldiers serving in Iraq. 20% of the GROSS revenues from their sales goes to selected veterans charities specifically assisting Iraq war veterans. The products are sold at military PX stores, museum shops, in some catalogs and have been featured on FOX AND FRIENDS and on HANNITY & COLMES on the FOX network. Country-western singer LEE GREENWOOD is involved as celebrity spokesperson.

I became involved fairly recently, and have assisted with financing, an advertising and marketing plan, and development of a business opportunity program for independent distributors exhibiting at gun, collectible and antique shows and selling online. Full-page ads for the products will be appearing in over 25 magazines this fall through the holiday shopping season, direct-mail campaigns,

extensive online marketing; and full-page ads for the distributor program began in September in business and opportunity magazines. The project is being run by Michael Gravette, a client of mine, with a very successful company, Safety Technology, marketing personal, home and business security products and "spy"/surveillance products direct to consumers, through independent distributors, online affiliates, and gun stores.

You can see info about the project at [www.GiftsForPatriots1.com](http://www.GiftsForPatriots1.com)

As you'll see, the commemoratives make ideal, truly unique gifts for any veterans or veterans' families, so you might have family members, friends or clients you'd like to obtain them for. Some business owners also add "presented by" plaques and present them to their local VFW's, veterans hospitals, and libraries...as well as displaying them in their own businesses as symbols of support for our troops. We'll appreciate your business!

Also, this is a for-profit business, so there are revenue sharing opportunities for those with appropriate mailing or e-mail lists, online or offline media, catalogs, or other means of distribution. Several of my info-marketer clients serving professions that can benefit by marketing to veterans have built gift-with-appointment campaigns around these commemoratives, and are selling the products to their clients for that purpose. If you want to discuss a significant wholesale purchase or a joint venture, please contact Michael Gravette directly: fax: 904-720-0651.

If you would like information about the independent distributorship and/or the web site business, for yourself or perhaps a family member, you may also contact Michael directly.

As an aside, I have, on a number of occasions, attempted to assist non-profits and charities with their marketing, and been totally frustrated by their leaders' absolute refusal to consider fundraising strategies outside their traditional norms, as well as their complete ignorance of and disinterest in smart direct marketing. I view this project as an interesting opportunity to develop and demonstrate a variety of strategies that can move from for-profit to non-profit.

### **#3: AN AREA EXCLUSIVE MARKETING PROGRAM**

DentistryForDiabetics®

I've contributed substantially to development of a marketing system provided to one dentist per area, for marketing to diabetic patients. This brings niche marketing to a profession stubbornly stuck in mass advertising and mass marketing. In the chiropractic profession, condition specific advertising has long been in play; I taught it in the 1980's; my Platinum Member Dr. Ben Altadonna has done extensive work with it in recent years. Advertising targeting headache sufferers; back pain sufferers; arthritis; fibromyalgia; etc. work very well. In dentistry, this is still a new and little-used strategy.

With DentistryForDiabetics®, the participating dentist gets clinical protocols and training for himself and his staff; in office diagnostics; comprehensive internal marketing strategies and ready to use tools, to motivate present patients to refer diabetics they know; external advertising, marketing and precision targeted direct-mail done for them locally; and national advertising, marketing and publicity including presence on the D-LIFE NETWORK and ads in magazines like READERS DIGEST and DIABETES SELF-MANAGEMENT. We presently have over 40 participating offices and intend substantial expansion throughout the remainder of 2008 and 2009. I am also readying a second business to be linked to the first: a continuity-subscription newsletter, audio program and online community for consumers who are diabetic or who have diabetic family members. This gives the dentist a complete, turn-key niche marketing system with area exclusivity and complete vendor support, including easy "push button" use of our proprietary mailing lists of known diabetic patients, especially health-conscious buyers and subscribers and other selected prospective patients and mailing campaigns we've designed, put in the mail for them. There is also a coaching component, including mastermind meetings.

For information, contact Dr. Charles Martin, fax: 804-320-1014.

For me, this is a particularly interesting project because it is niche marketing, put in sync with profound demographic and societal trends. The only disease growing faster and affecting more households is cancer. Diabetes

currently affects one in five, and is predicted to double in its reach over the next 7 to 10 years. As a diabetic myself, I am very aware of the confusing clutter of information out there, the frustrations and fears of diabetics, and can, hopefully, communicate with them effectively.

#### **#4: PRACTICE MARKETING ADVISORY**

As you may know, I have a long history of working in "practice building", in chiropractic, dentistry, and other health professions, directly with doctors, and as a 'consultant to consultants' in these fields. I've also worked with major companies in health, nutrition, diet and fitness. Now I have begun publishing a new 'Practice Marketing Advisory', a monthly newsletter/report for all health practices: chiropractic, dental, optical, podiatric, medical, even veterinary. To obtain information and FREE SAMPLE ISSUES, send a request on your professional letterhead by fax to: 602-269-3113.

#### **Investing Opinions**

People often ask me where I put my money, so here are some answers. It's important to note that I claim no particular expertise or credentials beyond my business and marketing experience...whatever success I may have and mention is no warranty of future results...I'm biased by my own interests...and accept no responsibility whatsoever for any decisions you might make affected by my opinions expressed here. If you aren't willing to be bound by that, please stop reading here.

#### **STOCKS**

I'm an active investor as a hobby-for-profit, and have been consistently successful, averaging portfolio gains of 8% Y-to-Y for each of the past 5 years (although I still choose to have the majority of my invested dollars professionally managed). My few and rare disappointments and losses are far outweighed by successes and gains when sticking to a simple set of 'rules': one, as Buffet says, I buy businesses, I don't speculate in stocks. Two, I buy into

businesses that I feel I understand, dealing in products and services that have demonstrated sustained popularity. Three, I buy into businesses where I have knowledge, familiarity and respect for the management. Four, I buy businesses linked positively to beneficial demographic trends. Five, I prefer but do not exclusively limit myself to dividend stocks\*.

This has put me in stocks like Disney, Tupperware, Bob Evans restaurants, Altira, and amazon.com, and a few gambling industry stocks, all of which I've held for some time and bought more of from time to time.

(\*I look at many of these dividend stocks, in companies' with fairly stable stock prices moving up and down within a narrow range, as CD's with better yields.)

I basically make two kinds of stock investments: "value" and "bargain." In the value category, I look for companies with under-exploited assets, value and opportunity that I believe can make them worth a lot more in the future than their current or recent best valuation. With Disney, for example, I consider its huge hoard of undeveloped real estate. With Bob Evans, I consider its founder's rigid regional geographic restrictions, certain to change at some point. With Tupperware, I agree with its CEO's view of the company as a "process company" (not a plastic pots company) and consider its international growth. In the bargain category, I look for companies I believe have good, fundamental businesses cursed with bad and now replaced management or some rectifiable mistake that can be corrected and has been acknowledged.

I process a lot of information for other purposes - my constant search for interesting businesses doing interesting things that should be used as teaching examples; my attention paid to present and evolving trends. I read a lot of general business media as well as trade journals in more than 30 different industries and professions, watch business news, invest in tens of thousands of dollars of purchased research each year, and subscribe to a few financial newsletters supporting my search, but I try to avoid reacting to anybody's "hot tips."\*\*

I do not check these stock prices frequently; not daily or even weekly, and generally don't worry about incidental

movement up or down. The value of my time put elsewhere, my other responsibilities and my schedule simply do not permit paying close attention day by day or even hour by hour, and I frankly wonder about some business owners I know who do. I am patient about my "bargain buys" that fit the 5-point criteria - for example, I bought Starbucks shortly after Schultz' return with full expectation it may take 2 to 3 years before I see any gains, and I may see 'paper losses' en-route to them. I proportion money more into the safest, less into the riskier 'bargains' requiring business turnarounds to be profitable - because my first objective is not to lose my money. If I can make some, that's fine. But if I miss out on some profits by being too cautious and thus too slow, that's okay too.

In that bargain category, I own Rite-Aid Drugstores too, bought cheap but worth less now than I paid for it. I invested because I liked the CEO's description of her turnaround plan. The recent acquisition of Longs Drugstores by CVS is more bad news for Rite-Aid, and this may wind up a losing bet...although demographics still favor turnaround or acquisition. Another surprising loser for me has been Charming Shoppes, which owns Lane Bryant, Fashion Bug and several other brands catering to plus-size women. Fortunately, there was a short-term gain shortly after I made my investment and I then took some chips off the table, but the ones I left in have been seriously de-valued. And it's a mystery to me - how can you fail to make money selling "fat clothes" in America now? There was an internal management war followed by a proxy fight that cost the company millions, that clearly took its toll. And that, of course, IS the problem with all of this: behind the scenes b.s. that has nothing to do with managing the business for profit. With this in mind, I ultimately consider the stock market a place of gambling; much like betting at the racetrack or sports betting, there is quite a bit of valid information available to the serious, diligent analyst-bettor, but there is also important information the bettor never has access to and cannot know. For this reason, it's impossible for me to get too carried away with stock market 'investing' or to ever permit a substantial percentage of my assets to be put at risk there.

\*\*My most serious mistake - ever - has been reacting to several days of urging by both experts I respect and a plethora of pundits to grab up bank stocks after their

crash, as bargains that must recover. I violated some of my 5 points; I know little about banking, less about the five banks' managements I invested in. I am down about 30% from their cost, and one may yet collapse all the way to a 100% loss. At best it now seems they'll take longer to recover than it's worth holding them for. Kick me. I deserve it.

As of June of 2008, I pretty much stopped buying, but I'm not selling much either, yet. I am waiting to try and assess the outcome of the impending elections, and the speed of change likely to follow, possibly requiring liquidation of investments or other changes.

I do think being an active investor in companies you thoroughly study and follow helps make you a better entrepreneur and marketer. Most people stay pretty insulated, reading only their industry's trade journals, attending only their industry's conferences. Being Glazer-Kennedy Insider's Circle Members broadens their view, but that's really not enough. Having money at risk sharpens the mind, so investing makes you a better business student. You might be surprised what you learn or are lead to just by reading a few dozen interesting companies' annual reports.

## **CASH AND CASH EQUIVALENTS**

My managed portfolios have weathered the 2008 storms pretty well, in large part thanks to a major shift from U.S. stocks and equities to foreign currencies. The person managing these accounts for me is Daniel Wiggins at Talisker Investments, fax 866-240-4612.

One way or another, it's clear that being provincial just does not make sense. The go-go growth just isn't here in the United States anymore; it's in China, in India, in Dubai, in developing Latin American and South American countries. Daniel's expertly executed currency plays have taken some of my investment capital there. I'm looking at other ways of being less U.S. dependent.

I am, overall, a very conservative person with regard to money, and by just about every advisor's formulas and opinions, I have too small a percentage of assets in things other than cash and cash equivalents; too much

parked at very low yields. But the best advice (because I agree with it) that I've gotten about all this came during a day of consulting, me as client, with Somers White. If you don't know Somers, he was the youngest bank president in the U.S. at one time, and is a highly credentialed, respected management and finance consultant to entrepreneurs, family businesses and mid-sized companies. I gave Somers all my financial information in advance - as he puts it, I stripped naked. The question on the table was then: what am I doing right/wrong and what should I be doing differently with my money? After asking me many questions about plans, possibilities for future, philosophy, he concluded that, while my money management choices might be wrong for many, they were just right for me.

I have, by the way, been strongly influenced in my life by having been very, very, very broke, and by two concepts I learned from Harvey Brody: Safe Harbor Position and Toll Position. Safe Harbor Position means you are in position never to need to work for another dollar of earned income again - thus completely independent and liberated, able to say no to anything, and ironically, more magnetic to money than ever. Getting there governed a lot of decisions. Staying there governs most decisions. So, for example, clients visiting our main home are often surprised it is not bigger and grander, but what they do not see on visible display is my Safe Harbor. (Toll Position, just incidentally, has to do with creation of toll booths, so you can be paid for permitting access rather than for doing work.)

## **REAL ESTATE**

I have no time - and probably no temperament - for ANY sort of active real estate investing. Consequently, nearly all my real estate investing is with Darin Garman, in "heartland of America" commercial and multi-unit residential properties, predominately in Iowa, where there are no big ups or downs in value. I am spread over multiple buildings, partnerships and "pooled funds" with all the tax advantages of active investing but all, repeat, all responsibilities delegated to Darin. Loan-to-value is very conservative, so I do not even view the debt involved as debt. We insist on positive cash flow plus appreciation even if nominal, plus tax benefits. Darin has an approach

that works and is long proven. Most of the time he has more of an inventory problem than a need for investors, but does accept new investors when he can. If you want information from him, fax 319-861-5659 or visit [ww.heartlandinvestmentbook.com](http://ww.heartlandinvestmentbook.com)

Again, I claim no exceptional expertise in any of these matters - I am a student, and a determined finder of experts I can rely on. I confess that I came to investing relatively late, and, for too many years, was a cliché'd 'high income, under-invested' entrepreneur leaving all my wealth captive inside my own businesses, even to extent of ignoring my own advice.

### **EXOTICS**

There is the Renegade Cattle Company. Honest. I and some of the people who were in one of my coaching/mastermind groups are - with Ron and Jill Wolforth - proud breeders, owners and sellers of Black Angus cattle. And, although done as a lark, this has been modestly profitable. I did it for the story, though. I just told the story when we recorded the new RENEGADE MILLIONAIRE MARKETING audio program, so if you want to hear it, there it is. I also have small collections of first edition books, numismatic coins, a few other things, and this year, I bought a 1965 Lincoln-Continental convertible which was featured in a rap-music video. Some of the things in this mix may actually appreciate in value.

### **Other Items Of Interest**

There is always some curiosity expressed by people at every event or other opportunity I get to visit with our Members in person about a few things - and this seems a good place to respond.

HORSE-RACING. I own, at any given moment, a dozen to two dozen Standardbred harness racing horses, almost exclusively racing at Northfield Park near Cleveland, Ohio...which you can access at [www.NorthfieldPark.com](http://www.NorthfieldPark.com). I also am in my 10<sup>th</sup> year of driving myself, professionally, on average 100 to 125 races a year. I grew up with this kind of horse-racing, as explained in my autobiography, 'Unfinished Business.' For the record, no my height is not

a problem, nor my weight (although I work at keeping it at or below 205), because we drivers are in sulkies and we have a moving start behind a starting car at race speed - not a standing start as in Thoroughbred flat racing. Much of what racing is all about, entrepreneurship, selling, writing, speaking is all about: focus and concentration, peak performance, intensity, ability to visualize an outcome, handle stress, handle disappointment. My love of it is partly out of admiration, respect and affection for our equine athletes, partly tied to the competition, partly due to the time compression - from start to finish in under 2 minutes, a dramatic contrast to everything else I'm involved in.

I often use my racing experiences as stories to teach with, am working on a book 'How To Win Like A Racehorse', and take seminar and coaching groups and clients to the races. It is an object lesson in that I arrange my entire life to accommodate this passion of mine. Consulting days and mastermind meetings are held here and must end early enough in the day for me to race that evening, and my work schedule is otherwise governed by my racing schedule. I resist business travel if it interferes with my racing, and converted my business from one involving over 150 travel days a year to requiring virtually none because of racing. It is my contention that any businessperson can do the same thing; can arrange their business affairs and insist on the cooperation of customers, clients, associates and vendors, so that he can live his life as he chooses - not squeeze his life in as his business allows. After all, who is master? Who is slave?

AUTHORSHIP. I'm fortunate to have developed what the publishing industry calls a 'platform'; a waiting and responsive audience, and a means of communicating with them effectively. As a result, I have my choice of publishers for the business books I've written and write. There are 13 major books, stretching from 1991 to present. I also write 5 different newsletters every month: in the Glazer-Kennedy family, NO BS MARKETING LETTER, NO BS MARKETING TO THE AFFLUENT and NO BS INFO-MARKETING LETTER (DanKennedy.com); LOOK OVER MY SHOULDER, for copywriters and marketing strategists (petetheprinter.com) and PRACTICE MARKETING ADVISORY (fax 602-269-3113). People who are not so prolific are often puzzled by the output, but there's really no great mystery to it. I'd summarize the "secrets" as: processing large quantities of input from varied

sources; being very opinionated, and having a high level of expert knowledge in several subject areas; and actually writing. The novelist Dan Jenkins observed that a lot more people are interested in telling you about how they want to be writers than there are people willing to write. I write nearly every single day for no less than an hour regardless of what else is going on that day. So, every year, I write for no less than 365 hours but actually several times that much...in 10 years, I've devoted well over 15,000 hours to writing. And when I say "write", I don't mean organizing my desk, staring out the window, making coffee, clipping my toenails - I mean, I write. Without distraction or interruptions, against actual or self-imposed deadlines, in a very disciplined and driven manner. Horror writer Stephen King has a great book on writing that I recommend to people who profess interest in being writers.

PERSONAL. I have joked about it. I am married for the third time to my third and second - and last - wife, Carla. We live in Ohio and in northern Virginia, have daughter, son, both married, six grandkids total. The Million Dollar Dog lives and travels with us.

BUSINESS. I have not lived in Phoenix in years but a lot of people erroneously assume I do, because my company, Kennedy Inner Circle Inc., my office and my assistant, Vicky, are there. All business communications go through Vicky. I work only by pre-scheduled appointments, do not take unscheduled incoming calls and rarely make outbound calls - instead having my phone appointments organized into two days a month. My own business consists of very little speaking, one coaching/mastermind program for 20 info-marketers (my Platinum group), private consulting and coaching, and copywriting for clients. Inquiries about any of these services are welcome, fax 602-269-3113. Although I now accept very few new clients each year, I can and will refer to other qualified consultants.

I do not use e-mail, and you should not attempt communication with me by e-mail through this site.

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