American Humane was founded around farm animal weller in 1877 and is at the forefront of protections for animals. It created the American Humane Certi-

fied program, the nation’s first third-party farm animal welfare certification. Learn more at www.americanhumane.org.

Tips and resources for caregivers can be found in nonprofit Transamerica Institute’s free “Comprehensive Guide for Caregivers” and a new investigat-
ing health insurance coverage, possible options for financial support for caregivers, and ways to care for the care-
giver. Download it at www.transamerica institute.org/caregivers-research.


The new Max Intelligence platform, available with the Bowflex Max Trainer M6 and M8 cardio machines (www. bowflex.com/max-trainer), uses arti-
ficial intelligence (AI) to analyze your workouts, and automatically adjusts your fitness plan to help you continue making progress toward your goals.

Research suggests that less insulin is produced over time. The insulin it produces and progresses so slowly that you may need to increase the amount you take. You may need to increase the amount you take. You may need to increase the amount you take.

More for information, go to www. diabetes.org/everydayreality.

The Risks And Rewards Of Multilevel Marketing

(NAPSA)—Many retirees and others-

looking for extra income consider what’s known as multilevel marketing (MLM) or network marketing. It’s a type of direct selling where products are purchased from a company and sold through independent contractors. These contractors make commissions from what they sell, and from sales made by people they recruit.

It doesn’t always work out the way they hope, however, according to a new survey from AARP Foundation, the affiliated charity of AARP. A few facts and findings from the survey:

Among the more than 20 million Americans who have participated in MLM, 90 percent get paid in one form or another. Most MLM salespeople earn little or nothing. A quarter made no money. Two-thirds would not join the same or another MLM program.

39 percent stopped participating because it felt awkward to pitch to friends and family.

Four out of 10 say the company misled them about their chances for financial success.

MLM participants are primarily women with college degrees.

One-third were recruited by a friend and 12 percent by a family member.

“We have heard many stories about how individuals joining these organiza-
tions, sometimes with their financial deter-
riment. We want consumers to become better educated about MLMs before they invest valuable time and resources,” said Amy Nofziger, Program Director with AARP Foundation.

The research suggests these four trends:

1. Set your expectations and understand the costs. Recognize that MLMs require patience, persistence, and an investment of time and money. Make sure you’re clear on what you expect to get out of participating and what’s expected of you from the MLM.

2. Do your research. Thoroughly investigate the company. Visit the web-
sites of the Better Business Bureau and Federal Trade Commission to see if there are any complaints about the com-
pany. Speak to current representatives and recent participants. Conduct an online search of the company name fea-
turing keywords such as “work hours” and “incentives” to see what others are saying.

3. Get comfortable with selling. How do you feel about having business conversations with close friends and family?

4. Can you afford startup costs? Are you OK taking risks with your money?

Learn More
For further tips, resources and educa-
tional videos, and to download the toolkit “Multilevel Marketing: The Research, Risks and Rewards,” visit www.aarp.org/MLMaware.