

I developed the idea for CAN-DE Fund shortly into the new year of 2005. My parents had just moved into my home in November of 2004, and my now wife Claudia had done the same in June of the same year. We were all now living under the same roof in El Paso, TX. and my parents being in their 70's and 80's had no source of income and I was their only recourse. The unfortunate thing is that my business at the time was not bringing in revenue because of unfair charge backs from cell phone activations, and so I was also running out of financial resources. I was in a tight spot, so before I ran out of money I knew I had to figure out something that would make me a considerable amount of earnings. I knew from my 15 years experience in the retail business that I could offer something productive to the cell phone industry. At that time my company was a leader in activation sales in El Paso, TX. Based on my success I began designing a store that I knew would attract the most traffic. The outcome was aesthetically pleasing and it focused on utility. I thought because of the way it was designed that I could patent it and someday turn into a franchise. At this time my wife wanted to move to Phoenix, Arizona to pursue her career in the casino business. At first I resisted, but because I was struggling financially, the idea was growing on me. In December my wife and I took our first drive to Phoenix, she had a job interview and I utilized the time to visit a patent attorney. I was very excited to show him my designs. Although Marty Stoneman of Stoneman Law Offices fell in love with the design he knew right away that it would be extremely difficult to patent or protect its design. It really just wasn't enough, but I had been working on these designs for months along with continuing working at my store and I was desperate. I knew my store could not withstand much longer, the sales had dropped so much. Marty explained what would constitute a patent, and so I accepted his tips and just set an appointment for a few weeks later with the agreement that I would come back with something he could work with, it was my homework assignment. Throughout all this process I couldn't sleep, I've always been very internal so all I could do was brainstorm to come up with a patent. I felt that I shouldn't let Marty down and that my meeting with him shouldn't be a waste of his time or mine. My first thoughts of success traced back to the times when I was trying to help every possible person with good honest service while trying to make a living. I was so forgiving of payments and was so compassionate to people with needs. I was always trying to help customers to the best of my ability. So with this kind of thinking it came to me while I was lying awake one night, CAN-DE Fund.

Two particular incidents that are tattooed in my mind, and I get teary-eyed just remembering. My store was located in a very poor part of town, so my customer base was very humble. During one Christmas I helped an older woman who had placed a novelty Dalmatian phone on layaway the previous Christmas. The phone was priced at \$99.99 and she had put five dollars down. It was for her eight or nine year old daughter. Every month without fail she would bring in a payment of two or three dollars. On her last visit after twelve months of payments her balance was still \$68. This was early December, so I figured if I didn't help that I wouldn't see her until after Christmas and she still wouldn't have a phone. By this time that particular phone

had been discontinued and the only phone I had left was the one she had on layaway. I was very proud to hand her over the phone and tell her she could have the phone without having to pay the remaining balance. She could not believe it, the expression on her face was priceless, and then she mentioned to me that she didn't have anything to give to her daughter on Christmas morning. She was now looking forward to wrapping up the gift and to the joy that her daughter would have when she opened it. This same woman came back a couple of years later in a different light, she was well dressed and it seemed she had the money to spend, maybe even return the favor. It was nice to see the change, but I was so busy it was the holidays and I had dozens of people waiting to be helped, but I did see her and that made all the difference. I believe that it is this kind of thinking that made my business successful. My shop was 25 by 14 feet and some of the other shop owners could not believe the kind of traffic I had created.

On the second occasion I helped a humble woman who was making her monthly beeper payment of \$9.95. Again, this was around Christmas time, and I remember her coming in every month for the past two years to make her payment. I told her that this month was free and I handed her a cordless phone with a bow on top of it. She couldn't believe it and even mentioned that Santa Claus did exist. In the fifteen years that I was in business there were thousands of small gestures like this. This is the kind of thinking and compassion that went into the creation of CAN-DE Fund, sometimes the extra attention or help that customers need.

So, after I came up with CAN-DE Fund and put it on paper, I went to see Marty again. He read it and gave me a look and said yes this was it. I felt very proud. It took a few extra visits to polish up and add a few more benefits. Marty cleaned it up and finally submitted it to the patent office.

By then, we had moved to Chandler Arizona and my wife and I were working very hard. I was working as a car salesman 5 days a week and traveling back to El Paso to manage my store on my days off. I was working 7 days a week and I was exhausted mentally, physically and emotionally. My mothers' condition was worsening, and to make matters worse my oldest brother, who was in prison for embezzlement, had just been released for liver failure and was now living in our home in El Paso too. He was given just a few months to live.

When I started in the car business I was terrified to find a new line of work. I had no knowledge of the business and didn't know what kind of a living I could make. My parents and brother were living in El Paso in our home, so we had those bills to worry about along with all the business and new home expenses. We were running out of money and on top of that my mother was now diagnosed with liver cancer and also given months to live. I was terrified and felt helpless. I didn't have the resources to do the extra things for her that wanted to do. All this time I felt that I was going to sell CAN-DE Fund, make a million and help my mother. I also thought I could help my brother by getting him the right treatment or even find a liver donor.

With the right resources I knew I could do it all. So many expectations for CAN-DE Fund but nothing has come easy.

I started in the car business on June 26th. My mom's condition was deteriorating and I was running out of money. I was in a business I knew nothing about. It was a horrible feeling. In July I made \$3300. In August I made about \$5200. In September I got a call that my mom was very sick. It was a Friday and I couldn't leave until Monday or Tuesday. Weekends were busy and financially I couldn't afford to leave. We only had \$3000 in the bank but we had about \$8500 worth of bills due at the end of the month. This was just to cover our necessities. My business was not making money, and to make matters worse two family members were stealing from it.

I believe I arrived in El Paso early Tuesday morning. My mom was in the hospital and very sick. When I went to visit her she was barely conscious but I hugged her and kissed her as much as I could. I couldn't get enough of her even though I was not as close to her as I wish I would have been. I did always take care of her as best I could and you never realize how much you love a parent until they are sick or when they need you. Tuesday night I spent it at home talking to my brother. We cried and talked about how we wished we had all had a better life with our parents, with less suffering. I could not afford to miss work but my wife went to the bank and asked for a thousand dollar loan. That is all she qualified for, but: it was enough to make me feel comfortable about staying. Claudia, I don't think I have thanked you enough, Mi Amor, thank you for giving me that extra day. Wednesday I spent all day and night with her, talking to her, hugging and kissing her, I was trying to take care of her. A lot of family visited in those couple of days and on Thursday all my brothers, sister, and grandchildren gathered around her. It seemed that seeing all of us together fueled her, but she was very sick. I wanted to spend all my time with her, but after some convincing from my dad we all went out for a short lunch. We were only gone for a couple of hours. When we arrived back at the hospital she was very sick and to my surprise insisted on having her oxygen removed. She began coughing and coughing; it was very painful for her and painful for my heart. I wished I could do something for her. She coughed until she began to spit blood. I wiped her and cleaned her, this gave me a splurge of energy, for some reason I knew the end was near and I decided to coach her in Spanish through her last moments.

Hechamelo Mamacita (spit it out mommy), hechamelo Chiquita (spit it out little one), yo te cuido y te limpio, (don't worry I'll clean you and take care of you). The nurse mentioned she needed to spit the blood that was in her lungs. I knew I was doing the right thing, so I continued to tell her with excitement hechamelo Mamacita (spit it out mommy), hechamelo Chiquita (spit it out little one), yo te cuido (I'll take care of you.) She got some strength and became excited too, she was coughing with more strength, she was trying to get rid of the blood in her lungs. She held my hand, I wouldn't let her go. She kept moving her fingers trying to give me a sign, but I didn't catch on. I kept telling her not to worry and that I was right

there for her. Te adoro te amo (I love you; I adore you) I kept repeating. She began to weaken and all I could do was tell her I would be there for her no matter what whether she wanted to go or stay and continue fighting. She was too sick and her life had never been an easy one. I knew it was her time to go and so did she. For a few brief seconds she opened her eyes and saw all her kids and grandkids together, so of course she figured if it was possible in a happy ideal life that she would like to be with us, but she knew she was going and I continued to coach her, telling her not to be afraid, and that everything would be OK. I don't know how many times I told her I adored her and loved her, but I can tell you that I wish I could have told her a million times more. On her last breath, while her eyes were rolling back I whispered one last time in her ear, "look for me, I adore you, I love you mommy". And so she went. Once she passed away I realized what she meant when she was moving her fingers when I was holding her hand. She was pointing at her wedding rings, she wanted me to have them and keep them. I treasure those rings and I wore them on a chain around my neck for a few months.

She passed away on September 15th around 10 p.m. This is the proudest moment of my entire life, to be there for my mother, to walk her thru her death like she walked me thru my birth. She let me be there for her, my proudest moment as a man. I stepped out of the room and called my wife whom I also love and adore, and told her what happened. I was crying inconsolably, but it was as if my mother had given me her battery, I was now running on two cells, that's the only way I can explain it. I went back into the room and wanted to spend the rest of the night with my mothers' body, but hospital rules don't allow it, they only give you two hours. I gladly spent it with her and around midnight I started driving back home to my wife. I didn't want to spend the night in El Paso with just my dad and my brother, it was too sad.

I arrived in Arizona around 6 a.m. My wife received me at the door. I was crying and holding the clothes my mother wore on her way to the hospital. The only thing she could do was hold me and console me. I slept a few hours and woke up knowing I had to go to work. My wife couldn't believe it, she wanted me to stay home, but she really didn't know the financial situation we were in. My responsibilities were still there. Two households, three car payments, a stepdaughter, my father and brother etc. I knew, like I said, I was out of money. It was the 16th of September and I only had a few cars sold for the month I stood out there on the floor with the most horrific feeling you can imagine. I didn't want to be there. I wished I could be saved, but I shook it off and understood like every moment of my life that I had to stay positive. I really didn't know what I was doing, but it was sales. I had been doing this all my life. On that Friday I was on the floor with the most horrific feeling, no money, no business and knowing I had to take care of my family. I was so scared and I didn't want to be there, but I knew I had no choice. My mom was gone but she had given me this gift, her battery, I had energy. I didn't know what I was doing, but I started running to as many customers as possible, learning, talking, and even pleading. I knew I had to sell, and between the 20th of September until the end of the month I sold 15 cars and finished the month with 25 cars. I got salesman of

the month, the most cars anyone had sold in one month at that store. I know my mom was with me, watching over me and helping me. I was able to pay bills for that month and had a couple thousand left over. It was enough to keep a safe balance in our checking account. For the following 18 months I was salesman of the month.

To survive the floor, as we call it in the car business, you need to be hard as nails. The salesman position is grueling. It is tough mentally, physically and emotionally. It's tough to stay focused and in a positive attitude. You see salesmen come and go, salesmen who are struggling financially and with their lives personally. But, with all that said, I am so thankful for finding it. I give thanks to the car business, for with every sale it gives me hope that I will have a better tomorrow for my family. And also for letting me figure out that CAN-DE Fund works perfectly for this industry.

CAN-DE Fund represents so much to me. It is all that I have of financial value. It is everything I have worked so hard for. It is every moment I have spent away from my family. It is a financial solution. It is my dream.

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