

**WAHM's;**  
**The 'New' Financial Drivers**

**'Work At Home Mum'**

The Golden Ticket to Being at Home with the Kids,  
and earning an enviable income for your family while doing so.

Have you ever dreamed of the job where you could spend time with your family,  
yet still earn more money than most traditional jobs?

Becoming a 'WAHM' could be the answer to your dream.  
Although, before embarking on such a quest,  
here is some helpful information detailing what it's all about.

The first part is aimed purely at the 'work-at-home-mum' and includes tips to  
help with working around the whole family, small children and teenagers.  
As well as general information designed to help 'WAHM's' get going.

The second part of this E-book is more general, and aimed at 'every' potential  
reader who is simply looking for sure-fire ways to earn multiple income streams  
from the comfort of their own home, with just a computer and internet connection.

**So buckle up and enjoy the journey.**

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Our further resources can be found at:-

<http://fred67.com/library.html>

[To read a selection of On-line & PDF Self-Help & Motivational E-books](#)

Also -

<http://affiliatepowerhouse.net> To delve deeper into the earning power of Affiliate marketing.

## **WAHM's are the 'new' financial drivers in society.**

Over the past 20 years, more and more women have come out of the workplace and gone back into the home. The decision hasn't been an easy one. But it became apparent a long time ago that men were the only ones being allowed to "have their cake and eat it too." They could pursue a corporate career and still come home in the evenings to the family. Western economies have been 'driven down' to the extent that their growth depends greatly on the 'expectation' that both parents in a family unit go out to work simply to keep the status-quo in living standards. So Mum's have fought back to the extent that 'yes' they can be at home for the children, yet 'still' deliver as much, if not more of their share of the family finances.

### **'WAHM's' are now here to STAY.**

Women with careers had a different path to follow. Besides working longer hours to achieve the same pay and credibility as their male counterparts, they also had to contend with the housework and the kids. After a long day at the office and doing the household chores, the kids sadly got what was left over, which was usually a very worn out mother.

**That has since changed.** WAHM's are proving everyday that women 'can' contribute to the family financial situation 'and' nurture their families. Both on-line and off, a network of support has been created for 'any' woman who wants to consider the option that will help them meet their needs.

### **How to get started?**

When you talk to your family about the possibility of working from home, you want to have an idea of the direction you will take. Check out sites like - <http://affiliatepowerhouse.net> - <http://davesonlinevideos.com> - They offer helpful hints to Mum's (and Dad's) getting started with work at home enterprises and other networking opportunities.

If your income has been a big part of the monthly family finances, then switching to a work at home enterprise will cause your finances to take a bit of a 'hit'. Be sure there is enough financial cushion in your bank account to weather the first six months of your new career. It will probably take more time than you first envisaged to establish your business.

### **Opportunities**

First, figure out your interests and skills. WAHM's can find business opportunities sub-contracting for someone else, doing everything from audio transcription, to writing articles, to accounting. Be aware that there are many scams floating about, and that 'legitimate companies' looking for professionals won't ask for money up-front from you.

Many WAHM's are now carving out their own niche's and beginning their own on-line businesses. There is an endless list of niche areas that 'any' WAHM could get into, and their natural intuition usually plays a formidable part in 'choosing' the correct niche area. If you are skilled with crafting, you can create a website to promote your crafts and sell products. Blogging about an area of expertise and developing a loyal following has enormous potential. Combine that with affiliate or search engine marketing to generate revenue and there lies your 'Field of Diamonds'.

### **Making it work**

With a new career comes the issue of balance between home and work. Just because you are home doesn't mean you won't need help around the house; or time away from the kids in order to work. Consider these tips for creating a balance:

- Develop a set schedule for work and play on a weekly basis
- Discuss dividing up household chores between you, your spouse, and older kids
- Do pre-work such as fixing lunches, preparing breakfast, choosing clothing the night before
- Hire a babysitter once or twice a week
- Separate home office space inside the house

There are many advantages to being a WAHM. But plan carefully and be patient. Support from your family will make all the difference.

### **How Mum's can Make Money Helping other Mum's**

If it's one thing mum's can do, it is stick together. Making life run smoothly with kids, home and career can be a tall order. Communicating with other mum's helps to ease the stress. If you are looking for a business venture, why not make money helping other mum's just like yourself?

### **What will you offer to these Mum's?**

Well, your product is as close as your memory. Your expertise is the product you can market to mum's everywhere. There are situations that 'you' have encountered and overcome as a mum that other mothers are facing too.

They could benefit from what 'you' know, to make 'their' life a bit easier.

## **Packaging your Product – E-books**

Put your advice down on paper. You probably have a lot of good advice to offer, but it won't sound like much unless you can get it out of your brain and into a legible format. If you have a talent for writing, this will be less of a challenge for you. Take a writing course if necessary, to bone up on the finer points of writing outlines and organizing your thoughts on paper.

Your format for these organized thoughts is an E-book. Everyone has heard of them, but might not know exactly what they are. (*This is an E-book you're reading here*). An E-book is essentially a book in digital form. You can create and publish it yourself, and for the work that you put into the project, you are greatly rewarded with 'pure profit'.

The first consideration is the length of your E-book. A typical E-book can have as few as 30 pages or as many as 150. People will often pay more for longer E-books as long as they're not just filled with large, unnecessary images, and too much 'white space' between paragraphs and sub-topics.

E-books are popular media because they can be downloaded or printed in an instant. As soon as the payment is processed, the customer gains access to the E-book. No storage space other than what is on your computer or flash drive is needed to house the E-books you buy.

## **Selling your E-Books**

Consider your market – other Mum's. Let's say that the subject of your E-book is getting a toddler through the terrible two's and three's. Fill your E-books with information that Mum's want to know:

- Tips for bedtime
- Disciplinary tips
- Going out in public
- Dealing with 'mum stress'
- Testimonials
- True life examples

All of these ideas can be used to flesh out your E-book while still giving valuable information to the target audience. These same bullet points can be selling points for your E-book. When creating the E-book website page, use snippets from stories in the book, testimonials from others who have read the book, and a partial list of chapters in the E-book as advertising on the page.

Condense chapters into enticing articles that you can submit to article directories. Don't give away too much because you want Mum's to buy your E-books. But be sure to supply a link to your website in the resource box. As a mum you can also join on-line forums to share your helpful advice with other mum's. You may place a link to your E-book page in your forum signature line for easy access.

As you develop a following on these forums, other members will visit your site and see your E-books. Maybe sell other peoples E-books as well? Check [The Affiliate Power-House](#) for more info.

E-books can be used to share information that you have learned as a Mum with other Mums. They are easy to create, and with a marketing strategy, can bring large profit to your business.

### **WAHM's and the route to a smoothly run family environment. Easy Steps to a Clutter Free Home**

When you first move into your home it seems like you have so much space. As the years pass, you might find yourself becoming a pack rat. What are you going to do with all the stuff you have accumulated? Perhaps it's time to weed out the unnecessary items and organize your home.

Home organization is a step-by-step process. It will take more than a day or even a week to get everything to a manageable level, but once you do, staying organized is an easier task. If you have a family, enlist their help. They can pitch in and learn a thing or two about controlling clutter in their life.

1. Start with the high traffic areas. The living room and kitchen are usually the two most used rooms in the house. Everything gets dropped on a counter or the couch in these two places. Concentrate on getting everything set up the way that you like it before moving on to another room.
2. Use storage containers. Over the years, the style of storage containers has upgraded to be pretty, as well as functional. Instead of storing containers in stacks in the garage, purchase ones that match your décor in each room and integrate them so that no one would even notice they were being used for storage.
3. Divide items into categories. You can use heavy duty trash bags for this part. Everything that you find can go into a pile: KEEP, THROW AWAY, GIVE AWAY, and RELOCATE. Items that will stay in that room are to keep. Things that you don't need or are broken can be thrown away. Clothes or furniture still in great condition can be donated and scheduled for pick-up by the relative charities in your locality. Anything that definitely belongs in another room can be labelled for relocation when you get to that room.
4. Remove everything from drawers and cabinets. This is a time-consuming process but it is easier to start with an empty space and fill it, instead of simply pushing things around. If you line things up on the counter, someone else can help by putting the items in some type of order.

5. Make use of all of your available space. In the kitchen, for example, appliances or extra containers can be stored on top of the cabinets provided they don't extend all the way to the ceiling. That's extra storage space without benefit of a storage container. Also use the top of the refrigerator for cereal boxes and breakfast food like boxes of instant oatmeal or grits. In the bedroom, shoes and winter clothes can go into flat storage bins that slide easily under the bed or the dresser.

6. Label your containers. Use tape and a permanent marker to identify the contents of your storage containers. Avoid writing on the actual container in case they are re-used and the contents are changed. Labelling also makes for easy identification if you decide to sell or give away a container of books or something. You won't have to open each container to locate them.

Organizing your entire house takes time. But, once it is done, returning everything you use to its proper place will maintain that same level of organization, and opens up areas that you can use in your quest to be a 'Work-At-Home-Mum'.

### **What's For Dinner? Menu Planning Tips for Busy Mum's**

Dinner is the last meal of the day and a time when families can get together and discuss their day. It is also a hectic meal for busy mum's who are just getting off of work, or who have been busy with other activities all day. If you are a busy mum, or you know a busy mum, here are some menu planning tips to help make dinner meals easy and even fun for the modern 'WHAM'.

1. Schedule your meals a week in advance. This is one of the most important planning tips for meals. Knowing 'what' you are going to eat throughout the week means less chance that you will stop off at the closest fast food joint for a convenient, 'and' unhealthy meal. Decide on the last day of the previous week (let's say Saturday for the sake of argument) what the menu will be for the following week. Create your shopping list from the list of ingredients to avoid buying what you don't need at the grocery store.
2. Look for bargains. Clip coupons, read advertising circulars and the like to decide where the best grocery shop is for your menu items. If one ingredient is a common denominator in many meals, consider buying in bulk to save money. Common staples like milk, eggs, bread and sugar can be bought in bulk as well. Some stores will have double or triple coupon days when you can save even more.
3. Search on-line. After a while your family will get tired of chicken and rice every Thursday. You can get into a menu rut sometimes. Use the Internet to search for new and exciting recipes. Learn to put a twist on old recipes for a new taste.
4. Have a leftover night. After preparing meals for five or six days, there is bound to be some food left over. Designate one night to be 'leftover night' and let everyone mix and match for dinner. It saves mum from having to throw away any food.

5. Cook your meals in advance. After deciding on a menu plan for the week, go ahead and fix as many meals as you can. Choose a day when the entire family can help, like Saturday morning or Sunday afternoon. Each person can take one meal and fix it for the following week. Once everything has cooled, store it in sealed containers or casserole dishes to be frozen until the night it is needed.
6. Do prep work in advance. All of the meals can't be cooked at once. Some foods just taste better freshly prepared. For them, do as much prep work in advance as you can. Enlist your kids to help chop (give them the kitchen shears instead) vegetables, dice cooked meat and mix together dry ingredients. The night of the meal, all that is needed is to add the wet ingredients and bake. Meal time doesn't have to be all on mum. The entire family can help with dinner so it is a relaxing meal for everyone.

### **Dinner With The Family: It's More Important Than You Might Think**

When was the last time you had dinner with your family? It is the meal we often skip because we work late, the kids have sporting events, or we get tired from daily activities. But, skipping dinner with the family is detrimental to the whole family dynamic.

Family dinners are more than just a meal. It is about the only time that families have to share time through the week. Whether you sit down to the dinner table or enjoy a meal on tray tables and a movie in the family room, the important thing is that you are together.

There are some interesting facts surrounding family dinner time. For instance, teens that spend dinner time eating with their family are less likely to get involved in drugs, alcohol or other illicit activities. This is a point many parents will find interesting. Out of all of the things you do to try to keep your kids away from bad influences, the one thing that is the greatest influence is still the event that we skip routinely.

Why is dinner so important? For one thing, it is a time to share thoughts and feelings. All day, kids are influenced by teachers, friends and the outside world. At the dinner table, they get a chance to connect with their parents on tough issues like school-work, peer pressure, friendships and other things. They can each share and help one another with helpful suggestions. Parents can even talk about work or family finances over a meal.

The main point is that conversation is taking place. The average parent talks to their child less than 40 minutes a week. It takes a second to say "Hi" when you come in at night, but that isn't effective communication. When dinner is shared by the family, you spend at least 45 minutes to an hour talking about everything and anything that may be on your mind. Even if you are watching a television program, engaging questions can arise from topics addressed in the program.

Young children learn how to communicate with their siblings and parents. They are the centre of attention with questions about their day and it makes them feel happy. You know that kids always want to be in the limelight when they are a certain age and this helps them learn to share the spot with others.

For teenage girls, body image is everything. Learning to prepare and eat healthy meals with their families is a sign that eating right will keep their bodies in shape and not avoiding food. Teen girls are less likely to become the victim of an eating disorder, and should develop a healthy view of food and their bodies when they eat dinner with their families.

There are many benefits to eating dinner with the family. It is a time for meaningful communication that leads to stronger self-images that resist the urge of drugs, alcohol and other destructive behaviour in your kids and teens.

Of course, the other added benefit of sharing the main family meal together, is that you can talk about your home business and do a bit of brain-storming with the whole family. Ideas will flow, and new subjects for you to work around will become apparent. Let's not forget that youngsters have their fingers on the pulse of society far better than we 'adults'. Get them involved, they'll love it when you can attribute a portion of 'your' success to 'them'.

### **How To Build Communication Bridges With Your Teen**

Raising a child doesn't come with a book of instructions. If it did, the task would be much easier. Facing the teenage years with your son or daughter is not something most parents look forward to. This article will help you take the experience one day at a time and learn how to bridge the communication gap.

As your child goes from toddler, to youngster, to teenager, something in what you say gets lost in translation. They can give you that blank stare as if the words that are coming out of your mouth sound like the unseen teacher in the Charlie Brown cartoons. It's not easy to improve the communication bridges with a teen, but it's important to 'try' to get through as these years and the choices they make now will have a vital impact on their future.

#### **Here are a few tips to help you get started:**

1. Watch your body language. How you move says a lot about you. When a person is tired, they tend to slump. When angered, your jaw muscles tighten and your eyes narrow into slits. Believe it or not, teenagers are good at interpreting body language. Yours will betray you when you are talking to them. Keep it open and honest.

Avoid sitting with your arms crossed, eyes looking away from them or squirming in your seat. The joys of working at home need to be tempered with the need to keep your work and your family responsibilities separate. It's only 'too easy' to let the stresses of your working day spill over into family time, simply because both are conducted in the same 'unit'.

2. Make eye contact. When you don't look at the person you are talking to, it says that you are either hiding something or you are not at all interested in what they have to say. Your teenager especially, will shut down emotionally when they suspect that you are not 'tuned in' to them. Sit comfortably and give your youngster undivided attention with consistent eye contact. It lets them know that you care.

3. Keep your emotions in check. Remember back to when you were a teenager. Some of the things you said to your parents were aimed at freaking them out. Teenagers will push your buttons if they can. Don't go overboard and get upset. Their target is the situations they know make you mad. Instead, take a deep breath and ignore the taunt. Do the opposite of what they expect because really, they want you to see through their ploy and find out the real problem.

4. Ask them about their day. This technique works with spouses also. Even if your teen only grunts or says the obligatory, "It was okay," ask anyway. Your show of caring will go a long way to convince them that you are interested in the things that they do and how they feel.

5. Be honest with them. If you don't understand the situation they are talking about then say so. Kids know when you are being insincere. Discuss the situation until you get an idea of where they are coming from. Your teen won't mind explaining as long as they know you are listening.

6. Allow them their privacy. This one is tricky and since you know your child better than anyone else, you can draw the line. Teens value their time alone. While the policy in your home may be that there are no locks on the doors, always show respect by knocking before entering. If they don't want to be pressed about a situation in school, wait until they are ready (if it's not urgent) and then talk about it.

Parenting a teenager takes a tough skin, a willingness to be vulnerable and lots of love. You will make mistakes but whatever you do, don't ever stop talking.

### **Taming Toddler Tantrums: Tips that Really Work**

Young parents get scared when they hear stories about the "terrible two's." Take courage, though, you will survive the toddler stage. It's not easy to understand why your toddler has a tantrum but at such a young age, a child is consumed with thoughts of themselves. Everything is about them and how they feel. Until they are taught how to share, every toy or piece of food they see automatically belongs to them.

Toddler temper tantrums can have a variety of effects. Your first thought might be that everyone is focused on you and your screaming child, but getting embarrassed won't diffuse the situation. Besides, as a parent, you have many more years of embarrassing situations to look forward to courtesy of your children. So worrying about what others think during this situation is simply going to stress you and make you feel worse.

**Here are a few tips to help you cope during tantrums:**

(Please don't think these tips are set in concrete. They are merely suggestions)

1. Ignore the tantrum. This technique works best when at home. In public places, you don't want to ever leave your child unattended as a form of punishment. Good behaviour in public begins at home. Ignoring a toddler is not harsh. If your child is squirming on the floor screaming for a cookie, continue to talk to them as if you never noticed. Eventually, they will get the hint and stop screaming.
2. Avoid instant gratification. In public, toddlers throw tantrums when they are denied something that they want. Some parents give in to keep their child quiet but a child learns quickly. Tantrums will continue if they know you will cave in. Simply tell them 'no' and keep moving.
3. Don't get angry. When you scream and they scream, the situation is wildly out of control. You'll end up crying and your toddler will still be screaming. In any situation, raised voices mean civilized conversation has ended in favour of basic primal instincts. Don't revert back to the days of early man. Keep using the same calm voice you use when they are behaving to get your child to calm down as well.
4. Praise your toddlers when they behave well. Positive reinforcement is far better than negative comments. In the absence of positive attention a child will behave badly just to get some attention. Acting up and throwing tantrums may well be a cry for that attention. Don't let it get to this point. Clap and celebrate when they go to the potty successfully, and when they put away their toys. Good manners such as saying "please" and "thank you" deserve a smile and a hand clap as well.
5. Run errands after nap time. Kids get punchy when they get tired. A toddler misbehaves more often if they are dragged around when they are tired.
6. Carry snacks with you. Low blood sugar can lead to tantrums. If you are out longer than anticipated and lunch or dinner time is close at hand, let them eat a healthy snack to keep their hunger pains at bay and sugar levels stable.
7. Be consistent in your punishment. At home, you might use "time out" to deal with a tantrum for bad behaviour. In public do the same. Sit your child on a bench for five minutes or take them to the car. Eventually they will learn that you are not a pushover and they will begin to behave.

You 'will' survive the toddler years while you run your home business. It does take a lot of discipline on your part, and a firm control on your time. Nip temper tantrums in the bud with the above tips and your journey will be a smooth ride indeed.

The following part of this E-book is targeted towards the more general audience of would-be entrepreneurs, not just 'Work-At-home-Mums'. It's aimed at giving 'every reader' the heart and inspiration to follow their dreams as well as earn a respectable living.

But, before we move on, I really think that everyone should seriously consider becoming a 'Virtual Real-Estate' owner and developer. This is nothing like as difficult as it may seem at first glance, and is an essential tool in your home business development plan. I was fortunate enough to purchase a DVD with literally 'everything' I could possibly have needed to educate me in the process. Before purchase, I had no idea about the practicalities of developing a virtual real-estate empire.

I'd listened to an audio by John Reese who is held in great esteem by 'all' the major internet marketing guru's worldwide. In it, he explained exactly 'how' he'd launched numerous websites in weird and wonderful niche's that only earned him a few Dollars a week, but because he had so many, they all tallied up to give him an extra-ordinary residual income that rewarded him month after month, year after year without 'ever' having to even 'look' at them again. A total set-and-forget system that we can ALL do in our spare time, or develop as a full-time internet marketing business.

The DVD I bought had literally everything I needed. It had 100+ ready built and 'monetised' niche websites that were ready for some simple editing using the easy to follow video's included. For those not comfortable with video, there were also some very well written E-books included which taught the same.

The DVD included instructional video's, E-books, specialist software and websites. In-fact it was the complete package, and I sometimes get cold sweats thinking about 'how' my life would be now if I 'HAD NOT' bought the DVD. For your interest and benefit, I bought the resale rights to the product and have now made it available for you to purchase, if owning an ever growing virtual real-estate empire, producing continuous profits day and night, month after month, year after year takes your fancy, you can check out every detail of ALL that you will own for one single payment, (that has been governed by the resale rights contract).

Please check it out here – ['Virtual-Real-Estate-Empire'](#) and if you decide to order, your DVD will be shipped immediately, so you should only have to wait just a few days to receive the disc that will certainly change your earning potential to 'that' which most can only dream of.

Although this DVD would benefit 'everyone' who reads this E-book, it surely has to be a Golden Opportunity for every WAHM because of it's simplicity and virtual guarantee of a good residual income when simple suggestions are followed.

## How To Live Up to Your Greatest Potential

This section is tailored towards everyone, not just WAHM's. If you want to make more of your talents - (live up to your full potential) - you have to learn to use them. You have the power to change your habits - to acquire new skills - and fully use the skills you now have. You can improve your performance, your productivity, and the quality of your whole life.

What makes a high achiever? Is it luck, intelligence, talent, dedication?

All of these things figure in the making and they all make a difference. But we all know intelligent, talented, hard-working people who do 'not' consider themselves very successful or even happy. And we know people who are not exceptionally bright, but seem happy 'and' successful.

So there must be something else, some secret to success. Actually there are several secrets to achieving your peak performance - living up to your full potential.

Your success at business, friendship, love, sports - just about anything you try - is largely determined by your own self-image. Your unhappiness is something you are able to choose. So, you're thinking, no one chooses to be unhappy. Well, maybe not - but you may have to 'consciously' choose to be happy, self-confident, and successful.

Happiness is elusive when we go after it directly. So is self-confidence. Both seem to be more "side-products" than something you can achieve in, and for itself.

So how then, can consciously choosing to be these things be of any value?

Well, the secret is to focus on other things.

First, focus on your potential. Begin by making a complete and accurate assessment of your potential. To do this you must take an inventory of yourself - you will make a few lists. Sit down and make a list of all the things you can do well. Be honest with yourself.

When that list is done, make a list of all the things you like to do, even if you think you can't do them well. Then, make a list of all the things you would like to do if you could.

Now list your hobbies.

Then, go back to the list of things you 'can' do well. You are probably being much too hard on yourself. Most of us are. We have this little voice in our heads telling us things like: "You're so dumb," or "You can't learn to do that," or "You never do anything right," or similar nasty things. And even worse, we listen to that voice as if it's telling us the gospel truth.

So now, shut off that voice - you can do it - and add a few more things to the list of things you 'can' do well, and start building your self-esteem back up to new heights.

Pretend you are your best friend - it's amazing how much more forgiving and charitable we are with our friends than we are with ourselves. Now that you are your best friend, you should be able to add a few more items to your "do well" list.

**But do be honest** - don't list things you feel you really can't do well.

Next, go to your list of things you like to do but you feel you don't do well. Speaking as your own best friend, do you think there are some things on this list that could be moved to your "do well" list? There probably are. If you like to do it, chances are you do pretty well at it. Treat your hobby list in the same manner.

Next, go to your list of things you would like to do if you could. Ask yourself, "Why can't I do this if I'd like to?" Put your reasons on another list.

OK. So you have a lot of lists going - what good is that going to do?

Well, you have just made an assessment of yourself. If you have been truly honest in making these lists, it may even be a fairly accurate assessment. Probably it isn't, but that's OK. This assessment isn't carved in stone. It's subject to change. But for now we will work with what's on the lists. At least you have a place to start.

Look over your lists again.

You are focusing on all the things you feel you 'can't do' and the reasons why you can't do them, right? ..... Well, don't.

### **FOCUS ON WHAT YOU CAN DO - FOCUS ON YOUR POTENTIAL.**

Make it a habit to focus on your strengths. Don't forget to include your undeveloped potential, as well. Train yourself to focus on your potential instead of your limitations.

Now that's not to say that you should ignore your list of reasons for 'not' doing some of the things you would like to do. Not at all! But look at them from the viewpoint of your strengths. For instance, you'd like to play basketball but you think you are too short, so you don't even try. In this case, you are looking at it from the viewpoint of your limitations. Now, when you look at it from the viewpoint of your strengths, you would say, "Well, I may be pretty short to play, BUT I am fast. I can handle the ball well. I have a lot of stamina. I can't change being short, but I can refuse to let my limitations overcome my strengths."

You see the difference? Focusing on your limitations lets those limitations make your decisions for you. Focusing on your strengths lets YOU make the decision. To go back to our example: when you've decided to overcome your height limitations to play basketball - something you really want to do - you will be more determined to develop your strengths to compensate.

You 'will' do well, because you will be doing what you really 'want' to do and you will be determined to develop the full potential of your strengths. Very few people concentrate on fully developing any of their strengths. That's where you will have the edge. You know your true disadvantages, but your determination, your singleness of purpose, will inspire you to fully develop the talents and skills you do already have.

OK. You probably have no interest in playing basketball.

Then go to your assessment of yourself.

What do you have a major interest in?

What do you have a natural aptitude for?

Go for it - Devote yourself to something you really like to do.

Don't choose something just because you think you could make more money at it than you could by doing something else that you would really rather work at. You won't work to develop your full potential. You may start out with enthusiasm, but you will soon flag. It will be a chore to go to work. You'll probably find yourself hating to go. It'll be difficult to work on improving your skills because you don't really like what you are doing. You won't be working 'up' to your potential. Your success will be limited by your growing lack of interest and your happiness will surely be affected.

If, however, you devote yourself to something you 'really' like to do, you'll enjoy your work, you'll be enthusiastic, and you'll probably find yourself working on improving your skills just for the sheer joy of it. You'll be working to reach your full potential. You'll probably soon find you are making more money at this truly interesting occupation than you ever dreamed possible. And because you love what you're doing, you'll definitely be happier.

When you know you're working to your full potential, you'll be enjoying your work and begin to feel successful, you'll then find that self-confidence and happiness soon follow.

But, you must be realistic and honest with yourself. If you set goals that you can't possibly reach, you're setting yourself up for failure. You'll make yourself frustrated and unhappy. The key here is a realistic and honest assessment of your potential.

Although most people will be unnecessarily harsh in their assessments, it is easy to become too hopeful when you start breaking down barriers. If, for instance, you're extremely interested in, fond of music, and would love to be a singer. It would be unreasonable to set a singing career as your goal if you can't sing a note (some talents are inborn). But if you're knowledgeable about the music business and would be happy being involved in some other capacity, then it 'would' be reasonable to pursue a career in the business.

Be wary of making otherwise perfectly reasonable goals unattainable because of stringent time frames.

When you set a goal, you'll most likely set times for achieving certain steps along the way to achieving your final goal. Even if you don't set the time frames formally, you'll probably have a pretty good idea of how long you're giving yourself. It's wise to sit down and formally set these goals. Think about it and give yourself reasonable time to achieve them. Make a deal with yourself to view these time limits as flexible.

Don't get discouraged if things don't work out as planned. Sometimes finding our place takes both time and error. All of us experience failures of one magnitude or another. The key is to view the failures as a learning experience - if nothing else, failures teach us what 'not' to do. Remain flexible. As long as you keep focusing on your strengths and potential, the right thing will come along - and probably sooner rather than later. But don't quit at the first sign of boredom. Even if you've truly found your niche, you'll not feel enthusiastic 100 percent of the time.

Don't worry about others - don't compare your progress with that of others. No matter how successful you are, there will be someone else who, to you, looks like they've got it made - who looks like they're getting where you want to go faster and easier than you are. Maybe they are, and maybe they're not, who cares?

**Focus on your own achievements.**

Work to develop 'your' skills and talents to their full potential.

Compete with yourself - your short term goals should be based on today's accomplishments. If you have reached point A today, make point B your next objective - improve yourself and don't worry about the other guy.

OK. You have decided what your ultimate goal is. Make sure it is a definitely defined goal.

"Someday I want to be famous" just won't cut it.

Define exactly what you want to do.

Define a reasonable time frame.

Know what you have to do to get there.

You don't need to know every little detail, but you do have to have the big picture and many of the details. If you have a goal in mind but don't know what it takes to reach it, then you need to find out. Do some reading, talk to people who know, ask questions and LISTEN to the answers. Think that sounds like a lot of work? Well, remember what you are preparing for - your success and happiness. Surely you want to put a little effort into that! Anyway, a little research into what it will take for you to reach your goals isn't too difficult.

Train yourself into making this "research" the next focus of your life. You'll be focusing on your strengths, on your purpose, and on learning and doing. If you've chosen a goal that is right for you, focusing on these things and devoting the necessary time should not be too difficult. It may take a bit of self-discipline at first, but your determination and interest will carry you through until the focusing process becomes a habit.

When you have a real desire to accomplish something, initiative should only require an occasional shove - but you may need to give it a nudge now and again.

Get into the habit of visualizing your success. Now sitting around and daydreaming in generalizations about it is not what we mean. You need to visualize specifics. To return to the basketball example, daydreaming about being carried off the court on your team-mates' shoulders is just daydreaming. Picturing in your mind how you will work a play if your opponent makes a particular move, picturing your exact response to it, is visualizing specifics. If you run through specific moves in your mind, you will be prepared when the need for those moves arises.

Don't be afraid to use your imagination to visualize new and better ways to accomplish things as well. Here in your mind, you can try doing things in ways that are different from the usual. This is a creative process – you may have heard of creative thinking. Training yourself to think creatively is largely learning to let your imagination work on methods that are different from the "way things have always been done." It's breaking away from the idea that a thing can be done effectively in only one way. It's looking at a problem from all angles. Just play a game of "what if." Ask yourself, "What if I did this thing this way?" It's OK to get a little crazy sometimes. But, you must also spend some of your thinking time at specific visualizations of the moves you need to make to accomplish your goals.

Visualizations are important, but actual physical practice of your skills is important, too. Practice the boring little skills that are necessary, as well as the skills that you enjoy. Don't let yourself rely on just the things that come naturally and easy to you. Develop your limited potentials as well as those that you feel are your assets.

Work on developing the more general attributes that are important to almost any goal:

Success comes more easily to those who have a pleasing personality.

This is not to say that you should bend to everyone's wishes, or scrape and bow. Rather, develop an attitude that is respectful of other's opinions but true to your own beliefs. Be flexible - don't be so rigid that you can't accept another's opinion when it is superior to your own. Be willing, even eager, to learn from others. Changing your opinion in light of more facts is a sign of strength of character, not weakness. Be willing to extend a helpful hand, be a team player. Develop a sense of humour. Be polite and caring - but be your own person.

Learn to guard against emotional responses. You are susceptible to errors of judgement when you let your emotions get in the way. Of course, everything we do is done based somewhat on our emotions, but strong emotions have little place in decision making. Hold your emotions in check. Try to delay decisions if you are in an emotional state. Learn to ignore your emotions and use reasoning to arrive at your decisions.

Develop the habit of enthusiasm. Enthusiasm works like a magnet - it draws people and success. It's a pleasing personality trait that people like to be a part of. It seems to be contagious - the people around you become enthusiastic, too, and become more cooperative. Enthusiasm sparks initiative and singleness of purpose.

We've talked of working to develop habits -  
the habit of focusing on your goals-  
the habit of focusing on your strengths-  
the habit of learning and "researching"-  
the habit of visualizing-  
the habit of enthusiasm.

Now we will talk of habits in a little different light - breaking them.

First, assess your habits, looking for the ones that may be displeasing to others. Offensive habits can hold you back from success - they are often a part of an unpleasant personality. Look for things like grumbling or grunting at people instead of answering-  
gazing at anything but the speaker when conversing-  
smirking or sneering when you don't agree-  
anything that is an automatic, displeasing mannerism.

It will be very difficult to assess your habits accurately. After all, a habit is something that we do without thinking much about it. You will have to spend some time at this and be very conscious of yourself. Ask someone you trust to help you with this assessment. It may take a lot of work to break yourself of displeasing habits. Try substituting a different, more pleasing behaviour for the habit you wish to break.

OK. You have set definite goals, you have a definiteness of purpose, you have researched and know the specific steps to take to achieve the goals, you have resolved to be flexible and to develop a more pleasing personality. Now what?

Well, just because you have a clear purpose, know what you want, are willing to work on developing your potential, and willing to be a nice person, success will not drop into your lap overnight.

You will probably find that one of your first steps in achieving your goals will be to take a job or position somewhat below where you hope eventually to be. But you've already analyzed the steps to your goal, so you presumably have planned for this. However, you do want to advance, and of course, as quickly as possible.

As you advance toward your goals, you will undoubtedly run up against some difficult people (maybe even difficult bosses), and there will be times you'll need to deal effectively with them.

Since you are working on becoming a nice, enthusiastic person and a team player, you already have half the battle won. Your attitude is as important as the other guy's attitude when you are dealing with difficult people.

Always keep in mind that your job or chosen new vocation is a training field for you. You are getting paid as you learn the things you need to know to achieve your goals. (Earn while you learn). Pretty good deal, right? If you view your job/vocation as a paid opportunity to advance toward your goals, you will be an asset to your boss. You will also be a happier, more productive person. Viewing your job in this manner will allow you to view the difficult people you will inevitably need to deal with, as an opportunity to grow.

From them and the situations they create, you will learn to negotiate with, side-step around, and draw out the best in others without letting yourself become upset. Each time you successfully deal with one of these difficult people, you will gain confidence and probably friends to add to your support network. The skill of negotiating with difficult people and the confidence you have gained from these encounters comes in handy when you are ready to ask for a promotion or raise - even if your boss happens to be a nice person.

Successful negotiation is not a contest of wills - it is working together to solve a problem or come to an agreement. It is an opportunity to learn how others feel about the issue.

Always be prepared. Know who you are talking with. Always know as much as possible about the person. Know about the person's marital status, family, hobbies, education, difficulties, attitudes, and whatever else you can learn. The information may give you an understanding of the person. If you know the circumstances, you will more easily find the most effective way to get your point across. At the very least, the information will make the person seem more familiar, which will give you more self-confidence.

Know the issue - not just your opinions about it. Be able to back up your opinions with reasons and research. If you are asking for a promotion, know the demands of the job in question. Know and be honest about how much of the job you are already qualified to do and how much additional training you will need. If you may not be as qualified as someone else applying, be prepared to negotiate for a smaller-than-offered salary until you are fully trained - remember the training is worth a lot to you.

Be enthusiastic and focus on your strengths - don't boast, but give a simple and accurate listing of the strengths you feel make you a good candidate for this job. The strengths you cite can and should include specific job related skills, your present accomplishments on the job, your interest in the field (not just this job), your enthusiasm, your ability to work as a team member, and other personal traits that will be an asset on the job.

**Always enter into negotiations with a calm and reasonable manner.**

Don't let emotion and emotional outbursts have a place at the negotiating table. You must be in control of yourself if you want to get your point across. People are more likely to listen to your views if you present them in a calm and reasonable manner.

Present your ideas with conviction but don't try to intimidate others or be demanding.

State your views simply, completely, and orderly.

When you are expressing an opinion rather than a fact, use a qualifying "I think" or "In my opinion."

When others are expressing their views, listen carefully and ask questions if something isn't clear.

Don't disagree until you are sure you understand their position.

When you do disagree, do so in a pleasant non-threatening way.

"I see what you mean, but . . ." or "I can understand why you think that, but . . ." are a couple of good ways to begin a statement of disagreement.

Be courteous and leave them a chance to save face.

Be prepared to face people who are not calm and reasonable. Don't let them get to you. Remain calm and reasonable and even be a little sympathetic. Let's say you have entered into negotiations with your boss for a raise and he blows up with, "I can't afford to give you a raise. This business isn't exactly a gold mine. Don't you realize how tough times are?"

Remain calm. Put yourself in his shoes. Try to find something you can agree and sympathize with.

For instance, look sympathetic and agree, "I know you have a lot of expenses and you work hard to keep this business going. It must be really difficult for you sometimes."

This will probably not be the response he expects. It will probably take the wind out of his sails.

Most likely he will calm down, and since you are sympathetic to his problems, he'll be more willing to listen to you. If you remain calm, reasonable, and sympathetic, he will calm down. When he is calmer, discuss with him the reasons you are a valuable asset to him. Don't threaten but calmly and reasonably discuss the bargain a small raise is. With that small raise, he'll be keeping a happy and fully trained employee who knows the company.

When you consider the expense of finding and training another individual, giving you a raise is a bargain for your boss.

Play "Let's Make A Deal." Be prepared to deal. Don't expect to get everything you want. If you are willing to gracefully make some concessions, you will be more likely to arrive at a satisfactory deal. After all, a negotiation has at least two opposing sides. This means someone else has something they want, too - even if that something is simply to leave things as they are. Arrive at a compromise that everyone can live with.

Remember, you are working at long-range goals, and you may be negotiating with them again.

Developing your potential more fully is 'key' to happiness and fulfilment. Although we have primarily discussed this in terms of a job, these same concepts can be used in many other areas of your new, old or prospective business life, and especially 'life' itself.

In developing your potential to it's fullest, you will want to become a more efficient person - get more done in less time - so you can take full advantage of the opportunities that you make for yourself. You will note that most effective, successful people seem to accomplish a great deal. It's true that this is partly due to enthusiasm, but there's more to it.

**The first 'barrier' to efficiency is Procrastination** - putting off getting started.

Sometimes you know you are procrastinating. You may not want to do the task at hand so you keep putting it off until tomorrow. The thing to do is to look at it from a different angle. If it'll have to be done sometime, tell yourself, "why not just do it now, and get it off your back."

And that's just where it is! .....On your back dragging you down.

Putting things off makes everything harder to do. If you keep putting things off, you'll soon have several things piling up, and then the sheer number of tasks you have backed up will make it seem impossible to ever get caught up. This affects everything you do try to do.

Sometimes you don't even realize you are putting things off. You may keep yourself extremely busy doing things of little importance to unconsciously give yourself excuses for doing the things you really 'should' be doing.

You say to yourself, "Look how busy I am. I just can't get everything done."

But the result is the same, you know you are procrastinating. It soon bogs you down. All you are doing is 'treading water.'

**So how do you 'Beat' procrastination?**

The first step in beating procrastination is to admit to yourself how often you do it, and assessing your methods of doing it. Not very difficult really, when you become aware of the tactics some of us use to hide from ourselves what we are doing.

The key in overcoming procrastination and becoming more efficient is 'Organization'.

Plan ahead. Know what you want to accomplish today, this week, and in the long haul.

Make lists. The lists for today will probably be more detailed than the longer-term lists. That's OK. Now look over the lists and rank the tasks in order of importance. Make three or four groupings based on importance..... Within each group, star the things you 'least' like to do.

Each day you will have a 'today' list to work on. Tackle the tasks that are most important first. If you have several 'most important' tasks on your list, take on the least liked things in that grouping before you do the better liked ones. When you have accomplished a task, check it off. You'll be surprised what a good feeling you get when you check things off your list.

What a sense of accomplishment! It's an incentive to do the next task on the list.

When you have completed the tasks in the first grouping, begin on the list of next importance. Again, do the starred items in that group first. Keep on checking things off as you get them done.

Do you see what is happening? You get the most pressing, least liked tasks out of the way early in the day when you are fresh and rested. As the day goes on you will feel less and less pressure. You have reserved the less important tasks for the end of the day when you will be more tired.

*(Most importantly here – refuse to check 'any' E-mails until 'at least' midday – E-mails are the biggest 'usurper' of time known to 'on-line entrepreneurs')*

With this system you will have not only increased your efficiency but also reduced some of the stress in your day. Stress will always get in the way of efficiency. Your new efficiency will help you develop your potential. It is, in fact, a part of 'living up' to your potential.

Another important part of efficiency is in delegating work. If you are in a position where you have assistants or designated people under your supervision, you need to learn to delegate efficiently. If you are not in such a position yet, you still need to know - since you're working on developing your potential, you very likely 'will be' some day.

Delegating work is difficult for many people. Some find it hard to ask others to do things for them - others find it hard not to 'demand' that others do tasks. Delegating is an art.

First, you need to realize that the people under your supervision are PEOPLE. Seldom, if ever, should you 'demand' - That takes away self respect.

In order to achieve a happy and co-operative crew, you need to help them 'build' self-respect and self-confidence. A happy and co-operative crew is an asset to you. Demands do not promote self-respect and co-operation. It may seem effective to demand in the short run - but in the long run you will be better off to gain co-operation 'without' demanding.

People who are asked to do a task, given explanations and clear instructions, and are praised for a job well done will grow in self-respect. They will also respect you as a good supervisor or boss. If you hesitate to ask for their assistance, your crew will feel that you do not trust them, or have faith in their abilities. This affects their self-respect and, as a reaction, will affect their respect for you, as well.

When you delegate work, don't delegate just the "junk" tasks. Your crew needs to be given some important tasks to do as well as unimportant ones.

The important task gives them a sense of the respect you have for them and the faith you have in their abilities. It's a good idea to save some "junk" tasks for yourself. Perhaps the most respected and effective boss is the one about whom the crew says, "She never gives us anything to do that she wouldn't do herself." Why? Because, by her actions the boss is saying that, though her position is above theirs, she is still just "Ordinary Jo."

Delegation of tasks is important because you can gain in effectiveness and get more done if you properly supervise a crew. Don't feel embarrassed or hesitant about delegating work. If it helps you to shine, it helps your crew shine, too. A well-run, effective department is a credit to the whole team. With proper delegating, you can help your crew achieve their potential as well as achieving your own.

All of us have untapped potential - perhaps even areas of genius that we have neglected to develop. Whether your concept of success has to do with business, love, friendship, sports, a combination of these or something else, more fully developing your 'potential' will help you achieve your goals. If you can learn to assess your potential, set realistic goals, and go after those goals with determination, organization, and purpose, you will use your potential more fully, gain confidence, and be a happier and more successful person.

### **Help for Entrepreneurs**

There's good news for entrepreneurs who need help but aren't ready to hire full-time employees. The ranks of part-time workers has grown exponentially since the ease of access to internet broadband these days. Anyone who can get a mobile phone signal can usually gain access to the unlimited broadband internet services.

It was also learned that the increase came from people who 'wanted' to work part-time, and not because they couldn't find full-time employment. Mum's particularly, have shown up highly in the statistics because they 'want' to be at home with their youngsters. They are fed up with having to arrange child-minding facilities, or rushing to get home before their school-children.

It seems that many part-timers hold two or more part-time jobs, and they do this through choice. Such workers will be harder to convert to full-time employees because they like the diversity of different jobs. But this all translates into benefits for the entrepreneur who needs help but can't hire full-time employees. The employment guru's don't expect this part-time preference to pass by any time soon.

It seems that the appeal of a reduced schedule is strong, both for WAHM's and Baby- Boomer's nearing retirement.

Parents who have interrupted careers to care for their children, but still want to work, also fuel the boom.

Entrepreneurs should eagerly look to this pool of workers and eagerly employ part-time help. A big reason is that employer-paid health insurance and other benefits add costs equal to more than 50 percent of the average employee's gross earnings. A part-time employer can get by with a low-cost factor, and still find somebody reliable and efficient.

Looking at the boom of part-timers seems like a win-win situation for entrepreneurs and workers alike. Check the prospect out with your accountant, and you may find that you come out a winner and less stressed.

### **Go For The Gold!**

Perhaps you've planned it from the beginning, or maybe you've taken years to decide. Somewhere down the line will come the time to sell your business, and you want to make sure you come out on top. "I sold my business" is a magical phrase for entrepreneurs. It conjures up of pictures of wealth, leisure and exciting new challenges. For many entrepreneurs, it's the goal from day one.

"Selling might not be everyone's objective when they're starting out, but it should be" says Ned Minor. Mr. Minor is a transaction attorney in Denver, and the author of "Deciding to Sell Your Business: The Key to Wealth and Freedom." It seems eventually, every business owner leaves their business either sitting down at a deal table or feet first on a stretcher.

The idea of working until your last breath is not uppermost in our minds when we start out on that exciting roller coaster ride known as "entrepreneurship." But if you aren't already planning a more graceful exit, you may come out on the short end of the stick. When starting a business we're usually so busy with the details involved in making it an eventual success that selling out is the furthest thing from our minds. But the day you start building, should be the day you start designing your exit. It should be the ultimate goal of 'your success'.

Many entrepreneurs are successive business builders. The fact that they sell one business doesn't mean retirement for them, it just means the opportunity to start another business that has been lurking in the back of their minds. In fact many entrepreneurs enjoy the building up of a business almost 'more' than the profitable success it becomes.

***What does a "saleable business" look like?***

***It's saleable if it's "scalable".***

## **Is Direct Marketing Your Bag?**

### **Work Your Hidden Profit Potential.**

Direct marketing campaigns are truly effective when you precisely target customers likely to buy from you. This is done by Profiling and Modelling prospects and clients.

Dumb mass mailings are replaced with “surgical” campaigns that market to specific customers with accuracy using technology that is now available. Today, it’s possible to collect an enormous amount of information about customers, but to use it effectively you use it in “profiling” and “modelling”.

Both of these techniques are ways of applying external data to possible clients. They can be used to prospect for business or to zero-in on existing customers for your mailing. The goal is to predict behaviour based on what you know about your customers.

These two methods are not mutually exclusive, and marketers often use them together. The difference is that profiling data is overlaid against an existing client database, and has a long life span. It can be used for several mailings, and in contrast, modelling is used to sharpen the focus of a specific mailing.

In profiling, start with the premise that you don’t want to deal with a customer segment, but rather an individual customer. Break up your client segment into clients who share similar tastes and buying habits. Then use demographic and behavioural information to create a useful snapshot of the customer.

Begin to gather this information from your existing customer database noting such things as frequency of purchases, buying habits, responses to marketing offers, and repeat purchases. Then start with your perceived prospects using alternate sources of data from purchased sources. Use all this data to break your customers into clusters that share purchasing traits.

Obviously, profiling and modelling add to the cost of your mailing project. You may wonder why you shouldn’t just stick to the old method of “recency-frequency-monetary” (RFM) analysis. The reason is that for RFM to work effectively you need data on the client’s purchasing habits, and that’s the rub! It only works for your existing customer and is of no use in finding potential clients.

What makes profiling/modelling cost effective is found in three current trends.

- Rising mailing costs.
- Computers able to compute mountains of data rapidly.
- Higher quality customer data available.

In the past, direct marketers could mail out 400,000 mailings to find a strong market of 40,000 (1 customer out of 10 mailings was average). The dramatic increase in the cost of paper and postage has made this practice prohibitively expensive.

Computers today are capable of doing millions of computations per second. This makes analyzing mountains of data possible and not unthinkable any more.

Higher quality customer data is more available today, and there are more sources available for obtaining it than ever before. The result is that you can afford to do a lot of number-crunching before you spend a penny on postage. You can also weed out the useless names and mail only to your most likely prospects.

There are 6 factors to consider when building customer profiles:

- Affinity profiling – analyze current buying habits to better match customer-to-product. Knowing what kinds of product a particular customer is buying gives you the ability to build an “affinity matrix” showing what related products would stimulate more sales from him/her.
- Demographic and psycho-graphic data is also used for profiling. Demographics tells you a client is a 29-year-old, unmarried, male who earns \$45,000 and drives a 2-year old Lexus. Psycho-graphic data suggests that single young men who buy status-symbol cars are excellent prospects for other highly visible status products. Combining the two types of data yields a customer profile to someone marketing, say, the latest cellular phone.
- Lifestyle Coding is used to enhance basic demographic information. Simply put – people in certain demographic categories will likely have similar hobbies and other interests.
- Mapping is another useful tool in building customer profiles. Census data, topographic information, geographic coordinates, and zip code+4 postal data can be fed into a computer yielding maps that can be colour coded to certain characteristics of consumers in particular neighbourhoods.
- Cluster Coding is a popular means of grouping people by lifestyle characteristics. Remember hearing the terms “Urban Up-and-Comers, Settled In, and White Picket Fence” used to describe market segments? These are known as “clusters”, each given a score according to affluence, social position, activities, and aspirations.
- Survey data – can be used to enhance demographic, lifestyle, and other data to build a profile. This is collected directly from your customers via application forms, surveys, and credit histories. This provides a more personal portrait of the customer than merely census or demographic data.

The Direct Marketer of today has become more of a “surgeon” than a “shotgun hunter”. It’s no longer cost-effective to shoot at 400,000 prospects to get 40,000 clients, and with computers it’s easier to slice-and-dice data today.

One of the best Programmes out there that explain the art of ‘tracking Data’ and what free resources are best to use, is ‘Commission Blueprint’. Everything is explained through Video and accompanying E-books that walk you through the very best methods of potential and present customer tracking. The beauty with ‘Commission Blueprint’ is that you are also given ‘businesses’ that you can run with immediately, and 'some' to give you serious food-for-thought.

You can check it out here - [Commission Blueprint](#)

### **Need Clients? Take Ten!**

The art of getting new business is no mystery, in fact it’s so simple we miss the forest for the trees. Here are 10 tips to remind you how to build more client base.

- 1. **Get New Business From Old.** Ask existing clients for more biz before you try warming up a stone cold lead. Ask the happy clients for referrals to people they know that you don’t – and be sure to keep track of who referred whom.
- 2. **Pitch a Stranger.** It’s like bad advertising when you blow hot air when pitching to a new prospect. In face-to-face mediating you’ve got to know what to say, and say it with conviction.
- 3. **Give It To Me Straight.** No one has time for the “warm-up”. Prepare well honed phrases and practice them in front of a mirror. People like it when you can get to the point rapidly and intelligently. If it’s by email, make sure they don’t have to scroll down to read it all.
- 4. **Talk About Your Failures.** Seriously! It builds credibility. Everyone can’t be perfect all the time, and when you can tell a prospect why you lost a client and what you’ve learned it’s a welcome change. They appreciate not getting the usual hot air & razzle-dazzle.
- 5. **Offer a “Loss-Leader”.** People are less and less apt to buy impulsively from a person if they don’t have a good feeling about them. Offering a loss-leader allows the relationship to mature over time. This is very important in B2B clients. (Loss-leader is the practice of offering a product or service at a considerable discount and loss of profit to attract future business.)
- 6. **Get Sold Yourself.** Pick the most successful competitors in your area and let them sell you. Play customer and be aware of how you feel during each step, and see why their approach works so well. Auto-makers buy each others cars and break them down to nuts and bolts. You can do the same thing in your space.
- 7. **Pitch an Enemy.** Find the most disagreeable son of a gun you can find and pitch him or her. Let them be as nasty as they please, then analyze later if anything they said had any merit. Be totally unemotional, and don’t defend anything. You’ll learn where you’re

lacking after doing this.

- 8. **Start an E-mail Newsletter.** This is much like #5. Give them useful information week in and week out, or month in and month out. Make them happy to see your name in the “from” field. If they only hear from you when you want something, they’ll turn you off when they hear from you.
- 9. **Offer Testimonials.** Satisfied clients or customers can say things about you that you can never believably say about yourself. Use the person’s full name if possible when doing this. “KM from Buffalo” isn’t nearly as strong as “Kenneth Moore from Buffalo”.
- 10. **Ask Questions.** I can’t emphasize enough how important and how underused this tip is in business. Simply allowing people to verbalize their needs makes them happy and tells them you listen. It also allows you to hone in on the points to make when it’s your turn to talk.

It’s strange, but we become so busy doing business that we have a tendency to overlook what’s in front of our noses. Most of the tips listed, would come about if we ever had the time to visit with our customers while doing business.

### **Frugal Marketing for Entrepreneurs**

How many e-mail messages do you send everyday? You’re probably missing out on a simple, inexpensive marketing tool. Seize the opportunity to promote your business to a highly targeted market without spending a dime by utilizing your e-mail signature line.

If your email signature line only contains your name and contact information, you’re missing out on advertising to e-mail recipients that have opted for communications from you.

These people are key members of your unofficial marketing network. They are your prospects, clients, press contacts and colleagues and your signature line is the perfect, unobtrusive space for a unique promotional pitch.

#### **Try these tactics to turn your “Sign-Off’s” into sales:**

- Highlight what your company offers.
- Offer an incentive for recipients taken a specified action.
- Use the associated web address for the incentive, if it’s also on your site.
- Give better visual positioning to the promotion rather than contact info.
- Play with eye-catching fonts and colours.
- Use less than 64 characters/line so that words don’t wrap to a new line.
- Write a “signature” for different categories of recipients.
- Change your signature copy frequently.
- Never miss a chance to get your product or company noticed.

Another thing that many entrepreneurs don't think about is the letters they send out. They are merely accepted as solving a problem or answering a need, when you can carry the e-mail idea over into every piece of mail you generate. [\(Check Out 'Business Correspondence' here\)](#)

On the company letterhead simply add a line at the bottom of page 1. It could be a "tag line" of sorts made up of a slogan that "brands" your services or business. Try to come up with something unique so that every time it's heard the prospect thinks of you.

Examples of this would be, "Good to the last drop," which of course is Maxwell House Coffee. "Finger-lickin' good," which is KFC chicken, and so on. You get the message of what I'm saying. Play around with this until you come up with a pearl that is uniquely you.

If your business/service does not lend itself to this idea, then focus on increasing your credibility by using a "membership" tag line. For instance a funeral home would be less than tasteful using the line, "Our clients are dying to visit us;" but they COULD use the line "Members of Undertakers Assoc. of America" at the foot of their letterhead. This establishes immediate credibility in the mind of the recipient, even if the letter they received was a direct mail advertising letter.

When you're an entrepreneur in today's marketplace you have to be inventive and creative to buck the "big boys" on the block. I suggest that every entrepreneur read about the life of P.T. Barnum to get a better understanding of a truly great entrepreneur.

[Check here - P.T. Barnum - The art Of Monetgetting](#)

It isn't always the almighty dollar that gets the best advertising for our business; it's the best IDEA that makes you stand out in the crowd.

## **Increasing Sales**

**Here are the steps to increasing sales:**

- **Qualify Your Prospect** – Maximizing your time is important, so the faster you can determine if you've got a potential customer the better. Determine who the "Decision Maker" is, do you have a good rapport with him/her, is their a problem you can solve or do they know there's a problem? You may have the greatest hammer in the world, but if all this prospect uses is screws – you can't sell your product.
- **Gain Trust** – Price and product benefits are obvious buying factors, but less obvious ones are intuition, impressions, and rapport. Prospects are just as apt to buy for emotional reasons as practical ones, so you need to show them you are most like them,

you're sincere, you keep your word, and are honest. If you say you'll see them on Tuesday, make sure you keep your word. Don't make a promise you don't intend on keeping.

- **Define Your Unique Position** – Your product or service provides your customer with a specific benefit or group of benefits. Make sure it isn't the same as your competition. Why does your company stand out? Let them know the difference.
- **LISTEN!** – Most salespeople are guilty of “overselling”, and often miss the sentence from the prospect that says, “You're right. We'll take it.” Listen to your prospect as he answers open-ended questions, and even listen to his tone and inflections of speech. Uncover the problem, and then provide the solution and stop talking.
- **Stay Focused** – Too many small business owners spend all their time putting out fires instead of making sales. Spend at least 60% of your time trying to produce revenue. The sales window of 9am-5pm is small, so plan your selling time accordingly. Schedule non-sales generating duties outside this time.
- **Polish Your Presentation** – Don't take your sales presentation for granted. Practice your pitch. You've spent a lot of money perfecting your product or service, take the time to develop a comfortable, confident, effective presentation.
- **Do Your Homework** – Research your prospects so that you can ask better questions, show better understanding of his business, and be more prepared and confident before your meet.
- **Learn From Success** – Many entrepreneurs have success in one industry with one type of client, and then don't focus on getting more of the same type. If you've been successful selling to doctors and publishers, call on other doctors and publishers and refer to the successes you've had. Prospects will trust you more if they know you have previous experience with others in their field. You also spend less time establishing your credibility with them.

These are just a few of more than 50 or more ways to increase your sales revenue, but they are valuable in helping you to accomplish one very important goal – TO SELL THE MOST PRODUCT OR SERVICE IN THE LEAST AMOUNT OF TIME. Remember, the only difference between an average baseball player and an All-Star is just one more hit in every 10 at bats. Step up to the plate and sell, sell, sell.

## **NO SURRENDER!!**

No matter what you sell, you will inevitably face rejections and refusals, but learning to see “No” as valuable feedback can take your sales to a new level. Regardless of how often we hear “no” it’s a tough thing to take.

Over the years, I’ve had as many rejections as anyone else, especially as an author who doesn’t have a “celebrity” name. Here are some ways I’ve learned to cope with this situation:

- **It’s only their opinion** – When someone tells us that what we’re attempting can’t be done, we tend to think they’re right. What I’ve learned is to look at that “no” as just that person’s opinion. It isn’t good or bad; it’s just data coming in to me. I can analyze it and make my next move smarter. What I’ve received is valuable feedback that can help me to find a new and different approach.

Don’t let a “no” undermine your confidence, your belief in the value of your product, idea, book, or your ability. Go out and resell it again!

- **Don’t get defensive** – It’s OK to get angry when rejected, what’s not OK is to make excuses or try to persuade the other party that they are wrong. Use your anger to get yourself going again, let that “no” create a sense of urgency to find a better way.

Take action to prove that the other person is wrong. Instead of getting depressed when rejected, take up the challenge, and vow to solve the problem and demonstrate that you were in the right all along.

- **Let history be your guide** – If people are laughing at your ideas, ask yourself why that might be. Is your idea just ahead of its time? Or is it because you haven’t expressed your concept well enough, or demonstrated to prospects how they’re going to benefit in the long term? Understand that it takes time for every new idea or product to gain acceptance. When Alexander Graham Bell said he had found a way for people living thousands of miles apart to communicate, other people scoffed and said it couldn’t be done. The rest as they say is history. Examples like this one teach you that other people who have been laughed at and told “no” have managed not only to achieve their goals, but also to surpass them.

In the past, hearing “no” from a prospective client or publisher would have sent me into a tailspin. Now, I try to embrace the rejection, and take that information to see what I can learn from it. **Doing so lets me come out stronger every time. It will do the same for you.**

## **ADVERTISING AD SHEETS EQUALS BIG PROFITS**

Publishing and distributing a mail order ad-sheet can be very profitable. They are simple and easy to produce, with most quick print shops able to handle the printing at fairly low cost. Although, with modern desktop computers and a little practice, most people can achieve professional looking results, and are able to produce their own ad-sheets printed direct from their own computer.

The most important consideration here, is that you can use the ad-sheets to pull in advertising funds for yourself, giving you a free advertising media for your own products, delivering an exchange medium with which to get greater exposure for your own ads.

Before starting an ad sheet, you should plan it all out - decide on an interesting, informative title; choose a masthead; lay out your columns for size; determine if it is to be a simple 8 1/2 x 11 single sheet of paper or an 11 x 17 sheet folded in half. You'll also need to know your production cost for the number you intend to have printed, and the postage costs to mail them out.

Most ad sheets start out as single sheets of paper, 8 1/2 x 11, printed on both sides. Usually, the front side is divided into three equal columns about 2 1/4 inches wide, with a 1/2 inch margin from the edge of the paper all around. Your computer's operating system will have some sort of publishing suite included which will have ready-made templates that you can adapt for your own needs. If by chance, your computer doesn't have the facility, there is a FREE option that you can download from the internet, called [www.OpenOffice.org](http://www.OpenOffice.org) this also has the facility for producing PDF's, essential for producing E-books if you decide to take that route.

Assuming that the space occupied by your title, masthead and listing of advertising rates is two inches deep, this leaves you about 24 inches of advertising space to sell on the front side. Decide how much per column inch you need to charge to break even on your proposed circulation costs. Don't box yourself into a loss situation, where you can't afford to place your own ads in your ad-sheet.

The back of the sheet should be considered your profit, but half of the sheet should be devoted to editorial content. Something that each recipient of your ad-sheet should find useful to read. This is why you should decide on a dedicated 'niche' to aim your mailshot at. This niche will also be your guide as to 'which' businesses to approach regarding advertising on the ad-sheet.

You get your advertisers by making up an advertising solicitation sales letter and sending it out as an E-mail to as many businesses related to your target niche as you can find. You can also run ads in other people's E-zines, and also other publications aimed towards your targeted niche, inviting the readers to check with you regarding the placement of an ad in 'your' publication.

Now of course, you'll be wanting to work out some exchange advertising deals (whereby another publisher runs your ad in his publication, and you run his in exchange). From the experience of many, many publishers, this can be one of the most effective ways of getting your ads run, at low/no cost, and it is recognized to be very successful in the field of Mail Order.

You probably won't be able to fill up all of your available ad space with paid ads until you are well established - but no problem - first you fill as much of your ad space as possible with paid ads, and then you fill in the empty spaces with ads of your own. Sometimes, beginning advertisers fill a part of their empty space with 'complimentary ads' for other mail order operators, then send them a copy of the issue in which the complimentary ad appears, and invite them to continue the ad on a "paid" basis from there. Many of them will appreciate the favour and send the required payment to continue running the ad in future mail-shots.

Some ad-sheet publishers, once they've established themselves and are putting out an impressive publication, set up distributor networks. Generally, they'd run ads calling for distributor/dealers and asking for a fairly low registration fee. In reply to the registration application, they'd send out a letter explaining that each distributor can buy, at half price, a pre-determined number of copies of each issue of the ad sheet, with their name as publisher on each copy, and then send them out as their own. In return, the distributors would get 50% of all of the incoming advertising revenue, a half-price ad for themselves, and an opportunity to sell subscriptions. Making up a pretty good income for the distributor/dealer while also adding extra income to their own bottom line.

The bottom line, relative to becoming a successful ad sheet publisher, has to do with keeping your production costs - printing and mailing - as low as possible, while putting out a quality product that other people in the mail order business will want to advertise in - while at the same time using it as an advertising/selling vehicle for your own products and services.

Everyone involved in mail order selling should have some sort of ad sheet - if for no other reason than as a means to an end - an advertising vehicle for your own products, an extra income from advertising revenues, and as an exchange media with which to gain greater exposure for your own products in other people's publications. Once you've got an ad sheet, or any kind of publication set up and being seen by other mail order operators, you'll quickly gain stature and a certain amount of prestige.

As with any business, your ultimate success depends on your own due diligence, and your "sharp-pencil" planning completed before you order your first issue to be printed. Think about it, weigh the pro's & con's, then go with your decision. Remember though, that you should never try to change what's not broke, and that ad-sheets have a 'proven' track record of being successful for many years now. They can be funded solely by advertisers 'before' publication, meaning that you never risk 'any' of your own cash. Therefore making the whole concept ideal for a start-up business for any individual to test the waters of entrepreneurship.

## An On-line Newsletter

When you start an on-line newsletter, you have the opportunity to collect opt-in email addresses to build your subscription base and establish credibility with your subscribers, they then may want to purchase products from you in the future as a trusted source. The best part about an on-line newsletter is that it is totally free to start up.

With the on-line newsletter you can offer your subscribers juicy daily or weekly information and if done right, they will love it. You will slowly build up their curiosity and they may purchase a monthly membership or products from you because they love receiving the information you supply.

Now, if you send them junk, the complete opposite will occur, so having an on-line newsletter takes work, but you can always pay someone to do it for you. So, with all this work put into it, should you consider charging for subscription?

That depends on what you want to accomplish. Do you want to attract visitors and entice them to your main product. Or are you only offering an on-line newsletter with no products. How often do you send out auto-responder newsletters, and how in depth and valuable is that newsletter?

Free newsletters are much easier to promote because you can get a lot more people to opt-in and you can then maybe sell them a subscription in the future. Everyone loves free stuff, so offer some 'free stuff' as enticement to opt-in to your newsletter. Occasionally, at the end of the newsletter, you may want to offer special 'subscriber only' promotions, or notify your subscribers of new products or services. You could also offer special 'subscriber only' bonuses with each purchase.

Many people draw a blank when trying to think exactly 'what' to give potential readers as free gifts or 'bonuses'. Thanks to Google, those questions are easily answered. Just type 'free digital products' into your search bar and a whole universe of free products are yours for the taking, to pass on to others when 'they' sign up to your newsletter.

Getting people to sign up to your newsletter in the first place can seem daunting as well, especially if you're looking to do it for free. This is where social networking comes into it's own. Joining Facebook, Myspace, Youtube and Twitter just to name a few, is an ideal way to get people to visit a blog of yours, a web-page or a Squidoo lense with an opt-in feature to sign up readers of your newsletter.

Visiting other blogs in a similar niche to your target audience, and leaving well constructed comments and your URL will gain you Google-ranking as well as the possibility of having future readers of those blogs following you up, and maybe signing up to 'your' newsletter. With each reader being a potential customer of yours, it's worth spending time blog-surfing regularly.

For an example of the sort of gifts you can offer, why not sign up to this newsletter, and see what you get in return for your permission to be sent the newsletter. [FRED67 Newsletter](#)

By the way, if you send your subscribers what begin to look like blatant sales letters, they will opt out quicker than you can say - **Wait!** Be careful, because this is your potential customer pool, and it is like gold dust to you. If you're not confident about writing regular, interesting newsletters, you really should out-source the job to writers who advertise their services in their droves all over the internet. Elance.com is just one resource. There is an almost unlimited supply of very cheap writing services as near as your Google search bar. Be sure to get examples first though, as you will likely want to buy multiple issues in the one transaction, as it works out cheaper that way.

**Newsletters, as a free way to build a loyal customer base, has no equal as yet. Not to get one up and running as quickly as possible could be your first 'big' mistake.**

## **Going To Bat In the Second Inning of life!**

A growing number of us can now expect to live close to, or past 100 years, so 50 has become mid-life. Today, instead of approaching mid-life with the obligations of work and family, baby-boomers are looking to a second half that they pretty much design as they wish. For many of them, the results don't look too much like what their parents and grandparents called retirement.

Whether because of lay-offs or because they're weary of their jobs, many are considering new possibilities for their post-50 years, and that includes starting a business of their own. Many of these business endeavours combine their passions and talents into a revenue-producing career. This marriage fits their goals in ways a salaried job rarely could. Some work full-time, but some work part of a day, week, month, or year. Many are pursuing work similar to that which they did when employed, while others are staking out entirely new careers.

The obstacles that post-50's face in starting a business are not substantially different from those anyone else faces when becoming self-employed. Without exception, most consider their age as an advantage in communicating credibility to clients and customers.

What a difference from the ageism experienced by so many 'on the job'! No wonder the U.S. Small Business Administration is finding the ages of start-up entrepreneurs is trending older.

I know of a friend who after a 30-year career as a journalist found his work shifting from working on articles to working with administrators. The bureaucratic and political hassles that came with the job of editor of a consumer magazine were no longer what he wanted.

Figuring there was a good chance he'd live to 90 or beyond, he started thinking about what he wanted to do with the next third of his life. Luckily he'd developed a passion for pottery in his 40's and the more he did it, the more he liked it. So when offered a chance to retire early at 63, he jumped at the chance to turn his hobby into a second career.

His biggest challenge was to find ways to market his work, and he found doing studio sales several times a year worked for him. He and his wife purchased a 20-acre home in Virginia, and remodelled a four-stall barn into a studio workshop and living quarters. Three years later, between the studio sales, galleries that carry his work, annual crafts shows, his Web site and some great publicity, his business is growing well. Best of all, he loves what he does and envisions doing it until they carry him out. He sees no reason for 'not' having another 30-year career after his first. More and more "old grey mares" are following the same path. So if you're nearing, or are 50, you are coming up to bat in the second innings of your life.

**Why not hit it out of the park!**

## **Become Your Own Personal 'Company Finance Officer'**

Budgets and personal finances are not most people's favourite topics, and certainly not one of mine. Even bank executives have problems in this area, but if you're an entrepreneur, so do you. You're concentrating so much time on your business, your personal check-book takes a back seat. Then one day you are met with the startling fact that you're not saving enough for lean times and you panic.

Well, just apply your professional talents to the situation and become your own personal CFO. By using your CFO eyes on the situation, it somehow tempers the pain of dealing with your own money. To get started, here are 5 rules for treating your personal finances like a business:

- **Be Your Own Board of Directors.** To make good decisions, you must know what you're trying to achieve. In business, Board of Directors write mission statements to keep the company on track with goals. At home, it's up to you to define your mission and make sure you're fulfilling it by 'writing down' your goals. Not just your financial goals either, but your "life" goals.

- **Know Your Operating Costs.** Do you know what you spend every month on average? Businesses do because they base their budgets on historic spending patterns. Most people, however, don't know what it costs to keep their lives running. You can make out detailed budgets, but find out at the end of the month that you haven't stuck to it. So instead of doing a budget that dictates how much to spend, do a "cash flow statement" that records how much you actually 'do' spend each month, broken into several categories.
- **Know Your Net Worth.** Companies measure progress toward goals through balance sheets which list their assets and liabilities. Your net worth is your balance sheet where you list everything that you own. That means your checking and savings accounts, investments, car, house, etc. minus everything you owe. Track your net worth quarterly to make sure you're moving toward your personal goals. Without this step, you might not see the impact of your money decisions until it's too late.
- **Forecast Money Decisions Results.** When a business makes important decisions, they use a process called "scenario planning". They look at the possible outcomes of one choice compared to another. You can use the same process to make smart money decisions. For any choice, pick two options, and then look at what each answer would do to your cash flow and net worth. Remember, there are no "good" or "bad" choices – only choices that put you closer or farther from your goals.
- **Track Progress by Annual Reports.** Just as companies assess their progress in their annual reports, you need to review your list of priorities every year.  
Have you accomplished any goals?  
Have your spending patterns changed?  
Did you spend less than you earned?  
Did you save as much as you planned?

**You need to treat your money like you treat your business. Give it the time it deserves, because in the end, the 'time' you spend is really an 'investment' in yourself and your dreams.**



This section of;

**'WAHM's The New Financial Drivers'**

Is aimed at providing you with the direct route to establishing continuous streams of cash from multiple sources through affiliate/network marketing.

## **Recurring Income Secrets**

**“Fool Proof Strategies on How to Succeed in Network Marketing and Build Your Own Cash Pipeline!”**

# Recurring Income Explained

**Recurring Income** is another term for **residual income**. In a nutshell, there are **three (3)** types of income streams that you may have coming into your business.

1. If you do a **one-time job, sale, or perform a contract**, you get paid once and the income stops there.
2. If you do a **normal 9 to 5 job**, you will continue to get paid as long you continue to work for your employer—often called a linear income. This is the type of income that the majority of workers “enjoy.” Even if you are a neurosurgeon, lawyer or engineer, you are only paid as long as you continue working. You stop working and the bank account dwindles.
3. The third type of income is the **recurring income** where you are paid even *after* you have stopped working. For example, you wrote a book and as long as your book continues to sell, you will continue to receive royalty income for a work done once.

The majority of rich and affluent people created wealth through at least one form of **recurring income stream**. Take pop-star Michael Jackson for example; he still continues to receive royalty from the sales of his records made decades ago. He can even repackage the same oldies and sell them to generate new income. He doesn't have to spend time in the studio to record new songs in order to have the cash **keep flowing** in! This is the most ideal situation of the three. We would all like to work once and get paid over and over again. That is the power of recurring income!

The majority of professionals that enjoy this type of income belong to the creative fields such as actors, writers, singers, and inventors.

Unfortunately, not many of us are blessed with the talents Michael Jackson has, let alone the opportunities to be in the lucrative industries. However, there is one budding opportunity for any ordinary individual today to enjoy 'residual income' in the 21<sup>st</sup> century.

**You've guessed it:**

**it's none other than Network Marketing.**

## Network Marketing Reviewed

The 'concept' of Network Marketing or Multi-level Marketing (MLM) has been instrumental over the past 60 years or so in making the 'Recurring Income Concept' very popular and Very Attractive.

Here, you can build a network of distributors, referred to as your *down line*, and generate income independent of your own efforts. Working for a Network Marketing company is one of the **most feasible places** where you can generate **recurring wealth**, and so we'll now take a look at the secrets to being a successful network marketer.

## Choosing a Network Marketing Company

According to a respected journalist, Richard Poe, in his book; *Wave4 – Network Marketing in the 21<sup>st</sup> Century*, Network Marketing is responsible for moving over a whopping **\*\*\$100 billion\*\*** of goods and services yearly Worldwide. It is therefore very likely that you have already come in contact with some type of Network Marketing product or service. The concept of moving goods through an army of independent distributors has earned its place in the marketing world despite the negative publicity suffered by the industry because of the lack of knowledge displayed by many.

### **Network Marketing is here to stay;**

The question that remains is, “How do You choose a company?”

Here are some very important pointers that would guide you in the right direction. Any company that you can find passing these criteria should be a great company to line up with.

**1. A company that has been in business for at least 5 years** and has great financial backing, excellent management, and a ‘distributor first’ philosophy. The company should also have a long-term development goal and not just be out for the quick cash. Though 'on-line' network marketing businesses will often not be able to fit that criteria because the online community develops at lightening speed. So your discretion needs to be employed here. Other points of reference will need to be considered. Find forums associated with the 'NICHE' of the company you're interested in, and see what feed-back has been given, if any. Though not absolute, this is usually a good barometer of the way a business operates and treats its associates.

This may be a pretty tall order to reach but considering that the great majority of start-up Network Marketing companies fail within their first three years you don't want your income stream to suddenly dry up! It's no picnic to discover that after you've spent time, effort and money to build a solid organization the company closes down because one of those essential elements was missing. There is the prevalent myth that the best time to join a company is at start-up—the so called ‘ground floor opportunity’—, but if the truth be told, the ground often caves in leaving many people very unhappy. This does not mean that you should wait for five years to see if a company would do well, because logically, this would mean that no Network Marketing company will ever get started. The point here is that you should assess your risk and know that the chance of losing your money is higher with a new company than with a company having a proven track record.

Never invest too much of your own hard cash in 'any' network marketing business. The whole concept of 'Network Marketing' is that it can be developed almost solely through 'recommendation', and not through financial investment. If your potential business opportunity 'expects' you to 'invest' heavily, then run a mile and don't look back.

You know the saying, that the proof of the pudding is in the eating; So, the proof of the stability of a Network Marketing company is in the duration of its survival. In fact, in over 60 years of Network Marketing history, and after tens of thousands of Network Marketing start up companies, only around 40 - 50 companies have made it to their 5<sup>th</sup> birthday.

Any business owner would admit that the first years are the toughest. This is the period when the company is just establishing a footing and income is most likely low. If the company does not have the proper financial backing it is not likely to survive these years. You would not want to join a company that is depending too much on the distributors for survival. A Network Marketing company takes time to build momentum by the very nature of the business - word of mouth advertising, people telling people. Before it reaches top momentum through geometric progression, it must have the financial backing to survive the early hurdles.

Customer support for the distributors is also a critical part of the company. If their distributors feel neglected then they will simply not stick around. Especially in today's market where there are thousands of Network Marketing companies beckoning. The distributors are the consumers and salespeople, and to neglect them is to commit certain suicide.

A sad reality of the Network Marketing industry is that there are many scam artists that come along just for the quick cash just before they close shop and disappear. This would require that you do your due diligence such as checking consumer alert websites through 'Google' for instance. These scam artists will normally emphasize the compensation plan over the actual product - (That's if there really is a product) - and apply high pressure sales tactics to persuade you to join the "ground-floor opportunity". These criminals prey on human greed and have little sympathy for the naïve but usually honest potential associates.

**2. High quality (unique if possible),** reasonably priced products or services that should be, ideally, 'consumable', so that users will need to buy over and over again.

Traditionally, Network Marketing companies are able to produce higher quality products simply because they don't have to pay outrageous prices for advertisements. Just think about the millions of dollars paid per year by companies such as *Nike* to sports stars for a 30 second commercial. This money, if *Nike* followed the Network Marketing model, could go into developing better quality products and paying their workers better salaries. Because a large part of a normal company's budget goes towards advertising, Network Marketing companies will deliver a higher quality product, all things being equal, per dollar spent.

Also remember that you want to be paid continually so you need a product or service that is *consumable* so that the customer has to keep refilling his supply.

Nutritional and telecommunication companies fit this requirement very well.

Apart from being consumable, another important factor is how ‘needed’ the product or service is. The negative side of pushing nutritional products is that most people are only concerned about their health after it is already failing! If you are marketing a service such as web hosting, medical coverage or legal services you are more likely to have less attrition in your down line.

If the company is selling a product that you can pick up at your local department store, then you’re not likely to do very well. A unique or proprietary product will do better since you’ll have *less* competition—you learn very early that there is no such thing as zero competition, although some companies will want to make this claim.

The “acid test” question to apply to the price of the product or service is, “*Would I purchase at this price if there wasn’t a compensation plan attached to it?*” If your answer is “No,” then you are looking at a potential pyramid scheme where a product is just attached to the compensation plan to make the opportunity appear legitimate. In these cases you will always find that the compensation plan becomes the selling point and the product or service rarely mentioned.

**3. A Compensation Plan** *that is fair to both full-time and part-time distributors alike with leadership bonuses for those who build large and productive teams.*

We have already mentioned that a successful Network Marketing company will have a “distributor first” philosophy. In no other place should this be exhibited more than in the compensation plan. It takes only some simple arithmetic to see how many sales or distributors you need in your organization in order to be in profit. Most people don’t take the time to do the maths and sometimes are “deceived” by the fancy potential income charts that are put out by the company.

The point here is that you need to read between the lines and the fine print to be sure what you are paid for your effort. Most people will skim this section because it may read like a tax code and who likes to do their taxes? That’s why we hire accountants.

**Compensation plans fall into basically *four* types:**

- **The Break Away Plan.** This is the oldest and most traditional plan and allows distributors to build and be paid on an unlimited number of front-line associates. When the front-line associates reach a certain predetermined volume they can “break away” from their up line and form their own organization. In this break away plan the leaders are paid on all their front-line and also certain levels down

in their break away groups. In this model if you don't work you don't eat. You have to recruit in order to be compensated.

- **The Uni-level Plan.** Here you are only paid on a certain number of levels determined by the company. In this case there are no 'break away' groups. The larger your front-line the larger will be your total group size. The lower levels would therefore be much larger than the upper ones. Again if you don't recruit you don't get a check.
- **The Matrix Plan.** In this plan you are limited to the number of recruits you could have on your front-line. So in a **3 X 5** matrix you'll have 3 on your front line then 9 on the second level, then 27 on the next and so on. Compared to the two other plans we've looked at the matrix plan limits your success to a certain level. What's so appealing about this plan though is that recruits are told they only need to get 3 and are even promised "spill-over" from a "heavy hitter" in their up line. The results are that everyone joins looking for spillover and never makes any personal effort. Results? Certain failure. A matrix, though limited, can work well, but the distributors must depend on their personal efforts and allow the spillover (if any) to be just an added bonus.
- **The Binary Plan.** This plan is a special case of the matrix where you can only have two on your front-line, hence 'binary'. The only caveat here is that many such plans require you to balance both sides of your organization before you can get paid. This is really a trick so that the company can keep your money as long as possible and sometimes forever. Some dishonest companies will start off by opening only one side of the binary—called a '*power leg*'—as there is no possibility of you getting paid until the other side is opened. By the time the other side is opened many people may have left the company leaving their commission checks behind as well. You are forever left, not only with recruiting, but trying to balance the sides of your team. **Beware of such plans!**

There are variations of these plans that have come along such as the straight-line plan where you are paid on every one that comes in after you.

Companies that follow these plans don't seem to survive very long since most people just join and stand by waiting on their checks. There is no real incentive to work the plan.

**Warning:** You should always be particularly suspicious of compensation plans that **pay out over 60%**. This normally means that the product is overpriced, qualification quotas or volumes are almost unreachable or the breakaway structure can rob you of your investment and hard work. If the company uses the breakaway plan you may find your down line disappearing just as you are about to hit the big numbers. If a company intends to be deceptive it will be in the compensation plan; so study it well!

#### **4. Training and solid up-line support for your team.**

Many companies provide training and promotional materials for their distributors, but it is often difficult to strike a balance between product promotion and distributor training. And distributor training normally takes a back-seat. You should be wary of companies that charge exorbitant prices for their promotional materials. You are investing your own advertising dollars and your 'energy' so the company should not seek to make a profit from you here—although many do.

You should seek to align yourself with an experienced leader and learn as much as possible from his or her recruiting methods. Be sure to investigate your up-line because that can be the one factor that determines success or failure for you. Study the company literature to see who the 'big hitters' are and try to join their group. (*Unless you are already being sponsored by an existing associate*). It is said that misery loves company; **well so does success.**

#### **5. A wide and even global market if possible.**

You may find a company with all the great characteristics that we have looked at so far and then discover that it is not available in your area—ouch! With the advent of the Internet you find that many more companies are going global. This means that your market reach will be wider and chances of building a solid team greatly improved.

Apart from the sheer geography of the company's market reach, is the potential customer base as well. For example, many American nutritional companies are aiming for the 'baby boomers' who are now in their mid-life years and make up a good percentage of the buying public - (in means and numbers). This demographic of customers want to look younger and are very health conscious. Any product that caters to their needs will most likely have a ready market.

Another big "bubble" when looking at population demographics is the children of the baby boomers. Look at what they are spending money on!

Choosing a company that has a product or service for which there is no ready market will make it very difficult on the distributor. And in this industry one needs a lot of encouragement.

## **Network Marketer's Survival Guide**

In the Network Marketing industry, attrition rate can run as high as over **70%**. This means that the majority of people who try a Network Marketing company don't survive the first few months! The upside of this is that 9 out of 10 of those who 'do' survive through ten years become 'very wealthy'.

This industry has produced more self-made millionaires than any other single industry throughout the world, **ever**. What a recommendation for Network Marketing!

So if this industry has produced so many self-made millionaires, how is it that more people aren't staying for the long haul? First we would look at some of the major reasons for failure and then some tips to help 'you' escape these traps.

## **5 Main Reasons Network Marketers Fail**

Human beings are complex creatures and so it is always a little risky to make general statements. Over time, however, a pattern emerges and we can get a very good idea why so many people start this business and then drop out.

### **1. Mishandling of rejection from close family members and their warm market.**

When someone is first introduced to the concept of Network Marketing they become very motivated - (mainly by the income possibilities) - to start recruiting right away. Most companies will teach you to start with a list of your warm market and work from there. Even though this is a logical route, rejection from this group can be very discouraging and most people stop there. This means that the majority of recruits will give up after speaking with their spouses for example. To be successful in Network Marketing you should 'never' approach your warm market 'first'. They will come to 'you' once they start to appreciate your success. Go to them first and they will surely tell you to steer clear. Even though they themselves have no experience of the network marketing concept.

Only lately has Network Marketing become recognized as a substantially viable and 'Respected Profession' and many are still quick to cry, "Oh! You mean a pyramid scheme". This comes because of the negative press that many famous companies have received, and the general misunderstanding of the public.

### **2. False expectations far too early, results with too little effort.**

Depending on the way in which the business is presented, one can get the impression that there is not much effort involved. I mean, just get two who gets two and you can become rich. When early recruits realize that considerable *Networking* and *Marketing* is involved in Network Marketing, disappointment quickly sets in. There is *work* involved, and any business that presents a plan to you and says that you don't have to do anything is peddling a lie. **All successful network marketers 'worked' for their success.**

Many marketers do not factor into their planning the cost of advertising their business. This cost can eat up a good chunk of your investment especially when you are just launching. The idea here is that you have to regard this as a 'normal business' and not just a trial run venture.

### 3. **Lack of focus.**

Network marketers have gained a reputation of jumping around and changing companies like they change clothing. At least this applies to those who flirt with success but never reach it.

As I mentioned before, those who survive the early years, normally go on to do very well. However, there are many people who are looking for the 'next big thing' and keep jumping from opportunity to opportunity. This normally describes the behaviour of those in search of the ever elusive 'ground-floor opportunity'. The rule of thumb here is that you should establish yourself in one solid company before venturing off into other companies. And if you do work more than one opportunity, make them complementary to each other. A perfect example is working a leads company which you'll need anyway to feed your primary Network Marketing company.

*In fact, when you find tools that enhance your business, why not purchase them from a company that has a compensation plan attached?*

### 4. **Failure to 'work' an easy to duplicate recruiting plan.**

With the advent of the Internet and all the new communication means that it affords, Network Marketing has come a long way from the home meetings and house to house presentations. Doing these presentations was very intimidating to many people and so the recruiting chain often broke along the way. The key here is that if the recruiting machine does not have a system that anyone can comfortably do, it will come to a screeching halt. Good trainers know that a simple system must be in place or the trainer's efforts will not be properly duplicated. If the impression is given that a recruit must be turned into an instant public speaker, giving motivational speeches at the local Hilton, they can be easily scared off.

At the same time, you must take the time to learn the system and become familiar enough with the products that you can tell a friend about its benefit. As a user yourself, this should not be difficult. A caution here is to work the system that has been field tested, rather than trying to invent your own methods. This doesn't mean that you shouldn't be innovative, but there is no use reinventing the wheel either, so be teachable.

## 5. **Baby-sitting of down line members.**

Teaching is surely a part of the game of building a strong team. Some marketers make the mistake of doing too much for their down line members thinking that if they don't their recruits will leave. This often backfires, however, because the down line members become comfortable and depend too heavily on their up line, and never grow strong enough to build their own teams. There is only so much you can do for someone and no more. These spoiled over-dependent down line members can become a liability instead of an asset to your team. So avoid the temptation to micromanage your team; you'll get burnt out. Teach your team members to fish instead of fishing for them.

## **Secrets of the “Heavy Hitters”**

Now we come to the 'positive' side of the equation. Ninety percent of conquering a problem is to identify the problem. Even addicts have to first agree that they have a problem before they can be helped. So if we can quickly review the major reasons why people fail we can just avoid those pitfalls. Let us take a look at these pointers:

- **Be prepared to handle rejection.** Who said that any kind of selling was easy? But it all comes down to attitude. If you can understand that a rejection of the opportunity that you are so excited about is not a rejection of you as a person, then you are on your way. “No” must be interpreted as “next”. This is easier said than done but it's the price of success. The Internet and other new technologies now allow some rejection proof approaches, such as using lead capture pages and auto-responder messages. These methods serve to “pre-qualify” your prospects. There still must come a time when you will have to be in personal contact with your down line members however.

Part of preparing your mind for these ‘negative’ people is to fill your mind with positive messages. There are many Network Marketing and “positive thinking” speakers that will help you keep your spirits up. You will be surprised to discover the boost that motivational tapes and books can give to your attitude in general. This is one of the benefits of being in this industry—it teaches you to have a brighter outlook on life.

- **Be realistic in your expectations.** To expect too much too soon will only set you up for a possible let down. Accept that this is a legitimate business that requires investment of time and effort and you 'must' be prepared to sow the seeds for the harvest you expect to reap. Who builds a house without first considering the cost?

When you are quoted the salaries of the big recruiters, be sure to ask how much time and money they spent to get to that level. This information will give you a clearer picture.

- **Once you find a reputable company be prepared to stay for the long haul.**

This goes without saying, but if you expect to succeed, you must stay the course. The most successful people in life have gone through very trying times but they stuck with it and left a legacy behind. It is often said that tough times don't last, but tough people do. The same is true for those seeking to build a solid recurring income. You should commit yourself to at least 3 years before making a decision either way.

Jumping from one opportunity to the next only shows a lack of decision and stability in you planning. Teenagers are expected to fall in and out of love every few months, but married couples have committed for life. Be prepared for a marriage not a fling!

- **Do not make the business more complicated than it needs to be. Stick with what works.**

There is always the temptation to improve on the methods that experienced net-workers have shown to work. Go with what works, not with what *should* work. If you find a system that has been working just plug into it and squeeze the last drop of success you can get from it. This means that you must show yourself as 'teachable' to your up-line and be willing to teach your down-line members the same system. Success normally comes from doing what works over and over again until it becomes second nature.

Another note of caution is that you should not expect from your recruits what you are not doing yourself. There are many net-workers who will give advice that they are not willing to follow. In other words they get their team members to "do the dirty work" for them. This practice takes away from the real meaning of *duplication*—I'm doing the same thing that I'm teaching you to do.

- **Train and then let loose!**

***The real power of Network Marketing is the power of leverage.*** Rather than using 100% of your own effort, you are using 1% of the effort of a hundred. If your down line members become too dependent upon you, then they will be using 110% of '*your*' effort. This can easily lead to rapid burnout.

So the key here is to train 'your' front-line members, then train them to train 'their' front-line members. As you gain leadership experience in the business then you can occasionally pick up the slack for a colleague. The important thing here is that your team members understand that effort is required on their part or they cannot expect your support.

Here are some additional insider tips on really hitting the ground running. These 'secrets' are learned from the study of those who have made millions in this industry.

- **Talk to many at the same time instead of one at a time.**

We just mentioned that the real power of Network Marketing is 'leveraging' your efforts. Did you ever notice that the real successful people in this industry never talk to one person at a time? Just think about it. Your recruiting message or script will be the same for each prospect. You are introducing them to a business opportunity. If you were to use the telephone to do your presentations, how many prospects can you talk to in one day? So here is what the serious marketers do:

- (a) Set up a toll free number with a recorded message and invite callers to leave their number and other contact information.
- (b) Advertise conference calls where many people can join and listen to your presentation at the same time.
- (c) Run a message board on your website where people can ask questions and discuss the business.
- (d) Host an on-line conference chat room.
- (e) Buy 'double opt-in leads' and load them into an auto responder with your prospecting message. Use 'double opt-ins' to avoid SPAM complaints. Also confirm that the auto responder company that you use allows you to use purchased leads.

## 2. **Target other network marketers.**

This may seem to go against the issue of not jumping from opportunity to opportunity, but it is much easier to work with someone who has already worked in the industry than a totally new person. There are list brokers who specialize in mailing list of distributors from companies that have closed down. For these individuals you don't have to teach them to fish, they already know, and that can be a plus.

In addition to this, you can hope that if they join forces with you they may bring their entire down-line from the old company. Of course, the challenge is that these seasoned marketers will also be more difficult to recruit since they will take a more critical stance of your opportunity. So be sure that your company stands up to any critique before you approach seasoned Network Marketers.

### 3. **Target business-minded people and entrepreneurs.**

Here again you are targeting people who are already motivated and understand what it takes to run a successful business. These individuals would also be networking in their businesses already, would understand the value of networking, and therefore would be in a position of influence. These professionals come in contact with a large number of people and could be the boost that your organization needs. The more 'business minded' your prospects are, the more likely you will be able to recruit them.

### 4. **Make a written plan with all your goals and steps to getting there.**

Psychologists tell us that when we write something down we are more likely to commit to it. That's why you are required in a contract to place your signature on the dotted line – it helps you keep your end of the bargain.

Every business owner should have a goal to which they are aspiring. If you aim for nothing you are likely to strike it. If your plan is to get to a recurring income of \$10,000 per month then you should set smaller goals on your way there. Say, \$3,000 per month after the first year, then \$7,000 per month after the second year and finally \$10,000 per month by the third year.

A very important part of writing out this plan is to calculate what is required to get to your goal. So if you must call 20 people to get 1 'yes', and that prospect is worth \$50 per month to you, you will know how many calls you have to make per month to get to \$3,000 per month in one year. Looks simple, but most people don't do this kind of calculation and so they run their businesses with blind expectations.

**Knowing where you are going is one of the easiest ways to get there!**

### 5. **Continually work to improve your people skills, especially your listening skills.**

At its core, Network Marketing is really 'people management'. If you don't like dealing with people then this is not for you. You are always going to be in direct or indirect contact with people, so you should brush up on your people skills.

One of those skills that you'll need to primarily focus on is your listening skills. One of the most common downfalls of Network Marketers is that they talk too much and don't listen enough. This applies to the majority of salespersons. You have to always take time to listen to the customer, because if you do - they will tell you what they are looking for!

Here are some quick tips to improve your listening skills (particularly on the telephone):

- (a) Well ... just stop talking and listen. That's the toughest part.
- (b) Learn to view things from the prospect's position. Is your prospect a single Mum struggling to make ends meet? Empathize and provide the solution.
- (c) Restate what the person tells you to be sure that you understand what they are saying. This also makes the other person feel "heard."
- (d) Try not to interrupt them while they are talking—another hard one.
- (e) Ask a lot of questions for clarification but not to be confrontational.
- (f) Avoid jumping to unnecessary conclusions and learn to "listen between the lines."
- (g) Smile! You'll be surprised to see what this does to your tone of voice.

**6. Stay informed about what's happening in the industry by subscribing to at least 'one' professional Network Marketing journal.**

There are many magazines to choose from, and many books written on the subject of Network Marketing. As an "expert" in the field you should be able to speak of it in a professional way and be aware of the latest trends and technologies available to you. Think of how impressed your prospects will be when you can quote them the latest statistics. This helps you to build immediate credibility with your prospects. If you expect to make \$20,000 per month, think about what other professionals with similar salaries had to endure before they reached that level, a doctor for example—years of medical schools, educational loans and internships! Don't be skimpy on your education.

**7. Write your own book, or produce Network Marketing tapes and CD's.**

This may appear to be a tall order but it is not as difficult as it first appears. First you can publish an E-book even if you have this book written by a professional ghost-writer. You can place a bid at a website such as [Elance.com](http://Elance.com) and have writers bid on your job. This book will have your name on the cover and no one has to know that you never wrote one word!

Audio's and CD's can be produced at home using a local sound studio. You can also use your computer with the appropriate software and hardware to do this. There are many companies that will reproduce these recordings for you at minimum cost. Having your name on these products can be a real income booster. People want to know that they are following a leader and that is the way you are presenting yourself.

## About Affiliate Marketing

**Affiliate marketing** has been made very popular on the Internet by companies such as [Amazon.com](http://Amazon.com), [ComissionJunction.com](http://ComissionJunction.com) and [ClickBank.com](http://ClickBank.com).

Strictly speaking, because you are getting a one-time commission for most of your sales in an affiliate program this income is not really recurring. The trick here is to join affiliate programs that offer a **monthly service** such as a web hosting, or membership websites. Remember the key is that the product should be consumable or requires renewal. Also, affiliate or associate programs don't normally pay you beyond the second level, so you cannot really build large organizations as in a Network Marketing company, therefore your income is a bit restricted. In this case you will have to spread wide—create a large front-line.

Most affiliate programs don't require you to train or support your customers, so this all balances out. In life it's hard to break the “*you get what you pay for*” rule. It's the sowing / reaping principle.

## **In Closing**

You should take a look at your income sources and evaluate them to see how many are recurring and how many are linear. The key here is that you want to “balance you portfolio” so you can have income coming in even if for some reason you are not able to work. As a small business owner this can be critical to your survival.

Even 'one' of your fat monthly checks tucked away on a fixed deposit account, will provide you with recurring income - accrued interest.

How long do you think it would take Bill Gates, the richest man in the world, to make his first billion if all his bank accounts were presently frozen and taken away? **That's the power of recurring income!**

# Resource Guide

<http://fred67.com/library.html>

<http://affiliatepowerhouse.net>

<http://fred67.com/blog>

<http://fred67.com/vretemplates.html>

<http://fred67.com/newsletteroptin.html>

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