

Millennium Marketing 2000
Presents:

S.C.R.E.A.M.

The Marketing Guide The SCREAMS Success!

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Success in Business
Creative Techniques
Running your Business
Enthusiastic Training
Affordable Promotion
Marketing Guide to Success

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About The Authors Of S.C.R.E.A.M:

Debbie Solomon and Sara Hardy are the founders and owners of Millennium Marketing 2000.

These 2 ladies met on the internet, just entering yet another business venture that was soon to be a less than profitable experience. We all have been through this stage, but for Debbie and Sara it was different. With no money coming in, despair in their hearts of the thought that they would have to head off to the hassle of another dead end job and leaving their precious children in daycare, these ladies opened up to each other and told each other what their goals, dreams and ambitions were. They spoke of what kind of business they would like to do. It was the business of helping others that are in the same predicament as they were in. People who need to know how to go about doing what it takes to gain success online.

In order to do this, they first must go about the steps of success, and then they could share with others how to get on that path.

They researched for months and months gathering the best information possible that would benefit others in marketing their businesses online. Once the information was gathered, it was time to test out their fate.

They devised the Marketing Trendz Workshop. This workshop is designed for people who need to market their business online, but are not knowledgeable of the tools and techniques that are involved. Many lesson plans, marketing tools and helpful articles are just part of what this workshop entails. People who are not sure of website design, html, or advertising on the internet can benefit their business through this workshop, and these are just a sample of what is included!

This Workshop is now World Renowned along with their Top E-Zine, "The Online Exchange". Success for Debbie and Sara was found! Now Debbie and Sara knew that all the research, time and investment they put into their business is 100% fail proof.

With all the knowledge that was gained in this journey to success, Debbie and Sara felt that the only way to really make it pay-off is to share it. It is apparent that going on the internet and advertising was not the only aspect of starting and successfully running your own business.

With that in mind, Debbie and Sara put together a Marketing Guide that S.C.R.E.A.M.s Success!
You will with no doubt gain the proper knowledge of business once you finish this book.

Visit Debbie and Sara at Millennium Marketing 2000 and see what their success is all about:

<http://www.marketingtrendz.com>

Introduction:

Welcome to the World Of Internet Marketing. This book has been designed in order to take you step by step into the world of marketing.

There is a lot involved in doing business online. It entails in-depth information and knowledge in order to achieve a successful business.

This guide will show you all the principles that are involved from setting up your business to successfully marketing it on the internet.

It is essential that you take every detail into consideration in this course. Running a business online is not just based on good networking and marketing. There are also detailed legalities that are involved. Many of us question these while setting up in business. Here, we provide you with all the answers.

Only you can put this knowledge into practice. We are here to provide you with the necessary tools that are required of you to be successful in your business.

One thing we all have in common is the desire to start our own business. But the fear of what it entails is what holds most of us back. That is what S.C.R.E.A.M. is all about. Giving you all the necessary information that is essential for us in order for us to run a successful business.

High quality information is always a successful product...Coupled with a High Powered Marketing Strategy. The result is Dynamic!

We wish you LOTS OF JOY in running your own business. The Freedom and Independence that it gives is sheer magic.

Best wishes in obtaining your own personal goals of Success & Wealth!

Part One: SETTING UP YOUR COMPANY:

The first thing for you to do is to form your company. There are three main company formats: Sole Proprietor, Partnerships, and Corporations.

(1) SOLE PROPRIETOR: Operating in this way is by far the least complicated way of being in business. There are few legal formalities to consider and you will not need your "books" kept professionally. You simply control everything, which of course means that you are responsible for everything as well. You are red to keep records of all your business's money and other assets, including capital (the money you put in), expenses, and income. This also includes any assets you move in or out of the business.

(2) PARTNERSHIPS: Such a company can be started by two or more people, and once again there are few formalities. It is important to have a properly drawn-up partnership agreement however, just in case the partnership turns sour or in the event that one partner or the other dies or becomes incapacitated. The legalities affecting the business if a partner dies can be complicated and professional advice on life Insurance must be sought.

(3) CORPORATIONS: Usually have a minimum of two shareholders, acting as President and company Secretary. (**Note:** There are exceptions so contact a qualified Corporations Attorney if you need an exception.) The procedures for setting up a Corporation are considerably more complicated. However if you have other assets you want to protect this can be a good way to go but be sure to seek competent counsel. There are many legal formalities that have to be complied with.

I suggest that you form your company operating as a Sole Proprietor to begin. As a Sole Proprietor you simply decide upon a name and you can begin. Technically you should file a statement with your local newspaper that you are going to be doing business under another name. It's called a DBA statement. Your local paper will help you. You also may want to talk with your local City Hall about zoning and license requirements. But to be honest, in this type of business folks often overlook these requirements. Naturally, we can't recommend that!

Alternatively you could try your local Small Business Administration, whose phone number you can find in your local phone book. They will be able to help you with any queries you have as regards setting up in a Small Business.

Here is a link to some Business License info <http://www.dkra.org/blicapp.htm>

A business license runs around \$30 to \$40. This is something that changes from city to city or county to county. Normally you can obtain one through the Tax Collector's Office, or City Hall, or maybe through the Clerk of Court's Office. It

changes, but usually it is where you renew license tags and registrations. It will be a yearly event to renew your business license. You need a license if you gross more than a certain amount. You will need to find out if it applies to you.

The following are available to one-owner companies:

- Proprietorship
- Single-member LLC (in some states)-treated like a proprietorship for tax purposes
- S corporation (income is taxed to the owners)
- C corporation (pays its own tax)

Multiple-owner companies have the partnership (in various forms, like limited liability company, limited partnership) in addition to corporate forms. Income from these is taxed to the owners.

As to what is the best form for your business, discussions with a local accountant and attorney will help you immensely. It's often best to start as a proprietorship/SMLLC until you know the company will succeed, since other forms can cost significantly more in tax return preparation, franchise taxes (in some states), and accounting.

Company Name:

Your next step is to choose an appropriate name for your company. You may call yourself any name other than names, which imply international, governmental, or business forms such as Inc. (Incorporated) unless you are incorporated! Try to avoid names other companies might have Trademarked else you may get in a bit of a bind if they discover you are using their name. I don't really think that it is necessary to have a TradeMark for your Business at the start. It is both expensive to register a TradeMark and time consuming as well, so I would suggest you leave this until you are established. Later down the road you may also want to look into copyright laws. You may even need to know about that now, to make sure you aren't violating a copyright. It is rather lengthy material so I am including this web site address for you to look at when you have need of it. About copyrights <http://www.benedict.com/>

Premises:

If you have a business that can be run from home, there is no need to go into leasing, renting or buying expensive offices unless of course you want to at a later date.

However, if you run a business from home there are certain rules to be acknowledged. If you turn a room totally and exclusively into an office, then you can probably claim that as a deduction for tax purposes.

NOTE: This is just the opposite as in the UK where you do need to share your office as a spare bedroom or some such thing.

MM 2000 points to consider is you conduct your business from home:

- 1) Is there a clause in your property deeds that forbids or restricts business activities?
- 2) Are there local Zoning laws, which may restrict your business?
- 3) Do you have troublesome relationships with your neighbors?

In all three cases it would be well not to reveal to your neighbors that you are or will be running a business out of your home. Doing so can save a lot of headaches!

I do suggest that for maximum peace of mind you seek professional advice on the legalities of using space in your home to run a business. Because governmental policies are ever changing. Contact your local City government or better yet, as suggested, seek competent counsel.

Opening a Business Account:

This involves nothing more than paying a visit to your local bank and informing them that you would like to open an account using a Business name. All they will want to know (usually) is the name of the company you intend operating under, your home address and business address, which in most cases will be the same address. Nowadays some banks are requiring a copy of your business license in order to set up a business account. Talk to your local bank manager and find

out what their requirements are. You will find that most banks will willingly send you a business start-up pack full of information and a friendly liaison with your bank manager is always beneficial to both parties. If the bank manager is not sympathetic to your needs - go to another branch or another bank. I recently had the occasion to set up a new account but after investigating it, I decided to just continue my existing account. I'm not sure this is a good idea or even if it is legal. But I keep track of business and personal banking using a Quicken Banking Program on my computer. So far it seems to be working quite well.

As soon as you have customer's payments coming into your business account on a regular basis, then you can instruct the bank to transfer your wages directly from the business account to your personal account. This is discussed in greater depth in the section, 'Setting Your Targets'. I don't recommend this but all I do is write a check to myself.

Opening a Savings Account:

Why should you need to open a savings account if you have a business account with the bank? The answer is because it is a place to store moneys away to pay the taxman and other agencies at the end of the financial year. It is also an ideal place to save for home improvements, a house, holidays, car, unexpected business expenses, whatever you want to save up for. Again this is discussed in the section 'Setting Your Targets'.

Open the account in your own name, and faithfully store the tax money at the end of each month. You will gain by earning interest on it. Transfer money from your business bank account by writing a check payable to yourself, and paying the check into a savings account. Or, alternatively draw cash from the business by writing on a business check - after the word Pay - Cash. And simply pay the cash into a savings account. Make sure that the account pays high interest, or alternatively set up a separate High Interest Deposit Account with your bank.

Insurance:

If you are in full-time employment then there may not be any need for any health or life insurance, depending on your employer's benefit package.

However, if you are self-employed then it might be worth your while, to consider taking out a sickness insurance/hospital plan. Now a days there are many insurance plans that except individuals and families and it is not a group plan. You should research your options with many different companies before choosing one. I have also discovered that the rates are very reasonable, even for a PPO insurance in comparison with an HMO. You may not consider this necessary as running this business is straight forward enough to hand over to a partner or member of the family if a crisis occurred, even if members of your family are running the business for themselves. Or you could hire a part-time secretary.

If you have invested in a computer and set aside a room as an office, then household insurance often does not cover this. Here in the US we have insurance called homeowners Insurance that covers a wide variety of things. You may want to look into that. The safest way is to discuss your particular situation with an Insurance Company Broker or Agent.

Pensions:

One of the most important aspects of running your own business is to ensure that you prepare for the future NOW. At the beginning of starting up a business is the time to start a pension plan, so that when you want to retire the finances are available. In most cases you will want to contact your Insurance Broker for help in setting up your retirement program.

Part Two: Important Points For TAX Preparation:**Notifying the Tax Authorities:**

The Tax Authorities need to be notified of your intentions to start up your own business. It is best to notify them straight away, but it is not against the law to notify them after you start, as long as you include the facts in your next tax return. Once you have the tax office address, just write a letter to them, stating that on such and such a date I would like to begin my own business. The name of the business is _____. I am sole proprietor (or whichever applies). The business is a Computer Related Business (or what ever you wish to call it).

The Tax Authorities will send you a form to fill in. On the top right hand corner of the form will be your tax ref. no. So that any time you have any questions on tax and need to ask the tax office, by quoting that ref. no. They can find your file.

NOTE: In most places this can also be done by telephone.

You should also go to these web sites to see what is required by the government. Once again, this is rather lengthy and the requirements change for each type of business. If you still have questions after going to this site, the IRS provides help by email or they have an 800 number.

IRS web site : <http://www.irs.ustreas.gov/>

Small Business info: http://www.irs.ustreas.gov/prod/bus_info/sm_bus/index.html

The Standard Business Mileage Rate for 1999 is a blended rate. 32.5 cents until March 31, then 31.5 cents the remainder of the year.

Classifying and Expenditure

Keep in mind if you pay someone a total of \$600 or more for the year in Maintenance and Repairs, then you must give them a 1099!

The base for figuring income subject to federal taxes is the net business income (revenues less expenses). For a proprietorship/partnership, any net income over \$435 is subject to self-employment tax, and all income is subject to income tax. Some states may tax the gross revenue of the business instead of the net income.

An S Corporation does not pay income tax. All of the earnings or losses flow through to the shareholders onto their personal returns. Therefore no matter what your income level your only reporting requirement for income is at the end of the year on the tax return for the S-Corp. If you were a C-Corp and you had income there would be a possibility that you would need to make estimated payments, but once again there are no monthly or quarterly requirement to report to the IRS your earnings. The only requirement is at year-end on the tax return. If you have employees you do have to submit quarterly reports to the IRS and to your state (assuming you live in a state that has state income tax and levies an unemployment tax). However none of the payroll reports will list earnings of your business. So to sum up if you have no employees and no earnings year to date and your accountant is telling you there is nothing to file he is correct.

If you go into business, you'd want to check with your local government to see what license and zoning requirements there are. If you are required to collect sales tax on the sale of your product, or service, you would want to get a sales tax license from your state. If you are going into business as a sole-proprietor, and have no employees, generally that's all that is required until it comes time to report your income and expense, or pay over the sales tax you have collected.

Frequently Asked Questions about Taxes:

1- How do we post money we invest, other than stock, like start up costs?

Generally a person can put money into his corporation in the form of equity or as a loan. How you account for this money is determined by the arrangements the person and his corporation agree to when the money is exchanged.

2- If we plan to start operations....all costs to date considered start-up costs?

Generally any expenditures that would be ordinary expenses if the business was operating are considered start-up costs prior to the business's start date.

3- A Computer bought for business before service begins just post as asset as opposed to start up cost?

If it is contributing the computer to the corporation, the computer is a fixed asset to the corporation.

4 - Money taken out of business...loan repaid, loan, payroll, dividend?

The accounting for the money taken from the business will depend on the facts. A paycheck will be booked as salary expense, Loan repayment posted against shareholder loan, and so on.

Concerns:

You needn't be concerned with paying estimated tax, if you are going to owe less than \$1,000 when you file your tax return. Another safe harbor is to have paid in at least 100% of your prior years tax (105% in the case of high income taxpayers) or to have withheld or paid in 90% of your current year's liability. I'm not sure from whence the prior post emanates. If someone said "should", they mean that you are not bound to paying estimated tax. However, if you don't follow the rules, and pay your taxes as they become due, you'll be charged a penalty for underpayment of taxes.

The first step would be to register to obtain a sales tax license in the state where you are based. You must have a sales tax license before you can collect the tax.

Generally for a one location business with all sales solicited by computer, mail or telephone from your home and shipped by common carrier from that state, you would not have to collect sales taxes in any other state.

Regarding your income taxes, you would be subject to filing Schedule C of Form 1040 if you are a sole proprietor. Remember that you must pay estimated taxes during the year if you are a sole proprietor.

Financial Matters:

In the first year of business you can choose within reason, when its year-end will be. A bookkeeper will advise you on the best dates. If you are still in full-time employment let the tax office know that you intend to keep working and the business is part-time. The moment you give your notice at work, inform the tax office of this development, letting them know that the business will be your sole source of income.

Considering the level of income, you really should seek the advice of an Accountant or Bookkeeper that has some expertise regarding taxes and other business matters. Again, let me remind you, a good CPA will be worth his weight in gold!

Net profit earnings are; Gross profit, minus cost of sales, overhead and Capital allowance = net profit. In other words, net profit is after all your expenditure allowances have been deducted. If you like it is your actual profit or "bottom line" as it is sometimes called.

NOTE: All the income figures are Gross Earnings. This is because we have no way to determine just what your costs might be. However, it can be said that this is a very high "Gross Profit" business so in almost any case your "Net Profit" will still be very high. The figures we've used are taken from actual cases but they cannot be considered a guarantee because in the final analysis how well you do depends on you and how well you follow these instructions. It might interest you to know that doing business via the Internet (e-mail and the Web) your costs will be a small fraction of what they are when using the postal services.

Part Three: Essential Ingredients for Success**Sharing - not Selling:**

ENTHUSIASM = SUCCESS! Enthusiasm about your product as a sharing of the Product = high sales = financial rewards. It's that simple. Business is sharing knowledge and great wealth rather than selling it. This actually changes your attitude to selling when you receive telephone queries. You will say different things, approach the inquirer from a friendlier more relaxed attitude which opens the gate to successful selling. Share your product with people and they will share their money with you.

One very important and vital element of selling is that you cannot be enthusiastic about a product that you are not making use of yourself. Read that again.... maybe several times until it sinks in!

By studying, and using the principles in the course, the change in your own life, and lifestyle, and the change in you will even be noticed by others. Most of all by reading and studying all of the materials you are about to get, and by reaping the benefits from the course, you will find yourself bubbling over with enthusiasm for this business plan. Your enthusiasm will result in sales - after all - would you buy something that the seller had no enthusiasm for? I wouldn't.

If you are asked a question that you do not know how to answer - it is better to say, "I'll find out and get back to you," than guess and maybe lose credibility. Always keep track of the name, address and telephone number of every person that calls you to ask for more details about the business. Offer information and suggestions.

Telephone Manner:

When using the telephone, put a smile on your face, although your potential client will not see it, they will hear it. Be full of faith and have confidence in yourself and the business plan. Put a little love into it all, enjoy yourself. This is not so crazy as it may sound; it is in fact essential for success. Because, while you are in this 'frame of mind' you are less likely to make any mistakes. Have you ever noticed, that on a day you feel miserable or tired - EVERYTHING goes wrong! Yes? I'm sure you have. And other days, when you feel good and the sun shines from your heart - the day goes by SMOOTHLY, without a hitch!

Further - Essential Ingredients for Success:

It is vitally important that you study this information before going any further. Top of the list, are determination and courage. You are the one who has chosen to make your life better. You are to be congratulated! So many people only dream but never do anything to make their dreams come true. You have. You are determined to make a better quality of life for yourself and those around you. What a wonderful, exciting action to take! Always remember this, if you ever get disheartened. Always remember that dreams can come true, if you work at them.

Here are other vital qualities:

Being yourself, belief in yourself, positive attitude, professionalism, inspiration, education, communication, integrity, desire, goal setting, motivation, big thinking, enthusiasm, persistence, consistency and commitment. Persistence is the finest quality for success. Most businesses take up to 3 years before they can hope to make a profit. It can easily take that long to get the product right, and find the correct market place to aim that product. Franchises may overcome this problem yet they cost anywhere from \$10,000 to a \$1,000,000 or more. Home businesses have a big advantage, for the start up costs is very minimal and the profits are very large.

The profit will depend on your own ability to interpret the knowledge, to practice using it, to experiment by using your own intuition. If you read everything that comes your way then you will have the enthusiasm and excitement running through your veins while working. You will have the knowledge and make hopefully very few mistakes. If you can develop persistence, you will win. There is no way you cannot succeed.

So, be persistent; don't give up at the first hurdle. Being in business is a character builder, much more so than working for someone else. It requires special qualities to be a success and the first quality to develop is persistence.

Quitters never win - winners never quit. Self-made Millionaires are not people who give up - they are always people of courage, persistence and utter, utter faith in themselves and their visions.

Be consistent - it is no good being full of confidence on Monday - full of thoughts of failure on Tuesday and Wednesday - Thursday deciding to have a go and Friday full of confidence again. Build slowly but surely, by consistently working at your business.

By working steadily and consistently, you will build up momentum and thoughts and ideas will flow with ease.

This brings us to commitment. Nothing will happen if you simply join a plan and then sit back and wait for it all to happen. Obvious? Maybe, but it does happen.

Any business has unlimited possibilities to make you as wealthy as you personally desire. This fact alone should be enough to convince you that commitment is going to be well worth the effort. Set your own goals so that you have a goal to work to. Make a goal sheet with short term goals and stick with it, then your dreams will unfold. If you begin from day one with the attitude 'I can do it, I must do it = I WILL do it', then the sky is the limit.

The day you become committed to your business, is the day you will stop asking, "Does this plan work?" because you will simply get on with the job and get down to the task of making it work - knowing that the achievement of your goal is a foregone conclusion. It is doubt that spells doom. And when the plan does start working for you, you will experience the most exhilarating heights of satisfaction and enjoyment - and you'll be smiling all the way to the bank.

The fun of being able to take the family on a holiday without looking at the pennies, the exhilaration of working hours that suit you, make for a quality of life only before dreamed of. Many are achieving this now - and so can you.

It may not be enough to give it everything you've got - you may need to do whatever it takes. There are a good number of business plans. There are many that are excellent. But there are always business men/women who go from one business

plan to another, because each one they join, doesn't work. But, these same plans do work for many others. It is a fact, that if they cannot or will not do what it takes to make one business work, it is very unlikely that same person will make another business plan work.

If you are to succeed in anything you must have the deepest commitment. Don't waste your valuable energy and time wondering or worrying about whether it's going to work or not. If you do what is necessary you will be a success, whatever business you are in. Most Plans Work, if you work it.

Looking after your Business:

This Manual is your handbook, your guidebook, keep it close-by at all times. Read it and re-read it until you can quote important passages by heart.

As a businessman or woman you have a responsibility towards your product. You will gain so much with the amount of information and knowledge acquired, and also skill. You may be a dynamic businessperson, with great motivation and commitment, but that does not mean by any means that everyone has the same traits.

Time and commitments to family are good reasons why it is important to build the business steadily and surely. If you do too much too quickly, the great danger is that you won't have the time to look after what is important to you and your goals. Start a timetable and keep track of it and make time for yourself. That is the reason for your own business, to have a life and fulfil your personal needs.

Positive Attitudes:

Being Positive is away of life. If you have a positive attitude it will show in the way you talk, the way you walk. Have you ever seen anyone with a positive attitude walk with hunched shoulders? How you talk, what you say, the way you say it, the way you feel, the way you are, the way others see you.

Being positive is a must for success in business and life. A positive attitude will make you look for the good in others, be willing to listen to others, thereby giving the correct advice. You will be genuinely interested in helping others, and in doing so, you will be helping yourself. You will look upon your business as a way of giving your customers something they can't live without, not as a way of selling and simply making money. You will not be interested in gossip, which is destructive, you will avoid arguments, which again are destructive, and you will find yourself praising and congratulating people instead of criticizing.

These are just a handful of actions prompted by a positive attitude. Maybe the best and easiest sentence to remember in order to grasp the principle of positive attitudes is this: "Like attracts like". This simply means, "positive attitudes attract positive results attract more positive results". And in the same context, "negative attitudes attract negative results, attract more negative results" "Wealth attracts wealth" - maybe the most simplistic example of this is that as soon as you have money in a high interest deposit account, it grows simply from the interest accrued, without you even doing anything. Wealth starts not in the pocket - but in the mind, heart and soul of a person - then you'll have money in your pockets, and in your bank.

Why is it that a positive attitude is so powerful? Consider this - you receive a telephone call or e-mail from someone interested in your product or service. How can you project a happy, successful and bright image, that says - you are successful, the product is great - if you're not positive? And if you don't project this bright positive picture, who is going to buy your product? Right, no one!

A positive attitude also gives you the power and the courage to try out new ideas and new ways of living, a determination to derive the best, the most from all walks of life.

To learn to be positive is to open up a whole new life - a bright, shiny, magical life, where dreams come true, where anything is possible! The words impossible, and can't should never be uttered, instead, anything is possible, and I can and I will -should be your passwords. The more positive you are - the better advertisements you will write - you will write great letters if you want to write your own - hold inspirational telephone calls and write powerful selling messages! This means you will make more money.

Being positive will do something else for you that you may not have believed possible. You will stop worrying, about how many people are going to buy from you. Because your positive attitude means that you KNOW you are going to succeed. And when Mr. Smith telephones you to ask for more details, you will be enthusiastic, cheerful and helpful, because you are giving him the chance to benefit from your product or service. You will not be so anxious that if he doesn't buy it'll all fall apart, making you become pushy which will repel instead of attract him to your business.

Being positive will not only make you dynamic, but also relaxed! And when you are relaxed you are in the right mode to receive inspirational ideas. You'll waste no more precious energy on worrying... because you will discover it can't provide positive results. Oh boy! Don't do it! Treasure your energy and nurture your energy by always being positive!

NOTE: By the way, did you know there is a difference between "constructive planning" and worrying? You might be in deep thought but still not "fretting"(worrying) about anything. Fretting is when you needlessly "stew" over something that you have no control over. People recently confuse these two different modes of thought. It is important to be positive from day one. For some people it is something that has to be learned - it isn't naturally there. It is a quality that has to be carefully and determinedly nurtured, until it blossoms into fullness.

One of the biggest destroyers of good business - is fear. Courage replaces fear - and courage means right action instead of inaction due to fear. If you are going to be too frightened to start a business - then nothing is going to happen. Start each day with courage and the conviction and determination that you are going to do well - affirm "Today is going to be a good day!" and mean it! "Today is going to be a great day!" and mean it! Build the motivation; build your courage, every day, work at it - the results will be astounding and remember to think big.

If you reach for the stars, and fall a bit short - well you've still achieved a great deal! So set your sights high - don't limit yourself - build your self-esteem, it is important. If you don't believe in your own abilities, how can you expect anyone else to? If you haven't got any special goals to achieve - how are you going to achieve anything?

What happens if you think big? It will mean that instead of thinking of ways of cutting costs; you will be concentrating on how to increase your income. The most basic law of wealth is based on the law of giving.

You must give before you receive. And it must be your best shot! And you must be determined to succeed. And if you haven't got the proper finances, consider borrowing it - this is a business, treat it as such. You don't need a huge sum. I had to create a product and search for the market place suitable to sell it in. This is a gift so treat it as such. Use it to enhance your own wealth and success to the greatest of your ability.

Hobby or Business?

Don't treat your business or this plan as a hobby, because your whole thinking structure will be affected - and your results may suffer as a result. If you think of it from day one - as your business then your mind will work on showing you ways to project a professional image from the word go. You will pick a good strong company name and network to the right people - ensuring the best results - your adverts if you choose that route will be right and give good results, potential buyers will reply and quite likely purchase your product. Making money is not a hobby - money is essential to our well being. Making money in an honorable way - develops qualities of character that make us better human beings - and money shared can do so much for humanity and the environment! One of our company policies is to regularly donate to a charity. I believe every company should share their good fortune with others less fortunate. If you are serious about your business, then people will not ridicule you; they will treat you with respect and listen to what you say.

Encouragement

A great principle of success is simply this - to associate yourself with successful people - why? Because they keep the fire of desire, success, faith and courage burning strong and gloriously. Let's look at it this way. What happens when you throw a pebble into water? From the pebble the water ripples into rings of an ever-widening circle. Success is like this - it spreads outwards from one pebble - one person. But so does failure - one person can spread discontent and put out the fires of success for many.

So, be discriminating. Protect yourself against failure - by protecting yourself against listening to negative talk - and talking negatively yourself. If someone contacts you to say they are not satisfied - don't commiserate - do that person a favour - be positive and dynamic - and re-light their enthusiasm. Just watch how a conversation can turn from a tale of woe - to an

excited I never thought of that - I can succeed - I know I can do it! And believe me, you will feel good - because you have helped another person. You have given them back their hope for a bright future! And from that hope will come the desired results!

If you don't do this - then the negative person will pull you down - and will be sowing the seeds of your failure! It won't only be his/her bank balance to suffer- it will be yours! And more - it will also be your self-esteem crushed. And it is vital that this doesn't happen.

Dealing Honestly:

Every successful business is built on integrity and fair play. The only real way to lasting wealth - is through dealing honestly and fairly with everyone and giving of your best. No-one is perfect - we all make mistakes -fail miserably sometimes - but if you always try to do everything right, it won't be too often that you make a mistake and when you do, hopefully it won't be too serious.

What do you want from the Business?

You need to decide before getting started what you actually want to achieve. Do you want a business where you work 3 hours a day or 2 days a week and the rest are spent on other interests? Do you dream of becoming the CEO of a large company?

Do you enjoy solitude? Do you want to invest money into studies to fulfil a particular ambition? It is very important to do an analysis of your objectives to give you a direction in which to head.

If you decide that time is more important than money, then you would elect to work shorter hours and earn less - or you may decide to sacrifice time in the short term by working hard in order to build yourself a fortune and then retire. If your desire is to become a large company you will spend a lot more time and energy on building the business, and you will also be willing to experiment with different ideas and put more money into the business. It is very important to realize that your quality of life is important.

Part Four: Creative Marketing

Your clients will come from one or more of the following 4 sources:

- 1) Established Clients
- 2) On-line Mailings
- 3) Advertising
- 4) Family, Friends and business acquaintances

Established Clients:

These are people that have already done business with you before, possibly in another business capacity. They are a prime source of clientele because they already know they can trust you. You can approach them simply either telephoning or sending details to them. The ratio should be high and this is the first approach to use if it is available. This alone can set you up with a substantial income from sharing right away.

Marketing via the Internet:

This section contains the information you need to market the business through the Internet.

Marketing is all about the image that you show the public, your customers. Being in business, you're in a position to market yourself and your product. Insuring that you do both is very important. We are in business online and our product is transmitted via e-mail, we also provide a service in addition to the actual product. Knowing this, we have to approach marketing in a whole new way.

Knowledge:

Do you have a basic knowledge of business and how to properly conduct business on the www?

Do you know your product inside & out and do you believe in it? You can't sell a product if you don't believe in it.

Your Web page is your main sales document. It is a masterpiece of sales letter writing. If you are familiar with the Web area of the Internet you will see all the possibilities of setting up a web site with little or no experience. I love it because of the ability to change fonts and colors so that it is much more appealing. I remember the first time I set up my own page, I was so excited and proud!

Your first challenge to having your own web page is to decide what server you are going to use. For example, do you have an ISP (Internet Service Provider) that provides an FTP storage area? If so, that is where you will probably want to store your web page. Once you have it in your FTP area it can be accessed by Web Browsers such as Netscape or MS Explorer. Otherwise contact your supplier for recommendations.

There are two primary ways of getting the html code for the web page itself. One, your ISP should have the source for information of html codes. The second way is to hire a web master to create your web site and send you the html for changes. You can copy it to a Wordpad type of editor and save it as any name you please. Once you have the html code in a file where you can work with it, you will want to learn it yourself and gain experience in that field also. If you intend to use bulk e-mail you will have to observe certain rules if you want to avoid being destroyed by "flamers", (These are people that have a nasty disposition and take delight in messing up your web access). Your supplier is the one that should help you with this. If he can't help, he will know somebody that can. Ok, is your web page ready to go! If not, stop here and get it done!

(Side note: Royal Web design is affiliated with MM2000. If you would like to have your web page done by them, please go to www.marketingtrendz/royaldesigns.htm You will be surprised at how reasonable a web page is!)

All that should be needed now from an operational point of view is to begin attracting people to your web page. As said before, you're so called "warm market" (people you already know) might be your best bet. But in my case and for many other people, I prefer to keep those people until I start getting a few checks. Otherwise you can be almost sure they will sneer at your proposition. I prefer bulk e-mail as a first choice. You can also begin placing free ads all over the Internet, including Newsgroups. For step by step instructions on how to go about placing these ads, please see the inserted files at the end of this manual.

Do not spam, or send unsolicited e-mail. I don't, and I have done quite well. There are thousands of free classified ad sites all over the net to browse.

Your success is our success. You WILL profit from implementing this plan of action for your business. We want you to be happy and successful. But like any business, it will take time to get established. It will take patience and persistence. The rewards are quite satisfying.

Family, Friends & Business Acquaintances.

Well, I think this one speaks for itself. Call them, talk to them, and invite them to visit your web page. I have a hard copy of the web page, which I use for people that can't get on the NET. If you can print it in RTF (Rich Text Format) it will make a much better impression. Hopefully you will have quite a few names in this category, and before you know it, you could already have 10 sales.

After Sales Care & Service:

What is it? Satisfied customers and clients are of the utmost importance for your business. Follow Up, make sure they are happy with your product and even ask them for a testimonial for your archives and for future use. It's in your own interest to keep your clients happy.

Part Five: Running Your Business

Before we start the administration side of the business it is important you understand that at some stage it would be advisable for you to seek the professional advice of a qualified accountant or book-keeper who knows the ins and outs of the financial side of a business. Failure to set up your business financially and tax-wise can be very costly!

The more work that you put in, the less you are going to have to pay for accounting and bookkeeping services. If you set-up the following files and books and follow the advice and tips, then it will not take long for an accountant or book-keeper to discuss with you any finer points that may be applicable to your particular situation.

Here are some areas in which they can show you how to conduct your business both professionally and legally.

My advice is that you set-up your filing system and books as laid out in this section, and take this along to a professional within the first 3 months of setting up.

If you are hesitant on paying out for an accountant or bookkeeper, then book an appointment with the tax authorities. They will offer you advice and help with any questions you may have.

Professional advice in the early days can save money in the future. It will also give you the confidence and assurance that you are running the business in a totally professional and legal way.

Office System:

Since you apparently have a computer there are a number of good accounting and tax programs for you to choose from. I currently use Quicken to keep track of my money. There are so many good "contact" programs I hardly know what to recommend. If you have something like Windows why don't you just start with something like the Card File and the Calendar to keep track of things. As soon as you find it necessary you can move up to a good accounting package. I have the Peachtree Accounting program and of course it does everything. But it isn't the cheapest one around either. If you are into using Shareware there are a number of those that will do the job very nicely.

It is crucial to use a filing system that enables you to know who bought what and what stage of the business you are in. I have a program called Yellow Sticky that is a real gem for keeping track of what and when something needs to be done. A good filing system not only reduces any chance of mistake but it also makes your work easy.

BE SURE TO KEEP A RECORD OF ALL TRANSACTIONS IN YOUR BUSINESS!

Computers do crash! So if I were you, I would keep a simple notebook with two sections in it. Being loose-leaf, you can easily add a page anywhere you need it. The key is...Keeping it simple!

More on keeping records:

Just as you have a notebook to keep track of your transactions, and may want something to keep a pencil record of your money. A simple way to do this is to go to your local Office Supply Store and buy a Small Business Accounting Book. I suggest you look them over and see which one you think will be best. They are totally self-explanatory. One of these may be all you want in the beginning. They are very simple and easy to use. They also meet all IRS record keeping requirements.

Whether you draw up your accounts yourself, or have an accountant do it, it is essential that you keep full and accurate records from the start. Well-kept books make the preparation of the annual tax return much easier, and save your accountant time (so keeping down the fee you are charged).

If you cannot give an accurate statement of your profits, they will have to be estimated and you will then have to pay tax on the basis of this estimate. If you consider the estimate is too high, it will be up to you to prove it. So it is in your own interests to keep complete and accurate records. Only business expenses can be deducted in working out taxable profits, not private or domestic expenses.

Examples of expenses not allowable are food, medical treatment, and clothing (except protective clothing or uniform), premiums on personal insurance policies.

Examples of expenses which are only partly allowable, are the rent, rates, lighting and heating etc., of premises used partly for business and partly for domestic purposes, telephone charges where there is both business and private use of the 'phone, and transportation expenses.

SUMMARY OF OFFICE AND ACCOUNTING REQUIREMENTS

There is so much available on this subject. I feel it is not necessary to go into detail at this point. You will need to keep track of all your business income and outflow, period. No exceptions unless you want to take an awful risk...even the possibility of prison time (but this is not likely). I have provided adequate information on keeping all the required records. I might mention also that if you keep your records business-like and accurately it could go a long way to satisfy an IRS auditor. As soon as you have considerable income from your business, hire an accountant and spend your time servicing your clients. Leave the accounting to a professional.

Checklist to Start:

- a) Decide what form of company you want to set up.
- b) Choose a Company name.
- c) Prepare the materials so they fit YOUR business. This should include: a secure Invitation, a web page, and a few follow up letters.
- d) A computer with a Web Browser and related software.
- e) A set of "books" set up by an Accountant or Bookkeeper (hopefully).
- f) Access to an Auto-responder and an Internet Service Provider.
- g) Access to a Bulk E-mail supplier or your own mailing system.

Golden Rules for Success

Not in any special order as they are all important.

Platinum Rule - Decide what you want from the business and plan accordingly.

- 1. Don't use up valuable cash flow in the early days - by purchasing things you don't need!
- 2. Don't leave things 'til the last minute...plan ahead!
- 3. Be FAIR in all your dealings.
- 4. Go slowly and carefully at all times - the biggest single reason for failure to make the plan work in the early days - is due to being in a hurry and missing some VITAL point or points.
- 5. Treat your business as a business and not as a hobby.
- 6. Always be positive! Make "I can and I will make it work" your motto and not "Does it work?"
- 7. Refuse to be drawn into any negative Conversations.
- 8. Plan carefully. Plan what you're going to say BEFORE you contact someone.

Part Six: Networking Package

Well, as anyone who's had to walk in fresh snow knows, sometimes it's better to follow in the footsteps of someone who went before (especially if they were wearing snowshoes)! It makes the going a lot easier if you're not the one breaking ground. It's time you learn how to "Network" and if anybody knows how, it's the folks at "Resources for Success".

Strategic Networking:

The key to building a profitable, independent business is networking. There is just no getting around that reality. Advertising will obviously draw customers, but it is terribly expensive, and most of us can't afford it. Building your business through word of mouth holds tremendous romantic appeal, but most of us will go broke waiting for it to happen. That leaves networking. This article is about how to network and how to do it well.

Networking is the process of building business relationships with people who can and will refer clients to you. Networking is not just a numbers game; it certainly is not a popularity contest. Nor is it something you do once and it's over. It is about creating and sustaining profitable relationships with specific individuals who have the ability and the desire to send business your way. This article is about three things: who to network with, where to meet them, and how to create appropriate relationships with them.

First, be specific about who you will network with. There are lots of people you enjoy as friends, there are colleagues you learn from, and there are people you are naturally drawn to. All of them are good people. But most of them won't help you build your business. Be clear about this!

You want to network with people who match the following criteria: They must be centers of influence - they must be in contact with lots of people, and those people must trust and respect them. Secondly, a good networking partner must know and respect you and your work. And third, they must have a solid, mutually beneficial business reason for referring clients to you.

Now, let's talk about where you find these people, and then we'll talk about how to connect with them.

For clarity, we will describe three arenas where you can find networking partners. And, we'll focus on groups where you can connect with several people at once. The point is to leverage a relationship with one person by also developing relationships with their friends and associates. So, consider the following arenas:

Social and Community Groups: These are organizations and businesses where people gather for a common purpose. These range from fitness centers to religious organizations, schools, political groups and volunteer fire departments. Any place where people come together is worth considering as a way of meeting active, committed people in your community. The advantages of these groups are that they draw a variety of people from the entire community, the members share a common value or purpose, and you probably already belong to some of these groups. Their disadvantages are: They are not designed to foster business relationships, only a few of the members are likely to meet your networking criteria, and some groups discourage or prohibit using the club for business activities.

Civic and Business Groups: These organizations include service groups like Rotary, Kiwanis, and many others, and business groups like the Chamber of Commerce. These groups can be extremely effective for building your practice. If you are the only home business owner that furnishes this type of product, and you attended the weekly breakfasts, within a year it can become a gold mine! You could get direct referrals from high-powered business and community leaders, and become a conduit for referrals to other practitioners - who gradually come to appreciate you and feel a need to reciprocate with referrals back to me! It is a huge double win - worth at least \$50,000 a year in direct business!

Virtually all of these groups accept men and women, there is a gender gap and you'll want to check that out. Be aware that you will have to pay your dues - three ways! First, expect to pay a few hundred dollars to join, then expect to buy an over-priced lunch every week (my Rotary lunch is \$9), and then you must budget time to get involved. If you don't follow-up with time and personal contact, your name on a list will be wasted money.

Now let's shift and talk about what you say and do to build effective business networks. The simplest, most powerful advice I have for many clients is simply this: Stop talking so much! (I'm trying to be polite. My bones want to say: Shut up!) And when you do speak, say the right things.

In building professional business relationships, there is only one issue: how your services will benefit the other person.

Most of us have a fatal tendency to explain. We talk about our training, our credentials, our passion for our work, we blabber about how we are different than, better than, or "special" compared to other groups or agencies. Don't waste your breath!

Imagine the following: You're a Chiropractor (or health consultant, or....) and you are working out at your local fitness club. You meet a lawyer who's riding the bike next to you and she asks what you do. You say, "I help people live with less pain and more freedom of movement." Then stop! In all probability, she will become curious, ask for more information, and you have a conversation going, but one that she has initiated. You've got your opening! If she handles personal injury cases (or knows someone who does), or if she has chronic pain, or if she is committed to her own high-level wellness (after all, you met at the gym), you may be starting a very nice, mutually beneficial business relationship. Congratulations!

In the early stages of building a business relationship, never speak for more than 10 seconds before handing the conversation back to the other person. And, focus only on the practical benefits, outcomes, and results of what you do. Talking about where you were trained or the history of your profession is deadly! Even talking about whom you serve - the people or problems you enjoy working with - is problematic. Let your listener figure out for him or herself that you "seem" to be talking about them, their friends, their employees or spouse. Let them "discover" you!

As the friendship builds and you've worked out together, or served on a committee together, or sat through weekly meetings together, the time will come to offer them a free sample of what you do, or you'll invite them to your holiday open house. But don't rush! Try to find the perfect balance between being proud of what you do and letting them set the pace of the professional relationship. Eventually, there will be a painful or critical situation in their own life or in the life of a friend, and they'll casually ask, "You handle stuff like this all the time, don't you?" That's your opening!

In summary, you want to find groups of business and opinion leaders who share a common interest with you, and you want to fit in. You want to be recognized as someone they know and trust. And you want to "sell" them slowly, based on trust, friendship, mutual respect and mutual benefit, so that as the relationship builds, it will fuel your practice for years to come. Effective networking is partly about knowing lots of people and having them know you. But the bigger issue is having a group of people who know you well enough and trust you enthusiastically enough to use your services (and send their friends) when they need your skills. Popularity is a small component, but a deep, lasting relationship that is mutually beneficial for both parties will, over time, make you rich! You can take that to the bank!

Top Ten Do's and Don'ts to Build Your Referral Network!

1. DO: Be visible and well liked! Know lots of people and be sure they know you.
2. DON'T: Inappropriately use acquaintances or membership lists to build your practice. People hate being put on the spot!
3. DO: Join and contribute to worthwhile groups and causes. You have to put in before you can take out. Be known as a generous person with lots to give.
4. DON'T: Grab the spotlight or Chair every committee. Don't turn down positions of leadership or responsibility, but don't be pushy. Let people discover you!
5. DO: Show up! Whatever your current circle of friends and relationships, this week go someplace else! Keep adding new circles of influence and expand the range of your interests and involvement's. Keep growing the circle!
6. DON'T: Expect colleagues with similar expertise to be referral sources. They have their own businesses and are unlikely to share clients with you. Be realistic.

7. DO: Reach beyond your profession for business connections. Look to business owners, salespeople, educators, and managers. Anyone who connects with lots of people and who does not compete with you is a potential partner.
8. DON'T: Rush into business relationships. Have lunch, get acquainted, but never push a business card or brochure on anyone. Conveniently "forget" them at the office, and send a thoughtful follow-up letter with the material a couple days later.
9. DO: Make sure your business connections run both ways. Referring clients must make business sense to both sides. Make sure your work provides increased income, more convenience, better outcomes, or other specific benefits to your referral sources, or that you can legitimately make referrals back to their office. This is only fair.
10. DON'T: Panic or try to rush. Most successful practices only need 3-10 great referral sources. Select and cultivate them wisely and patiently. It pays huge dividends!

8 Ways to Market your Business or Professional Practice WITHOUT Networking!

While focused, strategic networking is usually the most efficient way to build your professional practice, there are many other ways to market your business. Personal networking may not be appropriate in some areas, or for certain types of services, and some people simply don't like to do it. The following are the Top 10 methods my clients have used to increase sales and grow their practices without networking:

1. Newsletters. There are many inexpensive ways to distribute your newsletter, from buying a "packaged" service, to photocopying and mailing, to use of Internet technology. Newsletters keep your name in front of potential clients, and let you share the information you feel is important in a timely way. Remember to publish frequently, and be dependable over the long term.
2. Writing articles and columns. Every organization has a newsletter, and there are many newspapers and journals that need material on personal growth, health, wellness, communication, relationships and every other aspect of human life. If you enjoy writing, editors are eager for your material, and writing a column brings instant credibility and positive exposure.
3. Have a Website. Increasingly, customers are expecting to find information about professional services on the Internet. A clean, professional website may cost less than \$500 and work for you 24-hours a day, everyday.
4. Volunteer. Whatever your specialty, organizations need your time, your skills and your help. You can volunteer to sit on Boards, answer phones, do their newsletter, or be a consultant - volunteering gets you known, and it can open doors for you!
5. Work with Sponsors. From insurance reimbursement for medical services to a philanthropist sponsoring an art exhibit, anytime someone else is paying the bill, you can expand your services and reach more people. Employers, educational groups, non-profits, foundations and government agencies can all be sponsors.
6. Do research. By designing and conducting appropriate research you accomplish several things for your business: You become an expert, you attract people who are interested in your research, you attract volunteers who want to participate, and when you publish the results you gain credibility and again attract attention as an expert.
7. Groups and Alliances. By combining your skills with a group of other professionals, all of you gain exposure, there are appropriate referrals to others within the group, and over-head costs can be reduced. Often groups are profitable simply by being able to share the cost of renting a large, visible office in a prime location.
8. Advertise. Using the Yellow Pages or placing an ad in the local paper or even on the radio (less traditional, but why not?) will bring you business. I place this last because my experience suggests that for most professionals it's an expensive way to go, but it does work. Remember, placement and consistency (being seen over and over) will be important, so run your advertising for at least a year.

The Four Key Traits of Highly Successful People

First, they are insatiable learners, and some have lots of formal education. But I'm talking about something different. They are incredibly curious. They are like little kids who never stop asking "Why?" And perhaps more important, they ask, "Why not?" These people read "Popular Mechanics" and poetry. They take classes in art appreciation and learn to scuba dive. They buy books on quality parenting and take broken appliances apart to see how they work. They are permanent fixtures at their local community colleges, the public library, a favorite bookstore, and they watch PBS.

Second, they use all this learning to build creative contexts. They see how things are connected, and they see opportunities in terms of history and popular trends and new technology. They see ideas in the context of people and they make connections between ideas, technology, and the needs of individuals. How do they do this? I'm not exactly sure, but highly successful people can be reading a novel, which reminds them of a new technology they saw in a magazine, connect it with an idea they saw on PBS, and call a computer programmer to check out the new business opportunities, all in less than 30 minutes! They see a broader context than the rest of us.

Third, they assess risk accurately. Impulsive people under-estimate the level of risk and rush into foolish ventures with inadequate preparation. Cautious people have great ideas, but fail to act, often because they over-estimate the risk of failure. Highly successful people seem to evaluate both the chances of success and the costs of failure accurately and quickly. Because they correctly assess risk, they experience fewer failures and are not shocked or caught unprepared when things don't work out they way they hoped.

Finally, extremely successful people respond quickly. They don't over-react, rarely lose their temper or lose control, and yet they are seen as decisive leaders, as incredibly creative and energetic people. They don't seem to move very fast, and yet they accomplish more than most of us. They never rush, and they rarely hesitate. They respond appropriately and impact or change situations in the direction they desire. They simply get a lot done and they do it successfully. Highly successful people hunger to learn everything, they see connections, they assess risk accurately, and they respond quickly. Skills I plan to develop!

And one more thing: Successful people enjoy themselves! As I look out my window, I see the trees are in bloom and my lawn needs mowing. Spring is here! Have a wonderful week, get outside, stretch your mind and your body, do something nice for yourself and someone else.

Networking online is done in much the same way as networking in person. Just become an active part of your community - your online community.

Become an active member of a newsgroup or mailing list. Participate in chats on Delphi, Tripod or ICQ. But remember, don't just jump right in, pay attention to the conversation going on. Say hello and introduce yourself. Ask polite questions. Don't push your sales pitch on anyone - it is considered rude and they'll ask you to leave. Join SixDegrees and become a member of a small business group. If you're on AOL, that means participating in business chats and talking to others who are in business for themselves.

So you see, Networking is just being friendly and sharing. There's a bit of risk involved in sharing first, but 9 times out of 10, great things will happen for you if you do.

Part Seven: Accounting and Bookkeeping Course

Objectives

On the whole businesses and countries are run by purely materialistic principles. How ineffective this can be is reflected by the economic crisis experienced in many countries.

Throughout the world there are a number of businesses that are purposefully built on higher principles. Many people do not realize the great power of wealth built on such values.

Sharing and giving builds wealth, not just for the privileged few, but for everyone, and that is the principle behind this business. Everyone who has a business can become wealthy, not just a privileged few. How to set your own financial targets and also how to obtain the maximum benefit from your income, is achieved by using the structured guidelines.

SURVIVAL INCOME - Table 1

Expenditure (estimate where necessary)

Monthly \$

Mortgage/Rent

Water Charges

Local Taxes

Personal & property insurance

Food & housekeeping

Clothing

Telephone

Rental charges (TV, video, cable etc.)

Entertainment (meals, drinks)

Subscriptions (clubs, associations, periodicals)

Car - tax & insurance

Car - service & maintenance

Car - fuel

Other travel expenses

Children & presents (birthdays etc.)

Other:

Total:

Add the total you need to earn each month or your SURVIVAL INCOME

Notes: (For any personal commitment or notes you want to jot down for your own use)

The second consideration is "How much do I owe in credit card loans, overdraft facilities, bank loans etc.?"

OUTSTANDING MONIES OWED - Table 2

Expenditure

Details

Monthly Payment \$

Total Owed \$

Secured Loans

Unsecured Loans

Credit Cards

Bank Loans

Overdrafts

Standing Orders

Other Loans

Total

Write in the amounts you have to pay monthly and the total amount of the debts at the present time.

Extra Help

If you are in a position where your personal account or business account is overdrawn, with an unauthorized or over the top overdraft, there is a way out. Approach your bank manager with a request to transfer the overdraft to a loan. The reason is this. Once this is done you will have a set amount each month that will be payable. For example the bank may suggest you pay \$100 off the loan. Then, in the outstanding monies table the figure would be \$100 monthly and the total figure would go in the total owed column.

Alternatively, if you have a lot of small debts it can be beneficial to borrow the total sum of the debts, pay them all off, and again you have a set amount each month in one place to pay. It can save on the interest you pay. **However, please seek professional help first before going ahead.** A bank manager will help. It is better than attempting to loan money yourself and finding out too late that the agreement is so harsh that you end up paying sky high interest or that the company is not reputable. The key point here, is don't panic. If you owe a lot of money, it is not the end of the world. There is a way out. You are already taking positive steps to change your situation. There are no debtors' prisons as there were in the days of Charles Dickens, so take heart. Trust in your own integrity and ability to change your future.

Next, add the total figure of monthly SURVIVAL INCOME and monthly (not total) OUTSTANDING MONIES OWED. This figure is what you really need to earn monthly to survive (plus the extra money needed to be earned to pay income tax and national insurance stamps on the level of earnings, which we discuss further on).

Next we have table 3 for Business priorities. If you are in employment elsewhere then your expenses will be less than being self-employed. For instance, your employer will probably be paying your pension. However, you can take out your own as well.

BUSINESS PRIORITIES - Table 3

Expenditure - where applicable	Details	Monthly Payment \$
Pensions		
Office Equipment		
Cash flow / reinvestment cap.		
Cash flow for other business		
Business Insurance		
Other		

Total:

Let's go to the next stage. Now we start to get to the exciting part. Working out how much money you would like for the extras in life

PERSONAL GOALS - Table 4

You won't be able to fill in the final column until you have read the rest of this section.

Expenditure	Details	Total Cost \$	Monthly Savings
Hobbies			

Holidays/Travel

Home improve

Cars
Bikes
Boats
Planes

Property

Other

Total:

You now have 4 financial figures:

- 1) For survival (tables 1 & 2)
- 2) For re-investment into business (table 3)
- 3) For personal goals (table 4)

We have 3 main areas, or pockets. The first pocket contains what you NEED, for survival, for personal income. The third, re-investment in the business, and the fourth, what you DESIRE.

For each pocket, we can set up a different account. So we have the following: Business Bank or Building Society Account Ref. no 1

This is used for

- a) Wages - which is the sum total of monthly payments from Table A - Survival Income - either with or without mortgage/rent (personal preference).
- b) Cash flow for re-investment into business, to keep building business
- c) Mortgage/rent (if not included in wages)
- d) Pension scheme/business insurances.

Personal Bank or Building Society Account Ref. no 2

- a) For wages to be transferred into
- b) Mortgage or rent transferred into.

A Personal or Business Bank or Building Society Account Ref. no 3

- a) Standing order payments
- b) Card payments
- c) Loans
- d) Hire purchase payments.

Bank or Building Society High Interest Savings Account Ref. no 4

- a) Personal goals money
- b) Tax savings, and when earnings reach higher limit, extra National Insurance money.

These 4 accounts in which to put your earnings is not meant to be followed strictly as laid out. Use it as a guideline to adapt to your personal situation.

For instance, I have a business bank account that is used solely for, cash flow for reinvestment into business and wages to be transferred into the private account. It is used for nothing else.

You may also prefer to have 2 building society accounts, one especially reserved for holiday savings. Or, you might like to keep tax and N .1. savings totally separate from anything else, in an account on its own.

Give your entire financial situation careful thought and work out the best strategy for you, using the tables. Remember this is only a guideline: you may want to keep more for cash flow for re-investment.

To help you, here are some points worth remembering:

1. Personal and business finances have to be kept as separate as possible to make it easy for yourself and the Inland Revenue to work out your finances. This is why it is wise to transfer your wages from a business account to the personal account, instead of writing out business checks for domestic bills. As you already know there are certain areas of finance, which can overlap, such as the telephone bill, purchase of car, heating bills.

2. Business accounts cost more in interest rates and bank charges than personal accounts - although as we've discussed, some of the banks allow the first year of trading free. One point that is extremely important, is whether a bank is going to charge you for the extra bank statements you need for this business. You need them weekly, and the usual time for sending statements is only once every 3 months. So, this can be an extra charge.

3. The more money you have in a savings account, the more you will earn in interest, hence the reason to stash income tax money into a high interest rate savings account.

The Next Stage

We have set up an example figure just to show you how this is table is to work to your benefit. With the financial information you now have from your tables and the multiples of \$50 you can work out an exact strategy of targets.

This is how:

First: SURVIVAL INCOME - Business Account Ref. no 1.

a) Wages (sum total of monthly payment on SURVIVAL INCOME table with or without mortgage/rent).

Let's suppose without mortgage/rent it was \$1,440.

b) Cash flow for re-investment into business to keep building business. Let's suppose with your \$50 fee you decided to keep \$200 cash flow going each month.

c) Mortgage/rent

Let's suppose you have a mortgage or rent of \$1,260 a month

d) Pension, insurances, \$180 a month.

Either write in a book or on a card the following:

TARGETS

Bank Account Ref. No 1 - Name of the Bank

Wages - \$800

Cash flow + fee - \$200

Mortgage - \$700

Pension/insurances - \$100

What is your TARGET?

Remember this is only a guideline, you may want to keep more for cash flow for reinvestment.

If the business were your only source of income, then you would invest more than \$200. If you are already in business, and have serious cash flow problems, then the cash flow you would want to build up for both businesses - one for this business, and one to make the other business successful again - would be reflected in your figures. Your mortgage or rent may only be \$800 not \$1,260. If you are employed, then your wages should cover the survival income needed, or most of it. However, from the example you can see how it all works.

So this takes care of bank account ref. no 1 (business account) and ref. 2. (personal account).

Let's move onto Account Ref. no 3.

- a) Standing order payments - As an example we'll say \$200
- b) Card payments - As example, \$540
- c) Outstanding loans - \$360

In this particular section, on your table, OUTSTANDING MONIES you will have two sets of figures.

One will be the monthly payments and the other will be total outstanding debts.

So your book or card will carry two sets of targets - like this.

TARGETS

Account ref. no 3 - Name of Bank and whether personal or business account.

	Minimum
Standing order payments	\$200
Card payments	\$300
Loans	\$300

INITIAL TARGET - Minimum =

However, with the extra information in the right hand column you can set about making a secondary target. The total debt is \$21,600. Divide that by 6 months for instance and that is \$3,600 a month is needed. Already a target figure. So, what you know is that after the initial target. You then set your next target so you can pay the entire bill off in 6 months.

So you would put
Initial Target -
Second Target -

High Interest Savings Account Ref. no 4.

- a) Personal Goals money.

Again, from your table you are going to know what your final financial figure is.

You might need to break some of this down though. For instance, let's take the situation that in March you decide you'd like a holiday in September. You work out it will cost \$6,200 for the family for 3 weeks. So your figure is \$6,200, the months you have left to save would be 6 clear months. So you would know that at that rate \$620 a month would have to be saved.

All of your other personal goals would need a time element put on them. For example, a desire to buy a boat costing \$30,000. If you set a target of 24 months, you're looking at \$1,260 a month, or 12 months would be \$2,520 a month. Work this out in terms of your target in a set goal of 24 months.

- b) Tax.

This figure can only be worked out when all of your other figures have been reached. As soon as you know your financial target figure, then calculate the lower income tax rate, then the balance in the higher tax rate based on the present tax rates, which are given in the Business Plan & Marketing Guide in Part I.

From all our examples we have used (which are all imaginary just used to illustrate how to set your targets, not what they will be) total target income for year 1 is \$97,000

Account ref. no. 1 \$3,240 a month x 12 months = \$38,880 a year.

Account ref. no. 3 \$21,600 outstanding debts paid back in 6 months = \$21,600

Account ref. no 4 Personal goals \$6,200 holiday (in 6 months) + \$30,000 for boat = \$36,200

Purely for ease, we'll work in nearest round figures, although it won't be absolutely accurate, it will still be a good enough guideline.

Total \$97,000 gross profit - approximately \$5,000 overheads/running costs - net profit \$92,000. Let's say the first \$8,000 is not taxable. \$92,000 net profit - \$8,000 allowance = \$84,000. This is the taxable figure - although you may have other tax concessions, such as paying back bills if they were due to a previous failing business.

Therefore, as tax varies from country to country, let's say the total tax due for 1st year will be approx. \$28,000.

This high rate of tax is extremely unlikely in the first year, because you are not suddenly going to reach your target, it could take 2 or 3 months, therefore your earnings over the first year will be a bit more spread out.

It doesn't matter if your calculations are not absolutely accurate, but near enough to highlight the very important factor of being aware of approximately the amount of tax due, and saving for it. The most sensible and safest way is to seek professional advice, as soon as you are anywhere near approaching high earnings.

What you will end up with is a total set of targets for year 1, broken up into pockets to be put into, specific areas for specific items.

Once you have all your targets mapped out then starting with Bank account ref. 1 - survival income - send out mail shots with the banks details.

Your targets written on the cards or in a book will tell you ~ how many clients you need for one account.

Once you have reached or are within reach of that target send your next batch of mail shots with details of bank account ref. no 3 to cover all these payments.

You'd reach that and then set to reaching target on ref. 4. Then you would go back to ref. 3 to obtain your maximum target, to pay off all your debts, if that's what was wanted. Keep in mind deadline dates though. By having set targets to aim for it gives a stable network to work within. In our examples we have 6 months to save for a holiday, so that account would be high priority, whereas the second target for paying off all the debts could be safely looked at last if chosen. Or, the boat last after holiday, is saved up. If these were your targets you would have to decide once the figures are there, which are priority.

You may prefer to just have 2 accounts. One for business and one for personal. It doesn't matter, if you find it easier, as long as you follow the same format of finding out what your targets are. If you open a high interest savings account, do check if they send out bank statements and if bank mandates can be paid into the account. If not, then simply transfer your savings once a month into the savings account.

Whatever targets you set, you will find that from time to time you will adjust them. You may find you do better than your targets, so you can adjust them and aim higher, or you may find that as your tastes change, so will your aims and ambitions.

Whatever happens, the actual policy of sitting down and carefully working out targets at this stage of the business is crucial.

Also, it is crucial that you do not underestimate the potency of this information of the course. By using all the information contained, you will set yourself on the royal road to riches. Unlimited wealth is within your reach. There is no need to be anxious that the market will disappear if you don't send out thousands of mail shots in the next few weeks, or that the market will be swallowed up by others.

Wealth creates more wealth, just as poverty creates more poverty. There is plenty of room for honor and integrity in business. In fact it is the only way to survive over a long period in business. The days of business being conducted on purely selfish motives are coming to an end.

Compare the way businesses are run today and how they were conducted only 100 years ago, when you had two choices - either to be born wealthy or to be born poor and stay poor at the mercy of cruel 'masters' and a cruel society, where equality was nowhere to be seen. Slowly, but surely mankind is being driven endlessly to reap the harvest of unfair practices. Businesses are daily being driven into bankruptcy through unreal and unworkable policies (not necessarily policies they have created, but ones that exist within the structure of our society).

The end of an era is drawing near, and the beginning of a new era is dawning where equality of wealth is being called for, where the way to wealth is by sharing and conducting business with honor. Richard Branson is a leading light and fine example of a self-made millionaire with caring business ethics!

You are involved in a business plan that has been created and is continually being built for the business world of tomorrow, of the future! Everywhere around us we see economic crisis daily affecting businesses both large and small. This is not the end, BUT THE BEGINNING!

Summary

1. Starting from today, use the new method of paying bills.
2. Make a start on setting your targets using the tables and collecting information from magazines and brochures on the particular products of wealth you are attracted to.

Part Eight: Instructional Library

- **Advertising Lesson**

INTRODUCTION:

Everyone has to realize that there are MANY different ways of advertising.

It takes time and effort to find the type of advertising that is BEST for you. There are Free Ads, Paid Ads, E-zines, Search Engines, Newsgroups, Message Boards, and more! But, we do not have to do everything at once.

One thing to remember: What do you like about your business or product? Try to think as if you are a customer. You will quickly be able to see the most effective forms of advertising if you keep this in mind.

STEP ONE:

Write your ad. It doesn't have to be anything elaborate or hard. Look around and notice what catches your eye in other people's ads.

NOW, you need easy access to these ads, because you don't want to spend hours typing each ad in. Go to FILE and click, then click on NEW. Now, you can either paste in an existing ad or type one of your own. When you exit out, save it under a file name you will remember for your ad. Now when you go to advertise and you need your ad, just go to FILE, click, then click OPEN and

open the ad file. Copy, and paste it in your ad window. You must realize that many ads only require a certain amount of words or characters, so they may have to be edited here and there once you paste it in your ad.

STEP TWO:

Where to place ads. If this is your first time, then you are probably not very familiar with where the good sites are.

All sites are always selling something. It is up to you to find where it is to place the Free ad. Once you do a few, you will get used to the system and you will begin working it a lot faster. A HINT: look for ADD URL, FREE LINK, Submit AD, ADVERTISING, CLASSIFIEDS. You can find it. There are some ads, that just keep running you in a circle to buy buy buy.

Exit out and go to the next one. DO NOT waste your time driving yourself nuts. Always have your URL(web address) handy, because every ad will require you to enter it in. Most ads will insert the http:// for you but some do not, so make sure you include that.

CONCLUSION:

As stated in the beginning of this lesson plan, there are many forms of advertising. YOU may not like to do all the different ones. Find your niche, where you are getting the most feedback and keep working it that way. I spent my first 3 weeks researching and trying everything. TONS of ads. I found what I like to do the best, and I am working on that. For ALL NEWCOMERS to the Advertising Industry. It can be frustrating, but only in the beginning, because you are learning. Stay positive and focused. You will come out ahead, but remember: ROME WAS NOT BUILT IN A DAY!!!

Inexpensive Ways To Advertise

It seems that many Internet marketers believe that all they need to do to be successful is put a site on the web and wait. They believe surfers will flock to the site, credit cards in hand, anxious to make them the next Internet millionaire. At the risk of destroying someone's dreams, this simply is not the way it happens.

Surfers must know about your site before they can visit it. In its most basic form, a web site is a billboard directing your visitors to your products and services. To be effective, surfers must see your billboard. To accomplish this, it is necessary to promote a web site constantly. So how does the Internet business person go about promoting their web site?

Basically, there are two choices. The easiest way is to pay someone else to do it. There are several companies, including my own, that specialize in helping people promote their web based businesses. The problem with these services is they are relatively expensive. What does a person do if they run a small business, making small monthly profits? How do small businesses, with limited budgets, entice surfers to visit their Web site? Below, I discuss seven effective methods that are available at little or no cost.

1. Direct e-mail is the one of most effective way of promoting your web site. We will examine other methods of promotion, but none are as cost effective as direct e-mail. With the proliferation of free e-mail services such as Hotmail, many people as choosing this as their primary means of web site promotion.

One reason for direct e-mail's effectiveness is that everyone who receives your message will read the subject line. No other form of commercial promotion can claim this. A catchy subject line can guarantee a high percentage of recipients will open your message. [Note from editor: MM2000 does NOT condone spamming. Direct emailing MUST be done in a responsible way.]

2. Advertise in E-zines. E-zines offer most of the advantages of direct e-mail, without the risks or the effort. Additionally, e-zines usually reach very specific, targeted markets. This is the real beauty of e-zine advertising.

General, untargeted mailings advertising a good product at a reasonable price generate responses on the order of 5%. Of these responses only about 3% will actually make a purchase. You can see how untargeted mailings could generate the need for you to do a large amount of work for very little return. With targeted advertising, I have experienced numbers more on the order of 7% response with 40% purchases. The reason for the dramatic difference is obvious. The readers of the e-zines were pre-qualified as interested in my products. Higher interest equals higher sales percentage. Ezines are the safest, most beneficial way to advertise your business and receive results.

3. List your Web site with the search engines. There are many search engines available on the Internet, with more coming online every day. The process of registering is very simple, but can consume a large amount of time. This is especially true when you consider that you will probably need to resubmit your site on a regular basis.

My suggestion is that you focus your attention on the major search engines. Excite, Infoseek, WebCrawler, Lycos, Alta Vista, Hotbot and Yahoo probably account for 80% or more of the searches performed on the Internet. Also, I recommend that you avoid the myriad free submission services and take care of the submissions to these seven yourself, by hand. If

you want to try the freebies for submission to the minor search engines, give it a shot, but your listing in the big seven is too important to take a chance on.

4. Buy banner ads. This does not mean avoid banner exchanges, however, you will receive better quality visitors from good banners placed on carefully selected, high volume web sites that receive visitors who may be interested in your product. There are many brokers, such as WPRC (<http://www.wprc.com>) or WebConnect (<http://www.webconnect.com>) that can assist you in placing your ads. To test the effectiveness of your banners, link each different ad to a different "doorway" page and monitor the traffic through your web site statistics.

5. Place ads on high traffic links pages and negotiate reciprocal links with complementary businesses. The links pages may not generate traffic for you directly but it is an inexpensive way to get your URL on many pages. This can improve your standing in search engines that use link popularity as part of their placement algorithm.

Be cautious of who you exchange reciprocal links with. Try to find businesses that compliment yours, not compete with it. If you offer accessories for automobiles, link with auto dealers or auto parts suppliers.

6. Put your e-mail address and URL on all your company's print literature, letterhead, and display advertising. If you provide people a means to find out more about your products or services in a low pressure way, many will do so and some of those will buy.

7. Utilize the news groups. First, find the groups that are likely to be frequented by people interested in products such as yours. DejaNews (<http://www.dejanews.com>) might be of help to you as you perform the necessary research. It can search thousands of groups for particular subjects, revealing the groups for you to target.

After you have identified some target groups, monitor the discussions for a few weeks to get the feel of the group. Once you have a grip on what is going on in a particular group, start contributing to the discussions. At the bottom of each of your messages, be sure to include a "signature". A "signature" is a short, 5 to 10 line, advertisement of your product or service. Be sure to include your product, URL and e-mail address in your signature. Every time you contribute to the discussion, hundreds of people will see your ad. This method requires some effort, but can pay big dividends if you are in it for the long haul.

None of these methods are a magic bullet, none of them will bring you millions overnight. By employing these seven methods of promotion consistently, over time, you should notice an increase in your web site traffic. More importantly, you should see an increase in the quality of the traffic you receive, resulting in more sales. And that is the real bottom line.

Top Of The Mind

In today's world, it is an understatement to say that we are constantly bombarded with information of nuclear proportions. The roles of both the consumer and the entrepreneur have become so immensely challenging that choosing a business to buy from - let alone being and remaining in business - has become a dizzying process. Therefore, how does one survive let alone thrive in today's explosive hypercompetitive marketplace, especially on the Internet?

Unfortunately, many businesses are still marketing themselves with old-style, "knock-until-you-drop" institutional marketing approaches (the kind that says "I'm open for business"). These methods no longer work, or at least not as effectively as they used to!

For instance, a portion of my clientele have Web sites that produce little or no traffic, while others successfully attract tremendous amounts of traffic but generate little business. Online or offline, the key is not to advertise that one is "in" business but that one is "the" business of choice. Where people used to ask "Why should I buy this product or service?" today, that question has changed to "Why should I buy this product or service FROM YOU?" Today's consumer will choose one firm over another because the perceived value in their choice is greater.

This is particularly important with the Internet. The Web is so full of "raw" data that people no longer have the

time to sift through all the information that is thrown at them - let alone the time to shop around for the best product from the best company at the best price. They usually make a decision based on the kind of information that instantly communicates a specific benefit or added value in making the purchase.

Getting traffic to one's site is one thing, but getting that traffic to actually buy is another. So, how can a company communicate that it is "the" business of choice? How can it give the kind of information that will get people to buy what it has to offer and do so effortlessly, especially in a hypercompetitive world? The answer is through positioning.

Top-Of-Mind Awareness

In today's world of hypercompetition, top-of-mind awareness is the most effectively provocative form of marketing now available. The idea is to create, within the subconscious minds of prospects, a psychological anchor that causes people to choose, when a need presents itself, a company over another instantaneously. Ultimately, the goal is to market one's business in specific ways so that the name, location (URL), product, or service stays at the top of their minds at all times. I call this Miracle-Making Marketing. In other words, since people no longer have the time to shop around, when they do have a certain need they will go to (or search for) the company or site that happens to be at the top of their minds at that very moment.

Ries and Trout, authors of "Positioning" and "The 22 Immutable Laws of Marketing," state what I believe to be the most powerful notion in the world of business, in that marketing is a battle of perceptions, not products. In fact, marketing is all about perception. You don't need to be the best company offering the best product or service at the best price in order to be the best. As long as people perceive you to be the best, you have the upper hand.

However, here's the caveat. People want the best and that has never changed. But if you outright state that you are you then place yourself in a very fragile position, for people will think that you're either bluffing or exaggerating at best. As an old mentor of mine once said, "Implication is more powerful than specification." If your marketing implies that you are the best without utterly claiming it, people will then perceive you as being the best and you will thus gain a winning edge over your competition. Top-of-mind awareness marketing is to win the battle for your clients' mind and not their money.

Now, there are many steps that one can follow in order to achieve top-of-mind awareness but this deserves a book of its own. Let me share one of them with you, which is the first and most important step: Packaging.

Names

Does the name of your business, Web site, product, or service intrinsically reflect the result or benefit which you provide? It should. I'm astounded to see many businesses today that are still called by ordinary or blatantly unappealing names, such as with acronyms like "MGF Company" I agree that some businesses may have notable or even "catchy" names. But if they don't create top-of-mind awareness, they won't create more business.

Consider this example. Which investment company would come immediately to mind if you were in the market for one: "John Smith Investments" or "Wealth Wise, Inc."? What about "John Smith, Accountant" or "A Knack with Knumbers"? Would you choose "JSI Brokers" or "Money Mastery"? You see, your package is extremely important in order to position (or anchor) yourself in the minds of your prospects. If your name does not tell people who you are and what advantage people have in choosing you (i.e., the added value you bring to the table), consider changing your name, especially to a brand name that reflects the benefits of choosing your firm.

The same goes for your Web site (domain) name. I've recently registered mine as "marketingsecrets.com" Nevertheless, you should do the same for your own, but don't stop there. Choose a name that communicates your unique competitive edge and does so effectively and efficiently. While your domain name may or may not be the same as your business name, as long as it follows the above rule, you're ok.

Today, with the very limited time people have, many of them would love to skip the hassle and inconvenience of sifting through hundreds of search engine results in order to get to that one company that offers exactly what they want. If they've heard of your business and want to know more, many will attempt to go directly to your site by typing in

a URL similar to your business name before trying a search engine. However, if they do have to resort to one, their search will be much more simplified if your name conveys a specific and direct benefit.

Tag-Lines

Another tip is to add tag-lines to your business, domain, and product/service names. A tag-line is a small sentence, preferably 5 words or less, that says all that you are in one swoop. I'm sure you've heard of "The Midas Touch," "Kills Bugs Dead", "Quality is Job #1," or "You deserve a break today." These are tag-lines and more than likely you know from which company they derive. Tag-lines are extremely effective, particularly in casting an aura of superiority or exclusivity and doing so without stating it outright. They usually complement your business and help to anchor it in people's minds more effectively.

Tag-lines are particularly beneficial when one is small, self-employed, running a home-based business, or limited in making claims due to the type of industry in which one operates. Through a brand name and especially a tag-line, one can create the perception of superiority in the minds of prospective clients.

Here are some examples. Rather than saying "John Smith, Business Etiquette Consultant," say "John Smith, Where Protocol Meets Profits". Instead of saying "Jane Smith, Graphic Designer", say "Jane Smith, Great Graphics Guaranteed." You get the picture. Additionally, tag-lines can be incorporated as meta-tags on your site. Remember that the more top-of-mind awareness it creates, the more simple the search for your site becomes. Think benefits.

For instance, if you were to put two products from two separate companies side by side, two products that are of the same kind, quality, and price, which would you buy? Naturally, you would have a tendency to choose the one whose package is such that it makes the product appear as if it were more valuable.

This added value may be in the form of guarantees, lower prices, better quality, additional features, faster results, etc. Essentially, put a special name and possibly a tag-line on your product or service that communicates this added value. If your product seems ordinary or is similar to that of your competitor's, make it extraordinary through its name. On the Net, the lack of human interaction takes away the emotional element in the sale as well as the ability to overcome objections. Therefore, a name must communicate that emotion. By doing so, it positions the product in the prospect's mind and empowers them to buy.

The object of packaging is not to claim superiority or to make one "look good" but to turn the assumed into the assured in the minds of people (i.e., to make their choice a simpler and more confident one). For instance, most mechanics or garages offer free estimates these days. Not only do people assume that most of them do, they also expect it.

However, let's say you've heard of a garage offering "Free Fee Finders" or "No Guesstimate Estimates", or one whose tag-line says "Where Estimates and Smiles are Free". Now, if you had to choose a mechanic and do so in a hurry, and you specifically wanted one that offers free estimates, would you go to one you think offers free estimates or to the one you know that does?

Everyone Can Do It

This process is amazingly simple yet so remarkably effective. If people don't have to assume that your company, site, product, or service offers a certain benefit, or in other words if you take the guess work out your prospects' mind, you instantly place yourself head above your competition. You might think this process is a little silly or even meaningless, but people have made fortunes by simply packaging ordinary companies or products - even those that are identical to that of their competition - a little differently.

In my consulting practice, I hear this "silliness" objection time and time again and especially with doctors. But I say that the above techniques can be applied even in these situations. For instance, a dentist offers traditional general anesthesia and nitrous oxide (laughing gas) sedation in order to make the process of dental work a pleasant and more comfortable experience. Many if not all dentists in her area offer the very same thing. However, she markets it with two simple words: "Dream Dentistry". 'Nuff said.

In essence, in today's hypercompetitive world, top-of-mind-awareness is probably the best marketing tool now available. Through packaging, an ordinary company, site, product, or service can become irresistibly compelling. This is what I call "Crazy Glue for the Mind." So, make the ordinary extraordinary.

Make yourself outstanding by making yourself stand out!

- **INVEST IN YOURSELF!**

The greatest investment you will ever make-will be in yourself! This means dedicating a portion of every day to personal growth and development. This means studying books, audios, and going to personal growth seminars.

If you have never read these, I urge you to do so.

These are CLASSICS:

THINK AND GROW RICH-Napoleon Hill

THE GREATEST SALEMAN IN THE WORLD-Og Mandino

SUCCESS THROUGH A POSITIVE MENTAL ATTITUDE - Napoleon Hill

The biggest roadblocks most people face, is finding the time to do the reading and studying. Stop right now and consider how much time you waste every day watching TV, reading the newspaper or just not doing anything. Put that wasted time to good use and spend it learning!

This is the point of personal development. You **MUST** take a stand against the DRIFT of life. You **MUST** change your thinking, and with it, will come DIFFERENT ACTIONS, DIFFERENT BEHAVIOR, AND DIFFERENT RESULTS!

GO TO WORK!

Once you're setup, you know why you're in the business, and you have all the tools, just **GO TO WORK!**

You will have to work just as hard with your business, if not harder, than any other job or career you have ever had.

But, it will be a labor of love, because you will be working for YOU. Here you will have an opportunity to honor your values, your goals, your needs, your family. You are the boss. You are now calling the shots and investing in your future.

Will there be trials and tribulations?...of course! Will you have setbacks and obstacles, of course! But will you also eventually get to where you want to go, and do it in the style you have dreamed about...I think you could!

There will be days that will seem endless, like nothing is going right, and then the doubts start to flood in wondering whether you made the right decision or not. These are only natural feelings, but not reasons to give up. We all live in fear of change, and when changes occur it is overwhelming and we do not know how to handle it. Sit back in you chair take a deep breath, you may want to invest in yourself by purchasing from MM2000 at www.marketingtrendz.com the **Mind Your Own Business** E-book, as it is full of tips for meditation and relaxation and paying attention to your self and your mental health so that your business can prosper.

Its all a matter of how hard you work, how committed you are to personal growth, and how willing you are to implement the concepts, techniques, and tools we will discuss.

My only sincere wish for you, is that you take these concepts and put them to work, so that you too can enjoy the success and lifestyle freedom that the internet industry provides.

Staying Connected

Over the course of your business life you'll come in contact with a number of other business people. They could be lawyers, business services, suppliers, customers, etc. These people are important to your business in more ways than one. Yes, you may have hired them, or they bought your product or service. You can also gain their business knowledge, experience, ideas, and advice. How do you do this? Stay Connected! Network! Networking is when two or more different businesses stay in contact on a regular basis to build and improve each others business.

Consider all the benefits you'll gain from talking to other business people:

- Knowledge or information that you didn't have before
- Advice on how to solve a current business problem
- Leads to a new business project or opportunity
- Joint ventures and cross promotion deals
- Learn important skills that you didn't have before
- Constructive criticism that improved your business
- Brainstorming that sparks a profitable business idea
- Encouraging and motivational statements

There are many ways to meet business people. Join business clubs and associations. Participate in online business related forums, e-mail discussion groups, and chat rooms. Go to business expos and trade shows. There are other ways use your creativity to come up with more.

If you have the time, start your own networking group. You could hold meetings at a local seminar room, at a park, or at your own business building. If you want to hold meetings online use a private chat room. Publish a print or e-mail newsletter to keep members informed of meeting time and dates.

Keep all your business associates' contact information all in one place. Have it organized by business type or profession for easy finding. So when you need some advice on a new marketing campaign you can call that marketing expert you met at that trade show in Ohio a couple of weeks ago.

Networking is a surefire way to build a successful business. I have used it countless times and will continue too. I have also met a lot of business people who are now some of my closest friends.

THE ODDS ARE WITH YOU IF YOU TRY.

Never, never, never, never give up. Persistence. Keep trying is the rule that you must follow to become successful in anything.

Persistence means taking pains to overcome every obstacle, to do all that is necessary to reach your goal.

Success in anything is connected with action. Successful people keep moving. They make mistakes but they don't quit. They hang on long after others have let go. If you keep on trying the odds are with you. Endurance is the crowning quality of success.

Millennium Marketing 2000 Conclusion

