# Getting Started ONLINE

## The Start-Up Guide



by J.M. Darcey & Zack Darcey



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2023 Editors Note: Updated for 2023, the original material was created in 2014. Although many things have not changed, some things have. Use your due diligence, in addition to any information contained in these pages.

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This book is dedicated to all those who have unanswered dreams.

With hope, effort, and guidance, all things are possible.

## INTRODUCTION

I have to start by saying this right from the start, as too many think "Kick back, Get Rich". Life (nor business) doesn't work that way. WORK FROM HOME includes the word WORK!

You have a desire, or a goal, to do something different. That's great.

You are reading this to help you gain an edge or some insight, putting you ahead of 90% of those starting out.

I hope this work will help you with the transition.

Read this ENTIRE book. If you get just 1 item (I hope you get many) that saves you time and/or money, then it will be worth it to finish.

# Like all of business life: Many Start. Few Finish. See it through-success will follow.

This book is just the beginning.

It does also present an opportunity to start receiving income this month, which will allow you to pursue any dreams or paths you choose, including Starting or Joining A Business Online.

If you market (sell) something only to those you already know (true networking), it will cost you nothing to advertise, yet still receive a commission when someone buys something from your custom page. That is called "NETWORK" Marketing, or "REFERRAL Marketing" You can even test this out RIGHT NOW with a 100% FREE (for LIFE) PageBuilder & MORE at <a href="Groove-Guy.com">Groove-Guy.com</a> and give away the free builder to others. If and when someone needs more than the free package, they can UPGRADE to the premier package, and <a href="you make \$\$\$\$\$!</a>

If you have enough friends who know, like, and trust you, some will join or buy. If you don't (or have used them up on other opportunities) then <u>you must advertise</u>. So we created an advertising platform that can help with both exposure and income, in one simple system.

Once you have automatic money coming in, you then have the freedom to create your own products, music, photos, cures, apps, etc, whatever really interests you, and makes you happy. We really do want you to Live Your Dream Life. Build your own dream.



The 2 main reasons that 98% starting an online business fail are:

# #1 Under Capitalization (NOT ENOUGH MONEY) And/Or #2 Failure To Plan (and #1 would have been realized with a plan)

Those stats are true whether you are joining or starting a business.

You Will NOT be one of them.

Because of this simple, yet insightful, book, combined with you taking the time to absorb the material presented.

Joining an existing business or "opportunity" can be a great fit.

Just like buying into a franchise, a proven, setup, program.

It could also be a disastrous financial nightmare. Especially monthly bills.

(ie. "Only \$25 /month", "Only \$59.99/month", "Only \$189.99/month" .....etc)

Figure out what it will really cost you by multiplying the monthly bill(s) by 12.

That's what it costs for the first YEAR. The first year is when most people will see a profit (more coming in than going out). If you can't stay in it and learn for a year (or handle the expense), look at another opportunity that you <u>DO WANT</u> to be in for a year, or longer!

The lure of this type of venture is that everything is already set up for you to jump right in and start making money right away. The reality is you will still have to learn some things about marketing, about your product(s), about psychology, about selling, and much, much more. Sometimes you may need additional tools (autoresponders, hosting, domain names, advertising, etc.) which will create additional expenses.

The hidden truth is many "opportunities" rely on this "auxiliary income" (commissions from autoresponder referrals, hosting, advertising, etc) rather than from the supposed income from the opportunity itself.

See Chapter 4 on LIES.

Bottom line: Get involved in something that you can be proud of selling. Something that provides a genuine opportunity, or education, or service.

Do that, and you will do well.

When thinking of JOINING (rather that STARTING) an online business, please understand that some sponsors are better than others.

They're not the key to YOUR SUCCESS. YOU ARE The Key to YOUR SUCCESS.

### Sponsor shopping.

Once you find a business or an opportunity that intrigues you,

DO NOT SIGN UP! Yes, I said DO NOT SIGN UP! Right away.

Before you spend a dime, do your research.

Research what others have experienced.

Then, if it is still appealing to you, start sponsor shopping.

Look for people who use methods that you would be comfortable with.

Both financially (how much it will cost), how much effort,

and most importantly, how much FREE help will be offered, if you need it.

Choosing a good, or even a GREAT, sponsor will <u>not</u> guarantee your success, but it may make starting out much easier.

The ultimate determination of your personal success or failure will be up to you.

Your belief, your effort, your ability to learn what needs to be learned, and applying it.



If you are going to be a sponsor, start your own "Good Sponsor" file. Keeping track of FAQ links, answers you have posted, etc.

Then you will have a resource file to copy/paste to help your team quickly and easily. Accurately and efficiently, and encourage those you bring on board to do the same.

If you just want to advertise or make money from advertising, then have a look at <u>LAD15.com's Leveraged Advertising and Income program</u>.

The cost is \$600 CASH for an ENTIRE YEAR. No Credit Cards. No Monthly fee.

No Upgrades. Very Simple. Personal Identifiable Information (PII) is NOT stored online.

A hybrid of sorts with something old and something new.

Even if you have nothing to advertise.....yet. Free ads available here.

You may make some startup cash quick to Start A Business Online.

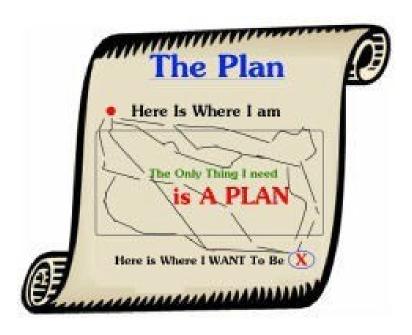
The following pages for Starting A Business Online may pertain to you even if you are just "JOINING" an existing business.

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## Chapter 1\_

# The Plan



### Chapter 1



You must have a plan, an idea, a direction which you want to go, in order to be able to accomplish anything.

A goal without a plan, is only a dream.

In business, this is extremely important and necessary.

It doesn't have to be a formal business plan, as you are not going to need a bank loan to start. Online business

is cheap. But YOU DO NEED A PLAN.

Are you ready to start your own business? Are you really?
Do you have what it takes? Do you even know what it takes?
Do you really want to build a business? or just earn an income online?
They are vastly different. A Plan can help answer those questions.

You can earn an income just by referring people to other people's businesses, (like <u>Lad15.com</u>) and take the commissions and run. You needn't have a business at all to do this, yet you could still earn income. You also may choose to do a combination of things (as many online do). But you should <u>ALWAYS</u> treat it like a business, not a hobby, if you want to succeed.

Or, you can actually start your own business from scratch. Starting your own business can be a very exciting time. It can also be a very scary time.

It is filled with uncertainty, and doubt, and dreams, and hope, and fear, and celebration, all rolled up into one.

You can mitigate these items by sorting some things out before you start.

This is called the planning stage.

What do you WANT to do? What will you enjoy doing?

How much will it <u>really</u> cost you, in both time and money?

Not just the upfront cost, but ongoing costs, in both time and money.

You see, at the beginning, there are only questions. And that's a good thing. They will help you adjust your business to you, specifically.

There is no one-size-fits-all. That's a lie propagated by all the fools out there claiming to have the best answer for you. They Don't. I don't.

You are the only one who can determine if you really want to sell vitamins or potions to heal the sick, when they may or may not. You have to be the one to decide if you want to put in the time and expense necessary to learn and practice building websites or blogs. Or is it something else you want to do? Play music, cure cancer, design apps, build robots. You can even turn mistakes into a profitable business, teaching or coaching others on what NOT TO DO!

For any business to be successful, it must make money.

Make more than you spend. It's that simple and difficult, at the same time. If you are going to call it a business, the primary goal must be to make more than you spend. Otherwise, you really want to start a government or a charity, which do not use the same rules as business.

For some this is the only goal. That's OK. For most (around 90%) of the companies out there, this is their primary focus. For the remainder, it is to further "their cause". But if they want to keep getting their message out, they need to have a way to pay the bills for generating that message, so they too, must make more than they spend, or beg (charity) or forcibly take it (government).

Currently, it is estimated that 98% of people who try to start a business online FAIL (only 60% offline) within their 1st year. The reason is quite obvious. FAILING TO PLAN.

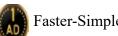
## Failure to plan is, in fact, PLANNING FAILURE

By understanding and implementing this one fact, you can quadruple (4x) your chance for success.

Knowing this in advance; Why would anyone NOT do it?

In a traditional business, if you don't have enough of your own money, or choose not to use it, you apply for a business loan.

Most reputable lenders will require that you provide them with a business plan of some type. They want to see how much is going to go out, and how much will come in, the time frame for these actions: operational costs, cash flow, customer acquisition, management, etc.



They need this info down on paper to review, to make a decision, on whether your business will be viable enough for them to get their money back (the loan) plus interest (profit).

Banks sell MONEY! For a profit. That's their business.

And they don't even use their money to do it.

They use customer's money (savings, 401K, CDs, etc.).

(Side-note: Many banks have proven recently, that they really don't do it too well. ......Failure to Plan?)

You should do the same thing, but not for a bank or investor, do it for yourself.

Plan for setbacks. They will happen. Plan for change. It will happen.

Plan an auxiliary fund. You may need it. Plan steps to measure success.

Plan celebrations for accomplishing those tasks.

Once your plan seems workable, Get started.

Then adjust your plan to accomplish more or less depending on how things are going.

Don't try to write "the perfect plan". It DOES NOT EXIST!

No plan is ever perfect. No business is ever perfect. No person is ever perfect.

Keep this in mind when you run into Analysis Paralysis.

Analysis Paralysis is when you keep analyzing and analyzing to the point where you never take ACTION, or are paralyzed with the fear of the unknown, or the fear of failure.

All of life in the future is UNKNOWN.

So you will NEVER know what's going to go on in the future.

Take the Now as a gift. It is, after after all, called the PRESENT.

Learn from the past. Plan for the future, but act now to make it happen.

People only undertake the fear of starting something new when they are MORE AFRAID of staying the same.

Most of us would be afraid to run, at full throttle, blindly, through the woods or jungle. One might break a leg, or get a stick in the eye. It is "safer" to walk slowly and cautiously. That all changes if you are being chased by a bear or a tiger, who thinks you may be lunch.

You are currently being chased by bills, expenses, or a sucky job--RUN!



Even WalMart (the world's largest retailer) has customers come into their store and leave without ever buying a thing. Or worse than that, they only buy the *loss-leader*, and nothing else. (Note: a "loss-leader" is an item that a retailer sells for <u>less than their actual cost</u>, just to get customers into the store to buy more profitable items while they are there.) It is a science that stocks bread, eggs, & milk at the back of the store. So don't sweat the fact that people will come to your site or blog or store and NOT BUY what you are selling. This time.

Maybe they will next time, or with followup (see autoresponder section).

An easy (and cheap) way to see if you really are ready, is to have some business cards printed up.

If you are going to be in business, even an online business, get business cards!

Real, physical, "I can hand them out" business cards. This will accomplish 2 things right up front.

- 1. Make you <u>feel</u> like you are really in Business
- 2. Let others know you are serious about your Business

### Keep It Simple Series (KISS)



#### The Viral Business Card

Real physical "I can Hand Them Out" business cards Lots of White Space and a blank back

Simple, short, concise mesage and contact info

The person you give it to, may or may not be interested

But when they are looking for something to write down directions, or give out a phone #, They have this mostly blank card to write on and pass it to their colleague or freind.

Viral advertising for less than a penny!

You can get free software to print them up yourself (you will still have to pay for ink & card stock) on your computer, or get them done for you, better and cheaper, at VistaPrint.com (around \$10).

If you don't want to "waste" \$10, don't go into business.

The actual process of thinking up what you are going to say on a little  $2 \times 3 \cdot 1/2$  inch card might be the first serious step many will take in the planning stage. Since many will "not bother".

that will already put you in "front of the pack".

### Drop Cards also work well



Click on the picture to order some

NOTE: If you do 10 or 15 little things that improve your chance for success by a mere 2% each, you will have improved your chance for success by 20%-30%. Many start-ups don't think that way.

If you do 10 or 15 little things that improve your chance for success by a mere 2% each, you will have improved your chance for success by 20%-30%.

The PLANNING stage will help you sort through the millions of ways to earn a decent (for a few, even a GREAT) living from home.

Do You need a website? Should it be a blog? Do I want to sell? What about training? (Both getting and giving?) Should you sell vitamins? Do you want to take pictures? Are you good at writing computer code? Graphics? Writing sales copy? Outsource? Sell training or affiliate products? Will my product do better as an audio? Video? Membership drip-feed? Physical products? or as a combination of these things or more? Who is my Target Market?

Will They Buy? Do they already BUY similar items?

Many people just plan to "get rich".

My guess is that would be right around the 98% mark.

(see the correlation between this and the failure rate?)

A good honest plan will help you figure all of that out.

Along with costs of BOTH time and money.

(Your 1st "mini-plan" should be when to be finished with your plan,)

Instead, take the approach to have all of your initial investment back in 30 days or within 90 days or 120 days, or whatever works with your plan.

Then, improve that by 25% each month. And soon you will be making it real.

Online business start up costs a fraction of what a brick and mortar business would cost. Pennies on the dollar! But beware: you can spend a small fortune of pennies on upgrades, advertising and other things.

The 1<sup>st</sup> 30 Days are CRITICAL to your success in ANY new endeavor.

Weight Loss
Exercise
Riding a Bike
Driving
School
etc.
ANY NEW ENDEAVOR!!!!

Including starting a new online business. Or, as I like to say "Online Adventure". Sounds more intriguing and fun, doesn't it?

The 2<sup>nd</sup> 30 days, things become a little easier, and may produce more results, as you learned the basics in the first 30 days.

The 3<sup>rd</sup> 30 days, things will start to become almost automatic, as you have now formed new habits that will propel you forward.

If you spend \$300 to start your business, your plan should have it so that you can realistically recoup that \$300 within 90 days (or \$100/month). Break it down even further: to recouping \$25/week. Same thing, but in bite-size pieces.

Once you have recouped your initial investment, and there will ALWAYS BE AN INITIAL INVESTMENT, simply grow that by 25% each month.

In the example above, to grow by 25%, the first month (after 90 days) you would need to grow to \$125/month. Then to \$156/month, and so on.

Your plan might want that to be weekly. That's OK, too. It is YOUR PLAN.

You can give yourself a raise anytime. That is totally up to you.

Any NON-SALES Job does NOT offer that possibility.

There are numerous ways to accomplish this steady growth. Here are a few: Improve what you are doing (sales copy, etc) to get 25% more paying customers. If you had 10, you now want 13.

Reduce your failure rate by 25%. Use an autoresponder to further educate the visitors you are already getting. Reach out (advertising, affiliates etc.) to 25% more people, or a percentage based on your success rate. If you are currently converting 1 in 5, improve that to 1 in 4, and get 8 to see the offer, or 8 more.

Just so you know: Improving a conversion rate from 1 in 5 to 1 in 4 is a

### 20 % IMPROVEMENT!

What do you <u>want</u> to do? What would be <u>YOUR DREAM JOB?</u> Regardless of education, background, location, etc.

### You Can Do That ONLINE! Anyone Can.

How will you accomplish it? (online, offline, website, blog, affiliate, etc)
What tools will I need? (computer, software, domain, hosting, autoresponder, advertising, 800 number, etc)

I feel that a COMPUTER (Laptop or Desktop) IS A NECESSITY to run an online business. Although today's phones are great computers, they can be lost, broken, stolen, or damaged easily, and so too is your business.

You can MONITOR your online business and connect from a phone, but RUN it from a computer.

What will be my initial costs?

What kind of profit margin do I have? How many sales to break even? How many sales to replace my current income? Or the income I desire? What time frame can I realistically expect?

How much time can I devote to this? (including learning, building, training, marketing, fulfillment, customer service, etc.)

And any other questions you may want to add or delete. It is your plan.

Please keep in mind that "sales and commissions" are from what you personally can control. DO NOT add in things like "my downline will get this much for me". They will never treat it like you do. Some may do better, many will do worse. DO NOT PLAN FOR OTHERS, only for you.

That's where some of the lies come in (see LIES chapter). Matrix "trickle down", and "MLM growth" are a sales ploy and NOT TO BE USED IN YOUR PLAN.

Please finish reading this entire book (maybe twice or more) BEFORE actually writing your plan.

You can certainly make notes, but wait to get all the info before making your plan. Once you have your plan, and feel pretty good, not perfect, just pretty good about it, then get started. A plan is a guide. It is NOT CAST IN STONE.

You write it. You can change it.

That's the beauty of Starting A Business Online, or off.

Plan for "down the road" NOT to have all of your eggs in one basket.

As you begin FOCUS on just one thing at a time. Use shared hosting (the kind for \$5/month), and free tools, when available (and there are a lot available), when starting out.

As you grow, put some of the profit BACK INTO YOUR BUSINESS.

Grow your own security with other people's (your customers') money, just like the banks.

This is a planning thing that many online and offline fail to do: Diversify your hosting, your mailing lists, your products and services. When you plan this way life presents fewer stumbles. If one business/source/supplier goes out of business, your income is not completely shot.

And it all started with a good realistic workable PLAN.

As Colonel Hannibal Smith (The A-Team) used to say
"I love it when a Plan comes together"



And so will you. But only IF YOU HAVE A PLAN.

# Chapter 2 -

# The Target



### Chapter 2- The Target



Who is YOUR PRIMARY FOCUSED CUSTOMER?

Many starting out think EVERYBODY is their prospect. They are NOT!

Zero in on your target. Where are they?

Do they already spend money on what you offer? How much?

Do they prefer physical products? DVDs? E-Books? Subscriptions? Podcasts? Who is the competition? Can you serve customers better, faster or cheaper than the competition?

Is your product/service geared toward 1-time sales, or repeat/subscription type customers?

How are they being served now? Can you do it better, faster and/or cheaper?

Many forget these questions, especially as they expand. Don't you be one of those.

Instead of serving up an all-you-can -eat buffet, will your product do better in bite sized pieces? Figuring out your target will help to figure out your product line, and set-up method (site/blog/store/etc).

The more focused you make your target the easier it will be to reach them, not to mention-cheaper. Sometimes a great deal cheaper.

For example: Say you know a lot about, and would like to help people train their dogs. Video would be a great option.

Now instead of targeting "Dog Owners", target "Golden Retriever Training". Even if your training is good for all dogs,

### THE DOGS WILL NOT BUY ANYTHING!

Target The Dog Owners

The dog owners do that, on their behalf. And many dog owners are very breed specific. This way you have a much more focused search for targeted customers. To focus a little more, is it "6 Steps to Potty Training Your Golden" or "How To Stop Your Golden From Jumping on Guests".

"HOW TO XXX" and "The XX Steps To ..." are the easiest types of titles to attract both your market, and search engines (free traffic). Sometimes little changes like "Fix" is better than "Repair", and "Train" is better than "Teach" making a world of difference, because it sounds softer and less difficult.

Next, you may offer a "free introductory session" to entice them to fill out a form or sign up to your blog. Then you have more in the "series" that they might be interested in purchasing as a set, or a la carte, or from a "drip feed" membership site. Also on your site could be related information for Golden owners, such as doggie vitamins, or toys, or other aids that enhance that specific training, not to mention another source of income.

It's no different than the greatest upsell line in the history of marketing:

### "Do You Want Fries With That?"

Every restaurant that uses that line, increases their profit margin by 20% or more. An order of french fries costs about a quarter (25¢) on the high end. Then they sell them for \$3 or \$4. That's a huge profit maker.

Now go and visit (you probably already do) some Golden Retriever clubs, blogs or chat-rooms. Contribute in a meaningful way (not just to advertise your link). Give out good, solid, useful, free information to the members.

And add a link to your signature (if allowed).

You are beginning to insert your name and expertise into the minds of the membership.

Through this process, you will be developing a certain amount of trust and respect, through the info you publish or submit, making potential customers <u>WANT more info</u> <u>FROM YOU</u> specifically, even if it is through a paid service.

This method IS NOT INSTANT, but <u>IT DOES WORK!</u> Long Term and Long Lasting. The results may show up in search engines for years and years.

Once you get the Golden people visiting and buying, you can expand into Dalmatians, and then Yorkshires, and so on.



photo from www.catxdog.com

You don't even have to create the videos, as there are many out there. Just insert the YouTube embed codes into your site or blog, add your own original content (or not) and you instantly have training video, and a business.

Just get the visitors, have good related advertising for affiliate products, and sales will happen.

Yes. it will be a little more work in the beginning, setting up a "JoesDogTraining.com" with a Golden Retriever page (JoesDogTraining.com/Golden.html), and doing the videos based on Goldens. and so on.

But face the facts: Yorkie owners KNOW that their little pooch learns differently, than does a Golden, so Little Queenie needs a Yorkie Specific Training (JoesDogTraining.com/Yorkie.html), even if it is a dog, and most dogs learn the same.

Note: In the bogus example above, for search engines, it would be better to have the specific pages or domain names that MATCH EXACTLY what most people search for. Instead of /Golden.html, use /Golden\_Retriever\_Potty\_Training\_ Lesson\_1.html

Eventually, you will have an "evergreen site"\* for "all dogs", without ever mentioning "all dogs". Your focus on each part will have made you more aware and therefore a better trainer, maybe creating a higher demand, and maybe even a higher price.

\*Evergreen sites are those that will not change for a long, long time, such as dog training, or raising children, or cooking, or gardening.

\*Dynamic Sites that feature video games or any kind of electronics are things that will require constant change, and are not evergreen.

Make sure that your Target Market is willing and able to buy something. Don't target homeless people with Golden Retrievers. Don't target Amish Golden owners (they don't have internet, or in some cases, electricity).

Don't put up a McDonald's restaurant in a vegetarian community.

Do What You Love, and you'll LOVE what you do.



# Chapter 3 -

# The Tools



### Chapter 3-The Tools

Would you like to paint your house?

As an artist, or your actual house? Inside or outside? What color? Are you going to do the work yourself, or hire someone? Do you need brushes or rollers? How many? Tape or tarps? How many? Buckets, trays, ladders? How much? Clean up supplies? Don't forget the Paint!

And many more things to answer about the simple question:

Would you like to paint your house?

So too will you have many questions about "tools" to run or help run your online business. Which ones do you need? Which ones work? Why? How much does it cost? Is it necessary, or just nice to have? Will it improve my sales/conversions/cause? Is it for me? How much time/learning will be involved?

(Typical Poor Person Question) How much money will I spend? (Typical Rich Person Question) How much money will I make? (Advanced Business Person) ASKS BOTH

These are common questions that I ask myself almost every day in my online businesses. You may have asked some or all of these of yourself. You should. That's the only way to find answers. Ask questions.

You should download the FREE PREMIUM SOFTWARE REPORT from Lad15.com, If you use a computer and not just a phone. A phone is great to monitor your business, but use a computer to RUN IT.





This is some extremely useful and free software. The report is a compilation of some free software (for computers) from around the net that really works great.

We just saved you a little (or a lot) of time searching and trying to figure out what works. Why pay a couple of hundred bucks for Camtasia Studio®, when the free cam studio will do almost as much, for nothing. PDF and spreadsheet software can run into the serious hundreds of dollars, yet Open Office is completely free. And there is so much more. Use these FREE tools.

Sometimes free can be just as good (even better) than their paid counterparts. As in the 100% FREE Version (just created in mid 2020) Groove Page and Funnel Builder. Not even a Credit card is needed. Yes, they also have a paid upgraded version.

I used to believe that the most important tool in an Internet Marketers tool chest was an auto responder. I still believe it is an important tool, just not the most important tool. And some people don't need one at all.

But, if you are going to be involved in after marketing, or even to further educate or entice your prospects, an auto responder is a great tool. Average cost starting out is about \$20/month.

For many, some type of response system is a MUST HAVE. And an auto responder is exactly what it says. It automatically responds to whatever you have it set for. FAQs (frequently asked questions), more info, a newsletter. Use automation in your business when possible (and affordable).



### Auto Responder Necessity? What is the statistic?

The National Sales Executive Association conducted a survey that showed that the number of sales a person made depended on how many times the prospect was contacted

The results showed that most sales are made

between the 5th and 12th contact

Here's the data the NSEA compiled:

2% of sales are made on the first contact

3% of sales are made on the 2nd contact

5% of sales are made on the 3rd contact

10% of sales are made on the 4th contact

80% of sales are made on the 5th-12th contact!

If you are simply driving traffic to your site, or an affiliate site, and you have NO FOLLOW UP mechanism

You're LOSING 98% of your sales!!

### http://aweber.com/?417402

Ouch#@! It's no wonder you're not making the money you thought you should be making! If your plan or program will need an auto responder, this may be the most eye-opening chart you will ever see!

The most popular service is:

<u>Aweber</u> - 1st month FREE then \$20 and up (as your list grows)

There are many others, but <u>Aweber</u> is accepted by many as the best.

The reason many people use a "service" for their auto responder is the service handles all spam complaints and compliance with laws (not your host, risking your website and livelihood), and they work really well for many business models.

In fact, you can make money (many do) from JUST an auto responder service, WITHOUT EVEN HAVING A WEBSITE!

Simply design a "hosted form" (the auto responder service hosts it for you-free (well not exactly free- but it is included at no extra charge for your fee)), give out that link, (it will appear like a squeeze or lead capture page online). When people enter their info, your auto responder messages/newsletter, etc (that you have already set up) start showing up in their mailbox, automatically.

If, for example, say you are selling a Clickbank item (or all of the top sellers), mail # 1 may be "Look at this great thing I found.....blah, blah, blah" Mail #2 ( 2 or 3 days later) might be reinforcing mail #1 or announcing a new "discovery", and so on. No website needed and you WILL generate some commissions. Many people operate this way. Just look in your inbox right now!

### Blog or Website???

Should I have a blog or a website?, is a question I have received a lot.

Here is my pat answer. If you like to write (or type) about stuff (dogs, reviews, your life, other people's lives, history, science, etc.) often, then set up a blog. If you don't like to write daily, weekly, etc. then set up a website.

But it actually doesn't have to be one or the other. If you get hosting from a company that has <u>unlimited</u> hosting, you can do either, or both, or multiples of anything.

And many recent additions, use a WordPress Blog to act as their Static page websites, so they have an immediate database to sign people up, engage with them, etc. It really is a fast, cheap way to get a business started.

You may not even know that a site is actually running on a blog format.

2 great affordable and reliable (under \$10/month) choices are:

HostGator Coupon Code: JobSiteDiscount

#### BlueHost

Many look at hosting as a way to put something on the web, as in a blog or a webpage, but it can really do so much more for less than \$10/month, with or without an actual site or blog.

Including email from a professional address(es) support@yoursite.com bill@billssite.biz FAQ@answers.net

And redirects for affiliate products, or other referrals Such as http://YourNewEJob.com/Lad15 (sorry that is not a real link, but it could be in about 10 seconds)

### Example:



A product I give away <u>FREE FOR LIFE</u> (Lite version) is: <u>Groove Pages</u> Groove gave me the following affiliate link to the site: https://groovepages.groovesell.com/a/tYrFMIzBVjs3

Many people will NOT click on that link. Too weird.
So I went into my hosting account and "re-directed" it in about 10 seconds from: <a href="https://LAD15.com/GP">https://LAD15.com/GP</a> (no programming required-FREE Video Instructions HERE)

Both of those links actually go to the exact same site. Which one would you rather click? Hosting is much more than having a site or a blog.

You now have a place to store images (like your own custom banners), once you set up an image folder, on your hosting account. (10 seconds)

For a blog, on any of these hosts, the thing will practically install itself, using WordPress. WordPress is FREE and very potent. To learn how to use anything on WordPress just visit YouTube and get trained for free. I just "saved" you hundreds of dollars-LOL.

You may actually start a blog for free with WordPress actually hosting it, but that option comes with many restrictions. Get a hosting account. Or use <a href="GrooveBlog">GrooveBlog</a>

To monetize (make money from) your blog, simply refer people (readers) to affiliate links contained within your writings, or by using advertisements on your blog, or a "BLOCK" of advertising from Amazon, ClickBank, Google and many others.

The more readers you have the more likely some of them will click something and buy from somebody, generating a commission or a sale for you. And, in the case of Google adsense, you will make a few pennies when someone "clicks", whether they buy or not. That is because Google will charge that advertiser for the click. That's Google's BUSINESS. I could make it sound more difficult and techie, but that's all it is.

The Huffington Post news site (built on the Wordpress Platform) generates more than \$24,000 every single day using this method, selling nothing, but having ads available.

Simple really.

The hard part is coming up with better, more current (dynamic) information, OR timeless (what is commonly referred to as "evergreen") information like in pet care, or babies, or gardening.

The more specific your target market, with specific targeted advertising can produce a steady stream of visitors and income. Technically, you are not selling, your blog is. But you only make money on a sale. But, if you get your blog to become really popular (a lot of visitors) people will pay you, in advance, for the ability to advertise their stuff on your blog, or to your list.

Only do it (accept outside advertising) if you feel your readers will benefit by having it available. Use ads to ADD services or products they might want. Then the ads are adding value to your site, not detracting from it.

The great thing about having your own website or blog, is you write the rules. Now everyone has to play by your rules.

You could start a blog today about trying to make money from home, and keep on online diary, and some people will find that interesting, and follow your adventure. In an endeavor like this you could win (selling stuff from your links and ads) even if your work from home adventures tanked. So start another blog, or enhance this one, to include how you failed right into success. Just remember that what you put online stays there forever.

If you delete your blog next week, although people might not see it as active, it has been archived somewhere and could show up to bite you in the butt.

Only put stuff online
that would be OK for your mother to read or see.
Or your son or daughter. Or your boss.
They can all read these things
(also: law enforcement, governments, and taxing authorities).

Accept responsibility. For both success and failure. Some programs are real trash. Still, don't blame the program. Maybe you could have done something a little differently and achieved different results. That doesn't mean the program doesn't work. It means that it didn't work for YOU! Or you for it.

By all means if you are the victim of an outright fraud, let your readers/customers know, so they can avoid it happening to them.

That's a valuable service you are providing. But remember to be honest with yourself. Just because a plan or program did not work for you, does not mean the program or plan doesn't work.

I have been duped many times, or at least that's my opinion.

But it must work for somebody.

I gave people my money, so I know SOMEONE made money with it!

Sometimes all it takes is a phone call or an email to get things straight.

Years ago I bought enhancement software for WordPress called Profits Theme (\$97) from Welly Mulia. He and a partner put together an outstanding value in this package which made sales pages, memberships, and many other features work really cool on a WordPress blog. I also bought (an upsell at a discount) some coaching from him.

The coaching was not right for me, so I requested a refund (for the coaching part) and GOT IT IMMEDIATELY. I was totally satisfied with Profits Theme.

I will buy other things from him in the future, just because he did exactly what he said he would do. I am not bad mouthing the training. It just wasn't right for me. What I am doing, is praising the honesty and integrity of a person who understands how to run an online business properly.

(Update: I did buy another product from him in September)

Zappos, LL Bean and many others go above and beyond when it comes to getting it right for the customer. And it really does IMPROVE their bottom line.

EXPECT REFUNDS. This gets me, how so many people get angry with refund requests. This is not a personal attack. Your product or service did not do, for that person, what they expected, or what you claimed that it would do. That's all. GIVE THE REFUND FIRST, then ask if there is a way that you may improve your product for those in the future, or what was their reason for canceling?

Use that feedback for good, to improve, to change, not taken as a personal attack.

When I offer a money back guarantee, I do not even consider it my money until AFTER THE GUARANTEE RUNS OUT. I am just holding on to it until that person makes a decision.

That attitude makes life a lot simpler for everyone involved, and it just makes good business sense. A happy refunded customer may buy from you again in the future. An unhappy one WON'T!

But, don't be naive. There are still plenty of people who purchase with the forethought of getting a refund. They never intended to BUY anything, but rather, get it for free (steal it). If this happens, just ban their email or IP from your site, blog or store, (as we do) and let them steal (which is what they are doing) from someone else. But give the refund. It's your word you are honoring, not their deceit.



And, a money back guarantee IS A TOOL that will generate 10 more sales (out of 100 visitors) that you would not otherwise get. So if 1 or 2 request a refund (higher than 1% or 2% and you need to check something out) you still net 8 that you would not have received, without the guarantee.

Offer and honor a guarantee.

If you are getting a larger number of refunds, check if your product is good enough for that price, or good enough at all? Are you over promising in your sales letter? Are you actually delivering what was promised, or more? Legitimate refund requests give you a chance to improve.

Improve your sales page, your product, your delivery, your price? Find out what's wrong, and fix it. Remember CHANGE from earlier?

Also, if you actually READ the terms of service for many payment processors, they have their own timelines and procedures for when a refund should be given or allowed.

Trying to force someone to keep something they can't use or don't want is stupid, and bad for your business. Don't make money ripping people off.

It's not a sustainable business model.

There are also services and software that will allow you to cut off access to the materials (PDFs, CDs, software) in the event of a refund.

With a membership "drip feed", just cancel their access. And even then, you will get people who complain, AFTER THEY'VE RECEIVED THE REFUND, that they can no longer access the materials.

Can you say "Dumb Thief"?

Just a note on this hypocrisy. <u>Lad15.com</u> does not offer a refund. Not because it doesn't stand behind the program, but rather because the membership preferred immediate commission credit. So after more than 2 years offering a 30 day refund, with <u>ZERO refund requests</u>, they changed from crediting the commissions after a "35 day wait period" (30 day refund time frame) to "immediately upon processing" for cash. The change did not hurt the results.

It actually improved people's results and motivation.

Remember change from earlier? Try different things.



### **COOKIES**

### No. Not those kind

You may or may not know what internet browsing "cookies" are, so I will give a brief explanation here.

When you visit most websites, from Amazon to Google and Walmart to The Gap, the home webpage (usually) will insert a "cookie" (a tiny piece of code) into your browser, automatically. Basically it saves some of your information so you don't have to do it again each time you visit.

Say you look up WalMart. When you find the store closest to your home, the cookie will retain this information so that the next time you log on it will automatically have your closest store already set up for you.

Cookies are used for many different things, but "personalizing the customer experience" is the most touted reason.

Cookies do actually make life easier for the normal user.

However, tracking cookies, as in affiliate sales and tracking, duration's are set by the website owner. Some sites have them set to "lifetime". (see LIES chapter)

Which means once that you have referred someone to that site, through your affiliate link, anytime that they come back to purchase (as long as it's with that same computer/phone and the cookie has not been cleared), your affiliate ID will get credit (and the commission) for the sale.

Cookies can be your tool, or a tool for someone else. Be aware of cookies policy.

### FREE & CHEAP RESOURCES

#### #1 FREE Resource

YOUR PUBLIC LIBRARY

Free to get a library card, and free materials (books, Videos, Audios etc.) and the most valuable thing is a TIME LIMIT, so you have a deadline to read or view it, before it is due.

This factor is extremely important for those who have too many unread e-books or self help courses lying around collecting dust.

Many also have computers and internet for patrons to use.

NEVER NEVER save any kind of password or personal information on a public computer.

Close everything, including browsers, when you are finished.

FREE EMAIL ACCOUNTS: Google, Yahoo, AOL and many others will give you free email accounts. The first place to check would be your current ISP (Internet Service Provider-- whoever you pay to get access to the internet).

### FREE TUTORIALS:

Many sites have FREE, extensive training for their particular business. Most are very well done and can teach even experienced pros a thing or two.

But for beginners, they are crucial to your education.

Use the millions of dollars worth of education they provide for free.

Despite this fact, people still spend millions of dollars on training courses to learn this same info (as in Google adwords training, etc-which Google gives out for free). Also try YouTube.

USE YOU TUBE for more free advertising. Shoot anything. It DOES NOT even have to be business related, just put a link to your plan or program in the description.

#### FREE ADVERTISING:

The cheapest (FREE) method that will take zero effort (once set up) is a signature file on <u>ALL</u> of your outgoing email.

Set up something like this:

"6 Month Millionaire - <u>www.LAD15.com/username</u>" or

"Turn \$600 into \$75,000 + visit <a href="https://lad15.com/index.php?id=sabo">https://lad15.com/index.php?id=sabo</a>" and they'll automatically go out on EVERY email you send.

This is one of the easiest and most overlooked ways to advertise-FOR FREE!

Another sneaky way is to have your own email address advertise for you. Once you get a domain name and hosting, set up an email, and replace your g-mail address with your own. ie Jack@Lad15.com vs Jack127@gmail.com

A cheap way to get a simple referral address, is to purchase a simple domain name (like: MikesCashPlan.com) and then FORWARD that domain to your referral site (like LAD15.com/mikesplan). NO HOSTING REQUIRED.

Cost is about \$15 a YEAR!

If you change businesses, you can simply change the forwards, and all of your advertising still works!

Don't forget any local, free advertising that may exist in your area. Penny savers, craigslist, bulletin boards (real-life and online), etc.

THERE ARE MANY WAYS TO GET YOUR MESSAGE OUT.



### USE THEM ALL AND TRACK WHAT WORKS AND WHAT DOES NOT.

I once combined two free advertising methods that produced great results.

First, I ordered FREE BUSINESS CARDS from vistaprint.com (\$6 S+H) and then, when a GET RICH QUICK-Type SEMINAR was being advertised on television for my local area, I went to that hotel (or hotels) where the seminar was being held, and put my free business or money-drop cards on the windshields in the parking lot.

Someone's Television budget gathered up a bunch of people who wanted to buy real estate or make money online or play the stock casino, and put them in the position for me to advertise for FREE. Many participants in these events do not have the hundreds or thousands of dollars needed to "Get Rich" from the seminar's people, but they do want a better way, because they took time out of their day to show up.

### That's my TARGET MARKET!

After leaving disappointed, their hope was revived when I offered them (well-my card did) an option for a fraction of the price they just heard inside. (I stole this idea from Darse Williamson (15Steps) and it actually worked! It's a funny, great book.)

Request a FREE Copy from Zack on Facebook Tell him you came from SABO. Many successful campaigns can be launched free or cheap. Check your local ordinances first.

Every major company in the world will tell you that the best form of advertising is word of mouth advertising. It costs nothing.

If you have a great product or service, or something everybody sells, but yours has more value, people will tell others.

Their friends, neighbors, co- workers, relatives, church or club members, etc.

The way you gain WOM advertising is to be consistent and honest. Make refunds promptly and without any hoops.

Deliver what and when you said you would. Include bonuses (if available).

# KEEP YOUR WORD, and people will spread the word. Screw someone and it spreads like wildfire.

One of the "NEW" ways to use word of mouth is called "VIRAL ADVERTISING".

No, this is not spying on peoples computers or injecting bugs of some sort.

Let's say that you have an interesting video posted on YouTube™ with your link.

Now Joe sees your video and likes it and sends it to his entire list.

You now have a few people watching your video, recommended by Joe, whom you've never met.

Next, one of Joe's friends likes it and sends it to all his friends.

I know that you've received email or FB or IG or Twitter shares this way.

Who knows how many people could be exposed to your message, for free.

This is just one example. There are more in your INBOX right now.

When a joke or site is good, people WANT to share it with their friends and families.

The same is true of a great financial freedom opportunity like <u>Lad15</u>.

DO NOT BUY THE OLD ADAGE THAT IF SOMETHING IS FREE, IT DOES NOT WORK.

Many FREE methods work much better than do paid methods, although they may take a while to grow or learn. But your return on investment is outstanding. If you only want to be in business for a week or two, use PPC (Pay Per Click) or buy lists, but if you want to be in it for the long haul, employ many strategies at once, but mostly WOM (word of mouth).

For Your Other Online Ventures-NOT YOUR AFFILIATE LINKS

FREE SEARCH ENGINE traffic is the best. This is called "organic search traffic".

What it takes is a content and keyword rich website or blog, and some time, knowledge, and expertise. And do realize that it constantly changes, so too must you keep learning and adapting to the changes

(or hire someone who does this - outsource).

You can also do free classifieds, just remember to constantly update and follow that company's rules. READ the contracts, don't just check the box.

### Check Your LINKS--ALWAYS CHECK YOUR LINKS!!!!!

Check Your LINKS--ALWAYS CHECK YOUR LINKS!!!!!

I can't count the number of times that the headline or ad caught my attention (it did its job), and when I clicked the link (which is exactly what the advertiser wanted me to do), and the site "was not found" or went to some hosting companies default site, or "that account has been suspended".

Check your links and check them periodically.



The ones in your advertising, the ones on your site, check them all. This is YOUR BUSINESS.

Don't waste your time advertising for Google or Yahoo or Go Daddy. Those are multi-billion dollar companies.

Let them pay for their own advertising.

My guess here is that the people who placed those ads, blamed the system for "not working", and never checked that they actually may have entered one too few letters, or an extra . or , (dot or comma) somewhere.

The only way that I check my links is to copy/paste it into a browser.

If the site comes up that I intended, I paste that same address into the ad.

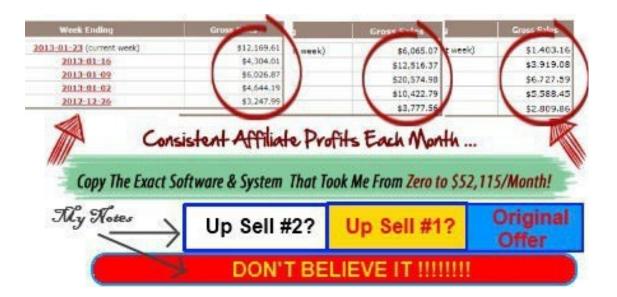
I NEVER TYPE a web address into an ad or a banner.

### Check Your LINKS--ALWAYS CHECK YOUR LINKS!!!!!

I've had to change the links in this book, as old programs die and new ones arise.

### Chapter 4 -

### The LIES



### Chapter 4 The LIES

Many programs say that "no selling is involved". But then, they want your money. That's selling (or stealing or begging). And if they then ask that you do the same thing, you will be selling (or stealing or begging).

Making money involves selling. That does not have to mean direct selling, but it is still selling when goods and/or services and money changes hands.

Guess what? Someone sold you this book. They thought enough of you to invite you receive this information. Did you even talk to them? Were they forceful or rude? I certainly hope not, as that was not a method we encourage. The buyer is always the one in control (for legitimate goods and services), not the seller. But for someone to buy, someone else has to sell.

Sometimes it involves tricks, like "get it free Just enter your name and email". Ever heard this before?

"Free" Is the most powerful marketing (sales) word on the planet. There is "Fat Free", and "Risk Free" and "Buy One - Get One Free" and thousands more.

### The word "FREE" SELLS!

Although there is not a dollar amount attached to the transaction, it is a sale. I'll give you this if you give me that. You now have a free thing that, hopefully, will do what it promised, and they have another fish in their pond. Sometimes that's a great thing for both of you, and sometimes it is not. Each person will have to determine if the value received was worth the cost. No different than buying a computer or a TV, or a loaf of bread. Or selling a computer or TV, or a loaf of bread.



All money making ventures, opportunities, etc. involve selling something, somewhere in the chain. Sometimes that's exactly what the whole chain was designed for.



There are countless programs that teach this exact principle. That's why they say that you need a "traffic funnel". And that you need a list. "Build the list and gold will come."

I DO NOT USE A LIST. And I have a very nice <u>BUYER'S</u> List.

Not that there is anything wrong with it, it just ain't my style.

I value both my time, and that of those who have purchased from me.

I don't want to waste my time trying to convince someone of something, as those that take the most convincing also use up the most time and create the most problems in the future. As I said, It just ain't my style.

But the money and "the Experts" say that this method DOES WORK!

The numbers bear it out, that if you have a list (a targeted list), you can expect to make about \$1 per month per member of your list.

Keep in mind that means that if you have a targeted interested list, and you send out an offer for a \$50 profit product, enough will respond favorably to get you a \$1 return for every one on your list. In this example 1 out of 50 would buy.

### 49 out of every 50 did not want the offer.

That's why all of our inbox's are so full of junk, even when "we requested it".

That is ONLY IF you cultivate your list properly, and give them valuable information and tips, to keep them on your list.

Too much work for me.

As explained earlier, there is a hidden lie with regards to "cookies" (those little pieces of code injected into your browser).

Tracking cookies, as in affiliate sales and tracking, are set by the website owner. Some owners have them set to "lifetime".

Which means once that you have referred someone to that site, through your affiliate link, anytime that they come back to purchase (as long as it's with that same computer and the cookie has not been cleared), your affiliate ID will get credit (and the commission) for the sale.

Although this may sound great on the surface, there are some distinct drawbacks for the beginning marketer.

There are usually different affiliate levels. Big Guys, and the rest of us.

Upon a product "LAUNCH" or "PRE-LAUNCH" many guru type people flood their lists with their affiliate links. Many times this occurs <u>BEFORE</u> the product is even available, as they are in a "JV" or Joint Venture arrangement with the publisher. If their mail is good, or their subscribers really trust them, many will click through just to see the new plan or program or software or free video.

BINGO, a lifetime (or whatever the duration) cookie has just been planted on that person's computer, whether they actually buy or not, on that 1st visit. Most will not, as explained earlier. It really doesn't matter to the list owner.

They accomplished their mission of locking up the potential commission.

Now, you come along and refer your good friend Joe, to this site. Joe Buys, and you get no commission. That commission is OWED to the original person (MS Guru X) who referred them originally, even if it was through a mass mailing months, or even years, ago!

This is a little secret that they fail to tell you about when they say "the money is in the list". Who's LIST?????

Have you received the email touting the GREAT BONUSES you can receive for buying this or that "from my link". And then they proceed to explain or show you how to remove the cookie BEFORE ordering, in order to receive the BONUSES?

("\$10,000 worth of Bonuses if you buy this \$67 product" yeah, right. I believe you.)

I personally love these mails, as it is usually one guru trying to outdo the other guru that may have sent the mail first. I like to call it

### "The OREO WAR". A battle of the cookies.



Some merchants have cookie override capabilities. HostGator for example, has a feature in their affiliate area where you can set up a "code" for referrals to enter into the "Coupon" or "Code" box. If a customer enters your code, the code will override any existing cookie and use your affiliate ID as the seller.

(Note: If you want great hosting at an affordable price with superb customer service use coupon code "JobSiteDiscount". Yes, that is my cookie override from <u>Hostgator</u>)

Lifetime cookies are only great if you are going to be the FIRST person to introduce customers to the site. For everyone else they simply waste advertising dollars and effort.

Because even if you get the sale, you may not get the commission.

Some sites also have it set so a visitor must remain on the site for XX minutes to have the cookie implanted, eliminating the "put it on a Traffic Exchange or Safelist" people. That's why so many refer you to the VIDEO page. The video usually lasts long enough to implant the cookie.

# "Monthly plans are the best because you get monthly commissions"

#### Huge LIE!

Most monthly "autoship" type programs that have an MLM payout plan, only will drain your wallet on a monthly basis.

First off, many only pay a fraction of the "sales totals of the <u>lesser</u> leg".

Translation: You may make a few pennies on less than 1/2 of your sales, and that of your people. This is one of the surest ways to go broke online.

Only get involved in a monthly program IF you can have your cost eliminated with 3

signups

(3 is the average, who get to sign up to any program-actually it's 2.77 people) AND you enjoy/use the product(s).

And, then bust your butt to get 3 in your 1st month.

While the concept of a monthly consumable product for repeat sales is fantastic. The reality is most will NEVER see even a fraction of their monthly payment, on a commission check. For some that might be 30-60-90-120 days down the road. Then they quit, and you have to start all over again.

That cycle repeats over and over again.

To further show you how easy it is, they advise you to use traffic exchanges and safelists. Of course they have a system in place to get you to sign up under them, thereby getting free credits, so that they don't actually have to click and read, and click and read all day. Not to mention exposing their computers to many viruses.

Traffic Exchanges and safelists are actually viewed by people with no clue and no money for advertising. They are only viewing or clicking so that you will see their opportunity.

It's like trying to sell milk, at retail, to a dairy farmer.

People who are NOT YET involved (target market for prospects) in an opportunity DO NOT USE TRAFFIC EXCHANGES or SAFELISTS.

They haven't even heard of them before some "mentor" suggested them as a free advertising source.

The best thing to advertise on a traffic exchange or safelist is free or cheap advertising. That is exactly what those people (poor newbies) are looking for.

Keep in mind that 98% of the ad owners DO NOT ACTUALLY SURF.

They buy the space (as a "pro upgrade"), or refer others for their credits.

So the only people actually seeing your ads are new, poor people, most of the time. That's not a very good target market for anything.

The best way to make money (and sometimes a great deal of money) with a traffic exchange, is to own one. That way everybody who subscribes to YOUR exchange is on YOUR LIST! And all of your ads are free, and effortless. And you are marketing to the most inexperienced, who may fall for the hype. And to the experienced, who will purchase your upgrade. Many use this method just to sell and expand their original opportunity.

It can become a free advertising source, and even a revenue generator, larger than the original opportunity.

You can get into text ad exchanges for as little as \$8/month. Own one for \$30. Or buy a script and hosting for a full blown exchange for a few hundred bucks.

### Terms of Service (TOS)

Many affiliate programs state in their terms of service (that's the little box you checked as you first signed up), that you may NOT contact their customers for other opportunities (even if you are the one who signed them up)!

Depending on the program and the terms, many can avoid this violation by making them YOUR CUSTOMER, FIRST!

2 Important points I want to make here:

1. ALWAYS READ the Terms of Service (TOS)

I know it's boring with all that legal mumbo-jumbo. Protect Yourself

2. Make them YOUR Customer First

I hope that you have not fallen victim to this, but:

I once read the T.O.S. for a \$9.99 product that I was thinking of purchasing. In the TOS (not on the sales page) it was explained that they would also sign you up (using the same credit card) for a 35 day trial of Product XX, which after the free trial would cost \$60/month! And, to add insult to injury, further on down, it was also signing you up for a 52 day trial of Product Y, which, after the trial, would cost \$29.99/month! There was no "opt out".

The reasons for the time delay and the price differences was evident to me.

3 DIFFERENT COMPANIES (usually owned by the same person) would now be hitting up your credit card, for varying amounts, at varying times, until someone realized it and canceled. They probably stole millions of dollars.

This company was shut down, but the practice of cheating and lying and stealing (which is exactly what this was) is alive and well. The company stated that "all customers read and understood the terms and conditions".

Protect yourself and avoid the headaches. READ THE TOS!

If you don't know who you are dealing with, then use a prepaid credit card, not your regular credit card, and NEVER a bank account. If you only have \$50 on a prepaid card, and buy something for \$39.99, they can't get more than \$50, even through fraud. In this example you could only lose \$10. And you can dispute that loss, if one occurred. Or use good old-fashioned CASH!

This does NOT apply to established payment processors like PayPal, ClickBank, and others. They have double and triple security layers to lessen these types of abuses. They are also very swift in dealing with reported cases, sometimes within seconds.

When filling out personal info and/or banking info online, make sure that the address bar (upper left) says <a href="https://www.lad15.com/">https://www.lad15.com/</a>

The https is for HYPER THREAD TRANSFER PROTOCOL SECURE, as in encrypted. Update: Starting in 2018 many browsers now require this.



Each company or website has their own TOS. They are necessary, and in many cases REQUIRED by law. If you want to play in their yard, you must play by their rules. If you don't want to abide by their rules, don't use their service/site/company. If you want different rules, you must start your own, and you can write the rules.

That's part of the beauty of running your own business. You can write the rules.

#### Proof of Income

Please, do not buy at face value all of the "Proof of Income" items on sales pages. They may or may not be real.

And even for the FEW real ones, many have spent years, and thousands of dollars learning their craft. They WILL NOT give you, a total stranger, the "keys to the kingdom of easy wealth" for \$37, \$67, \$997 or whatever is the going "7" rate is today.

No one in their right mind would publicly share what they have actually made, online, as the taxing authorities (IRS, etc) also have access to the internet.

I have yet to see a tax document "proving" these incomes.

Also left out of these claims, is HOW MUCH WAS SPENT to get these figures. If someone spends \$9,000 on an adwords campaign, and makes \$10,000, they are being honest (albeit a little deceiving) when they show

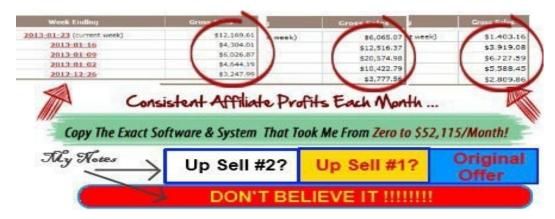
### "proof of their \$10,000 income".

Heck, they might have even spent \$15,000, and can still show you "Proof of \$10,000 made in 1 week"

When the truth is that they actually LOST \$5,000. They will make up for it when a few fools rush over to buy their shiny new program or secret that "Makes \$10,000/week!" for \$1,997.00.

(They only need 3-LOL) <<<< L@@K the magic "3" number LOL :)

### Note: It ain't a "secret" if anyone with money can buy it. It's a product!



At LAD15.com they sell advertising: 1 YEAR for \$600.

If we (the affiliates) sell 1,000 this month, they could honestly??? show you proof of \$600,000 going into their account for the month.

The truth is they have to pay out \$500,000 of that, in commissions.

Then they have to pay processing fees to collect and pay.

The \$600,000 is already shrinking, and they haven't even begun to compensate authors, pay staff, hosting, and all their other expenses.

The NON-LIE is that the members benefit much more than the company does, because that's the design of that business model.

But they could show you proof of \$600,000 made in a month! They won't.

Note: CLICKBANK is a top-notch affiliate program with millions of users (less than 10% who actively participate)

That said, there are a lot of sales pages that now include Clickbank results on their sales pages (screen-shots and/or video).

Are those results from what they are purporting to sell to you?

Or their own efforts? Or the efforts of affiliates?

Or the results of their very connected mailing list "friends"?

(sometimes in excess of several million-total)

What did it cost those affiliates to get those sales and commissions?

How much of that was paid to affiliates, JV partners, etc.?

How much was given back as refunds? When they show "this account" and "that account", they are showing you the results of the upsell(s) also?

You will never know!

"Proof of income" is just another graphic to me.

No different than a picture of a frog on a balloon.

Might be real, Might not.

#### And IT IS NOT WHAT YOU WILL MAKE

(until you have put in the time effort and expense to create your own-if ever!).

Anyone who is dumb enough to let the authorities know what they made before they do their taxes, and post it in public, is not someone I would do business with anyway.

The latest and greatest LIE is the 100% commission model, used by many companies.

First off, it is NOT 100% if you also have to pay a monthly affiliate fee.

It is NOT 100% if you "pass up" sales.

And it is definitely <u>NOT 100%</u> if they charge a 6% or 7% processing fee (the norm is around 3%).

And some even "hold" 10% for 6 months or longer!

The TRUE percentage varies from program to program, but

NO ONE PAYS 100%!

They would go out of business if they did.



WOW -Look how much I make Just sitting on my Balloon

(it purposefully looks pasted together -LOL Do You Know how hard that is?)

## Chapter 5 -

# The ACTION



#### Chapter 5 - The ACTION



Build your site, your store, your blog or whatever your initial medium is to be, and let the world know that you are "OPEN FOR BUSINESS".

Don't wait to have all the pieces in place, or for it to be perfect (remember earlier?). It is a work in progress. A construction zone for which you can already be attracting a base, and perhaps getting paid, or building a list, while you are building.

Your first action should be to free up some time. Do this in incremental steps. Go into your email inbox and "unsubscribe" to anything that isn't bringing you any closer to your goals, or providing you with entertainment (pure joy). This action alone will save many people a couple of hours per week, though it may take hours to do-ONCE!

The other thing you may or may not have the courage to do is

STOP WATCHING TELEVISION!

And

STOP WASTING HOURS ON SOCIAL MEDIA



Or at least, severely cut back. For the average American this should free up 20 or more hours per week. Cut back ALL screen time (Phones included).

Next, get a free email account for YOUR BUSINESS ONLY. You may want 2 (or more) for this. If you have a hosting account, set up some new ones there. If not, go to Gmail, Yahoo, AOL or many others.

Now, when you sign up (and many sites start with a capture) to examine things, you use mail #1. If you actually sign up to use that thing, use mail #2. This way you can quickly delete or unsubscribe to mail #1 stuff, and save codes and account info on mail #2 with a lot more speed and efficiency.

I love outsourcing. I really love free outsourcing. You can get your family and friends to tell you what's going on with your favorite TV shows, and the news (although a car radio or regular radio will also do that), Facebook, etc. You get the condensed version without all of the commercials and distractions.

The reality is <u>we already outsource</u> the news that we get. Many of us rely on a single favorite newspaper, news channel, or social media site. They have access to all the news going on around the universe and have distilled it into what THEY want you to know about, and give you that in a tiny little 2 minute version times 6 stories (TV news). Even though it takes them 30 minutes to do it.

The weather will do whatever it wants to, and you'll still have to go to work or school or whatever, so don't worry about it

(unless you are planning an outdoor event like a wedding or a trip to the beach).

I can't count how many times I've shoveled 6 inches of "partly cloudy" from my driveway.

Eventually you will outsource more and more so that you can live life more and more. And having your child or spouse or parent or friend have a few minutes a day to fill you in on something, might give you much more joy and peace than you ever get glued to a box or phone for hours on end.

It works great on so many levels.

Once you start making some commissions, the first paid item you should get to Start A Business Online, is a good hosting account. (see Page 26)

Make sure that is has the capacity and features for whatever it is that you intend to use it for. And make sure it includes UNLIMITED hosting, or has that capability as an upgrade.

Look at your hosting account as a parking garage (or an online office building). Even though you own a spot (or in the case of unlimited-the entire parking garage), you must then get a car (or many cars) to park there. Your car, in this case, is a domain name. You do not have to purchase these at the same place. You could buy a domain name (.com around \$15/year-.info about \$5/year) at GoDaddy or NameCheap and host that domain at Just Host or anywhere. It is very simple and only takes a couple of minutes to set it up, and allows you more flexibility. Most good hosting companies will have a video tutorial showing you exactly how to do this (change the DNS-domain name server)

If you are signing up for a new hosting account, they may even include a free domain name (sometimes several), so get the hosting account first. Good shared hosting from those mentioned in the tools chapter, will all be under \$10 a month, maybe less, depending on current discounts.

Domain name prices vary greatly. Around \$15 YEAR for dot coms is the common average. If you want something like "Google.com" (which is NOT FOR SALE) it would cost billions of dollars. If you wanted it 25 years ago it would've cost around \$6/year.



ICANN (Internet Corporation for Assigned Names and Numbers) had plans in 2013 to add custom suffixes, like dot VOLVO and dot SEARCH. The application fee was \$185,000 EACH. Amazon, Google, and Apple applied for a lot..

And at least 3 people paid \$185,000 applying for dot SUCKS! :)

Many suffixes have been added since, but dot COM (commercial) is still #1.

Namecheap seems to be the best value, to me personally, for domain names.



If you want to find out about building a profitable site BEFORE even choosing a domain name, consider SBI (Site Build IT) (around \$300/yr or\$30/month). They will teach step-by-step (even experienced pros may learn a thing or 2) many things and features to create and monetize (make money). Their service includes hosting, autoresponders, training, domain name, and much, much more.

Once you have hosting somewhere, use the "redirect" for different affiliate products. You usually pay nothing to sign up for most affiliate programs (like ClickBank, Amazon, Groove, etc.) or from individual companies or sites that offer affiliate programs. You can do this WITHOUT even building a site of any kind. Although I do recommend that you at least have a "home" or "index" page on your domain, as some people will see what's there by cutting out the

/someones-page-part of your link to see what you do.

It can be as simple as

"Go to my Part Time Income site at https://LAD15.com/username"

or use it as a squeeze page to start building a list (if that is what you are seeking), or set up a WordPress blog and talk about your business.

This "home "or "index" page does not have to be related to anything else.

As you start making money, or more money, put some of that back into your business.

Start free or cheap, and expand as necessary. And only when profits allow!!! If you can't make \$10/month with your hosting account,

DON'T GO GETTING AN AUTO RESPONDER for another \$20/month.

Wait until you are making \$30/month to add an auto responder.

Then, as that helps to make more sales and your income grows, to say \$100/month, you can think of getting membership software, or a storefront, etc.

If you start with an auto responder, don't get hosting until your auto responder is producing enough to pay for both (ie \$30.month).

### Payment Processors:

When starting out, I highly recommend that you use a simple solution like PayPal, or ClickBank as your payment processor, just to get things rolling.

(note: PayPal does not receive or distribute funds for Multiple Levels - READ THE TOS)

As you progress and grow you may want or need to use a merchant account and a payment gateway. Learn and shop those when the time is right.

READ THE FINE PRINT. They can get very costly, even with NO SALES!



# Chapter 6 - The Legals



#### Chapter 6-The Legals



After you see that there is money, real money, to be made from your online business, there are some things to do.

#### Keep Good Records.

Keep track of everything that you make and spend. Where? How much? To/From whom?

If you also pay, or get paid, affiliate commissions or other payments/debits, record those as well. <u>ANYTHING</u> related

to your new business (even meals and travel) should be logged in, written down, or otherwise kept track of. Then, when you (or your accountant) are doing your taxes, and find something that is, or is not, an eligible business expense, you can discard, justify, or explain it. But only if you know what <u>IT</u> is.

Depending on where you operate, you may have to register as a DBA (Doing Business As), or get a business license, or, if selling retail goods, you might need a tax ID number or permit.

Since this book is going out around the world, there are an unlimited number of regulations and laws, so I won't go into any detail about specifics for your area. You will have to do that research yourself. Check with your county or city clerk (or the equivalent), Secretary of your State/Province, etc. Some of this research can be done online, but most will be at the office nearest to your business or home.

As for forming a business entity (like a Corporation, S-Corp, LLC, Sole Proprietorship, etc) you may want to review the free info at The Company Corporation or LegalZoom.

There you can learn what are the advantages and disadvantages are, depending on what you are trying to accomplish.

In the United States, the 3 most "business friendly" States in which to form an LLC, or S-Corp, or Corporation are: Delaware, Nevada, and recently Wyoming (believe it or not) has jumped in there. You do not have to live in the state where you incorporate. You may do it in your home State or any other State that you choose. Look at what benefits might be for different options. Foreign Companies can also be formed.

Legal protection for personal assets, along with a business friendly tax code are the main reasons to form some type of legal entity.

Simply put, they can save your stuff, and save you money.

When you form a corporation or an LLC, that entity becomes its own legal being with its own tax number (in the USA called an EIN-Employer Identification Number, formerly known as FEIN), credit and identity, separate from its founders, partners, board members, etc.

This is probably NOT something that you need to spend money on right away (usually between \$100-\$2,500), but I want you to be aware, so that you can work it into your plan.

This could impact your domain name.

If you were thinking of having a domain name match your corporate or company identity, secure that domain name BEFORE you apply for the legal things, as people (or robots) who read (public access) the applications, will quickly purchase the domain name, and then offer to sell it to you, at a greatly increased price.

(See others are making money without a website, just re-selling domain names)

They might purchase it for \$10/yr (or less in bulk) and offer to sell it you for \$10,000 or more. It has been done many times before. Protect yourself.

As an example: <u>Groove</u> a few years ago went to change their name and direction and offered a MILLION dollars to the owner of a name they wanted. The owner wanted \$5,000,000. So they went with Groove.cm for (Customers Matter) instead for a few hundred bucks.

Don't try to be slick and get a domain like JenniferAnniston.com (unless Jennifer Anniston is your real name), as a simple little lawsuit could give your entire site (and profits) over to that person or entity, and all of your work was for naught.

More info on Domain Names - Click Here.

The easiest, cheapest and simplest way to keep in compliance with anyone or anybody is to LEARN THE RULES OF THAT GAME! Everyone's rules are different. Once you know that entity's rules, abide by them. For Example: You can't play soccer (futbol) with baseball rules. It just doesn't work.

When you write your own rules (as in your own site) keep them within the laws that govern such actions.

One such rule imposed by the Internal Revenue Service (IRS) of the United States of America is that independent contractors or sales people cannot be paid (or written off as paid) more than \$600 in a fiscal year without a completed and signed form W-9 or W-8 on file. LAD15 has this requirement for all who sell their ad spaces. They have to. It's the law. For employees, the employer must have a completed form W-4, so they can withhold and pay taxes on behalf of the taxpayer. Your country may have similar requirements.

In the U.S., affiliates cannot be paid more than \$600/year without completing and returning the Form W-9 or W-8. No taxes are paid as we are all independent sales agents. The tax responsibility (if any) of any income, is the individuals' responsibility. If the company does not do this THEY become responsible for paying the taxes on the income that they gave away. That would be totally insane.

The legal junk alone is what deters many from getting involved in their own business, but it should not. There are way too many advantages, compared to the few disadvantages.

I suggest that you use an attorney for all legal matters.
I suggest that you use an accountant for all accounting matters.
This is not to keep me out of trouble, but rather, to keep you out of trouble.

I suggest that you begin making an income first! Whether that comes from selling the LAD15 system, or from some other simple and profitable system, does not matter. Just get something coming in, so that you have both the time and the money to FULLY FUND your new venture. And to do it right and long lasting.

## Chapter 7

# Thinking

# Outside Of

The Box



#### Chapter 7

### Thinking Outside The Box



There really is more room to grow when you think outside the box. This is where ALL great inventions and discoveries came from, and always will.

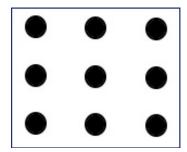
In business, there are 3 main schools of thought:

- 1. Find where the money is; and go there (This is the most popular)
- 2. Find something new and unique (I-pods, I-tunes, apps as examples)
- 3. A combination of the 2 above

Any of these methods is a great starting point, but only if you have the will and determination to trudge through towards your dreams.

You could create totally new and radically different ways to do things, or ways to do existing things -BETTER!

There are 9 dots below. Can you connect ALL 9 dots, using only 4 straight lines, without ever removing your pencil from the paper, once you start?



Most people will end up with 1 dot left over.

This is a test to see if you are ready for figuring out what it takes to make your online business a success.

Draw 3 lines of 3 dots equally spaced on a piece of paper, and try it out for yourself.

Back to the lesson.

You could create totally new and radically different ways to do things, or ways to do existing things -BETTER!

Cooking, for example, has evolved over time. Used to be that people cooked on an open fire. Then we had hearths. Then we had ovens powered by wood, and then coal, and then gas, and finally electric.

Then we had microwave and convection ovens. People all still cook and eat. People still use (and pay for) cookbooks, recipes, gadgets and appliances, etc.

Someone, somewhere, thought there could be a better, easier, faster, way to cook, and each of these nuances and variations was created. They are all based on eating and cooking, but with a unique slant.

Many people give a new twist to very old things, and they become "new" again. (That's an oxymoron if I ever heard one. Don't know what that is-Google it.)

Speaking of Google. That is actually an intentional miss-spelling of the term "googol" (attributed to a 9 year old boy in the 1930's; meaning a 1 followed by 100 zeroes)

Now, Google (both a verb and a noun) has worldwide recognition as
"to look something up" or "search for". The word nor the company even existed 30 years ago. A couple of guys thought outside of a very profitable (search engine) box.

Now it is a world powerhouse. Justifiably so.

They took on Microsoft and Yahoo (the power search engines at the time) and did it better.

Maybe you could combine 2 or more ideas to come up with a better, more efficient "mousetrap".

For example there is a WordPress addon (also known as a "plug-in") which allows users to create a Quick Response (QR) code



For them to use your free thing, they would be opting into your list (or visit a site or anything that you choose). What if you used this IN CONJUNCTION with selling T-Shirts, with their QR code printed on the back or the front or on the sleeve? Their friends could simply take a picture with any camera phone (with a QR reader app (free)) and have the info immediately embedded on their phone.

(You are welcome to develop this idea-We Share. I don't have the time, but my brain comes up with 100 or so of these things a month. You will too, as you discover and uncover more things, and different uses for existing things)

You may even produce the next big social networking craze! You could even order the T-shirts AFTER the sale, or outsource it with a service like Zazzle.com. That way, you merely are the broker, making money as the middle man, and not actually printing or shipping anything.

You might already have an idea for a book, a tool, or a recipe. USE IT.

Use it as a free thing or as a paid thing.

Stretch your imagination, as that is your only boundary.

Many of us think we had more and better ideas when we were younger.

But we failed to have the intelligence or resources to act upon them.

Many innovations have come from college aged students-throughout history.

But age and wisdom from some a little older and experienced, helped bring those ideas to fruition. Team up those young and fresh ideas with old tried and true principles to make it work.

My totally unscientific theory is that we are more tired and involved with everyday survival as we age, so our sense of "the possible" gets pushed further away, as we take a more serious approach toward RESPONSIBILITY. We are just as creative, when we have the time to let our thoughts wonder and wander.

Vacations used to help fuel this innovation and improvements in many companies. Many companies let greed get in the way, and have severely restricted what used to actually improve their bottom line.

Many people have become great inventors and artists AFTER they finally retired.

I believe that they, once again, had the freedom to let their minds wonder and wander.

If you have creative talents in in art, photography, or writing put your work out there with a service like ZAZZLE and others, to test if there might be a market for your work. You could put your ideas on everything from coffee mugs to mouse-pads, and create quite a buzz (and a little profit) for your experiment.

Upwork may provide you with a comfortable stream. Sample novelty ideas through Fiverr.com (where people will do things for just \$5.)

There are millions of possibilities. Think outside the box. Add your own twist or flavor to something that already works, or make something new.

Everyone has some unique talent, skill, or knowledge that others may be interested in.

Whether you give it away, or sell it, is totally up to you.

Write music, create graphics, help the homeless, gab about celebrities, write code, or the Great American Novel, take pictures, record weddings or football games. The list is endless.

Anything that you want to do IS AVAILABLE.

Start A Business Online that you would enjoy doing for free.

If you can find that special little piece of you, you will have a business that will thrive and prosper.

An acquaintance of mine loves his hobby. He makes Bread Dough Bowls, hand carved out of trees. Very hard work. By day he drives a forklift at a plant, and by night he's hacking away at a chunk of wood. These are wonderful works of art. Functional works of art, as they are really intended for use as bread dough bowls, and not as art. You could do something like this if you have the talent. His site sells for him 24/7/365.

Jim has a Huge amount of talent. See what he created, both the bowls and the site, at http://www.DoughBowlMaker.com



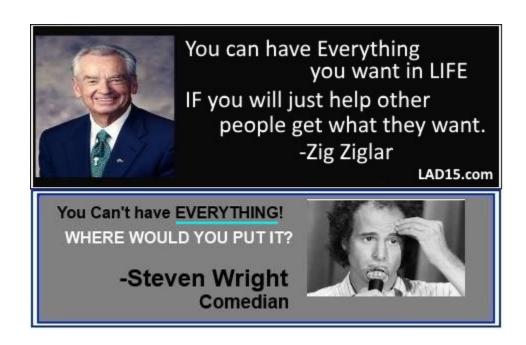


He has created guite a demand and they may be sold out.

If you have any talents at all USE THEM to get more out of life, and to help others to get more out of theirs.

Thinking outside the box DOES NOT MEAN IGNORING the basic rules of business or common sense or the laws of nature. But some rules are meant to be broken, and in doing so, maybe even revolutionary.

Use automation and/or actual interaction when appropriate for both you and the customer/client/prospect/trainee. If you find that delicate balance between your wants and needs, and the wants and needs of your customer/ client/ prospect/ trainee, then you will strike gold.



### Chapter 8

# **Getting Started**



#### Chapter 8

### **Getting Started**



Hopefully we've shaken up things in your head a little bit. Get out the pen and paper and start to create your perfect -oops, no such thing-, your best, plan.

Take some time to mentally digest all that we've given you to think about. Read through the material, again.

Sleep on it. It has been proven that if you inject some thoughts, jumbled or otherwise, into the brain before you go to sleep, your subconscious will sort things out for you while you sleep. Many have reported that their "A-HA!" or "EUREKA!" moment came the following day while in the shower or driving or jogging.

I do hope that you consider yourself a little bit more knowledgeable, and therefore more capable, to complete your own plan.

I do realize that some will be disappointed that this was not one of those "Buy This, Join This, and Do That" type of books, the way many books of this nature do. That's because that's not a business. It's a position, a job with no pay and no benefits, potentially. I DON'T KNOW WHAT YOU WANT. You may not even know what you want, or how to get there, yet. But through this process of figuring out, and planning, (and with the included funding/advertising capabilities with <a href="LAD15.com">LAD15.com</a>) you are well on your way to

### Starting A Business Online successfully.

It is up to you to pursue (or not) the avenues that will take you where you want to be, your destination. Even a GPS will not work without a destination.

Sidenote: As I proofread this, I thought of another business idea you may use: A Home Business GPS

You might set up a site where people come and input what they want, and the software could figure out what business might work out best for them.

If you set it up well, and automated, you may decide to make money from both the applicant AND from those who are looking for people.

Or free for one or the other.

You might even use this idea as a lead capture page, only, for your own opportunity.

(I put this "in a Box" so that you can think outside of it)

If you have any involvement and or investment in a current plan or program, develop your own plan to be the best at it, or within it. Genuinely help those who join you, who may need a little guidance and experience. That may be something as simple as using "rotators" for advertising or recruiting sources that you have found reliable, and TARGETED.

Your actions will speak volumes, and will TEACH those you bring on, to do the same.

Our kids learn more about driving, and driving attitudes, from us, when we are driving. (This is also true about manners and responsibility and everything). They learn from what you do or say WHILE YOU ARE DRIVING, not from what you later try to TEACH them on how to drive. They learn their attitudes from when they first hear you cuss out another driver, or politely allow someone to enter a busy string of traffic. They learn driving courtesy or rudeness from you, their idol, long before you actually TEACH them how to drive.

What and How you do something sets up how others will follow, in an almost automatic and effortless motion of action.

Once you have developed your own personal realistic, workable, measurable plan-JUST GET STARTED. DO NOT FEAR FAILURE.

Failure happens to everyone. So do it faster, and on a smaller scale, and get it out of the way of your success.

Start a business that you will enjoy, and it won't seem like work at all. Use common sense and good business practices, and you will succeed. Your dreams will change and evolve. Change and evolve with them.

Your attitude is much more important than your aptitude.

DO NOT try to learn everything at once, or ever.

DO NOT try to be an expert at everything, as you will fail miserably.

Anything that makes you uncomfortable or ill-prepared can be automated or outsourced. We do live in a "wired" society.

The world is but a click away. So too is your success.

Start A Business Online with slow and deliberate steps, as outlined in your plan.

Stay within your plan, and adjust it as necessary.

Remember, you are the one who is writing the rules for your own future.

Become thrilled with the world of possibilities that are now available to you, as you Start A Business (your own business) Online.

Good Luck and Best Wishes.

If you have any comments on the material presented here, or ideas/aids/successes, shoot me an email <a href="mailto:sabo@LAD15.com">sabo@LAD15.com</a>

If you want to Earn, Earn, and Earn some more. . . .

You must Learn, Learn, and then Learn some more.

EARNING is totally embedded in LEARNING. Just add an "L" (Labor or Love).

I get great satisfaction from the PEOPLE who actually use this as a starting point. I want people, the regular masses, taking charge.

Governments, Banks, and Big Companies can never accomplish what "WE, The People" can accomplish.

I want to wish you the best as you embark on this fantastic journey of Starting A Business ONLINE

-JMD

P.S. The solution for the 9 dots puzzle is here: <a href="https://lad15.com/9dots.jpg">https://lad15.com/9dots.jpg</a>

My suggestion for your initial funding source along with an introduction to business and marketing is on the Next Page



#### AD For My Simplest Solution: ADVERTISING !!!!!

Throughout this book there are links going to <u>LAD15.com</u>

a simple yet explosive advertising and income vehicle.

I, personally, feel that this is the simplest way to gain some start up cash to start your business. Some think multi level or sharing formulas are scams.

If that is your firm belief, then please DO NOT PARTICIPATE.

It is, however, totally legal. LAD15.com has been operating since 2004

And doing it through the U.S. Mail, with very strict laws on fraud through the mail system.

Having to do only the initial work, is what attracts people to this type of endeavor. BUT YOU MUST BE WILLING TO DO THE INITIAL WORK.

You get 2 or 6 or 10 for yourself. You control how much you get back, at \$100 per (2x\$100=\$200 6x\$100=\$600 10x\$100=\$1,000)

Even if no one clicks on your ad!

### The rest is just gravy

Then, the responsibility falls on <u>those folks</u> to help themselves, while also helping you and the others. Win-Win! You will be <u>paid every time</u> a page with your ad (in any spot) generates a new advertiser, out of the \$600 fee.

Many start with NOTHING TO ADVERTISE....YET.

We have some **free** sample ads to use just to get you started.

But we highly suggest that you put some profitable ad on as soon as you have a few spot 1 sales. It just might create another massive income stream...



Plus, any who renew their ad NEXT YEAR, You will be PAID AGAIN IF You Renew also.

Since it DOES cost \$600 in cash by mail to start, with NO MONTHLY FEES, only those who have determination to succeed will join/advertise.

We have zero freebie hunters/tire kickers. Zero training requirements.

You may just gain all of the FREE TIME and FREE MONEY to make starting a business online a lot easier.

And they even have a "TESTER" program for just \$120 for 90 days, so that EVERYONE has an opportunity to start immediately. (added 3/1/2021)