

► Internet Marketing Fundamentals

Learn why our subscribers trust our long-term business advice. The following 20 articles first appeared in The Internet Marketing Newsletter. They will help you learn marketing fundamentals. [Subscribe](#) to our newsletter for more insider's marketing secrets and sales strategies. It's free

► [Freedom vs. Security](#)

There are basically two kinds of people; those who are motivated by freedom and those who motivated by security. One has the courage of self-direction; the other is driven by fear.

► [Fundamentals For Internet Marketing Success](#)

In order to be successful we must learn to treat our business like a business - not a hobby These are the most time-less and important considerations in developing your Internet Business.

► [How Strong is Your Desire?](#)

People don't fail in business, they quit. It's never easy starting out, and you are not likely to earn much money during the first months, sometimes even for years. Failures are propellers for the determined.

► [Offer A Package Deal](#)

No matter what product or service you are selling it will sell better and earn you more profit if you offer it in a package of some kind. If you already have a unique product or service you can easily more than double your total profit.

► [Affiliate Programs](#)

Affiliate programs are attractive alternative you may use to profit from the sales of products other than your own. But don't be fooled, 80% to 90% of all affiliate commissions are produced by 10% to 20% of all affiliates.

► [Cloaking & Making Hidden Redirect Pages](#)

You may be losing 20% or more of your total affiliate commissions and you have no way of knowing how much you are actually losing. I'll show you how you can easily stop these losses.

► [Simple Strategy For Traffic Optimization](#)

Most webmasters invest most or all of their promotional efforts on the main entrance page assuming that the main page will drive the traffic to the other pages.

► [Free Traffic From Google & Yahoo!](#)

Recently there have been major changes on both these engines. Following are some pointers on exactly how you might take advantage of these changes.

► [Effective Lead Pages](#)

Designers naturally assume that everyone comes to the front door or main page; actually it's much easier to attract traffic to pages with a narrower focus.

► [We Don't Work Here - We Just Make The Rules](#)

If you are selling anything on line via credit card, this is information you must know. Now that you are the merchant; now your rights are very different.

► [Protect Against Credit Card Fraud](#)

With Credit Card Fraud averaging almost 5 percent of sales, if you are selling goods or services online this is information you need to know for your business to survive.

► [The Market Value of Information](#)

The correct market value for anything is the price a willing seller and a willing buyer can agree on The buyer controls the amount he is willing to pay and the seller controls the asking price.

► [Publish Your Own Information Product](#)

Everyone has a special area of interest and expertise to write about. Anyone can publish an information product. In fact, publishing a digital book is the single most profitable product you should consider marketing on-line.

► [How To Sell Information Products](#)

Selling information products in electronic ebook format accounted for over 20% of all Internet sales this year, and it's growing. Information products are almost 100% profit. It's not too late to get started.

► [Step-By-Step Marketing Plans](#)

One of the biggest causes of failure in home-based business is to believe that success will be automatic or easy, or that ALL you have to do is follow someone's Step-By-Step plan.

► [Common Marketing Questions](#)

This week I am publishing a recent interview I gave in the hopes it might help you formulate a more successful marketing strategy for your own business.

► [Making Your Graphics Load Faster](#)

I have never seen a graphic that couldn't load faster. You can optimize your graphics load as much as 90% faster and look better in the process. It's easy once you learn how.

► [Adding Interactive Scripts To Your Website](#)

Adding Interactive scripts to your website is one of the most effective ways to attract and retain targeted traffic to your website. Scripts allow you to interact with your visitors, collect feedback and make buying from you easier.

► [Start Swimming Or Sink Like A Stone](#)

Over 90% of these self-proclaimed EXPERTS are not making money. Just years ago you could play follow the leader on-line successfully. In today's Internet you want to become a leader, not a follower.

► [Outside The Comfort Zone](#)

Having a dream, then creating it in the physical world can be quite different. It's the simplest thing in the world to have a dream, but it must be followed with action to turn it into reality.

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Freedom vs. Security

By [Robert Smith](#)

There are basically two kinds of People

- 1. Those who are motivated by freedom.
- 2. Those who motivated by security.

One has the courage of self-direction; the other is driven by fear. People motivated by security normally hold regular jobs in order to know in advance that their basic needs for food, shelter, and health protection will be taken care of.

People motivated by freedom often have several irons in the fire. These people fail more often in their endeavors but in the long run they usually end up more successful. They are more successful, because they have more irons in the fire, something usually works out successfully.

Almost every day someone asks me where he or she can find a REAL job that they can work from home. They are usually thinking about a job paying hourly wages. These jobs MAY exist but only highly professional or specialized positions, although I have not seen one on-line that wasn't some sort of scam. Moreover, whenever you find professional software programmers or successful authors and the like they are usually not interested in working for an hourly wage, preferring to work on contract as independent contractors where they can earn more money based on their own productivity.

Working A Job

In the past you could expect security from a good job but not any more. There is a major trend in process in the workplace. It is costing more and more every year for a business to retain employees.

Our company's fortunes are tied to outside influences in which they have little or no control. Examples include the stock market, private investors, and a fickle marketplace. A company that is up one month can go out of business the next. We have all seen this happen repeatedly in the last few years.

Employers are responsible for funding their own overhead. This funding comes right out of profits. They pay hourly wages or salary, the employment taxes, social security and medical benefits. These benefits packages normally cost at least one third of all compensation.

Employers are held legally responsible for the actions of their employee's. Lawsuits are at an all time high; employees are suing their employers for all sorts of reasons. Larger and more profitable companies with deeper pockets are often higher profile targets. The result is stressed out employees trying to do too much that end up working harder for less pay.

This employee / employer job model is rapidly changing. One in four jobs today are 'pay for performance' jobs. Businesses are purchasing more labor from temp agency's and private contractors where they can have more control on costs.

To understand this trend put yourself in your company's shoes. Why would you choose to hire an employee when you can contract 'pay for performance' labor and only pay for results?

Often it's actually more profitable to hire an independent contractor to manufacture the product, hire temps to fill the orders, and pay sales commissions to independent contractors after the sale. This trend started on the Internet and is going to continue to grow for the foreseeable future, especially as we head into the world economy.

The Home Business Opportunity

While you will not likely find a home-based job paying hourly wages on the Internet, you can choose from literally thousands of home business opportunities.

If you are like me and you are motivated more by freedom than security you can grow your own home Internet business. However a business opportunity is not like a job, it is an OPPORTUNITY to earn income - not a guarantee. Your income will depend on your efforts and your own productivity.

When you earn income based on your results, you can do the work anywhere, anytime, and however you want. In addition, you can do the same things big corporations are doing. You can even market someone else's products avoiding all sorts of costs.

On the downside, no one is going to care if you make any money or not. Your success it totally up to you. Growing a home-based business requires independent skill development. You will need to invest at least as much effort acquiring the necessary skills as you would for any hourly job.

Choosing The Right Opportunity

Finding a good business opportunity is a lot like finding a good job. You want to find a good match for your existing skills and interests. The best business opportunities are like the best jobs, you will be more successful if you are doing something you really enjoy ad are good at doing.

The following topics are important in developing any home-based Internet business. You can either develop the skills yourself or you may partner with others or purchase outside help as required.

- How to get started
- A unique product or control of a product
- Basic direct marketing knowledge & skills
- Basic advertising & publicity knowledge
- Effective communication & copywriting skills
- Website development & programming skills
- Understanding email usage
- Understanding content development
- Planning and goal development
- Search engine and sales strategies
- Tracking & targeting sales
- Earning credibility and trust
- Teambuilding skills
- Understanding e-commerce & use of credit cards

Below is much more free information about each of these topics

<http://www.smithfam.com/tutorials.html>

Growing Your Own Home Business

Many 'Get Rich Quick' schemes do us a disservice when they lead us to believe that it's possible to make a lot of money without any real investment.

As you can see it's not any easier to be successfully self-employed as it is to find an hourly job, but this is changing. In the future we will need more skills and a more diverse set of skills to hold almost every job.

When you own your own business you are paid for your results not for your effort. You don't need to be an expert at every aspect of the business if you can motivate others to help you develop your business by paying them for their performance.

If forced to choose between 'Freedom' and 'Security'... I must embrace the former. The average person can develop most of the skills required to be successful in a home-based business in as little as a year or two. If you are like me and love freedom more than security, growing your own home-based business is well worth the effort.

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Fundamentals For Internet Marketing Success

By Robert Smith

Every year that goes by it gets both easier and harder to make money on the Internet. It gets easier, as more resources and knowledge become available and it gets harder, as more and more people enter the marketplace selling the same or similar products.

Today I'll review the basics required for success to see how we measure up.

You Need A Salable Product

You would think I wouldn't need to even say this, but the truth is over 90% of the products we see advertised on the Internet don't sell well enough to earn a profit.

A salable product is a product with an existing and motivated market that has the ability and inclination to buy. What you don't want is the second or third best product in any niche market.

A good product should be at least 50% profit. If you intend on advertising your product it MUST sell for enough to pay for advertising out of your profits.

If you can control your product you have more options and will make more sales as a result. The more unique your product is the less competition you will have. It's better to acquire more customers than on the highest profit possible per sale.

You Need Access To Your Target Market

So you have the ideal product and you have identified a target market of motivated buyers. You have to be able to reach them with your message or they won't even know your product exists.

If your product is too inexpensive you won't be able to afford to reach your potential buyers.

A potentially good product might sell for \$25 to \$200 with a profit of \$25 to \$100. Products near the lower end must be in more demand and products at the higher end must be targeted more carefully. For example, not everyone that wants to own a motor home can afford to buy one. Don't waste time or money reaching folks that are not qualified to buy your product.

Develop your own USP (Unique Selling Proposition). Your USP is a clear statement why you are the unique preferred source for your product, service or information. Communicate your USP to all your prospects in all of your marketing, if they remember nothing else they must remember your Unique Selling Proposition in order to have a reason to return.

You need To Earn Their Trust

Trust has become more an important factor each year. People tend to trust marketing that doesn't require hype to get the message across. Our prospects want reliable, verifiable information in order to make an informed buying decision with confidence.

Believe it or not, people want you to earn profit, but you must earn their confidence first. It's important to build a clean simple website, write brief informative sales letters and ad copy and offer options to get more free information. Good Information, and free content, are important sales tools.

Good products have a way of selling themselves, give your prospects the facts and tell them why it's in their interest to buy your product.

You need to Follow Up

Almost 100% of the costs associated with marketing go into acquiring that first contact. However, only a very small percentage of people buy on their first visit.

Your first and most important challenge is to earn a return visit, a bookmark, an email address, or the relationship may end at that first visit.

Good relationships develop trust over time and establish your expertise. One of the best ways to establish a good relationship with your prospects is to offer free information related to your expertise. It's also important to ask for feedback.

You may sell your prospect on the value of your product or service but if they can't find you again when they decide to buy they may buy an inferior product from someone else.

Probably the most effective technique is to offer a series of content rich follow-up email messages that go out automatically over a few days or weeks. Your follow up system's purpose is to offer compelling content in bite-sized chunks. Your follow-up system works your prospects like a street actor. Offering them enough information to hold their attention, and long enough to EARN the opportunity to pass the hat.

You Need Repeat Business

Since almost all of your costs are associated with that first sale your most profitable sale will always be to your existing satisfied customers. The real work is earning their trust, and after you have earned it you are considered a preferred provider for related products.

If you offer products and services to your existing customers, make double sure you have purchased them yourself and you are 100% satisfied. Never sell a product to anyone you don't already own and recommend; that's common sense but people continue to sell products they don't know all the time.

Don't get greedy or take advantage of your trusting relationship with your existing customers, it only takes one bad recommendation or disappointment to lose a trusting customer.

Consider selling products that must be purchased again and again. Direct and network marketers have long understood the value of selling products that get used up and are purchased again and again. Amway built an empire selling soap; everyone uses it and buys it over and over.

Services and memberships may be renewable, and make excellent follow up products for your existing customers. Your customers will welcome your special offers for related products and services even if you don't own or control the products yourself.

Better customer service and stronger relationships make satisfied customers, which earn referrals, which can be a huge source of new business.

You Need An Ongoing Source Of Fresh Leads

In order to grow, you'll need a program in place to acquire constant stream of new prospects. Your products will not sell to everyone, so it's important to have an effective and affordable client acquisition program.

Prime the pump; roll over a significant portion of your profits into new markets and into new products for newly identified markets which you may have overlooked when you started.

Consider creating a referral reward plan to show your appreciation to those who give you referrals and encourage them to send you even more customers in the future.

Summing Up

These are the most timeless and important considerations in developing your Internet Business. In order to be successful we must learn to treat our business like a business - not a hobby.

Contrary to the hype you read everywhere, it's not easy to be successful in any business. If it was easy, anyone could do it, and everyone would be successful.

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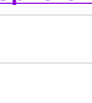


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How Strong is Your Desire?

By [Robert Smith](#)

I live in Eugene Oregon. We have the highest unemployment rate in the nation. It's also the highest unemployment rate in Oregon's history, varying from 8% to over 15%.

Getting any kind job in Oregon is a full time job in itself. Even menial jobs are in high demand here.

For Example ;-)

Wanted Oregonian To Change A Light Bulb

Job requires PHD in electronics; only journey level electricians need apply. To apply you will stand in line 12 hours and complete a 27 page application. You must successfully pass a three interview process, a drug test, and complete a work test actually changing 3 light bulbs.

Hopefully it's not this bad yet where you live, but get prepared. There is a worldwide leveling of living conditions. Since it's getting harder for existing companies with employees to make a profit, it's getting harder to get and hold jobs for the rest of us.

If you do what others do you can expect is to get what others have? In tough times it often pays to think outside the box. Original thought is the key to success in any venture.

Land Of Opportunity

In North America we are blessed with an economic system that supports growing a business. The Internet makes small business success easier in nearly every country in the world, provided you have developed the skills required.

Every successful business started with an original seed thought, was nurtured by desire and hard work. McDonalds started with an original concept "the drive in restaurant"; today fast food is one of the biggest industries in the world.

It's not easy to come up with an original concept for a business, or even a unique angle or approach, yet that's exactly what's required to insure success. Once you have discovered your seed concept success is usually only a matter of time.

Many successful people fail more often than they succeed yet they become successful because they don't give up. Successful people constantly rework their master plan on the fly. Failure is an essential step in the learning curve helping to refine your concept and develop your business. Leveraging your failures builds skill and refines your vision.

Building On success

Success builds on success as well as failure, building on success is better. The reason many businesses frame their first dollar is because it's often the hardest dollar they ever earned.

Business runs on momentum. Like launching a rocket, it requires the most effort getting off the ground. As it grows it requires less time and effort. Your income also grows exponentially as your business grows.

Jobs are Valuable

I never advice anyone to quit their day job, especially in the first year or two. A job can provide you a source of income to fund your business growth, and give you the time required to refine your business plan.

Growing a business will require more skills than you start with, you might have to take night classes or do a lot of reading and research on your own. It's nice not to have the extra pressure needing to generating income while you're still deep in the learning curve.

Don't quit your job; let it fall away after you have replaced the income and you know you won't need it anymore. You can always get another job; it's even easier to get a better job after you've developed your business skills.

How to get Started

It almost doesn't matter how you get started, just get started. If you accept the concept that you don't already know it all you can't fail, everything you do will teach you more and refine your skills. Start gradually, and as you learn more, do more. If you over commit yourself at the start you are more likely to get overwhelmed and quit.

Your business will direct your learning curve. Take the time to learn whatever it is your business requires you know at any given time. It's powerful, and it's easier than you would expect.

I started out after I had lost my job and needed an immediate income, that's the hardest way to proceed. The only good thing about the way I started was my needs provided additional motivation I personally needed to succeed. I had a family to feed. It was only after I had exhausted all my savings and borrowed all I could that I started to earn. If I had quit too soon all my effort would have been wasted.

Don't Get In A Hurry

If you have the desire for more freedom and security, you need to be more motivated than most. There are two ways to proceed; you can hire talent if you have the money or you can learn the skills required. In the long run, skill development is usually the best approach because skills are transferable.

Expertise is a requirement for success. If you need a website and don't know how to design a website, hire an expert or learn how to design your own. If you don't understand advertising, hire an expert or learn a step at a time through trial & error.

Learn everything you really need to understand to make your business succeed and hire experts to do the tedious tasks that are uninteresting to you personally. Use your strengths to advantage and strengthen your weaknesses over time..

If you want to start out with something simple, that's OK. You are unlikely to make much money at the start, but you will learnThe skills to propel you to the next step. Start where you are to get to where you want to be a step at a time.

How Strong is Your Desire?

Real security doesn't come from a steady job or an insurance policy. Real security comes from following your passion and knowing nothing can stop your long term forward progress. It's what Wilber and Orville used that sustained them till their airplane took flight.

To be honest, most folks don't have enough burning desire to do what's required to build their own empire. That's why they have jobs. Inspired people hire the rest build their vision. In the long run, it's better to be the employer than the employee.

People don't fail in business, they quit. It's never easy starting out, and you are not likely to earn much money during the first months, sometimes even for years. Failures are propellers for the determined.

How strong is your desire? If you won't quit you can't fail.

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Offer A Package Deal

By Robert Smith

Rather than forcing people to identify their exact needs value added packages of related products provide a combination of options at a set price.

No matter what product or service you are selling it will sell better and earn you more profit if you offer it in a package of some kind. If you already have a unique product or service you can easily more than double your total profit simply by including a few low cost value added bonuses along with your product.

Buyers Prefer Packages

Packages have become the preferred way to purchase almost anything today. You see package deals on everything, from fast food to car repair.

Package deals often offer discounted prices; in most cases the package price is much lower than the cost of the individual products if purchased separately.

Often we don't know in advance what our needs are. A package deal offers a set price and removes insecurity about what the final price will be.

I recently purchased a package deal to have my car's brakes overhauled. The cost might have been more than the least I could have paid, but with the package deal I didn't have to be concerned about what needed to be done, I was comfortable leaving everything up to the experts.

Packages are better for merchants because packages are easier to sell than individual products and result in a more profitable, higher dollar volume per sale.

Package as Sales Tool

Packages may include free inspections or research into your future needs. You may not have the experience to identify these problems or needs on your own.

Including at least one product or service that is unique in the marketplace can often sell the entire package, sometimes for a lot more than your unique product or service on its own.

In a Nutshell Packages are:

- - Easier to Sell
- - Higher Profit
- - Higher Dollar Sales
- - Higher Perceived Value

The Internet's best selling products

The Internet was founded out of an identified need to share information. Information products are almost 100% profit and are the perfect products to market on-line. Often Information products can be delivered instantly without the buyer even leaving home.

Since 1983 I have developed and sold information products, but since 1996 when I began selling Information on-line my business has really taken off.

Before the Internet I paid out most of my profits in printing and advertising. I was forced to sell through distributors, who sold to retailers, and everything had to be paid for, produced and shipped months ahead of making sales. I was lucky to make 20% net profit on my own products.

I developed a computer program entitled "Be Your Own Coach" in the early 1980s. This was a software program that helped joggers develop a custom program to meet their fitness needs. It took 6 years to develop, Even as the originator of the product I was paid dead last. I had to pay programmers and printers, distributors and retailers in full before I earned any profit.

I obtained national distribution, it was the number one selling software program of its kind in the marketplace, yet I earned very little. The software company, distributors and retailers earned over 80% and almost all the costs came out of my 20%.

On the surface my first successful product failed, yet I earned valuable experience I wouldn't have had, and it paid off later.

Free Enterprise

I honestly feel that anyone with enough desire and the willingness to learn can earn a good income working on-line. It's possible because the operation costs can be so low.

Without the \$2000 a month lease an online business can be profitable from the beginning with very little actual out-of pocket investment. On the downside, learning marketing requires time and effort.

Growing a business from the ground up may not be as easy as others have told you. Like learning any job, a business requires specific skills that must be developed over time. If it was as easy as they say, everyone would be successful without any effort.

We are accustomed to being paid a wage for the work we do, but starting a business is more like launching a rocket, most of the learning and work required must be invested up front before we ever get it off the ground.

The first sale is the hardest, that's why people frame that first dollar. After you get your business off the ground it gets easier and more profitable over time.

The Master's WebKit CD

This week I released my newest Information package. It's the result of over 6 years development and frankly there isn't anything like it on the market.

The purpose of this CD is to give you the tools, software and product packages to develop your own Internet business.

This CD contains everything from step-by-step tutorials to the same software I use in my business. I hope to make money, but more importantly I want to help you gain more control over your life developing your own business.

I believe anyone with enough desire can make a decent living on-line using this CD as a foundation or starting point. Even if you are not interested in selling the information packages, or reselling the CDs for profit on the Internet, this package is developed as the definitive research tool to learn how to earn a good income selling any product or service on the internet.

>> <http://www.smithfam.com/webkit/>

Make Your own Package

Ultimately the best product or service you can sell on-line is one you create yourself and have complete control over. Use the Master's WebKit CD to develop your own information product package and offer commissions to others to help you sell it.

Use the website templates and graphics included to create your own website for any product or service, or use the information and software to drive free traffic to your existing website.

Summing Up

If you have been waiting to start your own business, you have already waited too long. The way to earn a living on-line is to get started, and stick to it.

You may experience some failures along the way, failure is part of the learning process, but even if you fail at some of the steps, you will be ahead of where you are right now.

Most successful people fail, often over and over, but they become successful in the long run because the never give up. Successful people are successful not because they do everything right, but because they don't give up. The only way you can REALLY fail is to not get started - or to give up.

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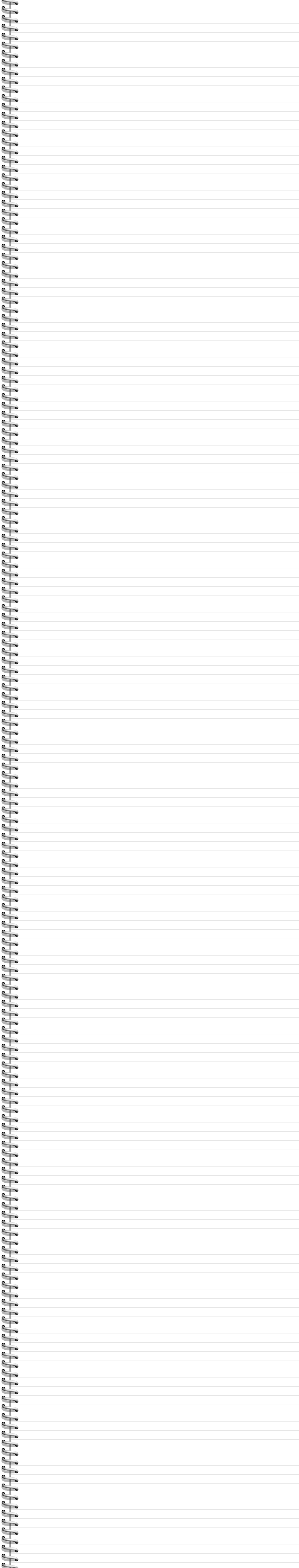


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Affiliate Programs

By Robert Smith

Affiliate programs are attractive alternative you may use to profit from the sales of complementary products other than your own.

The best affiliate products come from established companies offering excellent commissions, consumable products, or products producing residual income.

Although some of the best affiliate programs require that you purchase the product in order to become an affiliate, most affiliate programs require little or no out-of-pocket startup costs. But don't be fooled, 80% to 90% of all affiliate commissions are produced by 10% to 20% of all affiliates. The key to success in affiliate sales is in choosing the right products for YOU to sell in the first place.

As a rule I never promote a product I haven't purchased myself. If I own it, use it, and like it, it's much easier to recommend it to others. It's also easier to identify the top selling points and to answer questions, and overcome objections from prospective buyers.

Choosing Affiliate Products

The following are the basic considerations when choosing affiliate products to sell. Often I actually choose to buy the product, join the affiliate program, and work it for a month or more in order to answer the following questions.

- 1) Is the product a good match?
- 2) How much will I earn per sale?
- 3) How many sales in a month?
- 4) What is the lead to sale conversion rate?
- 5) Is the product consumable or residual?
- 6) Does the product help develop trust?
- 7) Can I earn from the sales of others?

A product must not only be good, it must be profitable to sell. I devised a test I call "The \$300 dollar solution". It's simple, all things considered; if a product does not produce \$300 dollars profit within a reasonable time frame it's not worth my time to market. You might use a different dollar amount or time frame, but sales are required.

Many affiliate products are over-priced in order to pay big commissions and attract affiliates. A product must be priced right in order to sell. The right price is one at which the seller is content with the profit and the buyer receives more than expected. The salability test is if you will buy it.

Is the Company Established?

Over the last seven years there are only a half dozen products that sell year after year. They are also my best selling affiliate products. The sales websites are mature and well written. I use these products myself and the sales material and websites are tested in time and high quality.

>> <http://www.smithfam.com/opsps.html>

Not all of my affiliate products are high profit. I also offer a few additional affiliate products because they help build trust and add value to my website or because they offer a good solution to a common problem. I also recommend products I don't sell, this helps develop lifetime customers.

Often I develop my own content rich sales websites for products that sell well. I also include links to these products elsewhere in my website content. Developing your own related content may boost affiliate sales on average by 200% to 400%.

Does Demand Match Supply

A product without a market is a product that will NOT sell. Before I seriously consider marketing any affiliate product I do research. I search on several search engines using various keywords. I determine if the number of sites found is proportionate to the demand for the product. If the market is flooded the product must be even better in order to seriously consider marketing.

When to Drop a Product

Any product worth promoting must sell. Sometimes I purchase a great product, I use it and love it but it doesn't sell. This can be for any number of reasons, some that can be overcome by creative marketing techniques and some that can not. At some point I de-emphasize such a product. In other words I don't spend more time or money promoting it. I still may recommend it to folks from time to time but I don't give it my websites best real-estate.

Selling Techniques

The single most powerful sales technique is your sincere endorsement. You can endorse the products within your website content, in your newsletters and emails to your list. Use your endorsement sparingly and only for your best products. The last thing you want to do is endorse a product your ideal customer purchases then returns.

One hundred percent of the costs required to obtain a prospective buyer goes into developing your first contact yet it often requires 5 to 7 contacts to actually close a sale. Programmable auto responders are the most powerful way to deliver follow-up messages required to make the sale. Get your own script or use a dependable service like AWeber to deliver follow-ups to your leads with multiple email messages spread out over several days to weeks depending on the product.

>> <http://www.smithfam.com/follow-up.html>

Goggle's Adwords program and Overture's Pay-Per-Click programs are great resources as long as there is enough profit in the product to pay for the advertising. These programs can also drain your advertising budget quickly so you absolutely must choose your keywords carefully. The best keywords to buy are the most specific words for your product. I'm cheap, and have more time than money; I generate about \$500 in income per \$30 cost in pay-per-click keywords.

The Offline Option

On-line marketers often overlook the off-line option. A little know marketing secret is many Internet businesses do the bulk of their marketing and advertising off-line and receive the bulk of their orders on-line. For example, you may purchase small ads in weekly newspapers that reach your target market. These ads often cost less to reach more people than conventional on-line marketing.

When a prospect finds your ad off-line and go online JUST to visit YOUR website in order to learn more about your affiliate product you have developed a higher quality prospect, they are not only more inclined to buy, they are also more inclined to request more information or to contact you directly.

The Super Affiliate

Super affiliates come in two flavors. One sells tons of products and earns big affiliate commission checks every month from his or her own efforts. The second earns big checks from the efforts of others by recruiting super affiliates of the first type to their second level.

I find it more profitable to focus on the actually selling products rather than on recruiting affiliates, I find that most affiliates don't really sell much and it requires a lot of second level affiliates to make much difference to my monthly affiliate commission check. However, it only requires a few super affiliates to make a big difference.

Good affiliate recruiters often find success recruiting affiliates even more qualified to sell a specific affiliate product. The key is to find super affiliates who are already in touch with the ideal market yet may not be aware that the affiliate products exist.

Wrapping up

Look for products you use yourself to re-sell. Try for a high percentage of your profit on the first commission level. If possible, choose products that are consumable so you can sell it again and again over time if possible.

Understand the commission structure and learn exactly what you must do to reach your first income goal. Last but not least market on-line and off-line and earn the biggest commissions on your own retail sales. If you recruit others recruit super affiliates and don't expect others to do all the work for you.

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Cloaking & Making Hidden Redirect Pages

By By Robert Smith

You may be losing 20% or more of your total affiliate commissions and you have no way of knowing how much you are actually losing. Today I'll show you how you can easily stop these losses by cloaking your affiliate URLs. In my case one single change boosted my affiliate sales income about 23%.

Commission theft happens most often today when your customers install programs with hidden applications that are secretly bundled inside other software you usually downloaded free on the Internet.

Many of these programs search for common affiliate URLs or domain names on your website, when they find an affiliate ID they replace your ID or URL for another. Your customer buys assuming you are getting the commission short-circuiting the sale and redirecting your commission to someone else.

This can also happen when someone substitutes another affiliate ID for yours in order to redirect your sales commission after you did all the work.

Clean Up Your Computer

You may unwillingly be part of the problem if you have any of these programs on your computer. I am very careful what I install on my computer; I have antivirus protection and a firewall yet I found several programs running on my own computer that I never knew I had installed.

There is an excellent free software program you may download named Ad-aware. It will scan your computer's memory, registry and hard drives for known spyware and scumware and other programs and remove them according to your choices.

Ad-Aware Freeware

>> <http://www.Lavasoftware.com>

Why Use URL Cloaking

Cloaking your URLs and email addresses will accomplish two things for you. First it will make it nearly impossible for most scumware programs and humans to redirect or even to read your affiliate links on your web pages, and second it will make all affiliate links appear as if the pages are actually located on your own website.

URL Cloaking 101

The easiest way to cloak affiliate URLs and email addresses that appear on your pages is to convert them into ASCII text decimal code so that most humans and software can't read them while your browser still will read them correctly.

I use a simple program that converts ASCII text to decimal code. You enter in a URL or email address and it outputs a cloaked version that is safer to use on your webpages.

Download Dascii.exe Free

>> <http://www.smithfam.com/dascii.exe>

Making Hidden Redirect Pages

A Hidden Redirect page is simply a normal HTML page that sends your customer to your affiliate page; this one has a special twist. This technique also blocks smart tags and uses a hidden frame to load your affiliate page so it appears that the affiliate page resides on your own website.

Don't worry I won't make this too complex, I'll give you some simple code you can paste into empty page using in any text editor (like notepad), save to a file and upload it to your server.

Here Is How To Set It Up

FIRST: Use the ASCII to decimal program you downloaded above to cloak your Affiliate URL. Keep the program open you will need the decimal version of your affiliate URL again in step two.

SECOND: Create a new page in any simple text editor (notepad.exe).

In order to make your page appear blank to humans paste the following code at the very top line of your page. Don't worry it won't show up on your page.

<!-- Sorry This Page Is Not Visible -->

Next from the top of the page hit return about 50 times, this will put you well down on the page so when you paste the following code on your page it will not be visible to anyone looking at the source code of your page.

Replace (**XXXXXX**) below with the cloaked URL for your affiliate program.

```
<html><title></title><meta name="mssmarttagspreventparsing"
content="true"><meta name="robots" content="noindex"></head><frameset
border=0 rows="100%,*" frameborder="no" margin=0 marginleft=0 marginright=0
marginbottom=0><frame SRC="XXXXXX" scrolling=auto frameborder="no" border=0
noresize><frame topmargin="0" marginwidth=0 scrolling=no marginheight=0
frameborder="no" border=0 noresize> <body></body></frameset></html>
```

Save your file with **.htm**, or **html** last name for example **"myoppurl.html"** and upload it to your server where your other pages are stored. See the URL below for an example from my website. If you view the source of the page and scroll down you can see the actual source code like our example.

>> <http://www.smithfam.com/ts.html>

Now, whenever anyone clicks on the URL your affiliate link will take the visitor to your affiliate page but they will see your web page URL in the browser's address window.

You can use the redirect page URL as you would any link in your email and on your website. It is not 100% tamperproof but it should reduce your affiliate commission theft at least 95%.

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Simple Strategy For Traffic Optimization

By Robert Smith

The average webpage only attracts 1 or two unique visitors a day from the search engines, and most surfers click away in less than 60 seconds. The average page takes about 30-40 seconds to load. It's difficult to sell something to the one or two visitors that see your website for only a few seconds.

Most webmasters invest most or all of their promotional efforts on the main entrance page assuming that the main page will drive the traffic to the other pages.

This approach may work somewhat on one or two page mini-sites selling a single product but this strategy leaves out the most important reason people use the Internet in the first place, to find free and useful information on a subject of interest.

A better Approach - Give Then Ask

When surfers type a keyword into a search engine, they are in essence asking a question. Each page's content should answer that previously identified potential question within your defined market segment.

Your page's title, description and keywords from your Meta tags are displayed in the search engine results pages. Unless your individual page stands out to attract the click you will not get any visitors, so the first task is to strategize to attract that first click. This is easiest done in choosing compelling and highly targeted content for the webpage.

If you sell more than one product your main index page by definition usually will not have the narrow focus required to attract the traffic you need. The philosophy I use is to give first - then ask for the sale. Only after you have satisfied a need or desire have you earned the right to ask for something in return.

Like it or not, the Internet is first and foremost an information medium. People use the Internet to find information and the most specific information will attract more clicks. Each individual webpage should have a specific purpose, a defined goal, and unique content focusing as narrowly on a targeted visitor's need or desire for information.

Marketing By Attraction

There is an old saying that entertainers have employed for years. "Leave them wanting more" Using free and compelling content you can gain your visitor's trust and earn credibility before you offer to sell something. The advantage of employing content-based marketing is you can address a much bigger percentage of a narrower market segment.

You don't want to confuse or mislead your prospects, so make sure you give them the information that attracted them in the first place. Rather than putting the sales pitch directly into your page's content, I prefer to link directly to the sales letter separating the content from the sales pitch.

In addition, because content driven websites are able to attract more targeted traffic they are natural places to sell advertising or place banner ads. I have found that as long as the advertising is distinctly separated from the content it is usually well received.

Link it Up With A Template

If you promote several individual pages that are linked to your main page you will attract more traffic than you would by just promoting your main page alone.

Each page should offer links to all your more important pages. This improves your visibility and credibility and demonstrates you are willing to serve as well as receive. People crave support and naturally want to support their sources.

Developing a common webpage template helps establish your brand. Your template also makes navigation easier. Adding a site search engine helps as the your website grows bigger.

Using The Efforts Of Others

You don't have to develop all the content on your own. You can co-operate with others in your niche by offering to publish the content of others in your niche on your website and including a resource box and links back to their websites. Better yet, you can trade your own compelling content with others.

Publishing the content of others and trading content is a win-win proposition. You earn more credibility, offer better solutions and become both a better resource and a destination in the process.

Trading resource links with others in your niche helps boost your "link popularity" over time earning higher placements in the search engines for all of your website and especially for the main pages linked on all your content pages.

Success Rarely happens Overnight

Using content-based marketing over time, you can drive highly targeted traffic to your main page and to each product or service you offer. Most likely they will bookmark your pages and will want to return for more information or in the future. If you offer a newsletter or opt-in mailing list you will also earn more subscribers.

It follows that if you can build many doorways into your site. Each page generates a few highly targeted visitors every day. You end up getting many times more traffic than you otherwise might have attracted to your main index page. This technique will also work to drive traffic to your one or two page mini-sites.

Each page will attract more traffic and will earn higher placements in the search engines because of the narrower focus.

Using this strategy, in five years I have grown from a couple of visitors a day to averaging well over 5,000 visitors a day, and the quality of the traffic generated gets better as time goes on.

You can see an example of template driven content on Internet marketing at the following URL.

>> <http://smithfam.com/search.html>

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Free Traffic From Google & Yahoo!

By Robert Smith

Google and Yahoo! are the most used search engines on the Internet with about 35% of all Internet searches run on one or the other. That's about 70% of all Internet traffic from just two search engines. Actually it's more than 80% when you consider Google's affiliation with AOL, Netscape, and others.

Recently there have been major changes on both these engines. Many sites with top placements have lost their positions while others have achieved top positions on both engines without doing anything.

You can take advantage of these changes and get more traffic from both free.

Recent Changes at Google & Yahoo!

Google recently changed their page ranking system for search results. These changes have far reaching ramifications for your website. The quality and ranking of the pages you link to and those that link to you now matter more than ever.

Previously, Yahoo! would display its own directory listings first, before displaying Google's web listings. Now Google and Yahoo's! results are displayed together on one results page, in a simpler display.

Submission to Google is free, while submission to Yahoo! costs \$299.00 PER YEAR, just to be considered for inclusion. Yahoo! only includes websites it considers unique in content. About half the websites that pay for inclusion don't even get listed.

A Yahoo! listing used to have a great deal of value for unique websites but now every listing will be competing with the entire Google database. Now, if you have a page that ranks high in Google, you'll be getting the same listing in Yahoo!'s web results free.

Following are some pointers on exactly how you might take advantage of these changes.

A Simple Google Placement Strategy

Simply put, your Yahoo! ranking is now determined by your Google ranking. If your site is doing well in Yahoo!, It now must also do well in Google also. Your Yahoo! strategy IS now your Google strategy. This makes your website optimization easier and more productive.

The Internet's purpose is to make in-demand information available, and a search engine's job is to provide the highest quality, most relevant information in its search results. Pages with the highest quality content will always rank higher in Google.

So getting a good ranking in Google has always involved getting as many high quality links to your site as possible. It's even more important now. It's also important to make sure that your outgoing links take your visitors to high quality pages.

The Google Search Toolbar

Google has released a search toolbar for Internet Explorer. This toolbar provides you an insider's method to determine and boost your ranking while helping Google (and Yahoo!) deliver more relevant results.

You can install it from the following URL

>> <http://toolbar.google.com/>

After you install the toolbar, click on the Google icon on the left and choose TOOLBAR OPTIONS. Make sure you have enabled the ADVANCED OPTIONS so you get a display of the actual page ranking of any pages you search.

Look for a headline that says "PAGE INFORMATION" and check to "INCLUDE VOTING BUTTONS" on your toolbar. You will see new smiley and frowning face icons on your toolbar. These are important, as you can send an instant ranking suggestion to Google for relevant keywords used in the search results generated by Google.

Near the bottom of that page you will see "EXPERIMENTAL FEATURES" click on the text link to customize these features. There is a feature here that disables exit popups in your browser.

Google Optimization & Submission Process

The first step is to optimize the quality of your page for Google. Check your rank in the toolbar, any pages you link to should rank as high as or higher than your own page. Your rankings will improve over time.

Don't bother requesting links from low quality link pages because just a few links from high ranking pages can have a much greater positive effect on your ranking in Google than 1,000's of poor quality links.

Include a menu of links to your other important pages within your own website on each page. This will help build your link popularity ranking within your own website.

Work on obtaining links from high-value sites that are related to the theme of your site. When Google finds these links, your rankings will improve.

Include links to other relevant high quality, high ranking sites where your visitors can find quality related information and suggest that they link to you in return. Explain how your ranking can boost their page rank even higher. Soon you'll see how a few high ranking links can make all the difference in the ranking of your pages.

Last submit your page to Google

>> <http://www.google.com/addurl.html>

Google will schedule your page for spidering and the Google-bot will examine and index your page, as well as the links to and from your page. Submit each page separately as you optimize them. Google's robots will find all your pages eventually, and some experts feel it's even better for your ranking if they are found than if submitted.

Developing Your Yahoo! Strategy

Yahoo! will only display one result from one domain in its directory results for any keyword. If you have not paid to have a SPECIFIC page included in Yahoo!, the page will not be shown in the Yahoo! directory. For websites in highly competitive niches a Yahoo! evaluation may not be productive enough to justify the cost.

Yahoo! doesn't search its own index for keywords anymore. There is no longer any need to pay for a listing in Yahoo! IF you already rank well in Google.

So why would you even consider purchasing a Yahoo! evaluation?

A Yahoo! listing can help boost your Google ranking. If you don't already have a good ranking in Google, and you have a quality and unique commercial website, a listing at Yahoo! could make a huge difference. If you don't have a page rank before you get into Yahoo! you will get one soon because Google will know you are listed in Yahoo!

A Yahoo! listing, will not only bring you more traffic from Google, it will bring you traffic from the Yahoo! directory listings as well. In addition, since Google often displays multiple listings for one domain. A Yahoo! listing may actually help generate multiple pages from your domain in Google's results.

A neglected backdoor to getting a free Yahoo! listing is to create a content based non-commercial website on a separate domain which Yahoo! will consider for inclusion free. It's cheaper to obtain an additional domain than to pay for a commercial listing in Yahoo!.

Use your non-commercial website to help drive traffic to your commercial website where you actually sell your product or service. Some experts feel it's better to wait until you actually get listed in Yahoo! before you add a link to your commercial website.

If you can afford it, a Yahoo! listing pays off in the long run for most businesses. Just make sure you understand that the \$299 listing fee does NOT guarantee that your site will be included.

Getting Listed in Yahoo!

Actually obtaining a listing in Yahoo! is not easy or automatic.

Before you decide to purchase a Yahoo! evaluation I would suggest purchasing the ebook. "Getting listed in Yahoo!" is all about delivering to Yahoo! what they are looking for. The \$17 cost is well worth it when you consider the \$299 Yahoo! submission fee.

Getting Listed in Yahoo!

>> <http://www.smithfam.com/ebw/yahoo/index.html>

In Summary

Getting high quality free-targeted traffic from Google and Yahoo! can be a daunting task, but for many of us it's the only affordable method to get traffic. That's why there are SO many books written about search engine optimization. If it was easy, anyone could do it. The top listings go to the top optimizers and to the highest quality websites, which is as it should be.

Success in the search engines is about providing unique and compelling content related to your product, service, or solution in order to earn your visitor's confidence and credibility, BEFORE you ask for the sale.

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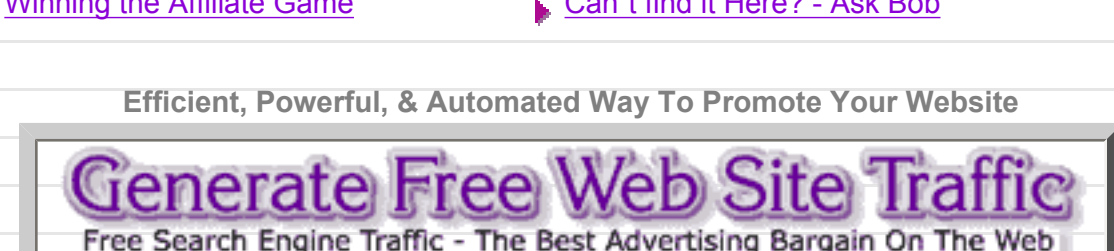
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Effective Lead Pages

By Robert Smith

Most web designers build their websites with little consideration for developing free search engine traffic. Designers naturally assume that everyone comes to the front door or main page; actually it's much easier to attract traffic to pages with a narrower focus.

The main index page of your website is often too general in focus to rank as well as possible in the search engines so the average webmaster spends much more time and money developing traffic than they did in designing the original website.

I wanted to clear up some misconceptions concerning the use of doorway or lead pages to generate free traffic from the search engines. Used correctly lead pages are acceptable to the search engines and they can actually boost your overall traffic count by 100 to 1,000 percent.

Mini-sites are often successful because they are more specific and highly targeted. Lead pages can be used in the same ways as mini-sites and can even be more successful, even in the Pay-Per-Click search engines.

Lead pages can deliver your visitors to your sales pages and develop free highly targeted traffic, but if used incorrectly they may be considered spam by the search engines and can get your site banned.

Search Engine's Responsibility

The search engine's first responsibility is to deliver information directly related to a search, not to help promote our websites or help us boost sales. The secret to the effective use of lead pages is to understand how we can best assist the search engines to deliver more relevant search results.

An effective lead page answers the question typed into the search engine as specifically as possible. The process should be considered a two step process. Step one, you give your visitor exactly what they clicked on your page to get, and step two, offer a link to related information to ask for the sale.

It's best to do some research in the search engines before writing the copy. You need to define the question your potential visitor will ask. If they have a problem, you can capitalize on providing a solution. Perhaps there is a common misconception that you can clear up. Consider what makes your product better than other similar products; focus on only one issue per lead page. If there are multiple issues or benefits, create additional lead pages.

Knock Off The Leaders

A lead page should never be general in focus; the more specific it is to a single issue or concern the more traffic it will attract. Choose the most specific keywords you can. Test the various keywords in the search engines before using them. Take the time to visit the top websites that come up in the search results for your keywords. Your visitors may visit several pages so it's important that your page more specifically address the single issue better than the other top listings.

Attracting a qualified lead requires a winning title and description because that's all people see in the search results. You will never get the visitor unless you offer the winning title and description first.

What you want to do is deliver specific information in your lead pages not sales hype, if you must use hype, save that for your sales page. Offer a link to your sales page at the bottom of your lead page to direct them to more detailed information.

Targeting Traffic With Lead Pages

Lead pages often attract more traffic than your main pages because a lead page can be more highly targeted. The search engines will be your partners if you understand that their purpose is to provide results relevant to the keywords in the search.

The purpose of a lead page is *NOT* to make a sale its single purpose is to provide specific information in order to deliver a qualified lead to your sales site. Effective lead pages are short; don't try to make them into mini-sites. Less is more, remember you want to be specific; don't try to tell the whole story on your lead page.

It's worth taking the time and investing the effort in every single lead page. One good lead page can drive thousands of highly targeted visitors to your site earning you more income than an expensive advertising campaign, and it's free targeted traffic.

Keyword Density

Search engines evaluate keyword density. If you have 200 words in your lead page and three key word phrases appear in your title, description and in your copy naturally you will get a high keyword density rank, often higher than many of the top listings. The more times you can naturally and effectively use a keyword phrase in your copy the higher keyword density you'll achieve.

Three to five percent keyword density is considered great for any page, more may be seen as keyword spamming and actually lower you're ranking. If you include a graphic use the most important keyword phrase in the graphic's alt="tag".

Write 2 to 5 short paragraphs, just enough to address ONE specific benefit or issue. If you can identify and use 2 or three keyword phrases designed to address an identified desire in your market you will achieve good ranking. Don't try to do everything in one lead page, make separate lead pages for each issue you can identify. Rather than making 10 and stopping, make one or two a week as you identify new issues in your market.

Link Popularity

Search engines give higher rankings to pages that link to other popular pages. It's usually a good idea to include a link bar on your lead pages, usually at the bottom, offering high quality links to your most important related pages. The search engines will spider these links and your whole website's link popularity score will raise over time.

It's best if any offsite links add value to your lead page. Choose popular affiliate links to related products where you will earn a commission. Your visitors will often click on one of your other links rather than leaving right away if your lead page delivered good information but wasn't exactly what they wanted.

Affiliate Programs

If you promote affiliate programs you will do a lot better promoting your own lead pages than you will promoting a supplied affiliate website. In fact, I don't even bother submitting affiliate websites. The search engines are not interested in delivering traffic to hundreds or thousands of identical webpages.

Build your lead pages to address the individual benefits your affiliate product offers and you will generate a lot more traffic to your affiliate pages.

Summing Up

Don't try to deliver all your traffic to your websites front door, develop your own targeted pages addressing single issues and have those pages lead them to your sales pages after delivering whatever they were searching for in the first place. Lead pages often sell better than your main website in the Pay-Per-Click search engines as well.

People search for specific information; give them what they want before asking anything from them.

Quality counts more than quantity, a few well researched and thought out lead pages can deliver much more traffic than an expensive advertising campaign.

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We Don't Work Here - We Just Make The Rules

[Editorial by Robert Smith](#)

If you are selling anything on line via credit card, this is information you must know.

Have you noticed TV commercials lately by Visa and MasterCard telling you how safe it is to use your credit cards on-line? It is true, as a credit card holder you are almost 100 percent safe using your credit card on-line.

Your card-issuing bank protects you against fraudulent and unauthorized charges. In addition, you have an implicit 100% satisfaction guarantee on products you order on-line. Using a credit card on-line *IS* the safest way to buy anything.

If the product you ordered does not arrive, if you don't like it, or even if you change your mind after it arrives; all you need to do is contact your bank and the charges will be removed and the purchase placed in *contest*. This is a free service offered to you from your card-issuing bank.

Sounds great doesn't it. At first glance, this seems it is very nice of the banks to do this for us.

Now Lets Put The Shoe On The Other Foot.

Now you are the merchant; now your rights are very different.

For example, lets assume you sell a product via credit card for \$100. That product costs you \$75 dollars to acquire. You operate at a 25 percent profit.

Next, assume your customer knows that all they have to do to get that product FREE is to call the card issuing bank and request the charge be put into contest, for any reason what-so-ever. The customer's account balance is reduced automatically and that amount is deducted from the merchant's balance.

Nevertheless, the merchant who paid \$75 to make a \$100 sale loses \$100 because he loses the product as well. In the fine print of every merchant's account the merchant has given the bank that right, otherwise he would not have secured the account in the first place. The merchant has no choice in the matter.

The banks make the rules, and they do it in their own best interest. The merchant's bank does not lose a cent. In fact, they deduct an additional \$10 to \$35 dollars directly from the merchant's bank account in the form of a "Charge-back Fee" for every contested sale. Charge-backs are yet another source of profit to the merchant's bank.

At this point the merchant is out \$110 to \$135. It will take 4-5 normal sales at 25 percent profit just to make up for that one lost sale.

In most cases, it is almost impossible for the merchant to recover. Bottom line, the merchant must produce a receipt with the cardholder's actual signature in order to have any real recourse. The merchant cannot even get support for getting the product returned.

Internet Crime - Law Enforcement

Internet crime is now the number one growing criminal activity in the United States. I don't want to say too much about the many ways the criminal element profits from this situation. They are doing well enough without my help.

Recently a "run" was made against my merchant account. I was able to trace the source of the fraudulent activity to a specific IP address (internet ISP & user account) I documented each sale in detail.

Much to my surprise, the local and state police told me they did not have the "man-power" to investigate Internet crime. The FBI said the merchant must be able to prove 7 million dollars in fraud from one documented source in order for them to investigate. I could not make this up!

I brought the case to my merchant bank - the same bank I pay over \$50 per month for 100% automated transaction processing. They say fraud not their problem either, I should take it up with law enforcement authorities.

The Bottom Line

Selling goods and services on line is MUCH more risky business than running a fraudulent credit card scam. As a merchant, without a physical receipt with your customer's signature you have no right to recover.

The merchant can lose their merchant's account at any time charge-backs exceed 2% - 3% of sales. On-line if you can't accept credit cards you are out of business.

If you signed a 48-month lease for Merchant's services in many cases, you may still owe the monthly fees on your lease. I recommend merchants purchase real-time transaction services monthly whenever possible or at least understand the terms of any lease.

Bottom line, the merchant's bank actually earns more money on fraudulent sales than on regular sales because they charge the "charge-back" fee for every contested sale.

Where is the risk to the merchant's bank? How can they justify earning so much money on automated electronic data transfer? The banks don't play the game - they just make the rules.

Best Wishes

Bob

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Protect Against Credit Card Fraud

By [Robert Smith](#)

With Credit Card Fraud averaging almost 5 percent of sales, if you are selling goods or services online via credit cards this is information you need in order for your business to survive.

Internet sales are different from those made in retail establishments in that there is no signed sales signed sales receipt supporting the sale. Every merchant must sign paperwork agreeing to be held responsible for all sales where there is no signed receipt. Everyone must agree in order to obtain any merchant account. The same condition applies to every third party credit card processing companies like PayPal, iBill, and ClickBank.

Credit card fraud is not really an issue for online buyers. Cardholders are never held responsible for more than \$50, and neither is the institution that issued the credit card. The responsibility for credit card fraud is placed entirely on the merchant.

Whenever there is a CLAIM of credit card fraud, the processor automatically deducts the entire sale amount from the merchant's bank account and returns it to the cardholder BEFORE ANY investigation takes place.

Almost all processors also charge the merchant a CHARGE BACK fee. My fee is \$40 per transaction. This fee is charged against the merchant in order to process the customer's chargeback request. The merchant never gets this money returned for any reason.

To avoid paying for an online purchase all one has to do is call their card issuing company and contest the sale - for any reason whatsoever.

My business offers a 100% no questions asked refund for any reason whatsoever to anyone that requests it. A generous return policy doesn't prevent the chargeback fee I am charged the \$40 against my account on ANY contested sale for ANY reason just like everyone else.

Chargeback fees on Internet sales have become a SERIOUS problem for merchants, AND a SERIOUS source of income for the card issuing companies. They have ZERO financial incentive hold themselves responsible.

A No Win Scenario - True Story

A company received an order for \$30, which was shipped to the cardholder's address. Delivery was confirmed with a US Postal Priority Mail tracking number.

Later the customer called his card issuing company claiming to not have ordered the item. A chargeback was issued and the cost of the merchandise shipped \$30 and a \$40 chargeback fee was deducted from the merchant's bank account.

The merchant replied to the chargeback sending proof that the telephone number belonged to the cardholder, the cardholder lived at the billing address listed on the credit card receipt, and the merchandise was delivered to the cardholder's address.

The credit card company ruled that it was a fraudulent transaction against the merchant even though it was the first contested charge in four years, and the merchant had no other customer complaints. The only reason given was the merchant did not obtain the customer's signature at the time of purchase. The merchant was provided no paperwork other than a debit to their bank account.

The Merchant's Losses Total \$95

- The merchandise valued at \$20
- The \$30 charged the customer for the merchandise
- The \$5 delivery and delivery confirmation costs
- The \$40 chargeback fee

It cost the merchant \$95 to sell a product with a \$5 net profit. With credit card fraud running at 5%, one bad sale of 20 and this merchant is losing money. It's a wonder anyone can make a profit against these odds.

By placing all responsibility for fraud on the merchant the card issuing companies are forcing you to pay higher prices for goods and services you purchase online.

How Easy Is It To Commit Fraud?

It's easier than you might think, but people get caught all the time. Merchants are becoming more and more willing to do whatever it takes to identify and prosecute fraudsters and are usually successful.

- 1. Work for a company that accepts credit cards online. You then have access to thousands of numbers and full details.
- 2. Hack a company that accepts cards. This requires skill, but can be done if you know how. CCBill, iBill and CD Universe are proof of that.
- 3. Buy them; you can do this legally in California and some
- 4. Buy them on the Internet from other carders/fraudsters
- 5. Work in an establishment that accepts cards and copy receipts
- 6. Go dumpster diving or trashing
- 7. Put up a Junk porn site, people will always give their card details
- 8. Generate the cards using Mass generators (which still work)
- 9. Use you're own, your family or friends cards, dispute the charges.

Possible Solutions to Limiting Fraud

Running real-time transaction processing, address verification, and requiring the Credit Card Verification number will insure that the user actually has possession of a valid credit card and not just a valid credit card number; this alone will stop 80% of all fraudulent sales. Almost all credit card processors offer these services, usually for no additional charge.

Shipping only to the billing address of the card-holder will stop the use of most stolen credit cards but may cost merchant's sales where the purchase is a gift or where the card-holder's billing address and residence address are different.

Accepting checks and money orders are safer options for the merchant since writing a bad check is a more easily enforceable crime, but since the buyer has little or no recourse, checks are not the best choices for you and I as customers.

Geographic monitoring of International orders can help. Investigating International orders more carefully or not accepting International credit cards is an option, especially where the cost of the shipped merchandise is high.

Most fraudulent orders are International and most from the following countries.

- 1. Ukraine
- 2. Indonesia
- 3. Yugoslavia
- 4. Lithuania
- 5. Egypt
- 6. Romania
- 7. Bulgaria
- 8. Turkey
- 9. Russia
- 10. Pakistan
- 11. Malaysia
- 12. Israel

Credit card processing companies are implementing better fraud screening systems, which are great for merchants shipping high cost or low profit products. These systems add cost to each sale out of reach to most small merchants needing them the most.

Digital signatures are still new to the Internet and at this time there is no clear accepted standard that is accepted by card issuing banks.

This is a rapidly technology race between the scammers, and the credit card processing companies each trying to get one step ahead of the other. Until changes are implemented the merchant is going to be taking all the losses.

More Information

Fraud Report

<http://www.merchant911.org/report.pdf>

Card verification

<http://www.paytech.ru/eng/cvc2.asp>

Fraud Prevention For Merchants

<http://www.merchant911.org/OWL1.html>

<http://www.merchant911.org/OWL2.html>

An Ever-Growing Technology Arsenal

<http://www.internetretailer.com/article.asp?id=5848>

Your Paypal account can be frozen at any time

<http://www.paypalwarning.com/Default.htm>

Web Scams Top Consumer Complaints

<http://www.ecommercetimes.com/perl/story/15965.html>

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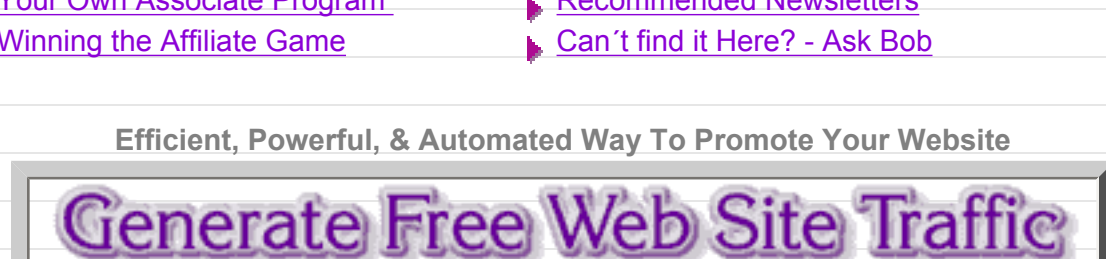
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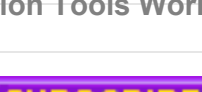
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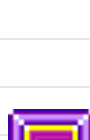
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The Market Value of Information

By Robert Smith

It has become really difficult to determine how much any information product is worth based only on its price. The perceived value for information is subjective. It's the value of the information to your potential customer.

Often sales hype takes the form of adjectives used to describe the products benefits. In reality, the marketplace determines the actual value of information.

In real estate, auto sales, and information, the correct market value for a product is defined as: "The price a willing seller and a willing buyer can agree on" The buyer chooses the amount he is willing to pay based on market conditions and the seller determines the asking price.

In reality, the marketplace determines the value of any product. Just as location helps determine the value of real estate, the market determines the value of information. That's why a nice house sells for less in a poor neighborhood and why the best value in real estate is often a fixer-upper in a nice neighborhood.

The Right Price

The best price for any product is the most it will actually sell it for in your targeted market.

If you are not having success selling your product you can do one of three things

- You may change the price of the product
- Change the market targeted
- Change the product to meet the desire in the marketplace

Notice I didn't suggest lowering the price of the product, that is your last resort, and reserved for situations where the product is incorrectly priced in the first place.

There is almost always a market willing to pay more for your product. The most profitable approach is usually to re-identify your ideal market.

Narrow Your Target Market

Your most important consideration in developing your information product is to do the best job you can identifying and understanding the needs and desires within your target market. It's so much easier and more profitable to sell something in demand to a willing buyer than to try an appeal to everyone.

You want to target to the narrowest most specific market that is qualified to buy your product. If you can communicate your most important benefits, you won't need to use hype. So the key in product development is to identify the most qualified market that will pay the highest price for your information.

Market Value Pricing

You can use all the right words to try and create a higher "perceived value" for your product, but products are actually purchased according to their true market value; what a willing buyer will pay. If a product is priced too high there will likely be unhappy customers and possible returns resulting in a loss of credibility. If products are priced too low the uniqueness of the product may come into question.

Unearned profit is lost profit. It's easier to slightly over-price your product as you can always reduce the price later, but it's more difficult to raise the price if you start out too low to begin with.

Rare Information is More Valuable

The information business is not a traditional high volume business. Quantity of your sales is not nearly as important as the QUALITY of the information for sale.

The information business is the most profitable when you target a higher end market with rare information that is already in high demand.

If your information product is not selling, it's probably because you are not reaching your ideal market. Often a product won't sell because the price is so low it loses credibility in its marketplace, lowering the price just exposes you to more competition and lowers your sales even more.

The more original your product is, the less competition you will have and the higher your product's market value will be. If you can establish a higher market value you can charge more and earn more profit per sale.

In a nutshell, it's better to strive to sell to a higher percentage of a smaller target market than to sell more for less and try to make profit on higher volume.

Marketing Strategy

After you identify your target market's desires, you want to develop a marketing strategy and a plan on how to reach them. Often the market that is willing to pay more for your product is more costly or difficult to reach.

For a product to sell it must be capable of covering the marketing costs required to reach its ideal market and these costs must be reflected in the price.

What Competition?

There are two kings of people, trailblazers and trail followers. Trailblazers fail more often, because they lack a roadmap - yet they often become more successful in the end, because they discover new territory. If you follow others and do what they do, at best you will get what they got.

Your niche wants rare and specific information. If it were already available they wouldn't be looking for it in the first place. Identifying the information MISSING in your niche is the key to owning your niche market.

The key to selling more of your products is identifying and communicating precisely what your information can do that existing products can't.

The Product

Most marketers start with a product and try to find a market. This is backwards. The key to marketing anything successfully is to identify a desire within an existing market that's qualified to buy your product, and then design your product to fill that desire.

When you develop your product to fill an existing desire, you'll find it much easier to reach your market. In some cases you can even get free advertising and publicity from the media if your product is unusually unique or in demand.

Unique products command higher prices with less competition, and earn a lot more profit.

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Publish Your Own Information Product

By Robert Smith

The key to earning lots of money is to really care about the work you are doing. Everyone has a special area of interest and expertise to write about. Anyone can publish an information product. In fact, publishing a digital book is the single most profitable product you should consider marketing on-line.

I live in Eugene Oregon, known as the track capital of the United States. In the 60s & 70s I was a long distance runner. I spent most of my weekends traveling to compete in foot races. I enjoyed the time invested.

I needed to acquire information about the various footraces in order to choose which races to put on my calendar. I spent a year collecting information and developing relationships with the race directors & promoters.

Here are a few of the details I wanted to know in order to plan my racing calendar.

- The race dates and the fees required.
- The specific city and location for each race
- The purpose for the race
- Where the entry fees go
- The specific race rules and details,
- Age groups and other entry requirements
- Expected weather and temperatures expected
- The past winning times.
- The race sponsors
- How to get to the race site
- Entry requirements

I figured if I saw a need for this information, others would too. Later I self published a ink and paper book entitled "The Northwest Runners Guide" This book offered complete information about every race held in within a day's drive in the Northwest.

This was my first self-published information product. My father and I hit the road placing the book in as many sports and bookstores as possible. When we first started we had placed our first 500 books in about 35 stores throughout the Northwest.

However we soon started getting calls from all over from stores all over the Northwest wanting to offer the book in their stores. Soon the book started selling well.

The book sold well because the information was timely and very specific, and because there was nothing else like it was on the market. I could have sold it at almost any price.

I published my information book in 1983 the year that IBM introduced the personal PC. It was one of the first information products produced and updated on computer. It was ahead of its time.

This whole project required thousands of hours and took over a year to produce. The sad part was it was already out of date the day it was published.

The cost to print the books in such small quantities was over \$1. I sold the book directly to runners for \$5 at races, this paid for my travel. That's an 80% profit.

The bookstores wanted 40% to 60% profit just to sell it and they didn't pay me for at least 90 days. I didn't make much from the bookstores because of the costs and labor required to print the physical book. I was lucky to earn a dollar a copy in profit.

If I had considered how much time would be required to prepare the database and keep it updated on ink & paper I might have had second thoughts. If I hadn't owned my own print shop or I could have never afforded to self publish and market it in the first place.

I discontinued marketing the book after a year because I found it impossible to keep all the information up to date or to make a profit. I had developed a great product with a dedicated niche market yet I couldn't sell the product at a reasonable profit. Had the Internet been available to the public at large at that time I could have offered an electronic book.

I give you this project as an example of a perfect Internet information product. You can develop your own information product and market it profitably on-line.

THE ADVANTAGES OF PUBLISHING AN E- BOOK

Compared to traditional hard copy publishing, the cost of e-book publishing is almost nothing! Electronic books can be updated as often as needed without accruing additional costs.

The advantages of self-publishing electronic books include:

- NO office to rent
- NO printing costs
- NO delivery costs.
- NO staffing costs
- NO warehousing
- NO inventory tracking
- No geographic limits.
- NO production or distribution costs!
- NO bookstore product returns
- NO damaged returns
- NO shipping costs
- NO return costs

Delivering your information product electronically over the Internet eliminates all of the problems I encountered entirely!

Publishing an electronic e-book is easy to accomplish and it costs less than you would think. Just about anyone can do it. All one needs to do is research the material, purchase software, and set up an automatic on-line ordering and delivery system.

Your info product can always be up to date. You can revise your electronic book in a few minutes without incurring any additional hard costs.

In next week's newsletter I will review an inexpensive software product you can use to create and protect your information product. I'll explain how you can automate the process of creating your own electronic book. It's as easy as building a web site and it's easier than you think.

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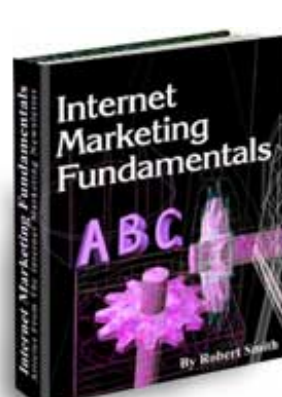
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How To Sell Information Products

By Robert Smith

Over 13 million information products were sold over the Internet in 2001.

Selling information products in electronic ebook format accounted for over 24% of all Internet sales this year, and it's growing. Information products are almost 100% profit. The key is to offer valuable hard to find information in your special expertise at a reasonable price.

Authors are offering every type of subject matter on-line in the form of electronic books.

Almost anyone can create, publish and sell or give away information products. You can deliver information in ebooks at no cost via e-mail or web site download.

You can also use free information products to promote your business driving thousands of visitors to your web site at little or no cost.

Finding Subject Matter For Ebooks

We ALL have special expertise at something. Your special expertise combined with a passion for the subject make ebooks the most profitable Internet Products. You can write an ebook about anything in which you have a special interest or expertise.

In short' you can publish an ebook about any subject that a conventional book could be written about. The best selling ebooks deal with some form of hard to find specialty or niche subject matter.

Here are a just a few examples; you can come up with more on your own.

- How-To Ebooks On Any Subject
- Cook Books & Recipes
- Buying A Used Car or RV
- Automotive Specialties
- Exercise & Fitness
- Weight Loss Ebooks
- Buying Real Estate & No Money Down E-books
- Pet & Training Information
- Wildlife And The Outdoors
- Recreational And Travel
- Internet Marketing

Ebook Formats

During the last few months I have tested several of the many ebook creation software tools on the market.

There are two common ebook creation formats being used to produce and distribute electronic ebooks. Both formats offer a secure way to sell & distribute your information products.

Adobe Acrobat

Acrobat is a popular program for creating ebooks. The Acrobat format is not my first choice for three reasons:

In order to view ebooks produced in Acrobat format you must download and install free reader software to view ebooks

The software required to produce ebooks is expensive to purchase

The learning curve for the Acrobat is difficult to master for the graphically challenged.

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HTML Compilers

E-book compiler software programs use standard HTML files to produce ebooks. The HTML compiler software compresses normal HTML files into a self-extracting executable file (.exe).

If you are on-line you already have a HTML browser installed. Windows comes with Microsoft's Internet Explorer. Anyone can download and view ebooks produced with any compiler software using any Internet browser.

You can see a comprehensive review of most of the ebook software available at the following URL. But read on first, I can save you the time and effort I spent testing the software.

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Free Ebook Viewers

Microsoft offers "Front Page Light" a free web design program. Netscape also offers a free web site design tool titled "Netscape Composer". If Netscape is already installed you can use the FILE OPEN PAGE command to create or open HTML files in Netscape's Composer program, which is included with Netscape. AOL offers "AOL Press" a free web site design tool.

No matter which browser you presently use you can already download, install and view HTML compiled ebooks with no special knowledge or additional software.

Security Issues

If you are selling your information products you don't want to make it easy for people to copy your source files. Most compilers make it difficult if not impossible for scammers to copy and resell your information without your permission. You can make it impossible to copy and/or print the information and the best programs use multiple passwords keyed to your computer to protect their ebooks from theft.

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The Best Ebook Software Programs Reviewed

I have tested several compilers. I considered ease of use, product cost, and functionality. A good compiler runs in a browser generated on the fly. I found that the price had very little to do with the quality of the software.

1) The Active HTML Compiler - Free Demo & \$29

Full Review

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2) E-book Edit Pro - Free Demo & \$64.95

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3) Ebook HTML Compiler Pro and Pro Plus \$69.95/\$89.95

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The Best HTML Software Compiler Reviewed

Overall the best HTML Compiler I tested at any price is the "**Active Ebook Compiler**" written by Sunil Tanna. It's also one of the cheapest products I tested.

Not only is the software great and easy to learn, the security, documentation and support is the best I found anywhere at any price. This is the program I purchased.

"**Active Ebook Compiler**" comes with a unique feature that assigns an ESNB number to each ebook compiled. The newest version adds many additional features making this one of the most customizable and flexible compilers on the market

The free demo is fully functional; you can create and distribute unlimited ebooks with the free demo. However if you want to sell your information products you can register the software for only \$29.95.

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Bob

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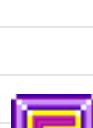
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Step-By-Step Marketing Plans

[By Robert Smith](#)

One of the biggest causes of failure in home-based business is to believe that success will be automatic or easy, or that ALL you have to do is follow someone's Step-By-Step plan.

Good business opportunities are everywhere; people willing and able to take advantage of them and make them work are rare. Most people fail simply because they don't want success enough to do whatever it takes.

Let me begin by telling you where I am coming from.

Thought is creative. If something is true in the real world, it had to be true and conceived in mind first.

Second, I believe we reap what we sow. Whatever our deepest heartfelt desire is, we will attract into our life.

"Every Seed Gives Birth to Fruit of Its Own Kind."

This is a principal in nature. No matter how we regard it, it remains a fact.

Furthermore, we exist in a world of effects where we are the first cause or FIRST THOUGHT. In order to change our objective reality, we only need to change our attitude. In fact, our attitude is one of the few things we really CAN change.

It follows that "if you keep doing the same things, you will keep getting the same results." To change the result, we have to first change our attitudes and expectations. In addition, we have to care about the result.

To illustrate my point, I want so share an email I received.

QUESTION:

Hello there,

I have been taken by SO many of these programs. NONE have worked for me. How can I be sure that what you are telling me is true? I REALLY NEED something to work. Does the advertising that you say is free really work?

Can I get by with doing only that? I can't even afford the \$20 enrollment right now, so if I buy that, I can't do much with advertising. Please be honest with me. Does it work?

Thank you so much for your time.

Name withheld

My Response:

I don't want to sound unkind, but I wish you would re-read your own message. It's YOUR attitude that is dooming you to failure.

No, I don't think this business opportunity is right for you, at least not as long as you feel the way you do. No business can fail unless you allow it to fail.

My father used to tell me that, "A Person Who Won't Be Beat - Can't Be Beat."

No business plan has any chance of working unless you decide to make it work. Your attitude, at first glance, is that of someone daring a home business to work for you. Success does not happen to you, at least for most of us. You build success by building one success on-top of another.

If It Feels Like Work, You Are Doing Something Wrong!

Would you give up so easily if you invested your life savings, mortgaged your house, and invested your kids' college funds in your business?

How much return on your investment can you expect for a twenty dollar investment depends on you. Success doesn't happen overnight, it's a process. To be successful, all you have to do is invest yourself in the process.

Are you willing to invest enough time and effort to create your success? I work 100-hour weeks because it's what I really enjoy doing, especially the learning and growing part of it. I earn my income in many ways.

Its not JUST about the money

I worked full-time for almost two years before I made a dime. I "was taken" many times, but I learned something each time. I lived off my savings because I understood that if I kept investing my time and energy long enough to grow my business, eventually I would succeed. I stroked my faith with desire.

After over 60 months, working more than full time in my own Internet-based business things are going pretty well. I earn a better-than-average income. I can live anywhere I choose. I can choose my own hours. In short, I have more security because I am in control of my life.

If That Is What You Want, It Doesn't Come Cheap.

Was it easy? NO, when you go into business for yourself, you are making a break from the security you thought you had. However, in truth, there is no such thing as security.

I worked in the printing trade for 30 years; I started out at \$3.00 an hour in 1965. In 1995, I was earning well over a hundred thousand dollars a year when I left the trade.

I thought I was secure, being at the top of my trade, but just the opposite was true. The higher you get, the farther you fall. I was never more insecure as I was at the top.

I worked for a pre-press shop (color separation photography). In 15 years my employer had never had a layoff. Microsoft and Boeing were our largest customers. I had just bought a new home. I thought I was about as secure as it was possible to be.

One day, all of the work from Microsoft just stopped coming in. Nobody in our company saw it coming. In six weeks, we went from a tight team of 38 people to twelve.

At the time, I lived in Seattle, Washington. I had watched the trends for five years as computers did more and more of the work. It reached a point where even people with years of experience and advanced computer skills were being laid off. In 1995 in Seattle, 400 of 600 qualified journey-level lithographers were out of work. Kids right out of college were getting the new jobs as they became available. They were fresh meat, and would work for half of what we had earned.

I do have a reason for telling you all this. The same scenario is happening everywhere, in every line of business, all over the world. The only real security is within.

I watched my life savings dwindle down to nothing. I persisted when that ran out. Almost everyone I knew was telling me how foolish I was to start over at age 45. The way I figured it, I could have lost everything either way. The only thing I could lose was the fear of failing.

Why do you think that only five percent of the population works independently? It's because everyone else is looking for something or someone OUTSIDE of himself or herself to tell him or her what to do.

It's VERY difficult to earn an income, even full-time, on the Internet. If it were easy, anyone could do it.

Nothing ventured, nothing gained

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>><http://www.smithfam.com/>

Master's WebKit CD

>><http://www.smithfam.com/webkit/>

You can reach him by phone at: (541) 689-1847 PST and by email at. <[Contact Robert Smith](#)>

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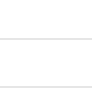
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Questions? ask Bob

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Common Marketing Questions

By Robert Smith

NOTE: *This week I am publishing a recent interview I gave in the hopes it might help you formulate a more successful marketing strategy for your own business.*

► **QUESTION: Can you give us a little background information about yourself and your business?**

ANSWER: I started working full time on the Internet in 1996 I lost my skilled trade as a color separation specialist for the printing Industry. You have seen my work on one of Microsoft's software packages.

As high-end graphic computers came into the trade in the early 1990s the market changed, my skills became less valuable and in less demand. I could not support my family with jobs paying less than half the income I had learned to depend on. It became clear that the skills I had developed over the years would no longer provide the security I had come to expect. I lost my job and in less than two months, I was in trouble.

I lived off my savings for months and worked 100-hour weeks as I gradually learned Internet marketing from the beginning. In retrospect, I should have got a day job while I was learning. I bought into the "Internet Riches" hype and didn't expect it to take as long as it did to learn business.

In 1996 hardly anything was selling on the Internet. I discovered early on that access to good information was the key to success and marketing information would be the most profitable product to sell.

It's six years later selling marketing information niche is the most competitive on the Internet, but because I started so early and developed a content rich website of over 5,000 pages I have a huge head start on recent newcomers.

If I was starting over now I would choose a less competitive niche.

► **QUESTION: Do you sell your own products?**

ANSWER: Yes, I sell three information-based products.

Be Your Own Boss" is an ebook about inventing your own successful home-based business based on your own individual strengths and passion. It covers about 80 topics related to growing your home-based business online. It is intergraded into a huge archive of tutorials by respected and successful Internet marketing professionals on my website. I sell this ebook as a stand-alone product and include it free it with my other two information products. I also offer reselling rights.

My second product is a huge downloadable ebook package about Internet marketing a home-based business that comes with reselling rights. This package started with 6 ebooks and now contains over 78 and is still growing. I offer free upgrades and have kept the price the same for over two years.

I also sell a much bigger package on CD. At over 650 Megs it's too big to download, it contains business tools and software in addition to downloadable and resalable info products, graphics, web design templates and software.

>> <http://www.ebook2004.com/special/>

► **QUESTION: How long did it take you to build a profitable business?**

ANSWER: I work full time. A lot has changed since 1996. Now anyone can get a merchant account and start a successful information business based on whatever special expertise they already have in a matter of a few months. Software to create ebooks is cheap and it really doesn't take nearly as much skill development as it did to when I started.

It took me 3 years to earn a living income. I started out totally inexperienced before there were many people buying on-line. If I can do it anyone can.

Through automating sales and delivery of your products its possible to actually grow your business when you are not able to work. Last year I got sick and couldn't work for over 4 months, yet my income continued to grow during that period.

► **QUESTION: What do you consider the most difficult part about running an on line business?**

ANSWER: Spelling and grammar are really difficult for me. I always require longer to write good sales copy, I try to answer the question "What's in it for me?"

I love what I do so much I find it difficult to turn the business off. It seems that there are always projects that need doing and everything I do requires more time than it would seem.

► **QUESTION: Can you explain how you market your products (or affiliate programs) on the Internet?**

ANSWER: I maintain three high content website totaling more than 5,000 pages. I attract customers with the cooperation of the search engines by offering highly specific targeted and compelling content.

I also publish a weekly email newsletter and a monthly ezine with about 25-feature articles hand picked to help people understand how to sell online. These articles attract traffic for me and for the authors making it a win-win marketing strategy.

All of my products and websites feed off each other and are steadily growing.

All of my products are designed to help people build their own successful home-based Internet business.

I constantly update the products but keep the price the same. I offer free upgrades to grow the product's perceived value over time.

I maintain control the copy write and of distribution to the Marketing CD product but I offer duplicate CDs for resale for \$5 each to existing customers.

Maintaining control of the CDs it this way I can keep a stable sales price. Everyone is selling the same CD for the same price so the product's value won't become diluted over time in the marketplace. This strategy has worked well.

I also maintain an affiliate website selling individual ebooks handpicked for filling an identified desire in the marketplace for that specific information.

I offer affiliate programs so people can partner with me and earn 50% of the sales just for referring visitors to my sites through a third party (clickBank) and I have installed a script that protects the commissions of the affiliates by masking their affiliate Ids and the download locations etc.

Affiliate sales are growing and a very good option for folks starting out without the money or skills required to develop their own website.

>> <http://www.smithfam.com/special/affiliate.html>

► **QUESTION: Why do you think so many on line businesses fail?**

ANSWER: It's really simple, businesses don't fail, most never get off the ground. Most people expect too much too soon. Starting a business is like launching a rocket into space, most of the energy is spent just getting it off the ground. It requires less and less effort as a business grows, and profits grows exponentially over time.

We are conditioned to expect to make a set amount of money for a set amount of work. When we work a job we get paid less than we earn in order to make a profit for the employer. We accept this model because it's a sure thing and we can count on it.

Growing a business is not like that. Look at authors, musicians, and actors as motivators; their money comes after the work is done. In the information business, you develop your products and your income comes later AFTER you do the all work.

No one fails that doesn't quit. The key is to realize that your business WILL eventually pay and YOU are ultimately in control of the outcome.

► **QUESTION: Are you using Ezine advertising? How effective is this form of advertising today?**

ANSWER: Targeted ezine advertising is effective. I use mostly in my own weekly ezine. I also use ezine ads and cheap newspaper ads to test my ad copy.

► **QUESTION: What is your opinion about web promotion software and "traffic generating tools?"**

ANSWER: I have found many if not most of the traffic promotion schemes to be a waste of time and/or money. People visit the Internet to find specific compelling information and that is the model I use to attract targeted traffic.

I generate all my traffic from two automated submission programs and I optimize my pages to capitalize on free advertising available through the search engines.

I generate well over 5,000 visitors a day using this strategy but it's not fast, it's taken years.

>> <http://www.smithfam.com/ts.html>

► **QUESTION: What is your most effective marketing technique, and why**

ANSWER: Internet marketers often overlook cheap classified ads in weekly newspapers. I find it's even less costly than many ezines and easier to track sales.

It's more effective when you can get someone to get on-line in order to visit your website than it is to convert someone to visit your site when they are already on-line for a different purpose.

► **QUESTION: What are some of your daily marketing tactics that build your on line presence?**

ANSWER: Answer email and questions generated from a link on every page on my website titled "Ask Bob".

- Develop automated follow-up messages.
- Create autoresponders for my articles and sales letters
- Write articles, syndicate them to other ezines and publish a small newsletter
- Publish the articles of other professional marketers on my website
- Develop and submit new content for my websites every day

► **QUESTION: If you had \$100 to spend to improve/promote your business, how and where would you spend it?**

ANSWER: Purchase resale rights to an information product I could resell.

► **QUESTION: What's the most effective tool/resource that you use to get new prospects to your Opt In list or Ezine?**

ANSWER: Most people that subscribe to my ezine do so after reading one of my articles published elsewhere on the web or on my website or they subscribe after visiting my on-line ezine.

I find most of my subscribers remain on the list for years and many become loyal return customers. This is an area where I need to focus on more in the future.

Offering some sort of free ebook to subscribers would help a lot I just haven't done it, hopefully by the time you read this I will get it done.

► **QUESTION: What would you like to recommend to people who want to start up an on line business? And what not?**

ANSWER: Keep your day job until you replace most of your income and don't do as I did and start a full time venture without a backup income. A job provides a secure income while you take the time to develop your business.

Don't expect it to pay off right away and don't get discouraged too soon, "CAN'T NEVER DID ANYTHING" - "Can't Couldn't".

GOD made time is to keep everything from happening at once. We couldn't handle it if it was any other way. Our success depends on a progression of developing understanding in interrelated business concepts that must be personalized to our own strengths and passion over time.

► **QUESTION: Anything else that you'd like to add?**

ANSWER: The most important tip I can give anyone starting out is to consider the product LAST and research and develop access to your niche market FIRST. Most people already have access to a powerful market based on what they already know or what they do in their free time - they just don't see it as a market.

Find a market that is easy to reach and then a need in that market you can satisfy. This is the easiest way to success in business and almost everyone overlooks it.

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You can reach him by phone at: (541) 689-1847 PST

and by email at. <[Contact Robert Smith](#)>

► **Downloadable Information Packages**

The following information packages come with complete resale rights and most come with sales web sites for the packages and the individual products contained in the packages.

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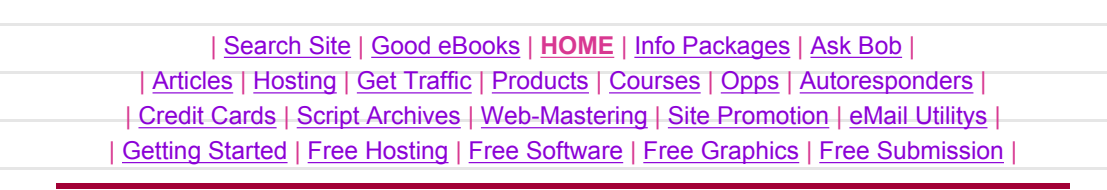
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Making Your Graphics Load Faster

By Robert Smith

I have never seen a graphic that couldn't load faster. You can optimize your graphics load as much as 90% faster and look better in the process. It's easy once you learn how.

TIP: Many web page design programs allow you to resize your graphics by dragging a handle in or out, this does nothing to the size or loading time of the graphic it just changes the size the graphic is displayed on your webpage, resize your graphics in a graphics program instead.

JPG Graphics

JEPEG or JPG are basically the same, they use compression to make the graphics load faster but the amount of compression used can vary by a LOT. A small graphic may look just as good on the web compressed anywhere from 60% to 90% of the original size.

Most graphic programs assume you want the highest quality image possible and will default to using minimal or no compression. The compression option in software often is expressed as the "image quality". When you are optimizing graphics for the web you want to use the most compression or the lowest quality image that still looks good.

The best images to for JPG are larger, more complex images with many colors and with images with complex reference colors like gold or skin color. Larger photo will always load faster in compressed JPG format.

TIP: Using compression degrades your image quality. Always save your files under a different file name and always start with the original when testing various compression ratios. Once compressed and saved the graphic can never be returned to the original quality.

GIF Graphics

The GIF format is best for smaller graphics and for those with fewer colors. Text and graphics with larger single tone areas work best in GIF format.

While JPG images use RGB (or full color) GIFs use something called Indexed Color. The GIF format reduces the number of colors in a graphic by snapping colors that are nearly the same into the same color.

The default GIF graphic will use either the 256-color or the 216-color web-safe palette. Choose the web-safe 216-color palette when possible so your graphics will look the same in browsers on the Internet as then do when you work on them in your graphics program.

You can choose the number of colors to index your graphics. The fewer colors you can use the faster the graphic will load and the smoother it will appear.

When you choose a font to display your text in your webpage unless the same font is on your visitor's computer some other font will appear, the default is Times Roman. If you want to put your main headlines or logo in an unusual or more distinctive font style you can type them in the color and size you want in your graphics program and save them as GIF images.

Text will usually look best in 4 to 8 colors, the file size will be small and they will load pretty fast unless you don't use too many graphics on your page. More complex graphics use 16 colors or 32 colors. In rare cases or for use on the smallest graphics you may choose 64, 128, or even 216 colors but the file size will grow accordingly.

Smaller text will be sharper if you create the text at least double the size you eventually want on your web page. Reduce the size before you save it in GIF format. Again, always work from the original and save your files under a different name.

Once a graphic has loaded once it won't have to be reloaded each time it's used so GIFs work great for Text graphics in headers and footers.

Transparent GIFs

Most graphics programs offer the option to make any color you choose transparent, this is useful when your graphic will be inserted into a background.

TIP: If you are planning on inserting your graphic into a background, first create your original graphic within a similar background color, that way the pixels surrounding your graphics will disappear into the background when you insert the graphic into your page.

Graphics Software

I use Adobe's Photoshop 6, which offers the most control but requires a PHD in the Graphic Arts to learn to use and a bank loan to purchase. For most designers I would recommend Paint Shop Pro because it's 20% of the price of Photoshop, its powerful and friendlier to learn and use.

Since it's shareware it's free to download and use for 30 days so you can optimize your graphics free with the trial version. There is also an excellent animation program available to animate your optimized graphics. Paint Shop Pro comes with file EXPORT wizards to help you create and optimize your web graphics.

Paint Shop Pro

>> <http://www.jasc.com/products/psp/>

>> http://www.jasc.com/download_4.asp?

Summary

Use graphics sparingly when required to establish your unique Internet business identity

Most web graphics can be optimized to load 50% to 90% faster with little or no loss in image quality.

Save larger more complex graphics in JPG format for the web and smaller graphics with fewer colors or smooth tones in GIF format.

Your pages may look better and load in half the time using Paint Shop Pro free shareware file export wizards to optimize your web graphics.

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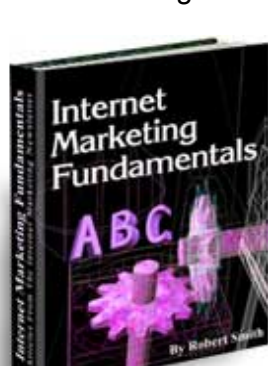
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Interactive Scripts

By Robert Smith

Adding Interactive scripts to your website is one of the most effective ways to attract and retain targeted traffic to your website. Scripts allow you to interact with your visitors, collect feedback and make buying from you easier.

I have found the following resources helpful for finding a script to do almost anything you need to do. You will also find access to forums and tutorials about installing and creating your scripts.

The Java Script Source

Here is a collection of hundreds of free "cut & Paste" Java Scripts that are available to you for use on your web pages. The scripts are available via a user-friendly interface, including working examples of all the scripts and a text box with the complete actual Java Script code used.

>> <http://JavaScript.internet.com/>

A Free Java Script popup/pop-under generator...

A free interactive Utility that I have found useful to generate Custom Java Script Code for almost any type of Popup for your website.

>> <http://homebizonline.com/popupapplet.html>

The CGI Resource Index

This is a huge archive of over 3,000 user rated scripts, many of which are absolutely free. I have been able to find a choice of scripts to do almost anything on my site in a few minutes. They also maintain an extensive documentation archive.

>> <http://www.cgi-resources.com/>

FREE Feedback Forms!

This is a free form generator that works. You don't need to install anything on your server, and it doesn't require any knowledge of forms, HTML, CGI or programming. The free version displays an ad to your users but it's a great way to get started and you can use the HTML forms it generates any way you want.

>> http://www7.freedback.com/?ff/smi_fam

Matt's Script Archive - PERL CGI Scripts

Look here for excellent PERL & CGI scripts Matt's presents one of the Internet insider's best-known free script sites. You can download and how learn to work with scripts from Matt's website.

>> <http://worldwidemart.com/scripts/>

BizNet Station Designer Resources

I have found this site especially useful in learning design concepts. You may find the following links helpful for learning of for reference.

The HTML Tutor

>> <http://www.biznetstation.com/htmltutor/jumpidx.htm>

All About Forms

<http://www.biznetstation.com/Forms>

Browser Safe 216 Color Chart

>> <http://www.biznetstation.com/htmltutor/216cols.htm>

Cascading Style Sheets Command Reference

>> <http://www.biznetstation.com/cssreference/index.html>

Willmaster Master GCI Series

Most of the scripts I use come from Bill & Mari Bontrager's excellent website. They have one of the best collections of free and professional scripts available anywhere. Their support is great; they offer an excellent free users forum. They will install their scripts for you on your server for a moderate fee.

Just A Few Of The Free Scripts Available Include:

- A Pre-Installation Tester
 - Text To HTML Converter
 - One-Forum Bulletin Board
 - Poll Taker
 - Reciprocal Links
 - Recommend Site Script
 - A Website Search Engine
 - A Master Code Snooper Utility
- >> <http://willmaster.com/master/alphainventory.shtml>

Free Tools For The Subscribers Of their Newsletter

- Java Script Quiz Generator
 - Pop (up/under) Window Generator
 - Text to HTML Converter
- >> <http://willmaster.com/possibilities/>

A Few Of the Best Scripts For Sale

- Advanced ClickBank Authentication
 - Follow-Up Autoresponders Software
 - Master Form Generator
 - Clickbank Shopping Cart
 - Subscriber Lite & Pro
 - Link Creator, Tracker/Manager
- >> <http://hop.clickbank.net/hop.cgi?smithfam/willmaster>

Basic eBooks To Get Started Using Scripts

One problem many face when getting started with scripts is most of the scripts assume you have a understanding of basic concepts like Perl configuration, file permissions, script uploading, HTML Forms and the like. Anyone who can design a website can learn to work with scripts in a short amount of time but the information required to get started is hard to find. Even when it's available is often too briefly covered or too poorly explained and too difficult for the newbie to understand.

The following ebooks are cheap and were not available when I got started. They can save you a lot of time and effort understanding the basic concepts required to use and install scripts on your website. I would consider buying them in the following order.

A TRUE Beginners Guide to CGI!

This eBook takes you by the hand and guides you through the mysterious concepts used in scripting. It's written in a style that guarantees understanding by the novice. \$17.00

>> <http://www.smithfam.com/ebw/cgibook/index.html>

Java Script MAGIC

Easy Copy And Paste Code, with working examples. The perfect solution for non-geeks, newbie's can use easy copy and paste code examples. \$19.97

>> <http://www.smithfam.com/ebw/javamagic/index.html>

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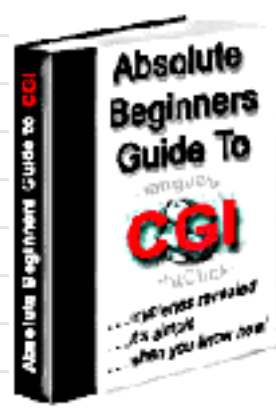
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You can reach him by phone at: (541) 689-1847 PST and by email at. <[Contact Robert Smith](#)>

Finally, A TRUE Beginners Guide to CGI

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Beginning immediately you can learn to create your own contact forms, counters, date and time display and much more.

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Start Swimming Or Sink Like A Stone

By [Robert Smith](#)

Or as the Poet Bob Dylan says:

"You better start swimming or you'll sink like a stone, the times they
are a changin' "
... Bob Dylan

I get hundreds of junk emails every day from people, all trying to represent themselves as marketing experts, and all looking to make that easy money, every one telling me how I can earn more money with less effort. Each time the story gets bigger and, the hype gets bolder.

During the 1840's Gold Rush, thousands of people dropped whatever they were doing and headed to California to get their share of the mother lode, but the majority of prospectors never found pay dirt. The people who really struck it rich made their money by selling goods & services to the few miners who *did* find the gold.

Just last year it was possible to find success by emulating someone else's models. The fatal flaw with this strategy, is that if you do what everyone else does, the best you can expect is to get what they got. Guess what? Over 90% of these self-proclaimed EXPERTS are not making money. In today's Internet market you need to be a leader, not a follower. I'm not suggesting that you ignore successful marketing techniques, but I am recommending that you look into your own unique life experiences and strengths to implement your own successful marketing strategy.

-- 10% Solution

According to Forester Research, over 63% of American workers want to grow their own home based business; that is up from 46% just one year ago. So why are less than 10% successful? Most online businesses fail due to a lack of direct marketing experience. These people are un-willing to invest in their own long-term success. Don't worry about them. That's why they have jobs :-)

-- Leaders Understand Basic Internet Marketing Strategies

Forester reports that 9 out of 10 successful marketers share most of the same personality traits. Lets consider what they have in common. The Internet is a PULL medium. The first step is to attract a prospect. The second step is to convert the prospect into a customer. The third and most neglected step is following up with your existing customers by offering them additional back end products. Customers make better prospects than non-customers. They are the cheapest prospects to reach. The easiest sale will always be to an existing satisfied customer.

-- Leaders Bring Something To The Table

Don't simply join someone else's business. Successful Cyber marketers invest time and money accruing their specific marketing skills, that's how they became the leaders. Don't follow the leader, become one, and others will follow you through your example. Give them something of value before you ask for the sale. Give them a bonus when they order. Once you reach them with your own special gift, the pump is primed.

-- Leaders Develop Specific Goals & Strategies

The Internet isn't a lottery, it's a profession. Leaders spend more time thinking, planning & preparing. Evaluate your personal skills, interests, and passions. Work smarter and harder but you MUST also love doing the work!

-- Leaders Test Everything, First The Plan And Then The Formula

A simple formula says all that is needed. Analyze your website traffic and user patterns and traffic. Compute your visitor to sales ratio. Even if only one visitor in 100 buys something from you, that's enough to produce your personal marketing formula. If you pay \$100 for an ad and it delivers 4 sales at \$26 each after paying for the ad you earn four dollars profit. If the same ad yielded 20 sales at \$26 profit you earn \$420 profit after paying the cost of the ad.

EXAMPLE

20 sales X \$26 = \$520

\$520 - \$100 ad cost = \$420 Profit

-- Leaders Sell More Products Even If They Earn Less Profit

Because marketing costs are lower on the Internet, you can earn a good income with a tiny profit margin. Lets say you average 100 unique visitors per day, (3000 visitors per month.) If your average monthly income after expenses is \$150, each visitor has a value to you of 5 cents. Knowing this, you can afford to spend up to \$150 a month and still break even. You can afford to pay up to 5 cents to attract each visitor.

You can develop a strategy to get more traffic, for as little as 1 cent per visitor by purchasing keywords at goto.com for example, for as little as 1 cent per click. You can also target your traffic, or focus on more profitable products.

-- Leaders Work Their Plan

Successful marketers do the same things over & over, replicating their success. Leaders test everything they do. In addition, they develop their own unique approach over time. Leaders produce more profitable businesses.

-- Leaders Implement A Master Mind Alliance

A mastermind alliance occurs where two or more people come together with unique experiences. A Master Mind Alliance occurs whenever through synergy, the whole is greater than its parts.

2 + 2 = 5

In nature there is an alliance is between the seed and the planter, the gardener and the harvester, the bee and the honey. In nature a seed gives birth to its own kind.

-- Leaders Have A Passion For Success

Passion is a key element in Internet marketing, perhaps THE key element. Use the skills and passion you already have. Your special knowledge and interest is your guide as well as your unique gift. It's your dish to bring to the potluck.

-- Leaders Never Quit

The person who won't be beat can't be beat. Don't play in the game if you are willing to lose. Plan on success being difficult and you won't be disappointed. Don't wait to get serious about your business. Treat your business like a business not a hobby, and you'll be one of the top 10% enjoying success!

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Outside The Comfort Zone

By [Robert Smith](#)

This article is about having a dream, then creating it in the physical world. It's the simplest thing in the world to have a dream, but it must be followed with action to turn it into reality.

Creation Is A Two Part Task

To create anything in reality we must first create it in mind. We live in a physical world where we see and touch things. Yet reality exists first in mind. In order to achieve, first we must conceive. Martin Luther King first said "I have a dream" then he went out to create his dream in reality.

Go Outside Of Your Comfort Zone

I used to be a long distance runner. A running buddy of mine (Steve Prefontaine) had set several long distance records that haven't been bettered in 20+ years. I ask him for the secret of his success. How could he win almost every race he entered? He told me he didn't believe in talent - he believed in work. He said, "If you are not willing to go beyond yourself, you will eventually stop yourself". He went on, "I win because I am willing to hurt more than anyone else. I am willing to do whatever it takes".

Enlightenment Doesn't Care How We Get There

We need to be willing to go outside of our comfort zone to learn the things that are keeping us from achieving success. To win we must be willing to do what has never been done before. It's always uncomfortable to go beyond what we already know.

Be Prepared To Be Uncomfortable

It's much easier to learn new things if we have prepared for it in advance. Most people put off learning anything new at the point where it starts to feel uncomfortable. That's where the real work must be done.

Prepare yourself to be uncomfortable. Start your learning curve early in the day while you are still alert & fresh. Resign yourself to the notion that you will not quit when the going gets rough.

In distance running, the work is done gently - pushing your limits day after day just a little bit. The work takes a toll, and recovery is as important as the work itself.

The breakthroughs usually occur soon after we take a step back. Rest is as important as the work itself. When we step back it's easier to see things more clearly.

Stretching the Limits

We are all capable of so much more than we think. When we desire to accomplish something enough, we will attract whatever we need for our success.

We need to learn to become more relaxed when we are near our personal limits. We must be willing to travel a less comfortable path in order to achieve our goals.

Getting Free Of The Nine-To-Five

Most of us still work at a job. Think about how and why you work for someone else. The boss is the boss because he did his home work. Some of the work was new and uncomfortable, but he didn't let it stop him. He pushed through the comfort zone. He made it, and so can you.

The dream itself attracted the unique lessons he needed to learn. He had to be willing to be uncomfortable long enough to push through. Most importantly he did the bulk of the work BEFORE he made a dime. In fact he probably invested his life savings - but you don't need to.

Develop A Franchise Mentality

For example, take a look at a typical franchise operation. People buy a franchise to take advantage of someone else's groundwork. The franchise supplies a proven marketing system and you usually supply most or all of your life savings.

Most franchises succeed precisely because people invest too much into it. They put themselves into a position where they can't afford to fail. On the downside, you never totally own a franchise. Usually they want part of the action in the form of residual income.

Now It's Easier Than Ever

The Internet has made it easier than it's ever been to dream a dream and turn it into reality.

Affiliate programs make it possible to sell products independently. Others develop the products. In most cases, you don't even have to buy the product to sell it to others. Most affiliate programs don't charge you anything to join. You can easily create an affiliate program to sell your products also.

<http://www.smithfam.com/assocrac.html>

Develop Your Special Expertise

We develop special expertise in subjects where we have a strong personal interest. Information is the engine that motivates the Internet. Developing your passion is the key to success. Start with your passion and what you already know, and then develop your own product line.

Information products are the most profitable products in the world. People who want to know what you already know will purchase your information product. You don't have to be a writer or a world-class athlete. You only need to be willing to keep going when you get a little uncomfortable. All you have to do is follow your passion.

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