

Business Tips of a Multimillionaire

It's Never Been Easier To Start A Business!

There are more opportunities to start a business today than at any time during the history of mankind. There are six main reasons for this:

- 1) Many people today have a lot more leisure time and a high disposable income. This gives rise to a massive demand for hobbies, crafts, sports, games, amusements, holidays and weekend breaks.
- 2) Today's more competitive and diversified society means businesses and individuals are open to new ideas, services and products like never before. This creates a large potential market for training courses, educational aids, all kinds of information, specialised products and services, novelties, etc.
- 3) Anyone starting a business today has immense technology at his or her disposal including: computers, printers, photocopying machines, audio and video cassettes; audio and video recording equipment; low cost bulk printing; telephone answering machines, Internet and web sites etc. Twenty years ago the average multinational lacked the computing, communicating and printing power available to the ordinary person today.
- 4) Modern society demands its members have a lot of ability. In the course of a lifetime members are required to, for example:
 - Use a long list of consumer durables;
 - Fill out reams of forms;
 - Communicate with all kinds of people from advisors to workmen;
 - Complete complex transactions such as buying a house;
 - Sell himself/herself to potential employers, life partners, etc.;
 - Have opinions about everything from nuclear weapons to how local services should be run;
 - Run his/her life from managing personal finances to building a career.

All this is a far cry from the average 18th century person who was an illiterate farm labourer who never travelled more than four miles from home. This means that now the pool of potential business people is greater than ever before. If a person can live in modern society that person has the necessary ability to start a business.

- 5) More people have access to money than ever before. Until the late sixties most people were paid weekly and spent money as they earned it. Today most people have

credit cards, which alone have spending limits equal to a half or full year's income. Savings and share holdings are greater than ever before. A large proportion of the population can raise money on their house. All this is underlined by the fact that more people and institutions are willing to lend money for a good business proposal.

6) Advice, courses and books about starting a business are within easy reach of everyone. There are also more helpful schemes organised by national and local government, private business and other groups.

What's Stopping You Starting?

Due to the reasons we've discussed, more people are starting a business than ever before. But many more people are held back by the employee mentality.

There are many reasons why an employee should want to start a business but three are worth thinking about.

1. The difference between having your own business and having a job is the difference between buying a house and renting a house. If you rent a house you have all the satisfaction of living in a house, but at the end of the day you own nothing and can be evicted as quickly as you became a tenant. A job is just like a renting a house. However, your own business depends on you, because you are its owner, and at the end of the day it may leave you with considerable personal wealth.
2. You are a unique person. The vast majority of employers do not recognise your uniqueness. It is said the universe is twenty billion years old and will last at least as long again. In all the time to come there will never be another person just like you. You are a unique creation. How does an employer treat a unique creation like you? They make you fit into a box where the walls are your job description. Many people before you had to fit into the same box and many people after you will have to do the same. You were not created to spend your life following orders, doing repetitive tasks and being just like other people. Your own business offers you the opportunity to make unique achievements, to build a unique business, which mirrors your personality, and to stamp the world with your mark.
3. If you do not want to start a business to create personal wealth or to satisfy your ego then start a business to help other people. Every time a person offers others a new product or service, he or she increases their freedom of choice. There is not a better way to help other people than by giving them more freedom. With the extra freedom, the jobs created and extra taxes paid, it could be argued that founding a successful business is the most socially useful thing anyone can do. Instead of choosing between i), ii) or iii) as a reason for starting a business, all three become interlocked and are a consequence of a successful business.

Action is the Key

Many people for one reason or another, find it difficult to take action. They procrastinate about doing the things they really want to do. Most importantly these are the things that will have a huge impact on their life and turn it around for the better. For sure, they are great at coming up with excuses, but excuses are about the only thing that they do generate.

If you talk to people who procrastinate, they often describe their condition like it is some genetic defect and that it is incurable, save a miracle. If you happen to fall into this category then I have some hard-hitting news for you. Procrastination is nothing more than a bad habit, like nail-biting, and for whatever reasons you are doing it, you are not doomed to a lifetime of procrastination. You can get over it. There are many effective techniques that have been designed to stop you putting things off, and more importantly they work. I have personally experienced the transformation of ex-procrastinators into hard-workers, simply from using these techniques below.

People who get things done, are also far happier than people who waste time agonising over doing things, but then don't do them. I would estimate that not doing something is easily five times more painful than actually doing it. And once you start, you will often find that you're enjoying yourself.

Procrastinators also lack energy. Brains are curious bits of our anatomy. Using them turns on a positive flow of energy which makes us feel good, and the longer we are absorbed in doing something, the better we feel. Stopping shuts down this flow of energy. Of course brains need a rest as well, but only for ten minutes every hour or two. Worrying about not doing something is exhausting, whereas absorbing yourself in a task is energizing and makes you feel good.

The hardest thing to overcome is getting started and there are several strategies that work. The first is to tell yourself you will only do the task for five minutes. Even the laziest sloth on the planet can usually motivate him or herself to tackle something for this length of time. This is rather sneaky, because once people have got over the pain of starting, they are quite willing to carry on.

It also helps to set yourself goals:

Write down how much you plan to do before a certain time. For example, "I will finish writing chapter 2 before lunch time, only when I have finished chapter 2 will I stop for lunch."

Also write down all the jobs that you need to do in order of importance and do them one by one. Only when you have completed the first task should you go on to the next. It is also better to do the worst job first, then once this is out of the way you will no longer have it hanging over you. This allows you to do the other jobs with an increased sense of relief and satisfaction.

Writing all your jobs down is a really powerful technique for zooming through everything that you need to do and you will get an amazing amount of gratification from ticking each item off. Try it for yourself. You'll be pleasantly surprised at how much more productive you become.

Do You Have a Dream?

Do you know what it is that you want to do in life? What is your dream? Your passion? Your life is too precious to do something that simply pays the bills, that is all right, or merely tolerable. Unfulfilled dreams are demoralising and the cause of so much pain in the world. As the song goes: "you've got to have a dream."

Ideally you should make money out of your dream, but the purpose of life on earth is for you to be happy. Money becomes less important if you are doing something that you truly love. Yes it's true, happiness is far more important than money and money cannot buy happiness. I am not discrediting money, I LOVE IT, but your happiness should be your number one priority. And the very best result is to be engaged in something you love doing, which also makes you a stack of loot!

Also your dream does not have to be meaningful to anybody but you. That is, if renovating a rundown windmill is what makes you blissfully happy and leaves you feeling that you have 'come home' then that is the only thing that matters. So long as you are happy doing it then nothing else comes into the equation. Don't let other people set the standards for your dream.

I think that it's important to love your work, otherwise it is very hard to make money from it; certainly this is true long-term. You have to enjoy the journey - getting rich is not about slaving over something you despise in order to make a million pounds after ten years. No amount of money can make up for doing something you hate. Plus you will lack enthusiasm and passion in your work and these are the keys to success, without these you are doomed to failure.

Do you know what your dream is? If you do then congratulations, you are very fortunate and you should go after it with all your heart. Most people have no idea what it is that they really want to do in life. Much as I would love to give you all the crucial advice that you need so that you can live a life that you love, I do not have the space here. I would need a book. And I have just the book to recommend that you rush out, buy and read right now. Yes, the key here is to read the book; as its powers only work when you

read it, sticking it on the shelf will only serve to annoy you - it's another thing you have to get around to doing.

The book is called: I Could Do Anything If Only I Knew What It Was (How To Discover What You Really Want and How To Get It) by Barbara Sher. The ISBN Number is 0-440-50500-3 and is priced at approximately \$20, which is only the price of a few beers. This is one brilliant book and its insights will amaze you, and what she tells you to do works. She has also written a book called Wishcraft that I recommend you get as well. All Barbara Sher books are worth reading.

If you're thinking that this is going to be another book that promises the earth and doesn't deliver, then think again. The book is interesting to read, the author knows what she's talking about and the exercises are fun, take only a few minutes and more importantly, bring results.

If you're struggling to find your purpose then don't allow yourself to waste another moment of your precious, irreplaceable life. Life really is too short to spend a single second of it doing something that you hate (if you happen to hate reading, the above book is the one exception!). Congratulations, you are on the first step to a happier and more fulfilling life.

Saving - A Great Habit

What are you like with money? Do you manage to budget your money so that there is always plenty of money left at the end of each month, or does there always seem like too much month left at the end of your pay-check?

I'll let you in on a secret. Millionaires are good with money. Many learned how to be the hard way, through building up appalling debts and then having to pay them back. I know I did. I used to be awful with money but I didn't only become good with money after I became a millionaire. Oh no, it was the other way round. I became astute with my finances and then I became a millionaire. If I hadn't tamed my wayward spending habits I would still be broke and in debt.

Yes despite having made many millions of pounds, I would have wasted it all on junk. I personally know several millionaires who have lost it all, every penny of it. So don't think that a million is too much to waste because you'd never find enough things to waste it on!

One great success habit you can start right now is - saving. If you save enough you can live off the interest it generates. This means you never have to work again, if you don't want to. But as soon as you start to eat into the capital, then you are on a slippery slope to becoming a wage slave again.

I want you to open a savings account if you don't already have one and save at least 10% of what you earn each month. You will be amazed at how quickly even a small amount will add up. Saving is a habit and a very satisfying one to get into. Most people do not have the willpower to withdraw 10% of their earnings each month and put it into their savings account, so ask your bank to set up a direct debit that will do this for you. They don't charge for this service.

The type of savings account you are looking for is an ISA or one where you have to give 3 months notice before you can withdraw your money. This prevents you from getting your sticky little mitts on the money every time you want a new bit of junk!

In case you're thinking that you are unique and there is no way you can live on your current wages and save, then listen to this. A popular technique at seminars is to ask the attendees how much they are earning. A wage will be called out and each person who fits in this bracket will put up his or her hand. Say the first wage bracket called out is £12,000, several people put their hands up; they are then asked to keep their hand up if they think they can live on this amount. Everybody puts their hand down. It seems nobody can live on this amount of money.

Next, £16,000 will be called out and people put their hands up. When these people are asked if they can live on this amount, everybody puts their hand down. This continues all the way up to the top wage, say £150,000. Surely these people can live on their wage? No. Everybody puts their hand down. It seems that people quickly adjust their lifestyles to a cost greater than the amount they are earning, no matter how much they earn. People just don't save, and come up with all kinds of excuses as to why they can't save. I know I did, but in order to pay off my debts and make my millions I had to learn how. Otherwise I'd still be broke and in debt.

What do you spend your money on?

What I'm getting at is this, does your expenditure currently aid or hinder your road to success? Do you spend your money on motivational material like newsletters, audio tapes (such as from [Nightingale Conant](#)) and seminars given by people who walk the talk? Or do you squander it on beer, cigarettes and junk that you just can't live without such as a new TV, video or CDs?

The exception to this 'no junk' rule is a computer, and most people starting a business should have this pretty high on their list of essential purchases.

I once did a terrifying spreadsheet which showed that if you gave up drinking and smoking, and invested the money instead, then after 25 years you would have a cool quarter of a million in the bank! Add to that all the other wasted money, and I think you can see how most people who whinge about being 'broke' need only look to their own actions for the remedy!

Learn from those who have done it already. Do not spend three decades learning the hard way. Even if you are at the top of your profession and teach others, you still need to learn.

How do you learn? Easy.

- Read at least one book a week, preferably on marketing or motivation. Apparently, 40% of UK residents and 65% of US residents never read another book after leaving school! Un-be-lievable.
- Listen to a minimum of two motivational audio cassettes every week. [Click here](#) to go buy one.
- Go on as many seminars as you can possibly afford.

This is an investment in 'YOU Ltd'.

"Can't afford" the tapes, books and seminars?

Answer: afford them. Stop buying crap and spend that money on improving your future instead. Waddya mean 'you don't buy crap'??? Come on, it's only you reading and me writing so who are we trying to fool, huh? Also, I have the advantage because I've been there, bought the crap, lied to myself and seen the Visa bill so don't try to out-idiot me!

I'm deadly serious about those three items, so get onto them immediately.

A Million Pound/Dollar Idea

The next unbeatable advantage I want to share with you is this one:

"Work your niche".

What the hell does that mean?

Well, 77 people were at a recent seminar I attended, all in non-competing niche markets, each with the potential of a hundred million pounds apiece. That's 7.7 billion pounds, or 'pre-Euros' as we should perhaps start calling them. It could have been seventy seven thousand people, and still you would not have had two in the same niche.

There is a vast array of possible niche markets - almost one for every person on the planet - each of which can be worked like a gold seam to a huge depth. I'll explain more in a moment, but first I want you to avoid making this mistake: Don't work a niche to some pathetic, shallow depth and then abandon that rich gold seam for another, unrelated niche. The trick is to find your niche; work the niche to its full depth and to concentrate your efforts only on that one rich seam.

Here is an example of such a niche. There was a guy at the seminar glorying in the name of Dr Batman. True. This man is amassing a huge personal fortune from his books, audio tapes, video tapes and seminars - all neatly packaged and well marketed. What is this outstanding new message requiring hours of tape and hundreds of thousands of words to explain? It is simply this: "Drink More Water". Yep. That's it. Nothing more complex.

Drink Water!

Dr Batman reckons we don't drink enough water and he would like us all to drink some more. He's probably right. But the clever part is that he looks to clear ten million out of this, rising to possibly 100 million if he gets his act together. And WOW, what a really original idea this is, right? I mean, you have to be a genius to figure out this one. You must need, oh, at least five university degrees to come up with an idea like this!

Dr Batman is working his niche. He is not writing a new book called 'Vitamins For Health' or recording a tape series on 'Aerobic Exercises' or even worse, writing a new book on 'Cost Reduction Techniques For The Small Business'. These would be other niche markets and Dr Batman would be diluting his efforts if he were to abandon his own gold mine and go wandering the hills in search of another. I hope you see this.

Thinks.... is there a market for....nah, surely not? Breathing air??? 'Your Body's Many Cries For Oxygen?' Well, it sounds stupid, but surely just as obvious as 'drink water' and we know our air is polluted and almost unbreathable.... Is there a Dr Robin in the house???

Now I personally wouldn't do that 'breathe air' idea. If you've been paying attention you will know why.

It's not in my niche. In fact it's way, way off to one side. I will explain my niche in a moment, but I want you to start thinking about what YOUR niche could possibly be. If you find it then you will have a golden doorway to riches which will open before you.

You are a unique person with a unique set of skills and experience. Really. This is not some 'make you feel good' stuff. No other human being has been where you have, experienced your life and gained your particular slice of wisdom. Let me tell you, if Dr Batman can make ten million out of the message 'drink water', then start getting your brain into gear to think what YOU could do. I mean, you've GOT to come up with something with more substance than that, right?

[Aside: Isn't that 'drink water' idea really neat? For example, the 'challenge' with the whole health industry is that people are queuing up to sue you because they claim your product harmed them or didn't help them. But who would sue because they drank an extra glass of water a day? Also, the product is FREE and that's a benefit for the

customer. In other words, his message isn't "go out and spend a fortune on vitamin supplements". In fact Dr Batman advocates tap water, not bottled water! Also, we all kind of know we should drink more water, so it makes sense. We all want a 'miracle cure' and there's something simple and appealing to this one. A strong idea and I wish I'd thought of it first, damn his eyes!]

Each one of the 77 attendees had a niche just as interesting and just as deep.

Work That Niche, Baby!

Next example. One "go get 'em" lady of the sort who evangelise at MLM meetings had made a fortune selling a book. This was a simple paperback with the title "Everything Men Know About Women" or something similar. She had two very neat angles. She sold the book in lingerie and fashion shops - a pile of them would be on the check-out counter. This way her book was not lost amongst ten thousand other titles at a book shop. (I have always maintained that if you want to sell cameras, advertise in a golfing magazine and if you want to sell golf clubs advertise in a camera magazine, and she was applying this technique.) Women going to the check-out to pay for their clothes would see the book on the counter.

The second neat thing was the product. The title is very catchy and few women could resist picking it up to have a flick-through. On the back of the book there are the usual quotes from The Times, etc., saying things like: "This book really does expose for the first time ever the shocking truth about men's knowledge of women."

You pick up the book....open it....and... what's this? Blank pages??? Every page is blank!

"What the... Oh, I get it! Bwahahahah. 'Everything Men Know About Women!' Blank pages! Nothing! Men know nothing about women... Ahhahahahahahahahh! What a laugh. I MUST get a copy of this for Margerie, Jane, Tracy, Sharon, Susie and...let me see.. oh yeah, Dawn's gonna LOVE this.... So... er..., that's one pair of size 18 knickers please (we guys have got to get our own back somehow! I'm going to do a book like her and call it 'The Complete Book of Non-Manipulative Women!' Sorry, did that sound bitter???) and, lemme see...yeah I'll take eleven copies of this great book for all my chums.."

Cost to produce such a book? Well, there's no printing on the pages, no collation...hmm... about 30p in bulk? Cost of the book? £2.95. I LOVE those mark-ups.

Of course, you couldn't possibly come up with such an original idea as this, could you? I mean this is real rocket science. She must have gone to marketing school for a decade to dream up this complex little gem! Sorry, but she was a secretary before she decided to stop playing around and make some money instead. Also, the idea is not even new. It's been around for years in the form of "The Complete Book of Italian War

Heroes' and suchlike. The novelty was in the way she applied the idea and the way she marketed the book. Note the huge market - every woman on the planet. This title would have sunk without trace in the 'feminist issues and gender sociology' section of the average book shop. Another niche, worked to perfection.

This one title alone could easily make 20 million pounds. She could then expand her niche into novelty books if she wanted to, but NOT into books on drinking water, or into pre-packaged lingerie. There is almost infinite depth in her niche with this one title! Think of the world market. Think of the cost of translating a normal book into a hundred languages. Now consider the cost of translating this one...

A niche market does not necessarily mean a small market. What is the potential for Dr Batman's product? Every person on the planet is a potential customer. The niche aspect comes from the tiny sliver you decide to select from the vast array of products and services available. There are millions upon million upon millions of products and services and each one is a niche. Some people are making decorative plastic clothes pegs, others are writing machine code for telecommunications routers.

Your key to a fortune is to find a good niche market, and work it to death!
(www.InstantBusinessIdeas.com will show you how to find your niche)

Sleep Your Way To Success

Since we spend over a third of our lives in bed, it is hardly surprising that sleep - or rather the lack of it - is a subject very dear to our hearts, especially in this stressful era.

Even after one single sleepless night, we can feel exhausted and miserable for the rest of the day. Have several more and life begins to feel very difficult indeed - something to be endured rather than enjoyed. If the viscous cycle of insomnia really gets a hold of you the ongoing lack of sleep can not only damage your health but your work and relationships too.

The good news is that by learning to control and improve the quality of your sleep you can enjoy a healthier and much happier life.

How Much Sleep Should You Have?

All humans and animals sleep, but for vastly different amounts of time. Horses, for example, have a mere three or four hours a day, while bats clock up an incredible 19 hours out of every 24.

So how much sleep do we really need? Researchers still can't make their minds up on this one. Some recent reports have suggested it may be as many as ten hours a night in order to function properly. It is certainly agreed that we need less as we age and that each individual has their own optimum sleep time. Dr Adrian Williams, head of

Guys and St Thomas' Sleep Disorder Centre in London says that we should have as much as is required to maintain alertness during the day. Anything between six and ten hours a night falls within the normal range.

Although why we sleep is still not fully understood. It is accepted that we go through several sleep cycles per night. Each cycle lasts around 90 minutes and has four stages, some more beneficial than others. We automatically alternate between light, deep and REM (rapid eye movement) sleep, which is when we dream.

During the deep sleep stage our metabolism slows right down and an increased blood supply to the muscles means that our bodies are better able to concentrate on tissue growth and repair. If we don't have enough deep sleep, we are effectively starving our bodies of this vital restorative function. If the immune system isn't given enough time to fight infections, we also leave ourselves more susceptible to colds, flu and other conditions.

Sufficient REM sleep is also vital to your well being, as it is during this stage that the brain sorts and clears itself of the day's new information. If you slept for eight hours you would probably have four or five REM periods - cut back on this and you may only get two or three. Sleep deprivation can therefore not only make you feel physically unwell but can literally dull the brain. So you owe it to yourself to establish a sleep friendly routine, starting now

Why Aren't You Sleeping Well?

Lack of sleep affects one in three people and can be caused by many different things, including noisy neighbours, ill health and an uncomfortable bed. We also know that specific events, such as a house move or a relationship ending, often cause short term insomnia but this typically settles of its own accord.

Long term insomnia though - serious sleep problems lasting more than a month - is often a sign of depression and should therefore be investigated. If you're feeling down and regularly wake up at dawn, it is worth taking a good look at your life to see what might be making you unhappy. If you can't resolve this yourself, then do see a doctor - you may need a short course of anti depressants or a therapist.

Helping Yourself

The real secret of a good night's sleep begins the minute you wake up. Our bodies are programmed to get up early in the morning, so forget those weekend lie-ins and aim to establish regular rising and sleep times. If you have a full day, during which you eat regularly and take some form of exercise, you are much more likely to want to go to bed before midnight and thus maximise your deep sleep time.

Most of us know that alcohol, nicotine and caffeine disrupt sleep and should therefore be avoided later in the day. As for food, because digestion takes up a great deal of your body's energy, it is best to go to bed on an almost empty stomach. If you must eat your main meal in the evenings, help your body to sleep better by doing so at least two hours (preferably more) before bedtime.

It is also sensible to give yourself time to gently wind down each evening, so read a book, watch TV (but not a horror film), have a bath, make love or meditate. Aim to make - and keep - your bedroom as somewhere you look forward to going into, somewhere which feels relaxing and inviting. So clear away the clutter (in the early evening if possible) - dirty laundry, children's toys and particularly work related items - and declare your bedroom a worry free zone.

Once in bed, if you haven't fallen asleep within 30 minutes don't lie there tossing and turning. Get up and do something calming or boring until you feel sleepy again - forget the TV and try ironing instead.

Finally, if you do have the odd restless night, it is important to realise that you've probably had more sleep than you realise and that you certainly won't have caused yourself any long term harm. Boost your morning energy levels with a good breakfast (whole grain bread and cereal, yoghurt, fruit and fruit juice) and maintain blood sugar levels by eating regularly throughout the day. Help yourself even more by catching up on your sleep the next night. By going to bed earlier you can stick to your established waking time and your body will soon readjust itself.

Using these methods, it is surprisingly easy to train your body to sleep well every night. Give it a try and enjoy all of your tomorrows.

The Rewards Of Life Come To Those Who Do, Not To Those Who Merely Read, Talk Or Day Dream. Action Is The Key.

Okay I want you to answer this question:

"In December of last year did you achieve all you set out to achieve in January of the same year?"

This is a 'yes or no' answer, so don't spend too long considering it. The answer, of course, is 'no' - unless you are a pathological liar!

Next question: "Did you set out to achieve anything last year?" Aha! Now that's a more interesting question I think.

Deciding at the start of a year that you want to achieve a certain result by the end of that year, is an example of our old friend goal-setting.

High-performance people set goals. Winners set goals. Losers never set goals. Why? Because it takes about 20 minutes of concentrated effort to write down your goals, and losers have far more important things to do than this. It interferes with valuable boozing time, for example. Such a task would take up nearly a whole episode of a soap opera. You could read a trash newspaper from cover to cover in this time.

But there is a more important reason why many people don't write goals. It is this. Writing goals commits you to action, otherwise there is little point in writing them.

Turning your dreams (goals) into reality will not happen automatically. It will require work and effort.

"Ohmygod!!! WORK, and EFFORT??? Forget it man! I'm not writing down anything on a piece of paper which will commit me to that!"

This is why people do not set goals (write down their dreams). They cannot bear to have that piece of paper leering at them in silent accusation as the months tick by.

But what is at stake here? Nothing less than undreamed of wealth, unlimited happiness, and a totally fulfilled life. Perhaps more importantly, you can meet your fear head on and live like a warrior, not a frightened rabbit.

The older I get the more I wonder what the hell we're all so afraid of. Like you, I travel the world and see or hear about real problems; murder, torture, death, disease and starvation. Then I return to this grey, stuffy country to witness intelligent and privileged people wasting their lives away down the pub or propped in front of the TV screen for (on average) four hours each night! Unbelievable!

And these people are also timid beyond belief. They are completely risk-averse and will run bleating to the authorities if the tiniest upset ruffles the calm waters of their uneventful lives. I am saying all this in the hope that it will make you shudder. None of it applies to you, of course.

Achieving great wealth and happiness starts with having a dream. Today's dreams are surely tomorrow's realities. So you blew it last year? You have a chance to redeem yourself this year - if you have the guts of course.

Got any fight left in you, or have you thrown in the towel long ago? Are you a shivering, frightened little mouse or a human being prepared to fight and win? Are you going to spend the rest of this year bleating and moaning about how you cannot succeed? Or are you going to do something about making your own success a reality?

No matter how far down you are at the moment, I promise you that you can make a greater success of your life from here on in. Not only have I done this myself

(remember, when I started out on this path I had over £100,000 in debts) but in the past few years I have helped hundreds of people to improve their lives. These are people similar to you. People who were sick of the poverty and mediocrity of their lives. They wanted more and were prepared to fight for it.

Are you prepared to fight?

Okay, here is the next exercise. Take a sheet of blank paper and write on the top "This is what I want to achieve in the next 12 months." Now put the numbers 1-5 down the left-hand side of the paper. Next to those numbers I want you to write five things you want to achieve over the next 12 months. Five things only.

I could have made this a list of 50 or even a hundred items, but this would take an hour or so to complete, and I know from experience that this would result in most people not even starting the job. So, five things only.

Since these are yearly goals, could I suggest that all five items are fairly major projects? I would like to make a further suggestion. All five of these projects should take you a little further down the path of where you want to be in life. As an example, imagine that you have always fantasised about being a rich and famous author. A suitable goal might be: "Complete outline and first chapter of novel."

Compare this with a task which would probably take longer to achieve, but would not move you one iota closer to your life's dream, e.g. "Completely re-landscape garden and plant ornamental trees and shrubs." Although a useful job, unless your aim in life is to become a renowned landscape gardener, I think you will agree that this task does not move you closer to where you want to be in life.

Here's another example. Let us assume that you have always wanted to become a millionaire "one day," and that you fancy your chances in direct mail publishing. One of your five goals might read: "Spend one day coming up with ten exciting mail-order projects, write each idea down on half a sheet of A4 paper, and ask Stuart Goldsmith to rate them 1-10." (Which, by the way, I would gladly do for you. I have already helped several dozen people to make a serious money out of mail-order.)

Now that goal will move you closer to your dreams of becoming wealthy, whereas this goal does not: "Take a week off work and spend it reading up on Greek mythology." Assuming, of course, that this is an interest of yours. Notice that this goal also consumes seven days instead of one and does not advance you one inch closer to your dreams.

The point here is that if you are only going to set five goals, then make them goals which will move you toward your dreams.

But what are your dreams?

Aha! Another interesting question, and one which remarkably few people can answer.

Before you can successfully write goals, you need to have a dream. You cannot make your dreams come true if you don't have any dreams! Sounds obvious, but only a tiny percentage of people can name their dreams: one, two, three on request - and these are the people who will eventually achieve them.

I have deliberately presented this important topic of goal-setting in reverse order to make you think about it.

Effectively I have asked: "Did you achieve your goals last year?" Followed by: "Did you set any goals last year?" Then I suggested that you set five life-changing goals and finally I asked you to consider your dreams in order that you might successfully select these goals.

Now the correct order (the key to success if you like) is as follows:

1. Dream.
2. Break your dreams down into bite-sized chunks.
3. Set weekly, monthly, yearly goals which move you inexorably closer to your dreams.

I'm talking here about big life-planning goals. There is a very real place for smaller goals of the 'trim the hedge, paint the workshop, read up on Roman history' variety, but these goals are not the topic of this report.

As Robert L Schwartz so aptly stated: "The entrepreneur is essentially a visualiser and an actualiser... He can visualise something, and when he visualises it he sees exactly how to make it happen." It all starts with dreaming...

Dreaming is a type of visualisation - visualisation with passion. These are things that you really want to be, to have or to do. If you do not achieve these things over (say) the next ten years, you are going to be seriously disillusioned and upset.

If you dignify yourself with the name of 'human being' you should be able to write a list of six such things. If you cannot think of a single one then you are a snivelling, apathetic, vapid, brainless little sheep who will be first against the wall come the revolution. No offence.

Seriously though, it is notoriously hard to dream up a better life for yourself due to the decades of negative conditioning you have allowed yourself to accept.

Here is a little exercise which might help (thanks to master motivator Peter Thomson for this one). Imagine walking into a room and meeting the 'you' of five years from now. What will you be wearing? Where will you be living? What will your lifestyle be like? What car will you be driving? Will you be running a business? If so, how successful will you be? What will your net worth be?

You really only have three choices here about how the 'you of the future' will look:

1. Somewhere in between how you are now, and a depressed, broke and scruffy tramp.
2. An exact clone of how you are now - absolutely nothing has changed in a decade.
3. A happier, wealthier, healthier version of the 'you of today'.

Only a suicidal depressive would visualise number one. No 2 is even worse. You are effectively saying that nothing will change; you will not grow over the next ten years, you will not get richer, happier, wiser - anything. The you of tomorrow will be indistinguishable from the you of today. Scary. If this applies to your good self, might I humbly suggest that you step outside into the snow for a 'short walk' and spare us all the pain of being bored to death by your presence?

So that just leaves number three, and it remains for you to back this glittering vision of the 'future you' with all the force of your imagination.

Having imagined how you will be in the next five years, here is a really neat to trick to help you achieve it. Ask yourself the following questions:

1. "What do I need to achieve in the next 12 months in order to make my future dream a reality?"
2. "What do I need to do in the next month to start myself on this journey?"
3. "What can I do by next week to prepare myself for the journey?"
4. "What can I do right now, today, in order to start this process off?"

Do you see how this works?

You need to dream, but this is not enough. Dreams are too large to realise in one hit. Our minds are finite, and so all large projects must be broken down into bite-sized chunks otherwise we become discouraged by the scale of the endeavour. This is one of the secret keys of successful people. They are undaunted by large projects, because they have the knack of breaking them down into simple steps. Each step is easily manageable, and can be completed in anything from a few hours to a few weeks.

You've Got To Have A Dream!

Previously, I mentioned the book "I Could Do Anything if Only I Knew What it Was" by Barbara Sher (published by Dell Trade, nothing to do with the computer company and the ISBN number is 0-440-50500-3. My copy came from Waterstones priced £7.99 although I am hearing the book is tough to get for some reason. She is also the author of a book called "Wishcraft," and I could spit in her eye for thinking of that title before me.

Now, as the title suggests, "I Could Do Anything" is a book about life-planning. I have read several books on this subject over the years, and to be honest, most are a bit of a yawn. Although they contain a few nuggets of useful information, and the odd pointer to a better, brighter life, they are usually dull and uninspiring. They also tend to contain tedious exercises such as this:

"Take a sheet of A4 paper, and down the left-hand side list 37 emotions ranging from apathy to anger. Now down the right-hand side of the paper, write about 37 episodes in your life when you were feeling each of these emotions. Recall your experience in vivid detail. Remember what you were doing and who you were with." Yeah...right... I'll do that when I've got the odd spare week and the attic doesn't need clearing out or the drains degreasing... In contrast, Barbara's book contains only a handful of exercises, all of which are quick and easy to do. There is one exercise, which I will share with you in this issue, which is quite simply the most powerful life planning exercise I have ever come across. Doing this exercise will cause a profound change in your life, and will give you an amazing insight into exactly what you should be doing. This almost certainly is not what you are doing now.

But first, let me pause for a moment and say something which is, admittedly, a bit of a downer...

I believe that most people are suffering from low level depression. Take a look around you. How many people do you know who are genuinely happy and fulfilled? Don't get me wrong, I am not saying that most people are terminally depressed or suicidal. People get by. They cope. Life jogs on. But I think you will agree that few people are motivated, passionate and happy.

Statistics back up what I'm saying. Over five million people in this country take anti-depressants in order to cope. That's a stunning figure.

So what is the cause? Surely not money. The rich and poor alike queue at the prescription counter of the local chemist. I can tell you as a straight fact that money does not guarantee happiness. Money merely gives you choices.

Let me tell you what I think is one of the largest contributory causes. It is the fact that people are not following their own personal dream. Worse, most people do not have the faintest inkling of what that dream might be, or even that such a dream might exist. Like so many rusty, disused railway wagons they were shunted off the main line many, many years ago and now find themselves standing in some remote siding, far away from the clear, straight lines used by express trains, and with innumerable points and crossovers lying between them and their intended track.

Let's face facts, most people are living somebody else's life, not their own. The shunting operations start early, usually at school. Most schools have some bullshit in their brochure which goes something like this:

"We at xyz school believe that each child is an individual. We believe in nurturing that precious individuality so that the child may fully express their own unique talents and inclinations."

That, 'scuse me Ma'am, is complete crap.

The reality is this:

"We at xyz school, believe in a regime of reducing any smart-arse individualist kids down to the lowest common denominator by using our time-proven methods of ridicule, fear and punishment. We undertake to eradicate each child's uniqueness, and we pride ourselves in turning out a uniform batch of work units to fill the labour market place."

Does that sound more like the school you attended? It certainly sounds like the one I went to.

So, that unique, special, quirky person which is the long forgotten you, was shunted off the main line into your first side-track.

You probably had the glimmer of a dream when you were a youngster, but this was soon knocked out of you. Your parents undoubtedly called your dream "impractical." Then, to the sound of a points-lever being pulled, they suggested to you that you get a "practical" education in order that you might follow your dream at a later date. I am not suggesting any malevolence here, you need to remember that your parents, and all preceding generations did not have the luxury of fancy 'life-planning'. The name of the game was survival. To survive you needed money. To get money you need a 'good job.' To get a 'good job' you need a 'good education.'

This message was reinforced by teachers and careers advisers, until by the time you left full-time education you were way off the main line and heading fast down some insignificant branch line. Throughout these years, you learned the trick of suppressing your dream. You simply could not maintain this dream in the face of such ordered opposition. Then the pace of life started really to heat up, and problems started to come at

you like a pack of hungry jackals. No time for dreams now. All of your energies were involved, and probably still are involved, in fighting off the pack of slaving dogs. Dreams are... well, for dreamers. There is a life to be lived, food to put on the table, a mortgage to be paid and other people to worry about.

If you even remember your dream, you probably fool yourself into thinking you'll pick it up later, when the family has grown up, when you are retired. Some time. The tragedy here is that most people's dreams become so deeply buried they not only forget what they are, but even forget that they had a dream in the first place. Certainly, few people can put a name to their dream. Instead, they sit in the sidings, rusting away, perhaps (if this is not pushing the railway analogy too far) hoping that some bright, gleaming locomotive will arrive one day to pull them to safety.

Is it any wonder that they are depressed?

I want to make another important observation at this point. To be fair, I do not think that we are well equipped to get in contact with our dreams, and to plan a glittering, fulfilling and exciting life for ourselves. Man has only existed for around one million years. For 99.98% of that time, we lived short, brutish lives which were wholly obsessed with creating sufficient food, water and shelter for our basic survival. Few people lived beyond 35 years old. I strongly suspect that life-planning was not an issue which occupied the thoughts of men and women prior to a few hundred years ago.

In fact, I know it wasn't.

Even the wealthy had few choices. The son of a rich family joined the army, became a priest, or took over the running of the family business. In general, he was not full of angst regarding his 'special purpose on the planet.' Such thinking is a luxury, brought about by material wealth and the increase in health and hygiene. We live longer. We are all richer. We have the luxury of being able to consider our true purpose and we have the leisure time to be unhappy if we do not fulfil it.

I believe that each person is a very special, unique individual. I also believe that everyone has a passion - if only they could discover it. And let me state one final belief: I believe that if you will only follow your passion - your dream - then "everything will be all right." It will work out. You'll make enough money to live on, perhaps even get rich, but more importantly you'll have a joy-filled and truly meaningful life. The alternative is to live a life like the ancients - unhappy, toil-filled days devoid of meaning other than brute survival.

The difference is that they had no choice. You do.

Now I want to say a word about 'meaningful.' This one really leapt off the page of Barbara's book, because it applied perfectly to me. Do you, like me, equate the words 'meaningful' and 'dream' with something hugely important; of tremendous significance to

mankind? For example, do you think that a dream in order to be meaningful has to be something like this?:

- Invent antigravity.
- Invent faster than light travel.
- Write a book which will profoundly change the lives of all six billion people on the planet.
- Create a world-changing philosophy.
- Eradicate poverty, disease and hunger from the world.
- Overthrow the government, and start an entirely new political system invented by you.
- Write a series of symphonies which make Mahler and Mozart look like amateurs.

In other words, are you trapped, like I was, by the belief that your 'meaningful dreams' have to be grandiose, or they are not worth pursuing?

This is the important point. It is your dream that counts not somebody else's definition of what constitutes a 'valid' dream.

Hear this: You do not need to get your dream countersigned by society and have them pass it as big enough or important enough. The dream is for you, not society. It matters not one jot if a single other human being benefits or not from your passion. You're doing it because you want to do it. That's the only reason you need.

Big, planet-changing dreams are allowed, of course. Just make sure it really is your passion, and not something you are claiming to believe in for one of these two erroneous reasons:

1. It's so big you know you'll never do it, and so there's no point in making a start. In other words, your grandiose passion is little more than an excuse for inaction.
2. This is not really your passion, but you think it sounds grand enough, altruistic enough, or worthy enough to be allowed under the category of 'meaningful.' in other words, you feel that small, personal dreams are not allowable.

When you get in contact with your passion, and follow it, remarkable life changing events will happen to you - sometimes not exactly what you might expect.

I now want to share with you an amazingly powerful method of helping you to realise what your dream might be. I am indebted to Barbara Sher for this idea.

Before I explain this exercise, I want to give you an example of a technique which has some merit, but is not very effective. This is the sort of technique you'll read about in books on life-planning, and I find it very unsatisfactory.

Take a sheet of A4 paper (yes, you can start groaning). On the top of the paper write the words "My Job From Heaven". Underneath this, write out exactly what the title implies. This is fantasy time, so let your imagination run riot. You can decide your own perfect fantasy job. Where will you work? Who will you work with? In what sort of environment? Doing what? What hours will you work? What salary will you be paid? Is it a manual job? A creative job? Just put down anything you can think of which would make your working day blissful.

What do you think of that for an exercise?

Okay, it has its merits, but if you actually try to complete his exercise you'll find it a fairly difficult.

The reason is that the second you try to fantasise about your ideal job, negative thoughts and conditioning crowd your mind, effectively saying to you: "Don't be silly! You can't have that!" "That would be impossible," "That's asking too much."

Now, and I hope you're ready for this, take another blank sheet of paper and on the top of it write: "My Job From Hell."

I want you to fill that sheet of paper with a detailed description of your total job from hell. Describe the nightmarish work environment, write in detail about the crummy people you'll be working with, and the awful tasks you'll be performing. I can guarantee that you will hardly be able to stop writing. You will take a ghoulish glee in putting down every awful detail. You'll run out of paper and ink long before you run out of ghastly details of that job. This exercise gives you a fantastic opportunity to glimpse your creative potential, when you are not running hard against the brakes of the subconscious mind.

Please do this exercise, and don't only read about it. You'll be quite stunned by its effect.

The next part of this exercise is to take your Job From Hell and write the exact opposite of everything you have put down.

For example if you have written "I work in a dark, noisy, fume-filled factory, with loud pop music blaring all day over speakers," you need to rewrite this as follows: "I work in a light, quiet, airy office." Another example should suffice. If you wrote "Each day is identical to the last, I produce an endless stream of identical widgets, and never receive any praise or thanks for my work" you need to rewrite this as follows: "Each day

I work on something different, no two projects are the same and I receive a huge amount of praise, admiration and respect for my work."

Get the idea?

What you are doing is using the 'Job From Hell' as a method of bypassing the subconscious mind. Effectively, you are finding out what you don't want, and reversing it to produce your Job From Heaven.

When I sat down and used this technique, I was quite surprised by the results. I found out things about myself which I had not been aware of before. When I read through my completed Job From Heaven (produced by reversing my Job From Hell) I felt a thrill of excitement running through me. Yes, this was exactly what I wanted to be doing.

The purpose of his exercise is not to identify your dream, but to manufacture a large Day-Glo signpost which will point the way to your passion.

Another extremely powerful technique I got from this book is as follows:

Finding your dream is a very scary process. Suddenly, there are no more excuses. You are faced squarely with the terrifying knowledge that you have a passion and that you long to follow it. The next step is, of course, action. But most people are petrified by fear when faced with the decision to change their lives dramatically. Our IBM accountant hinted that this was not an easy process for him.

I should mention that one of the reasons we keep our passions submerged is because we know that once we 'release the beast' we will never be the same again, and our comfortable, boring routine will be upset. Big change is frightening. It causes tension and anxiety.

Through many years of lecturing and training people in life planning, Barbara has encountered this problem over and over again, and so she has devised a technique for overcoming this obstacle.

What you must do is:

1. Vow to take action towards realising your dream, RIGHT NOW. But...
2. You only have to do this for one hour.

In fact, Barbara insists that you set your alarm clock for one hour from now, and then spend the next sixty minutes - not a minute longer - in active pursuit of your dream.

I think this is a brilliant technique. It gets you moving towards your goal and totally overcomes the fear and pain associated with starting out on a huge life-change. It

also programmes your subconscious mind that you are serious about this change. It isn't just talk.

Another thing I can throw in the pot at this point is the old adage: "When the decisions are clear, the way is easy."

So much of your life is wasted in endless debate, procrastination, agonising and worry about the effects of your decisions. If you would only take bold, decisive action, then something almost magical happens. The way opens up for you and the problems and obstructions melt away. I'm not claiming that the transition will be silk-smooth, but I can promise you that half of your fears will be unfounded, and many of your anticipated problems simply will not happen. What's really going on is subconscious resistance to change. We really do fear change, for good survival reasons. But in order for you to have a joyous, sparkling life, you need to embrace change and welcome it into your life.

Consider the 'you' of today. Forgive me, but I bet it's a pretty dull routine without much excitement, right? Also, I bet you don't have any real plans, but are just jogging along, letting life happen to you. I also bet you're in a job which you tolerate, but certainly has nothing whatsoever to do with that quirky, brilliant 'you' inside. Remember? The one which got suppressed all those years ago?

So, what better time than right now, to examine what it is you're really on the planet for? Out of countless thousands of generations of humans, you have the sheer luxury of being born into a time and place where you can decide how to live and what you do. That's scary, but also amazingly exciting, don't you think?

Certainly, this book made me sit up and think and I'm going to be doing some serious life-planning of my own.

Join me.

How to Talk and Win

Most people would rather do a bungee jump into the Grand Canyon – even if they suffered from vertigo – than stand up and speak before an audience. The sight of expectant faces all waiting to hear what the speaker has to say, literally renders many people speechless with fear. Even a meeting with a bank manager, can be daunting, especially when asking for finance for the winning business venture.

And yet some people seem to ooze confidence from every pore. No embarrassing silences, fidgeting, twirling a ring restlessly round and round a finger, or any other outward signs of unease or nerves in sight. Instead, they seem poised and relaxed, even in the face of opposition to their views or requests. These people seem able effortlessly to obtain financial support for their ideas and get people to say 'yes' to buying their

product. They positively radiate wealth and abundance. So how do they do it? What's their secret?

The Way to Look and Move

It takes just 10 seconds, for other people to weigh you up. And the way you look and move makes up at least 80% of their first impression of you. This is all before you utter one word, so it's essential you look like a successful 'somebody'. It's only possible to achieve this if you feel like a 'somebody'.

Body Language

Meeting strangers is difficult for most people. And a business meeting with strangers, when you want to sell your idea to them, is especially daunting. A simple fail-safe technique is to pretend or imagine the person is an old friend that you're unexpectedly re-uniting with. This simple process will soften all your features and make you more amiable and approachable. Because your body language will be expressing, 'I like you', to the other person, it will endear you to them and they are much more likely to meet your requests.

Stand in front of a mirror and practice meeting a stranger as if they were an old acquaintance.

The Power of the Winning Smile

A warm smile is a powerful achieving tool. When you first meet someone, don't immediately flash a smile, they will feel extra special if you pause for a moment to get an impression of them. Then let a warm smile flood over your face and into your eyes. The split second delay convinces a person that your smile is meant only for them and that makes them feel special.

It's equally important to continually wear a pleasant look on your face. Here's a fail-safe technique so you never fall into the trap of grimacing, frowning or generally looking unfriendly.

Step 1 – Sit or stand in front of a mirror. Put your lips together and don't move them. Look at your face in the mirror concentrating on the eyes. They are lifeless.

Step 2 – Now lift up the corners of your mouth and watch your eyes come alive. This gives you a natural casual look which should be used at all times to give a pleasant look to your face.

Four Talking Tips

Eye Contact

Looking into the eyes of the person you're having a conversation with plants confidence that you're concentrating on them and not elsewhere. It's very flattering when someone gives you their undivided attention. So keep strong eye contact – it broadcasts a message of understanding while making the recipient feel closer to you.

After Hello

If you want to bring people around to being interested in what you have to say or show them, first evaluate their mood and voice tone. If they're really relaxed, immediately pitching in about your idea or product, might be too aggressive and destroy your chances of obtaining what it is you want from them. If they're in a state of nervous tension from being far too busy for comfort, understand and sympathise with them, if only for a minute, before talking about your business needs. Maintaining eye contact you should be able to register if your listener gets bored or excited during conversations. Be sympathetic to the other person's needs.

Be Interesting

Monosyllable answers of yes and no don't usually achieve desirable results. For example, let's take the question, 'where do you come from?' It's far more revealing and interesting if instead of just answering, 'Crantock', the answer was, 'Crantock. It's a small Cornish village, famous for smuggling during the 16th century.'

This answer opens up possibilities for the other person to comment on. It also reveals a lot about you. By demonstrating a willingness to share deeper thoughts with someone else, it makes them feel special and endears them to you.

Take an Interest

How people comment or answer you, reveals a lot about themselves. Supposing you were trying to sell your idea for a film and you made this comment, 'we fully intend to make a film of this story,' and your film industry contact replied, 'the latest Bond movie was amazing.' From that reply with just a little careful digging you could find out exactly why they thought that particular Bond movie was amazing. Did they like the director? Or was it a character? Or maybe it was an actor or actress? Once you know the answer, there may a link that you could use for your project. For example, if you discover that it was an actor they particularly liked, there may be a part in your film perfect for that favoured actor.

If that was the case, you could suggest this actor be approached to play the part. Immediately, the other person's really interested and excited about your project, and if the meeting had been to obtain finance for the film, you would have just increased the chances of getting what you needed.

So, whether you've got an appointment with your bank manager or other investors, or a meeting to sell your idea, you know you can meet these people full of confidence, sure you'll stay relaxed and poised, knowing you can talk to win.

Further information:

Book: How To Talk To Anyone by Relationships Expert, Leil Lowndes.

Published by Thorsons and priced £7.99

Producing Powerful Marketing Literature

With any new business, keeping costs low in the early days is critical. However, it's just as critical to launch under the banner of strong advertising. With today's technology it's easy.

Basic Requirements

You need a computer and printer – not necessarily a colour printer. Although they are still very cheap to buy, the paper and printing costs (cartridges) are higher. Ink jet printers are cheaper than laser, but bear in mind the ink can come off if your leaflets or brochures get wet. You don't need to be a touch typist, or designer, just have some patience and the willingness to learn. If you already own a computer with Microsoft Word or any other word packaging, you will have all you need to design all of your own marketing literature if you decide to.

There will be time later on for you to buy a more sophisticated design programme, like photoshop if the idea appeals, but it's certainly not essential.

Designer Stationery

Office suppliers provide a wide range of papers for you to print on. Designer papers are A4 sheets with coloured images already printed, ready for your own text to be printed onto. Here's a list of designs, to give you an idea of the fantastic range: Pretty pansies, playful teddies, orcas, sunset, paper tulips, candles, wooded path, horizon, daisy garden, first kiss, imperial, books, Stonehenge, dolphins, polar bears, saddle, whales, penguins, waves, teddy bears, marina, golf course, coffee house, tech, fall harvest, party, beach, scroll, sunflower, eagle, leaping salmon, clouds, sunflowers, music, surf, grey, green and sand marble, butterfly, rainbow, hot news, gala, stop press, dove, watercolour border.

As you can appreciate from the list, there is a paper suitable for many businesses. If you're opening a golf club, then consider the golf course designer paper for your letterheads. For anyone starting up a holiday homes business, there are several choices: orcas, sunset, paper tulips, wooded path, horizon, Stonehenge, dolphins, waves, marina, golf course, beach, rainbow. For opening a cafe, there's the coffee shop paper.

If you need a more sophisticated paper for your business or company, the marble and imperial papers are impressive and very upmarket. The cost is usually £4.99 per pack of 100 sheets. That's all you may need to start up in business; merely one pack of 100 pages. Print out your business or company name and details and you have all you need to open a bank account and for writing letters to clients.

There are also pages of card you can put through printers, to print out your own business cards. For compliment slips, merely, design three to one A4 page and cut with a scalpel (two cuts per page to produce each batch of three compliment slips).

Special Promotions

The Stop Press and Hot News sheets, can be used for any special promotions. Simply type out what you want to say and print onto the pages. Unfortunately, I don't think any company produces these marvellous designer papers on A5 size sheets, so that they could be used for small leaflets. So, these pages are only suitable for letterheads or A4 promotional leaflets.

Brochures

It's a simple matter to design your own brochures with the specially designed brochure pages available. After printing your text onto the A4 pages they simply have to be folded into three. The backgrounds are designed to make the folding easy and the end result is a cheap in-house produced brochure that looks professional.

Laminating

Another relatively cheap method of producing marketing literature in-house, is to purchase a laminating machine. They cost approx. £90 +VAT. It can be useful to laminate any leaflets you want to display for long term, especially if clients are going to be picking them up to read, or they are displayed outdoors. Lamination is a process which bonds a thin sheet of clear plastic to the surface of the printed page, giving it a durable shiny finish.

The Copy

How do you write powerful copy (words which will sell your product), if you are not a copywriter?

Here are two basic guidelines:

1. Communicate directly to your readers, by writing as if you were talking to them. Correct grammar is not the most important issue – being understood is.

2. Don't be frightened to use large headings that are witty and eye-catching – newspapers and magazines make good research places for getting to grips with powerful headings.

Grab Your Readers' Attention

In the very first sentence! If you don't you may lose them. We live at a fast pace. Concentration is not high on our priority list. Just look at the designs of many of the popular magazines and you can see that short, snappy articles, interlaced with plenty of pictures, are the normal layout. Pick up any Dorling Kindersley book and see how they have revolutionised learning from books with their layouts.

Make what you have to say exciting and interesting.

Word Choices

Choose your words carefully. Be aware of the sound words make. For instance, let's suppose you want to inject some humour into your text, certain words are funnier than others. An example of this is one of Beryl Reid's lines when she was doing a routine, knocking her girlfriend, Deirdre. She'd say, 'Deirdre says her complexion is sallow...I call it yellow...what with her yellow face and her little black eyes, she looks like a small portion of prunes and custard!'

This dialogue wouldn't have half the punch if Beryl had chosen to use apricots and custard, instead of prunes and custard, because prunes is a funny word and apricots isn't.

Another classic technique for working out a punch line is to use alliteration. Example: 'I bet he's bonking some bimbo in the back seat!' (Much funnier than, 'I'm certain he's having sex with some girl in the rear of the car.' It means the same, but it certainly does not have the same impact.)

So if you're stuck for a powerful headline or a business/company motto, then try alliteration.

Emotive Text

Stories or headings that appeal to our emotions and trigger fond memories, are powerful selling allies. For many people, life today is too stressful. We are bombarded from all sides, with calls on our mobiles at any time of day or night, emails to check, forms to fill in and too many rules to live by imposed on us by unworkable politics. Any references to (say) the 60's, conjures up images of much simpler, relaxed fun-filled days. It's not important that the era was not perfect - no era is - or that they didn't reap the benefits of the incredible technology of mobiles or the Internet.

Text which is geared towards family life, is also a powerful marketing tool, simply because the world can be a very frightening place, and the throwaway society (which includes throwing away relationships) is taking a swing towards a desire for more stability through lasting relationships.

The Reason for Copywriting

The only reason you're creating strong headlines and text is to sell a service, your ideas or products. So, if you want to write great copy, make sure it will produce the desired result of increased profit. Decide on the mood and pace that will initiate the highest sales in your particular marketplace.

If you have no desire to write your own copy, then there is the option of employing a copywriter on a freelance basis as and when you need copy basis, or a marketing person as an employee.

Extra Information

Michael Masterson's course in six figure copywriting. [Click here to learn more...](#)

Six Power Steps

The following power steps structure your thinking to make sure the actions you take will drive you towards success.

Power Step 1: Be in Charge of Your Life

Caring what other people think of you puts them in charge of your life, instead of you. 'What will other people think of me?' slavery is extremely common. Most of us are brought up (rightfully so) to consider others. But, unless we are discerning, we soon find ourselves caught up in a job we can't stand, or living in a relationship which makes us unhappy, or getting caught up in the spiral of poverty.

'Trying to please other people all the time' syndrome begins in childhood. It stems from a desire to be liked and admired. Let's look at a fairly typical scenario: three boys, Fred, Joe, and Matthew, all five years old, are best pals. They fight to sit together at school and spend their breaks in a group. Fred comes to school one day with a stack of pokemon cards to show his friends. Joe is envious of Fred's collection and a fight breaks out when Fred refuses to give a prized card to Joe.

There are several resulting scenarios, all with serious implications for Fred's future. A teacher could break up the fight and make Fred feel guilty for not parting with the prized card. Joe could refuse to talk to Fred even ending the friendship, unless Fred relented. Matthew would side with either Joe or Fred, or be a peacemaker and force the other two to discuss the problem and sort it out amicably.

The biggest danger to Fred, is if the solution entails his giving the card away, when he really doesn't want to. In other words, if the only reason he gives in, is because he desperately wants to be liked and it really matters what his friends think of him. If they were real friends, of course, Joe would understand Fred's view and Matthew would not criticise. Fred might even willingly offer Joe another not so valuable card out of his collection.

Over the years thousands of small incidents build up, until by the time we are adults, most of us make a habit of putting what other people think of us before our own personal needs and desires.
The Right Reasons

Before you cut the grass, decorate the house, start a business, go on holiday, always ask yourself, 'am I doing this for the right reasons?' Yes, the gardening has to be done, but not if you're in the middle of crucial market research and if you don't cut the grass today you're worried that the neighbour's will think you're lazy. Yes, a house has to be decorated, but not if it's at the expense of your health through shooting your stress level through the roof trying to fit it in between a busy advertising campaign, and it's only because your partner insists you do it now.

'Other people' slavery kills your creativity, your energy and drive towards your own goals and fulfilling your dreams. It stops you from going to places you want to visit and enjoying the kind of entertainment that you enjoy. So, make certain you're not always driven to do things, merely because you're worried about what other people think of you. Be confident in who you are!

Power Step 2: Strive to Be Different

Nearly everyone you know will strive to be normal - because it's socially acceptable. But the normal person goes nowhere special and achieves the mundane.

Using a fictitious character called Norman, here's an example of his normal expectations of life and mediocre results:

'I live in a pleasant neighbourhood in an average house (translated as meaning: all the houses and gardens along the street look exactly alike, apart from the odd differences in plants). I own an average car (just another standard box on wheels, which apart from minor differences looks like nearly every other car on the road).'

Norman's other goals and ambitions:

'I save up all year round to take my wife and children on holiday, somewhere nice where it's safe. We usually book a package holiday, so everything is taken care of and we know exactly what to expect. Even the entertainment is all planned for us.'

My job is boring, but it pays the bills and the pension is good. It'll never make me rich, but then I don't want to be rich (but he wouldn't give away a lottery win!). Anyone who's rich has had to lie and cheat their way to the top. I like to sleep at night with a clear conscience. I may not have much but at least it's honest toil.

I don't have much to do with the neighbours; I don't really like them. But, to keep the peace I mow my lawn once a week and keep the garden weeded and tidy, and do the odd job for them. I like to think they view me as a nice guy.

Every other weekend we visit our best friends, Alice and Paul, and they visit us alternate weekends. Like us, they're your average typical family. Most nights after work I shower, change and after dinner, put my feet up and watch television until bedtime. Every Sunday, we have a roast dinner and every Friday we treat ourselves to a fry up. Am I happy, well, it's life isn't it?'

That's how Norman thinks and lives his life and that's how many people live their life. The Normans spend their days, grumbling about how they hate their job, get fed up with their bosses and partners, but that's all they do. The same gripes day in and day out - but taking no action to change their situation, simply because they are slaves to being normal (and 'what will other people think of me, if I do something unusual?').

Living in the Fast Lane of the Elite

Let's compare Norman's goals and ambitions with another invented character, David. He's one of the smaller group of people who move forward and live the life of the elite and privileged.

'My philosophy on life is simple. Life is too short to be little. I'm not concerned with what other people think of me. If all my neighbours want to cut down their hedges and build short brick walls and block pave their drives, that's their choice, but I'm not going to have it done just to please them. I like the trees so they're staying and I prefer to have a shingle drive. I've done everything possible to make our house individual.

Often, I ring Sarah from the office and ask her to forget about cooking dinner for that night and how about going out for a meal? We've tried all the restaurants within a twenty km radius.

We both love holidays, and I take the family as often as possible. We spend most weekends, exploring new places and trying out different activities.

I love my job, it's very challenging being a manager. I get to meet and work with people of many different personality traits, from varied backgrounds. Every now and then a junior is obviously aiming to take my job. I don't find it threatening, I like the challenge. I enjoy working with intelligent people who stretch my potential.

I work hard and I am paid well. Do I feel guilty? No, I expect to be paid handsomely for my efforts, I wouldn't have it any other way. We live in a large house in an exclusive area and that's my reward for going the extra mile at work. I don't automatically go home at the end of the working day. And sometimes I arrive at the office as early as 6am, just to prepare for a meeting with my team.

I want to be rich and I am prepared to plan and work towards my goals. I look forward to the future. I don't know what's around the corner and I don't care, because whatever happens I will handle the situation. I know I can solve problems – my strength lies within, it does not come from any outside forces. I couldn't care less whether other people approve of me or not, I know I'm okay and that's all that matters.'

Two Opposing Philosophies

Norman's slavery to acting normal (and slavery to what other people think), creates poverty and unhappiness. While David's striving to be different (and refusal to be a slave to other people's expectations of him) creates wealth and happiness.

If you are ever tempted to query if David's attitude is not a tad selfish, then just ask yourself this question, 'who would you prefer to have as a friend? Norman, who's bored and unhappy or David who's exciting and happy?' Easy isn't it.

Power Step 3: Look to the Future

If you dwell on your past mistakes your creativity can crash to a grinding halt and you will be unable to move forward. Losing is good if you interpret it correctly.

Demonstration Example: A friend of mine told me how a number of years ago, an acquaintance of his, approached him with a spectacular lead about a stock that was certain to triple in price in the next few weeks. The price was £4.95 a share. So, despite his misgivings he bought 200 shares. From that day the stock dropped. Finally eighteen months later he decided to cut his losses and sell.

He sold the stock for a huge loss at a grand total of £275. He could have let this one bad experience drive him from ever investing in the stock market again. However, this wise man explained, he was glad to have learned such valuable lessons.

It taught him:

1. Ignore the guy who wants to give a hot tip.
2. Check into a company carefully before buying.
3. Sell if it starts dropping too much.

Education of the Highest Merit

Don't regard mistakes as mistakes. It ceases to be a mistake and loses its power to hold you back if you can learn to be glad that you've not failed but learned valuable lessons in life. That attitude will help you to build future successes.

Lost a job? You probably weren't suited, so take the time out to decide what you really want to do. Built a business and then it crashed? Perhaps you don't like running your own business. Can't sell a product? Look for the reason and then act. Either try out other ways to sell it or scrap the product and sell a different one.

Blessed is he who is not discouraged by mistakes. Blessed is he who is glad he makes mistakes. Winning – or losing – is a state of mind.

Power Step 4: It's Never Too Late

Sadly, the following story is all too common: Bill spent years training to be an engineer, although he never really liked engineering. But he thought it was worth the sacrifice because it was a highly paid skill.

After college, he started a job with an engineering company. Years later he was still working at the same company and still hating it. His excuse was with a mortgage and family ties he was scared to leave the engineering firm and go into a job with lower wages.

After twenty years he was still afraid to correct a mistake made all those years ago. He was now too scared to change jobs, simply because he'd left it too late. He didn't want to compete with younger men experienced at their job.

If you have a goal and you find yourself saying 'it's too late', the only way to conquer that fear is to ignore it and go ahead and do the thing you fear. It's NEVER too late if you have the courage and the passion to follow your dream.

Power Step 5: Don't Crave Security

In ages past we accepted that life was full of hardships. They grappled with huge animals in a desperate bid to kill them for food. The odds were simple; either succeed or starve, kill or be killed. As civilisations discovered fire and then electricity and gas to keep warm, bought food from markets and built houses of stone, people became less willing to deal with any unexpected events that threatened to turn their cosy life upside down. So, insurance was invented.

The idea of insurance is to cushion the impact of the unexpected. In theory it's a good idea, but it has turned our society into a population of security seekers. It has

weakened our strength as individuals who know we can surmount any problem or situation that life throws our way.

The stifling extent of this slavery is enormous. The more security we have the less psychological freedom we can enjoy and the less our chances are of success and abundance.

Dare to Take a Chance

The only places to find security are a prison or mental hospital. Inmates are assured a roof over their heads, food and warmth and no responsibilities. The price tag for this security? No freedom.

Unfortunately, it's all too easy to reel off a list of bad things that could happen to us. For most people it's easier than thinking of the good things that could happen. People who crave security are slaves to a vivid imagination that conjures up bad news items that could happen to them, and they allow these images to cripple their actions. Too afraid to start that great business idea because of all the things they imagine that could go wrong. Too frightened to sell up and buy a larger house in another area because the house prices could drop or the children won't like the new schools, or... and so it goes on for an endless list.

Every child loves surprises and life is fun and exciting because of this. As we grow up and we fight for security, we eliminate the risks but in doing so we eliminate the surprises and limit our chances to achieve more than a humdrum life.

If you want to make sure you don't stifle your need for excitement:

1. Dare to be individual.
2. Dare to develop your own style – instead of following fashion.
3. Dare to study and work to improve yourself in your profession.
4. Dare to have a positive mental attitude and the courage to try.

In other words: Dare to take a chance.

Power Step 6: I'm Certain to Win

Our minds drive us to achieve exactly what we believe we're capable of achieving. This is good news because once we understand this and master the art of controlled thinking, then we can guide our destinies towards success.

Controlled experiments over many years have proved that children who are considered by their teachers, friends and families to be 'troublesome or terrors' actually end up getting into trouble with a high percentage becoming juvenile delinquents. However, the 'good' group of boys (in the same age group at the beginning of a study)

believed by teachers, friends and families to stay out of trouble and succeed in school, go on to do so. Each group of children achieve in accordance with what people around them believe them capable of doing.

The conclusion of many similar studies is this: thinking does make it so. Only a miracle can make the football team win who starts a game with the 'we know they'll beat us,' attitude.

If you need to break the bonds of 'I'm certain to fail' slavery:

1. Hold positive chats with yourself.
2. Surround yourself with positive people.
3. Think, 'I'm going to succeed'.
4. Think, 'I'm a winner'.

The only person you will have to convince is yourself. Other people are automatically convinced you're great and a success, after you have convinced yourself.

Making the Right Choices

Every day we are faced with making thousands of small and large choices which all add to the sum total of how rich our life is. We can propel our lives into success at turbo speed by understanding how to make the right choices.

You already know that, 'thinking makes it so.' What we think (believe in) becomes reality. But although we know this fundamental truth, perhaps because it's so simple, and the environment around us is so negative and failure-orientated, it can be hard to grasp this wisdom.

Here's a quick scenario which shows how what a person thinks, colours the results.

Rachel and Darren are a typical couple in their mid-30's, living in a suburb of London. Darren can prove that Rachel's a pain in the neck or an angel.

Darren thinks Rachel's a pain in the neck. Darren wants to prove that Rachel's an angel

Sometimes when I ring Rachel from work, she's not at home. I get suspicious and wonder what she's up to.

Rachel bought herself two new dresses in the It's a waste of money.

Rachel often pops out during the day to buy ingredients for a special meal. She's a great cook. I adore her independent spirit.

Rachel is careful about her appearance. She showers re-touches her make-up and changes into clean clothes. I think she's wonderful and still sexy.

Rachel hasn't a clue about how hard I work. She never asks me how my day was, because she's too wrapped up in her own world and selfish to care about me.

Rachel never pressurises me with questions about work. Instead, she greets me with a smile and a kiss content for me to tell her about my day when I've had time to relax and unwind.

Interesting isn't it? Rachel's actions are exactly the same in both cases, but the different results come from Darren's different viewpoints. He can believe Rachel to be either a pain in the neck or an angel; his thinking makes it one way or the other.

This law applies to any person or situation. Think something is a tragedy and it will become one. Think your boss is lower than a rat and he is.

If enough people tell you that your great idea is a stupid one that will never catch the imagination of the marketplace, and if you start believing that, it will become reality – because once you stop focusing your attention on making it work, your actions will slow down and procrastination will take over.

I wonder how many people told Joanne Rowling she was wasting her time with the Harry Potter stories, that they would never catch on and that magic stories had been done a thousand times already? Joanne's agent warned her that authors of children's books never make much money and sixty-four publishers turned down Harry Potter and the Philosopher's Stone!

If you really believe your idea is fantastic, then don't allow anyone to make you think otherwise. While they are busy listing the reasons why it won't work, sit down and write out a list of why it WILL work!

Choose to Feel Good

Charles Clarke talks about this in Instant Business Ideas Part 1.

Life gets tough for everyone. Mortgage, council tax, and many other bills have to be paid every month. The children place heavy demands for the latest designer gear etc. etc. It can be a big deal or not. You can get stressed out or not, simply by choosing to rise above it all and making the choice to feel good.

An easy way to feel good even in the face of problems, is to count your blessings. If you're not confined to a wheelchair, then that's a blessing. If you're in a wheelchair, but have the use of speech, sight and hearing, then you're blessed.

If you feel good every day, you'll have the energy and vitality to push through to achieving all of your goals.

Create a Successful Atmosphere Around You

Before the day's out, you'll probably hear more than one person say how bad they're feeling today. The woes will range from headaches to feeling lousy and depressed.

When you really listen to what people say, you will realise that far more people have a moan than answer the question, 'How are you?' in the positive. So why do so many have this bad habit and how does it affect their lives?

Suppose you called a meeting early in the day and one of your team said something like, 'I feel really awful.' What have they done? They've immediately lowered their leadership qualities in four ways:

1. They're saying in effect, 'I want sympathy.' You want empowered people in your team, not sympathy-seekers.
2. They're focussing attention on themselves, but in a negative way – it's unprofessional conduct.
3. They can be viewed as a pain symbol, someone to be avoided by the rest of the team.
4. They are making themselves feel worse, by actually saying, 'I feel really awful'.

Words like, 'I feel wonderful, just wonderful today,' or, 'I feel great,' empower not only the speaker but also everyone else around them. Such words create a successful atmosphere around you, which gives you credibility and encourages people to have confidence in you.

Choose to Be Rich

The biggest stumbling block to getting rich, is thinking poor instead of thinking rich. Here's a story of a young salesman who went from selling nothing to selling five insurances in less than a week.

He had started out well. His first year of sales was exceptional. Disaster struck in the second year when he began to get depressed and worried about his future. 'Would he be able to meet the same targets in the second year?' This thinking pattern put the brakes on his selling abilities and the harder he tried to sell insurance policies the less sales he made.

His sales figures were eventually so poor, he ended up begging people to buy his policies. Of course, this technique failed. He was a victim of his own making simply by concentrating on, 'I'm broke', 'I can't make a sale,' 'I'm a failure,' thoughts.

Although he was so broke by now, he overturned his thoughts and started to think about things he was rich in. ‘I’m rich in ability,’ ‘I’m rich in ambition,’ ‘I’m rich in family love,’ ‘I’m rich in opportunity.’

Within a few weeks, he had turned his life around again, with sales figures that went through the roof. Once again, he was a success. Prosperity begins with a prosperous attitude – acknowledging all the things you are prosperous in.

How to Get the ‘Think Rich’ Attitude

Anytime you can’t afford something you or your family want, find a substitute another way of providing it. Example: Daughter wants a pony. Instead of saying, ‘we can’t afford it,’ find a substitute way around the problem. Suggest she works at a stables a few hours after school each day and at weekends, explaining that owning a pony is a great responsibility and it will be a great way to learn what she’ll have to do. Stables usually pay youngsters not in money but in free riding lessons – which is another bonus. If after a year of working at a stables she still wants a pony, you may be able to work out a deal with the stables part-owning a pony. If so, again, instead of saying, ‘we can’t afford to buy you your own pony,’ simply point out the advantages of the deal – such as you can all go on holiday, knowing her pony is being well looked after.

Count all the good things in your life and tell yourself how rich you are in these blessings. If you are rich in desire, rich in ambition, rich in love, rich in abundance – if you have somewhere to live, can keep warm and have food, you’re rich in abundance – then other riches will automatically come to you if you cooperate.

Choose a specific amount of money that you’d like to earn each month, or a lump sum you’d like to have. Visualise yourself as having the specified amount of money and let this goal dominate your thinking.

Choose not to waste your precious energy and time by wishing you had more money, instead buckle down and apply yourself to making more money.

Never allow yourself to think you haven’t got what it takes to make a lot of money. You can and you will make all the money you want to, you have the ability and intelligence to achieve your dreams. Remember, Dyson, knew nothing at all about vacuum cleaners, he wasn’t an engineer, he had absolutely no qualifications to design a cleaner, and yet he leads the marketplace in cleaners and now washing machines. If he can do it, so can you.

Choose to Value Yourself

Ask yourself, ‘Am I using me to my best ability?’ If you get anything other than certainty as an answer then make the necessary changes.

Other people value you at the same level that you value yourself. If you have a low opinion of your value, then so will other people. If your thoughts are poor thoughts like, 'I'm not good enough to get the job I want,' or 'I'm not clever enough to get my invention into production,' the ride ahead will be bumpy and fraught with obstacles that will overpower and beat you into submission, leaving you poor. With such thoughts it's impossible to climb out of the pit of a mediocre existence.

The thoughts which buzz around in your mind all day are your voltage regulators. So by thinking positive, high-voltage thoughts like, 'I'm the best qualified person I know,' or 'I'm going to make money,' or 'I'm going to aim higher and make that work,' you're heading upwards. Rich thinking results in rich bank accounts and a thick wallet full of money.

Create an 'I'm in Demand' Feel Around You

Have you ever noticed how a crowd immediately creates interest? More people join the crowd, craning their necks to see what everyone is looking at. It may be a street performer in the middle of a busy shopping centre, or a trader selling trinkets, but the point is, more and more people join the crowd.

Why do people shop at a popular shop? Simply because lots of other people shop there! Let's take Harrods as an example. The reason so many people shop at Harrods is because so many people shop at Harrods.

This is good news for anyone determined to become rich. The people who are most in demand are those who appear to be most in demand. So how do you do this? Simply by creating an air of personal prosperity of being wanted, your popularity will increase. No-one's going to believe in your business idea if you present it with air of, 'I really need to sell this, because I'm pretty desperate to earn money.'

However, if you present it with the air of, 'I've got other people interested in this, so if you don't snap this up someone else will and you'll lose out,' or, 'I wanted to see if I felt you were the right person to take up my offer. There are other interested parties, but I want to be sure my product is promoted by the right person.' Wow, what a difference! Now, you've made the other guy sit up.

You've made him realise, your product is in demand (and carry on with this strategy and it will be in demand).

People choose to do business with dynamic people who are in demand. Here's a story to illustrate what happened to a young lawyer trying to build up his practice. Although he'd been in the district for a few months, he was struggling to make ends meet. He was working late at the office one evening, when an old school friend turned up at his house unexpectedly to visit him. His wife said he was expected home at any moment.

When the lawyer still hadn't returned home an hour later, his wife assumed he must have gone straight from work to a football game he had expressed an interest in seeing. So the friend called the stadium and asked for the lawyer to be paged. The stadium assumed it was an emergency and so he was paged three times over the next half an hour. The next week, the lawyer received calls from half a dozen people eager to make appointments. The paging calls had made the lawyer seem to be in demand.

Create an air of personal prosperity and wherever you are, you will be in demand.

Chose to Think 'It's a Good World'

When something good happens to me, one of my favourite sayings is, 'I was born under a lucky star!' But, as one of my friends pointed out during a conversation, 'that's because you always believe something good is going to happen. No matter how tough life gets, you still believe it.'

Here's a brilliant story that illustrates this philosophy so well.

A couple drove up to an old man, sitting on the edge of the road just outside a town. 'We're thinking about living in this town, what's it like?' asked the husband. The old man squinted his eyes against the burning brightness of the sun, before asking...

'What was the town like you lived in before?'

'Horrible. The people were miserable and the streets were dirty.'

'Well, I guess this town's just about the same,' the old man answered.

Two hours later another car pulled up beside the old man.

'Sir, my wife and I are looking at a house in town today, is it a good place to live?'

'What's the place you're going to leave, like?' he enquired, in a lazy drawl.

'Just fine. The people are great, we've got lots of friends there and the countryside around us is beautiful. We really like it, but the children need to be nearer their school. So, we've decided to move to a small town.'

'You're in luck. The people in this town are just as friendly as the ones you'll be leaving behind. It's a good place to live.'

That explains it so neatly, don't you think? As long as we see good around us and believe life is good, it will be. This attitude empowers you beyond belief. Even before I had the money I have now, my simple belief in being born under a lucky star drove me in

directions and put me in places where I found rich and famous friends. Of course, the natural offshoot of such experiences is that you become wealthy yourself, simply because opportunities present themselves.

Think 'It's a good world,' and it really is!

Protecting Your Name and Idea

How can you protect your unique idea from being stolen by others so eager to make money they have no principles or integrity? Just because you're honest and fair-minded it's obviously foolhardy to assume everyone else is.

In order to protect your own interests, it's important to acknowledge that purely 'money' men exist in the business world. They play an essential part in the world of commerce.

Ideas and Money

The business world consists of three groups:

1. The 'Ideas' men
2. The 'Money' men
3. The 'Administrators'

The ideas group is made up of men and women from all walks of life who either instigate original ideas or inventions, or have a saleable talent. For example: singers, actors, artists, dancers, writers – all have saleable talents.

The money group, consists of men and women who don't create original ideas or inventions, or have a saleable talent, but know how to raise money. market and promote in order to make money from other people's talents and ideas.

The third group are the professional administrators, such as Directors, Accountants and Lawyers.

Disputes

Conflicts in business arise from a dispute between any of these three groups or with customers. A large proportion of disputes occur because the interests of the money men clash or engulf the ideas group.

A fundamental reason why this occurs is linked to human nature. The single biggest motivating emotion in both the ideas and money groups is passion.

Ideas and talents people become emotionally passionate about their idea or talent. For instance, anyone who desires to be a pop singer, usually wants more than anything

else in the world to have a hit single. They want their song to be in the number one position of the popular charts, at the very least, in the UK and USA. They want this so badly, so passionately, that almost nothing else matters to them.

This passion is coupled with the fact that most pop singers have absolutely no idea of how to market themselves in order to make money from their talent. All they know is that before they can achieve a hit single they must get a record deal. This simply means a record company will finance their rise to stardom.

So to make the transition from a singer to a professional pop star the money men must step in and take control.

People in the ‘money’ group are passionate about making the most money possible from every project they decide to take on.

It’s an ideal situation – ideas group passionate about their ideas or talent and the money men passionate about making the most money. However, this ideal situation turns sour, when people in the money group are willing to swell their bank balance at the expense of the ideas or talents people, by either:

Denying any financial returns to the ideas or talents group e.g. stealing an idea and marketing it as their own

or

By granting too small a return to be deemed fair financial reward e.g. An agent, pocketing 50% of the earnings, instead of the usual 10 – 20% fee, for selling an idea or talent.

Victims of Money Men

The Pop scene is especially littered with the results of clashes between the groups (which is why I’ve been using it as an example).

The top boy band, Bros, ended up penniless because they had no idea of finances.

Wham; even though they had charted in the number one spot, they were asking their manager for the bus fare home from gigs.

Your Idea and the Money Men

Stop now. Think for a moment about the emotions you feel for your idea, invention, product or personal talents. Ask yourself, are you so passionate about your project that it’s blinding you to look at it in a business like manner? Are you viewing your project in such a way as to make you vulnerable? Will you be putty in the hands of

the money people? Are you likely to agree to any terms, as soon as a money person shows interest or excitement at your project?

Or, can you distance yourself enough to allow cold calculating, clear-headed thinking to dominate your thought processes along the often rocky, obstacle-ridden path to launching your idea, product or talent on the marketplace?

Be clear on this. It's important, NOW! You must come to terms with the fact that although your idea or talent is your baby, you won't make the most money from it unless you view it as a business proposition.

If you link up with 'money' men, be aware that they need your idea to make money, but they don't necessarily need you; you're another mouth to feed and a possible irritation.

Be passionate about your dream by all means, but also for the sake of your own survival, learn to distance yourself and be objective.

The first step in being objective is to thoroughly check whether your idea is worth protecting. For instance, if you decide your idea should be patented, make sure it has the potential to make enough money to provide a profit after the costs of patenting. Costs will (over a period of time) run into thousands of pounds and if you need to take court action, even further costs will be involved. Your final protection should be drafted with the assistance of a professional, such as a patent agent.

What is a Patent?

A patent is a form of insurance. The purpose of obtaining a patent is that it will act as a deterrent to anyone who wants to plagiarise your invention. In reality, patents do not prevent inventions being stolen, because if your product is successful it will most certainly be copied.

The most you can expect is that being the first, you will make a mint of money before the 'copycats' can make their presence felt in the market place and then continue to sell more of your product, simply because yours is the original.

The Dyson cleaner demonstrates this clearly. By the time other companies had copied the design, Dyson cleaners had already sold to a large portion of the market place. Although there are now copycat designs, the original is still the best seller. What's important is that no other person or company can call their cleaner the Dyson cleaner.

Also, a patent can prove to be essential evidence that you are the inventor, and subsequently, it can be a profitable option to take a thief of your idea to court. The object of a patent is to determine who is the owner of an intellectual property.

Intellectual Property

The more precisely you can describe and specify your intellectual property (a patent agent will do this) the easier it is to reach commercial or legal decisions about it.

Intellectual property is the specific knowledge, the inventive step or steps taken, which make your idea in some way unique.

For instance, if you invent a new garden fork, you can't patent a garden fork because they're already in existence. However, if you invent a garden fork which functions in a totally different way, with improved results – e.g. a fork where wet soil didn't form in great clumps on the prongs – the steps you took in design that made this difference would be your intellectual property. That's what needs to be protected – your specified knowledge.

The intellectual property – your specified knowledge – is what you have to offer in return for financial reward.

Until you've taken steps to protect your intellectual property, be extremely cautious about discussing it. If you divulge your idea before obtaining protection, by any act from an unguarded private conversation or letter, to an editorial or exhibition, it may render it impossible to obtain protection later.

The value of your intellectual property to you could be wiped out, making it if not impossible, at the very least difficult to sell your idea. Once your idea is in the public domain, if it's not protected, it's free for anyone to use without paying you anything.

If you need professional help in the early days, discuss it only in strict confidence and only with people who need to know. It's safe to discuss your idea with the following people: (they're all bound by professional codes) Patent Agents, Solicitors, Government Officials, Patent Libraries and Patent Office Staff.

Forms of Free Legal Protection

You can take steps towards protecting an idea, even before it reaches the stage where you have to decide whether you need the services of a patent agent who can deal with design registration, trade marks and patenting.

These free forms of legal protection are copyright and design right and confidentiality.

Copyright

This is a simple procedure. Copyright is mostly associated with written works – novels, short stories, plays - and music. As soon as someone writes an original piece, it's automatically copyrighted.

However, if a writer had to prove they were the originators of a play or novel for instance, proof of copyright would be required.

One of the most important issues of proof is date evidence.

If a writer can prove they wrote their piece, May 20th of a certain year and the plagiariser's date is June 20th of the same year, the date provides clear evidence for the writer's claim as originator.

Copyrighting gives limited but worthwhile protection against unauthorised copying or adapting of the written words, drawings or photographs that describe your invention. Not the least important, it proves a date you were working on your idea, during early trials, experiments or development.

First of all, make sure you have the details (even if only in early stages) of your intellectual property.

Example:

Suppose you were developing a computer game. Your intellectual property, would be the specific characters, their goals, obstacles, the objects of the game, the scoring points etc. – every part of the game which set it apart from all the others on the market place. It would also include the name of your computer game. Even if it was in the early stages, and the name had not been conclusively decided, but a list of possible names had been drawn up – this should be counted as important details of your intellectual property, for this stage of proof of being the originator.

Describe your intellectual property as clearly as possible. Describe it in words, by drawings or photographs (or a combination) – photocopies are not proof of originality, make copies for yourself to keep for developing the idea further – and seal the originals into an envelope. Put sticky tape over the seal, so the only way to open the envelope would be to break the seal.

Address the envelope to yourself. Post it, making absolutely sure you get a Certificate of Posting, and make sure it is stamped by the Post Office. This is your proof of the date.

When you receive this envelope, do not open it. It must remain sealed. The only time it will ever be opened is if there is a court case and your right to be identified as the

originator of your idea is in dispute. It will then be opened by court officials and used as evidence to back your claim of ownership of the intellectual property.

Advantages of Copyright

To declare copyright of any material put before the public, simply needs your name, followed by the symbol © and the year of publication.

Copyright is free and recognised internationally. Any drawings, sketches you make and text of documents you write – including computer programmes – is automatically covered by copyright. Declaring the copyright gives you added protection by letting other people know that you realise the worth of copyright. This in itself can be sufficient to stop anyone from copying your work.

Anyone who copies or uses any of your original work without your permission is infringing your copyright and can be taken to court.

Disadvantages of Copyright

Copyright only covers the words you have written or the drawings you have made. It does not protect the thinking behind it. Ideas cannot be copyrighted. The particular form or document you have used to explain, demonstrate or express your idea, is the only part of your idea which is protected by copyright. It cannot even protect your product which drawings demonstrate. Only the drawings themselves can be copyrighted.

The reason ideas cannot be copyrighted is very simple. Several people could easily and innocently come up with the identical idea at the same time. Because there's no registration you have no way of checking if you were the first with an idea.

Design Right

The design right was initiated on 1st August 1989. Details are contained in Part III of the Copyright, Designs and Patents Act 1988.

The Patent office describe the design right as:

'a new intellectual property right which applies to original, non-commonplace designs of the shape or configuration of articles...(it) is not a monopoly right but a right to prevent copying.'

Design right is protection for designs that are primarily functional in nature.

It applies automatically to original designs for three-dimensional articles, broadly along copyright principles. A design to which the design right applies must relate to shape or configuration.

A raised surface pattern such as a relief or embossed pattern has three dimensions. For example – grooves in a garden chair are features of shape and configuration. Two dimensional designs or surface decorations are better protected by copyright and/or design registrations.

Duration of Design Right

Design right won't give you a monopoly right, but offers you a right to prevent copying which lasts for a maximum of 15 years' protection from the original creation date of your design.

However, once the design is commercially exploited the duration of the design right protection changes.

If articles have been produced from the design and made available for sale or hire anywhere in the world by either the owner or a licensee, within five years from the end of the creation year, then the design right expires ten years from the end of the calendar year during which the design was first either recorded in a design document or an article was made to the design.

If the owner of the design delays commercial enterprise from their design, to a time after the first five years of design right, it significantly reduces the commercial protection period. (Obviously this can be important in the effort to stop counterfeit articles flooding the market place.) The reduced protection time arises, because during the last five years licences are available as of right.

If the period between the end of creation year and commercial exploitation is less than five years, then the total duration of the design right is fifteen years, which allows ten years on the market place, with the product still protected.

If the period between the end of creation year and commercial exploitation is more than five years, the total duration of the design right is fifteen years from the end of creation year – which in effect lessens the number of protected years in the market place. For example, if the design was created and put in a tangible form in June 2001 but items produced to the design were not made available for sale or hire until July 2008, the design right expires at the end of year 2016.

Design Right Exclusions

There are exclusions to design right. They are so-called 'must fit' and 'must match' features. This means if your design is affected by the design of another part of a machine or article. For example: car engine plugs (must fit) and aeroplane wing panels (must match).

Because of the must-fit exception, the features that must be a certain shape or configuration can be made without infringing the design right. For example, if your new design was a new car cover, it would have to be that shape to fit over the chosen vehicles (which are other people's designs).

In some instances, a new design will clamp directly onto another part, for example, a steering wheel. It would have to be connected to the mechanism and have to fit onto the shaft exactly – therefore the shaft comes under the exception clause in design right, so the steering wheel designer is not in breach of design right.

However, the exceptions do not extend to any other part, other than the one directly relating to the 'fitting' or 'matching' of the newly designed part. In this way, when manufacturers' sell car parts, both the designer of the car's steering wheel shaft and the steering wheel, receive financial rewards. Who has designed what part is made abundantly clear.

You don't apply for design right. It arises automatically – in the same way as copyright – when the design is created. However, if you follow the copyright certificate of posting procedure, it will provide you with date evidence.

The Advantages of Design Right

It's free. It's automatic. It's an easy procedure to obtain date evidence for design right.

The Disadvantages of Design Right

Whereas copyright protection lasts 70 years after your death, design right only lasts up to 15 years. Because there's no official register in which your design can be listed, it's inadvisable to rely solely on design right to protect a product with good earning potential.

Confidentiality

You may need to approach a professional person in the commercial world with your idea before you can take it to the next stage of development. A confidentiality agreement can afford you a degree of protection.

Scenarios where confidentiality agreements could prove to be useful protection are as follows:

- If you want to sell an idea to a person or company with the means to exploit it.
- If you want to show the idea to someone you're keen to go into partnership with.

When someone signs a confidentiality agreement, it stops them from taking your idea and developing it themselves. You can take them to court if they try.

However, many companies will not sign confidentiality agreements. It can make them too vulnerable, because in the course of being shown your idea, they may be forced to disclose sensitive information vital to the prosperity of their company.

Industrial espionage is a real threat to most businesses. For all they know you could be touting a bogus invention with the express desire to dig out sensitive information about their company, and sell it to their competitors.

You may be able to persuade a company to sign your confidentiality agreement if you're willing to sign an agreement for them in return. There's no set formula, but it needs careful planning. If the agreement is too short, you may not be adequately protected, while a long one, full of restrictions, will be daunting and not attractive to the other party.

Read as much as you can on the subject, and if in any doubt, seek professional help. While it may cost any amount up to £500 for a Solicitor to draw up a Non-Disclosure Agreement, it could save you a large financial loss in the future. The final decision is yours. In the past, I have considered a solicitor's letter to be too stringent and decided against using it until I'd deleted some of the paragraphs (which weakened the amount of protection I had), but of course – even with the Solicitor's knowledge of my actions – if that decision had backfired on me, it would have been my fault.

Design Registration

The protection for registered designs is similar to patent law. However, a design can be registered within 3 – 6 months, whereas it can take up to 4 years for a patent.

The design must be different from any other design previously registered. Registered designs can be applied to two-dimensional articles, such as textile design. Design registration must be applied for before any details of your design are published. No sales must be made before applying for registration.

There's the option to apply for registration in other countries, although you must apply in the country of origin first. Design registration is far cheaper than a patent, but is not considered to have the strength of a patent.

The process is detailed in 'Design Registration'. Protection is for a maximum of 25 years. The initial fee covers the first 5 years.

The Advantages of Design Registration

It's cheaper than patenting, but it's a mistake to use it as a cheap substitute for a patent. Consider design registration only if the outward appearance of your invention is going to be its main selling feature.

For example: A range of soft toys, where the design construction of the material, creates the specific (the intellectual property) design of the characters. The ty™ Beanie Babies Collection™, follow this criteria.

The Disadvantages of Design Registration

Getting a really useful registration takes skill, so it's advisable to use a patent agent, which is an added cost. However, the costs can be kept to a minimum by preparing the most comprehensive description of your intellectual property yourself. Presenting that to a patent agent, will mean they only have to fine-tune your description, instead of spending time understanding your design before they can work out a description.

If your invention is in an industry where copying thrives – e.g. toys, household gadgets, computers – infringement may be hard to detect and incredibly difficult to prosecute. Bear in mind, there are many highly experienced commercial pirates out there and ultimately you cannot stop them all so get used to the idea.

Trade Mark

A Trade Mark protects a logo, product or company name from being used by others, without your consent. If you choose to market your own intellectual property, deciding on a trade mark can be crucial to sales.

A logo or product name is no guarantee of success but a strong, clever name or image can greatly increase sales. The buying public will purchase popular brand name products more readily than the unknown and unfamiliar.

Advertising becomes more effective with a purpose designed trade mark. So although it involves more initial cost, using the services of a professional image and marketing designer could prove a worthwhile investment.

Before you apply to register a trade mark you can save wasted investment by approaching the Patent Office's Search and Advisory Service first. You can present your proposed trade mark and for a fee, they will carry out a search to check whether your proposal will be an infringement of an already registered trade mark.

Once a search has been carried out with satisfactory results, then you approach the Trade Mark Registry which is part of the patent office.

Although you can apply for registering your trade mark yourself, you could employ the services of a patent and trade mark agent. Not only will an agent make the application on your behalf but their expert knowledge could highlight a problem you may not have recognised.

Advantages of Trade Marks

A good trade mark can increase sales. If your product name or image becomes a 'household name', licensing the trade mark for others to use can create huge spin-off income.

Disadvantages of Trade Marks

It's an extra cost of £1,000 and upwards. A trade mark only protects that image or name, not the product itself.

Extra Help

If you're employed and in a job which entails contributing new ideas, intellectual property could belong to your employers. If in doubt, take the precaution of protecting your idea in your name first, take independent legal advice. Finally, discuss it with your employer.

You don't always need a patent. If you have a secret ingredient, such as the secret recipe for Kentucky Fried Chicken, the recipe is intellectual property which can be licensed or sold, even if it hasn't been patented. Always, always, seek professional advice from any of the following bodies, who are all bound to confidence by their professional codes: Patent and Trade Mark agents, Solicitors, Government officials, Patent librarians, Patent Office staff, those working for Government run schemes, Bankers.

Extra Help - Patenting

Patenting a product doesn't automatically guarantee sales. The product still has to be marketed, and will either fail to make revenue or will create income for you, depending solely on the demand by customers and not on whether it's patented or not. Patenting is merely a means of (hopefully) protecting your product from being stolen.

Impartial professional advice can help you to decide whether the product is financially viable enough to risk outlaying money to patent it. Professional advice can also help you to describe your intellectual property in language and terminology which explains what you wish to protect in terms which leave no doubt that you're clearly the identified owner.

Patent agents can also advise whether you need a patent or just design registration which is cheaper and quicker to attain. They may even advise several design registrations for one product if they deem it prudent to protect several features. If, for example, packaging of your product is also intellectual property – in other words, of unique design – the agent could suggest two separate design registrations; one for the product and another for the packaging.

Whilst Patent agents can advise you whether or not your intellectual property is patentable, they will not and cannot indicate whether your intellectual property has commercial potential. Market research and product searches plus your own instincts will guide you on its commerciality.

In some cases, it's best to leave applying for patent registration until a few weeks, even days before launching your new product onto the market place. If your product is not likely to have a longer shelf life than two years then by that time the costly patenting fees will only serve to drain the financial resources you have built up from the sales of the first two years. It could be better to cancel the patent protection and be ready with a new product to take over.

You cannot patent your invention or product once you make it available on the open market, it becomes legitimately too late. Public disclosure – including media or advertising coverage – has to be made not before, but after patenting.

However, you can apply for patent registration and a day or two later make a public disclosure in media or advertising, or begin marketing. Even if you decide to abandon the patent registration before it's finalised – which can take three to four years.

Patenting laws for USA differ from those in the UK, and require specialist advice. There's a single European Patent Convention (EPC) patent covering most European countries in addition to the UK.

Obtaining a patent for other countries involves separate fees for each country.

If a dispute does arise, a Patents County Court exists for settling patent and design disputes. The procedure is different to the High Court and designed to make patent litigation cheaper and more accessible.

The two disputing parties put their case to the judge informally in his chambers. Every effort is made to obtain a settlement out of court, to prevent the case going to trial.

For a modest premium an inventor can buy £500,000 worth of legal fees coverage in the UK. Although litigation costs have been greatly reduced with the Patents County Court, having a patent protection insurance can further deter infringement.

Finally...

Intellectual property is a real and tangible asset. However, it only becomes worthwhile patenting, if the commerciality outstrips the costs of patent registration.

Deciding whether to or the best way to protect your intellectual property is a far too complicated matter to decide without extensive research and help from the professionals. The information within this issue should only be treated as a basic starter kit of understanding the complexities of protecting your ideas.

Success Reactions

‘I’m in the middle of a chain reaction...’

We are all a mass of conditioned responses continually repeating the same unconscious patterns. Until we break any bad patterns, we cannot be in control of our lives.

Habitual Reactions

A woman divorces a man who beats her up. Several years later, she’s with another guy, but guess what? He beats her up.

A businessman sets up a new enterprise, determined to make it work. He’s full of enthusiasm and grit, working long hours to launch and set the business on the road to success. Six months later, he’s run out of the burning ambition to make it work. He arrives at the office later each day, lunch stretches into longer breaks, until the staff are fed up covering for their boss, losing respect for him and enthusiasm in their own work. A year later, the bank calls in the overdraft and the business closes.

A student determined to pass their ‘A’ level in five subjects, never finds the time for revision. There’s always a friend who insists on meeting up in the pub, or suggests going to a good movie together. The student only passes in three subjects.

These are all familiar patterns. But why do people fall into the trap of extricating themselves from one bad situation only to stumble headlong into the same situation, although it’s often with different people? And why does a person fail at something only to repeat the same mistakes?

Failure Patterns

Failure happens. More importantly, it happens to everyone at some point in life. It’s part of living. Unless we wrap ourselves in a blanket and sit in a corner, refusing to move, we will make mistakes. It’s inevitable. It’s also essential.

By making mistakes we learn – if we have any sense. And that’s the big secret. That’s the huge difference between the person who makes a success of their life and the person who keeps finding their self in the same unwanted situation – whatever it is – time and time again.

It’s impossible to be in a position where we are happy with the people in our lives, the work we do and where we live, unless we understand our own unconscious reaction patterns.

Relationships

If our home and social life is unhappy, it places an unbearable strain on everything else we try to do towards fulfilling our dreams.

No one gets it right all the time, but too often people are just going around the same tired old loop with their partner.

The man who always dates beautiful but cranky women or the woman who always finds herself attracted to men hooked on alcohol abuse, haven’t understood the power of repeated patterns. For anyone who’s not happy with their present partner/marriage, the starting place is to evaluate their own unconscious patterns.

Past evaluation

Evaluate all the relationships you have ever had (or can remember), looking for any similar or repeat behaviour patterns in the people you choose. You could be surprised at the results.

Anyone determined to improve their lifestyle should make certain they don’t have the sort of friends who go to their local for a drink every day, or have difficulty getting out of bed in the mornings. Other people can hold you back from achieving your dreams, but only if you allow them to.

Example: during college days, a friend dated an ‘angry guy’ for about a year. Everything made him angry. The cinema queue was too long, the coffee served at the bar was tasteless, the people he worked with were jerks etc. etc. Nothing made him happy. This girl kept making excuses for him; it was because he was frustrated at work or waiting for promotion. She thought once the promotion came, he’d be happy.

So, she waited. He got his promotion. Did he change? Not one bit, he was still an angry guy. The champagne she bought to celebrate his changed fortunes, was not to his liking, neither was the restaurant.

She knew the champagne was good, the restaurant was fine and she realised he would never change. That was the end of their relationship.

Making the Changes

Angry people don't become pussycats when they succeed in reaching their goals. Unhappy people don't become long-term happy if they win the lottery.

It's very important to be with a partner (if you want one) and to surround yourself with friends who are good for you. You're keen to fulfil your dreams, otherwise you wouldn't be reading this. So, make certain that your unconscious relationship patterns, are responsible for you spending time only with people who are the best for you.

If a friend has a big personality problem, such as being very negative (no matter how often you endeavour to turn their moans into positive statements), then for your own sake, you need to stop seeing them. They will drag you down. It's a waste of your precious energy to keep correcting their negative statements. If they enjoy being negative, you will just annoy them and be frustrated yourself. No-one wins.

Conditioned Responses

We gain our conditioned responses from past experiences. For instance, someone who grew up with a dominating parent will very likely choose a partner who is dominant in character – without consciously realising it. This is a huge part of how we can end up flitting from one unsatisfactory situation to another and not knowing why we're unhappy.

Someone who spent childhood living in a large house, usually automatically chooses a profession that will result in maintaining the same lifestyle. Life's experiences are continually predetermining our futures. How we react to what life throws at us creates failure or success. And our reactions are dictated by our unconscious patterns that result in conditioned responses – unless we actively recognise and change those patterns responsible for creating unhappy situations.

If you keep finding yourself in intolerable situations, it's not bad luck, it's bad habitual patterns that need to be acknowledged and changed.

Breaking Patterns

Patterns of habitual behaviour don't break simply because you tell them to. It takes continued conscious effort to change.

If it goes wrong the first time you break a pattern, then it will take enormous effort not to revert back to the usual (familiar) pattern of behaviour. However, the effort is worthwhile because if you can break and change a habitual negative unconscious reaction and the results can revolutionise your life.

Here's an example of breaking the pattern and failing: Gail is fed up with being alone. She's always waited for a guy to ask her out. So she decides to change by taking the initiative and asking the guy she has been chatting to in the coffee bar for a date. He's delighted and agrees. Let's suppose that she's so pleased at the result – he didn't turn her down – that she gets carried away and asks another guy out. He agrees, but suggests a time on the same day. Instead of making it another day, Gail's so confident, that she agrees the same evening but at a later time.

Date number one goes great, and she makes her excuses to leave in order to join up with her second date. That also turns out good. However, while they're saying their goodbyes, date number one, happens to pass and see them both. Result? Embarrassing situation, both men are angry and Gail reverts back to her usual pattern, by vowing never to ask a man out again.

So, when making changes, it's better to take one step at a time and gain confidence at each positive result.

Breaking Relationship Patterns

Make sure that any new friends are not chosen from the habitual and unconscious relationship patterns; for instance, it's pointless replacing one negative thinking friend with another. Once you are aware of the trap it's easier not to fall into it. You'll find yourself listening more carefully to what other people say before choosing the people you want to spend time with.

If you're not happy with your present circle of friends, change the places where you meet people. Let's suppose you usually frequent the local wine bar. Any new friends made there, will possibly be of the same type as the old ones. However, if you decided to sign up for a term of evening Spanish lessons at the local college, for example, your new friends could be totally different personalities from the people you usually team up with.

To meet new friends of a different calibre to your usual circle, breaking the present pattern of your own activities will expand your own horizon of both new experiences and people in your life.

If you first decide what character qualities you want to nurture, you have guidelines on the type of people you would like to have as friends. For instance, if you're consciously working towards becoming an accomplished pianist it's not going to give you fulfilment by teaming up with someone who's only interested in TV soaps and has no ambition to do anything with their life. It is very unlikely that they could resist depleting your energy and enthusiasm, by criticising your playing – e.g. 'you're playing that piece too slow', 'I can't stand jazz, play something else, anything but jazz', etc. etc.

Breaking Work Patterns

The time we spend working is a huge chunk out of most days. So, it's important to your personal level of happiness to be involved in tasks you really enjoy. Even while you're avidly turning the cogs of thought - jotting down ideas for your own unique 'foolish' idea, new product or business plans - the happier you are in your present work, the easier the ideas will flow.

If you're not getting job satisfaction, the first step is to jot down all the jobs from the past. Is there a pattern? Have you innocently been carrying out the same work over and over again, just for different companies? Have you fallen into the all too easy trap of taking a job, just because it provides a wage and moderate security?

Are you a plumber or an accountant because your father was? Or have you taken control of the family's business simply because it was expected of you?

Have you simply been carrying out the same work over and over again?

Ask yourself, 'Am I in this job, merely because I chose it from the habitual and unconscious work patterns, that were created in the past?'

If the answer is 'yes', you can break the patterns by asking yourself what type of job you would enjoy. If it requires some training, do it. Changes can only be made once we realise how our habits can control us. Realise the control, and then purposefully break the control, by consciously choosing what you want and then going to the right places and doing the right things to make that choice happen.

It's a wise person who doesn't wait for the lottery win to transform their life. It's your life, and you have every right to take control of it and to live it as you wish. Also, be aware of the dictates of society and question if you are automatically making choices based on what others believe you should be doing. For many of us, this is often the foundation of many habitual patterns.

Before my final year in school, the headmaster asked my friend what job he was going to do. He said, 'I want to be an actor and write.' Not surprisingly this was brushed aside with an abrupt, 'forget all that, just concentrate on your exams!' And my friend was dismissed from his office; he couldn't get rid of him fast enough.

Breaking Environment Patterns

If you don't like where you live, jot down all the places you have lived before. Is there a pattern that reveals that so far your choices have been made from habitual patterns? Or, have you changed from living in the town to the country, only to discover you're not happy? Unconscious environment patterns can be the culprit.

I'll explain.

Some of my neighbours are QC's and Managing Directors. A couple of them simply cannot accept many aspects of living in the country. For instance, they're angry that rabbits and the deer eat the plants in their orderly gardens. Instead of deciding not to have certain plants in their garden, they spend hundreds of pounds on netting and fencing to keep the rabbits and deer out and shoot rabbits and squirrels with air guns.

The problem is that fulfilling the dream of a country home has a price tag on it, (as with any dream). The habitual and unconscious environment patterns entrenched from town living, does not equip someone for country life.

Developing the Success Reactions Habit

How we react to outside situations plays a huge part in how successful we are. It determines the work we do, how much money we have, the friends and place we live.

Someone who cannot take criticism in their work because their habitual pattern is to feel offended, loses out big-time. Other people can often make some worthwhile contribution to anything we do, even if it's only adjusting a minute detail. The successful person listens to suggestions, but only takes on board those ideas they like or agree with.

Developing the habit of being continually alert to how you automatically react to any given situation will highlight any negative habitual patterns that you need to change.

Make sure you always react positively, in thought, words and actions and you will increase your rate of success in every aspect of your life! Develop the habit of responding positively!

Success Habits

A major contributor to leading an unfulfilled life is fear. The 'remedy' is to replace fear with Courage. Once nurtured, the courage habit automatically kicks in the essential success ingredient, Persistence. With Courage and Persistence you can achieve anything!

Cultivating the Courage Habit

A Study of Fear

First, let's be clear about this, fear does exist. It's not a figment of our imagination. Fear is also enemy number one in the success stakes.

Fear creates inaction. It stops us from even daring to dream. If we do conquer fear enough to dare to dream, then fear stops us dead in our tracks at the first obstacle.

Fear is a powerful force, but a crippling force we have to overthrow and replace with courage if we want to live a joyous life. No one is born with courage, anyone who has it, has cultivated it and painstakingly nurtured it until they automatically and habitually replace fear with courage.

Fear Buster

ACTION is the fear buster. Once you take action to solve a situation, the fear diminishes and courage is given a chance to kick in and take over as the dominating emotion.

Hesitation always magnifies a fear. So, first:

1. Isolate your fear. Decide exactly what you're afraid of,
2. Then take decisive and prompt action.

Here are some examples of fears and actions to take.

Type of Fear	Action
Embarrassed about personal appearance.	Improve your personal appearance. Consider whether you need a visit to the hairdressers, dentist or manicurist. Polish your shoes. Press your clothes. Invest in some new clothes.
Fear of failing an examination.	Spend worrying time, studying.
Fear of losing an important job or customer.	Work doubly hard to increase your personal productivity and efficiency. Look for ways to offer that extra-mile service.
Fear of what other people think.	Acknowledge your uniqueness. Once you have checked to make certain your plans do not harm anyone else, go ahead. Anything worth doing, will attract criticism from someone. Learn to ignore it.

But why do we experience such fears? Where do they originate? Fear is another conditioned response from past experiences. So, let's take a closer look at how a brain functions.

Firstly, our brains can only hold about six thoughts at any time in the conscious mind. It's easy to view the conscious mind as the active files of our brain and the unconscious mind (which stores all our memories and works on automatic pilot, so we

don't have to consciously tell our heart to beat, liver to function etc.) as the stored inactive files.

Data stored on a hard or floppy disk can be accessed by opening the file on a computer. Our brains work in a similar way. Whenever we are faced with a situation, our brain searches the files of our unconscious mind (the stored inactive files) to access the information on how to react. Once this information has been found, we will react in exactly the same way we previously acted in a similar situation – because that's the previously recorded and stored data.

So, if a bill drops through your door and you react to it with fear, you can be sure that the information stored in your brain, is: 'this is how you have reacted in the past so this is how you should react now'. The unconscious does not question the reaction (if it did, every time our heart needed to beat, the unconscious would question that decision). You have already put the data into the unconscious file and filed it away.

Depositing Positive Data

Every time you break the pattern of fear, by isolating it and then taking action, you are consciously working to change the information stored in your unconscious from reacting in fear to reacting with courage.

As you already know, this does not magically happen, overnight. Information is only stored in the unconscious 'files' through repeating it enough times to eradicate the earlier data. However, there are techniques for alerting your unconscious mind that you're seriously working to change some data within the stored files.

Technique: Whenever you realise fear is dominating your thoughts:

1. Get a piece of paper, a pen or pencil and an alarm clock.
2. Set the alarm clock for 10 minutes.
3. Alert your mind that you are going to work out a plan of action to replace fear with courage.
4. Do it. Isolate the fear and write down what the fear is. Then write down action/s you can take to solve the problem.
5. When the alarm goes off, put the pen and paper down and take action.

Strong emotions are registered more quickly by the unconscious mind than by any other method of inputting data. The stronger (the more emotionally charged) your resolution to change a stored bad habit, the quicker the positive results.

Positive Results

The positive results are, that you will act on a daily basis with confidence and persistence. These qualities show, not only in the way you solve problems without

getting fazed, but in the image you project.

EXAMPLE of a great success resulting from the two major qualities, Persistence and Courage:

The story behind, Only Fools and Horses, by John Sullivan:

Persistence

John Sullivan was born in Balham, South London, in 1946. At fifteen he left school, without any qualifications. He worked as a car cleaner, car salesman, messenger and plumber, before he began writing.

John's first script was, Gentlemen. However, it was rejected by the BBC. But instead of giving up the writing game, John joined the writers of The Two Ronnies and The Dave Allen Show. The seventies comedy, Citizen Smith, gave him his first major solo success. It starred Robert Lindsey, (who now plays the role of the father in My Family alongside Zoe Wannamaker) as Wolfie.

Then in the early eighties, John scripted Only Fools and Horses. David Jason (previously in Open All Hours, with Ronnie Barker) and Nicholas Lyndhurst (of Butterflies fame with Wendy Craig) were chosen for the two key characters, the brothers, Del and Rodney Trotter.

Low Viewing

However, the first series was not a success. The viewing figures were so poor, John was convinced the BBC would pull the plug on Only Fools and Horses. But, to his surprise and delight, the BBC wanted a second series.

Courage

Only Fools and Horses broke new ground in TV Situation Comedy. The series survived the death of granddad, played by Lennard Pearce, and the introduction of the new character, Uncle Albert, played by Buster Merryfield, who joined the cast in episode 2 of Series 4 – Strained Relations. The series not only survived, but retained its popularity when Del and Rodney, fell in love and married, which created two more high profile characters, Raquel and Cassandra.

Every stage of development, each introduction of new characters was a risk. No one knew if a situation comedy would survive the emotional roller coaster ride of the birth of Del and Raquel's child, Damien (Three Men, a Woman and a Baby) or the miscarriage of Rodney and wife Cassandra's child (Modern Men). These were dramatic subjects, never before tackled as part of a comedy series.

The pay-off

It paid off big-time. Perhaps, because Only Fools and Horses had such a huge fan following by the time John introduced the extra characters and drama.

However, if:

John Sullivan had decided not to write, because he had left school at fifteen without any qualifications.

or

John had given up writing when his first script, Gentlemen, was turned down by the BBC.

or

The BBC had pulled out after the first series of Only Fools and Horses, because of the low ratings

or

John had not experimented with weaving emotionally-charged issues into the comedy, then Only Fools and Horses would not have become a classic Hit of the TV Situation Comedies, spanning 20 years (so far!!)

It's a great example of Persistence and Courage paying huge dividends!

Asking Your Way to Success

Knowing what questions to ask can convince someone to help you with your project, the bank manager to lend you finances, people to buy your idea or product.

Knowing what you want

Before you can ask for anything, you need to clearly know what your request is. If you're vague, then it will be almost impossible to explain to anyone else why you want finances or why you think they should purchase your product.

For instance, let's suppose two people totally unrelated, have just invented a new washing machine. We'll call them, Ian and Mary. They're both looking for a company to purchase the licence to produce their machine and sell it for them. Obviously, no buyer, manager or managing director is going to even consider this request unless they're convinced that their company will make a lot of money from the deal.

Ian knows he's got a great product. Full of enthusiasm he makes an appointment to see the managing director of 'Spokes Works'. Ian takes a photograph of his prototype and confidently explains he's designed this great washing machine. The managing director is not enthusiastic, and is not interested enough to consider purchasing the licence. Ian leaves the meeting feeling disillusioned.

Mary, also approached 'Spokes Works' with her prototype. However, before the meeting she spent hours working out what the benefits of her washing machine were over all the others on the market place:

- A 10 minute wash, rinse and spin cycle for those small 'quick freshen up washes',
- Choice of attractive colours e.g. cobalt blue, ice yellow etc.,
- Choice of coloured plugs.

She also gave her product a catchy name with a 'hook' phrase for powerful marketing. Mary prepared a document with all of this information, alongside drawings and photographs of the product and a copy of the patent details from the Patent Office.

Mary worked out exactly what she wanted the Managing Director of 'Spokes Works' to agree to. Before the appointment, she had written down her end goal and asked herself many searching questions:

1. What did she want the company to do?
2. How many machines did she want them to sell in the first year?
3. What royalty was she asking the company on each machine they produced and sold?
4. What bonuses could she offer, to give the company drive to increase sales to retail outlets?
5. How often did she want her royalties to be paid to her and what stipulations did she want in place to ensure her royalties were the true payment on the correct number of sales?
6. What outlets did she want to see the machines for sale in?
7. What price would the customer pay for the washing machine?
8. What incentives could be offered to the sales people?

At the meeting, the managing director discussed all the major points with Mary and made a few of his own suggestions based on his years of experience. He also agreed to purchase a licence to produce and sell her washing machine, subject to drawing up a satisfactory agreement between both parties.

Knowing How to Ask

Mary got what she wanted, because she was specific about her requirements and

what she could offer. Whereas, Ian merely went into the meeting, and explained that he wanted Mr Spokes to purchase the licence for his washing machine and pay out royalties.

You may be thinking, if this was a true case, surely Mr Spokes could have worked all the other issues out that Mary had listed. After all, he was the man of experience in the field. But the question is, why should he? And in reality, the hard facts of business life are that he wouldn't.

Any person heading a successful company, would not consider entering into business with someone who has not done all of the ground work before putting their proposal forward. It's important to their own survival only to deal with professionals. Our character, Ian, did not act professionally at all; in fact he was sloppy.

Any problems in the future, with production of the machines, or drops in sales caused by economic difficulties, and it's highly unlikely that Ian would have worked with Mr Spokes on finding a solution. Instead he's more likely to have become a liability merely whingeing about the drop in his royalty payments.

Benefits and Product

First meetings are important in establishing how a person behaves. If at the first meeting they display a total lack of understanding of basic business principles, of working in a team spirit towards the goal of high sales for the benefit of all, then that attitude will not change once an agreement is signed. An experienced businessman knows this.

Notice, that during our conversation on why Mary succeeded and Ian didn't, we have not talked a great deal about the actual product, the washing machine. That's because you can have the best product invented in the last 100 years, but without knowing your specific requirements and what you can offer the other person you want to strike a deal with, your dream product will merely gather dust.

The basic rule to engrave in your mind is, 'any product that benefits others will make me money.' This same principle applies whenever you need to approach other people to turn your idea into a product. No one is going to bother to make your product unless you can offer benefits in return – and it's up to you to work out what those benefits are, not expect them automatically to know or work it out for themselves.

Networking Ideas

Asking other people to help you when you're in the middle of creating your own idea and stuck on how to progress can sometimes produce amazing results (not forgetting to be cautious that your great idea is not stolen from you of course).

Here's a passage from an excellent little book, called: "Ask for the Moon – and Get It!" "In 1886, thirty-three-year-old Henry Ford passionately wanted to build something that had never been built before: a petrol-driven horseless carriage. He didn't have much luck at first. Most people poured cold water on the idea, causing him to lose heart. What he desperately needed at that point was encouragement from someone who could appreciate his goal. So, at a convention, he approached a famous inventor and blurted out his dream. The inventor said, 'A self-contained unit that carries its own fuel. That's the thing! Keep at it!'

Elated, Ford redoubled his efforts. Eventually, he founded the Ford Motor Company. The famous inventor who encouraged him was a man who had big dreams of his own – Thomas Edison.'

Throw a Party

Conventions, meetings or parties are all great ways of networking ideas. Places to meet can be as simple as your own house, your own choice of friends with the invitation to bring one or two of their friends along. If all of your visitors also bring along some food and drink, you're set for a great evening.

Make sure everyone knows its an 'Ideas' party or meeting. When everyone is settled into enjoying the food and drink, allot a person to take the notes. Then tell everyone what your goal is e.g. to invent a motorised pushchair, and invite feedback from anyone in the room. For instance, 'I'm not sure whether parent's would feel it's a good idea.' The flow of responding opinions and ideas will provide notes of immense help to you.

Once your idea has been fully discussed, invite someone else to put their idea forward and offer to take the notes. This way, taking notes is shared, the evening is fun and everyone who needs feedback for their idea, receives it in abundance.

You also have many witnesses, if one person amongst your guests, at a later date insists on payment for offering you helpful hints for your phenomenal hit product. However, if one person made a suggestion that meant the difference between failure and success of your idea, you may want to offer them a slice of the profits anyway. Common sense and fairness will guide you.

So, parties are not only great fun, asking the right questions can turbo boost your idea forward.

Contacting Top People

Sometimes you need to speak to the person at the top about your product or idea. Our earlier example of Ian and Mary required them to speak with the Managing Director,

as he was the decision maker for their request. However, as anyone who has ever tried to make an appointment with the man or woman at the top knows, it's not an easy task.

When approaching a prominent or successful person, always start by asking for the secretary. Example conversation:

Mary Brown: Hello, could you tell me the name of Mr. Spoke's secretary, please?

Receptionist: Jane Upton.

Mary Brown: Thank you. May I speak with her, please?

Secretary: Mr. Spoke's office.

Mary Brown: Hello, this is Mary Brown calling from Canterbury. Are you Jane Upton?

Secretary: Yes.

Mary Brown: I wonder if you could help me, Ms. Upton. I'd like to talk to Mr. Spoke about an investment. It would take ten minutes of his time on the telephone...

Secretary: What kind of an investment?

Mary Brown: I'm looking for a company to produce and sell the washing machine I have invented. I know Mr. Spoke sometimes invests in new products, and I think he might be interested in this opportunity. If you could possibly arrange for me to talk to him for ten minutes, I sure would appreciate it. In ten minutes I could give him enough details for him to decide if he's interested. Could you possibly set up a time for me?

Secretary: I'll see what I can do, Ms Brown.'

Secretaries and Personal Assistants protect their bosses from having to deal with anything that's not essential. It's their job to decipher what could be important information for their boss and block time wasters. So, if you can make a favourable impression with the secretary, they will approach the person at the top you really wish to speak with, putting in a good word for you. Any boss greatly values the opinion of a Secretary or Personal Assistant.

Personally, when I'm sending out Christmas cards, I never forget the secretaries, because they are really important people.

Addressing a Question by Post

If you don't like cold calling, sometimes an introduction can be set up using either of the following methods.

1. Ask a specific question in a letter. With the letter, enclose a stamped return postcard, inviting the recipient to write the answer on the postcard. This method can be very effective, because once they've read the letter (hopefully before it goes into the huge pile of paper in their 'In Box') it's easy to jot down the answer and the card goes into the post out box.
2. Write a letter and invite a quick reply at the bottom of your letter. Enclose a stamped addressed return envelope.

Whenever you write to a famous or at the top person, it can sway the results by first letting them know what you like about their work. Even if this involves some research, it can pay dividends, so the effort is worthwhile.

Extra Information

Ask for the moon and get it! By Percy Ross with Dick Samson. Thorsons Publishing Group. ISBN 0-7225-1773-4

Marketing Your Idea or Product

Once you have developed an idea into a product or service, your next decision is how to take your finished work to the market place.

There are basically three choices:

1. You launch your own business as a vehicle to sell your finished idea,
2. You license out for others to initiate the sales,
3. You franchise your idea, which is a combination of running your own business and licensing others to sell on your behalf.

Let's take a look at what launching your own business entails. The choices in launching your own business are whether to:

1. Trade as a sole trader – a proprietor
2. Go into partnership
3. Register a Ltd. company.

Which one you choose will depend on what your idea is – what type of product – and what is the best way to sell it.

Sole Trader

This is simply going into business, in fact you are the business. There's no registration, you don't go onto PAYE. All the trade income is turnover, and deducted from this figure are all the expenses and overheads.

Tax is paid on the balance; even if you haven't taken all of the net profit as wages, but left a substantial amount in the business as cash flow. Tax is paid once a year, and a self-assessment self-employed form has to be filled in and sent off by 31st January of each year.

To start up you simply inform your tax office that you're starting a business. Sole traders pay class 2 National Insurance contributions, which is a flat rate, adjusted annually payable by mandate each month. Class 4 National Insurance contributions are also paid, but at the same as the tax bill, and only if the profits are high enough to warrant the class 4 contributions.

Local councils will have information if there are licenses or a set of rules to be followed, applicable to your venture. For instance, if you wanted to start a network of playschools for the county you live in, the council would send the registration papers along with the rules and regulations.

A sole trader is totally responsible for running the business, including insurances, tax and if applicable VAT (if the years turnover is over about £50,000 (changeable) you have to be VAT registered) returns. If you have employees, you are responsible for their PAYE.

You can start in business as a sole trader, and later take on partners or become a Limited Company.

Partnership

A business partnership can be any number of people from 2 to 20. Although partnerships between solicitors, stockbrokers and accountants can be more than 20 people.

A partnership can be set up easily in the same way as a sole trader – notifying the Inland Revenue and if applicable checking with the council regarding licenses or regulations.

However, it's more complicated because no one person is responsible for the business.

A Partnership Deed

It's very advisable to draw up a partnership deed, to save any partner walking out and possibly leaving the others financially bereft. In order to ensure the partnership deed is legally binding, it's worth employing the services of a solicitor.

Here's a list of general points to provide a guideline on considerations to be part of the document.

1. Start-up date,
2. Nature and place of business,
3. A list of the partners,
4. Whether the partners work exclusively for the business or have other interests and any clauses thought important to be added which would ensure outside interests don't clash with the best interests of the business,
5. Holidays and consequences of a long illness or if an accident occurs to any of the partners,
6. Terms for partners wishing to retire,
7. Terms for expelling a partner/s in situation of misconduct,
8. Conditions on allowing new partners in the business,
9. The voting rights of each partner,
10. Will one partner be given the right to give a casting vote in cases where equal for and againsts cause an impasse?
11. Duties of each partner should be clearly defined,
12. Wages and bonuses for the partners should be set out.

Sleeping Partners

It's also possible to have partnerships where not all are actively involved in the running of the business, but put money into the project, preferring to be a sleeping partner.

In this situation the partnership deed would deal with:

- The levels of business decisions made by a sleeping partner,
- Paying back monies invested,
- How profits and losses are to be shared. (Although no-one will be on PAYE, each partner obviously still needs a set amount of income each week or month – unless it's decided otherwise.)

Further decisions are:

- The length of partnership with a view to review in a chosen period of time,
- Which partner will be responsible for the bookwork or should a firm of accountants or a bookkeeper be employed?
- Which partner is responsible for the petty cash float and what limit can the partners take out at any one time?

There'll still be other issues to be written into the deed, but the areas we've covered will give you a good starting point and a solicitor will be versed in matters you may have forgotten but are relevant to your business.

The more groundwork all the partners do on thrashing out the terms before seeing a solicitor, the less their fee will be.

Limited Company

By far the most powerful business is a Limited Company, because the shares can at a later stage – after 5 years minimum trading – be floated on the stock market. This means the shares are sold to members of the public. They invest in your company by becoming shareholders.

There are two types of shareholders:

1. Voting.
2. Non-voting.

Members of the board are usually voting shareholders and if you want to retain control of your company, never sell more than 49% of the shares (always retain 51% to give you the main casting vote).

A limited company is viewed as a separate entity – even though you started it up – you're an employee of the company and are paid a wage through PAYE.

Companies pay corporation tax on profits. Because the company is a separate entity, the company is responsible for its own debts and liability for them rests on the company, not the individuals involved in the running of the company.

Should the company fail – profit losses so heavy the company goes to the wall – the directors and others running the company will not lose their home or other assets unless they have given personal guarantees or been grossly negligent. However, the value of the shares is lost.

The minimum number of people needed to start a limited company is two – a managing director and a company secretary. Each buy a percentage of the shares at whatever price they decide on.

The Articles of Association

The rules of each company are set out in the articles of association, which is the limited company's version of the partnership deed. The company is registered at Companies House and the yearly accounts have to be sent to Companies House.

Anyone can send a request into Companies House for a copy of your company's accounts. The fee is nominal – below £10. Listed below is the documentation required by Companies House by every registered company.

1. Memorandum of association – from the minutes of the meeting/s held where shareholders appoint directors (shareholders can appoint themselves as directors) the company secretary and the responsibilities of everyone, are decided upon for the articles of association. (It's worth noting here, that a company secretary can be given more shares than a director – but the person with the most shares is the person who is in the direct line of fire if there is a case of misconduct).
2. Articles of Association – results of the decisions made in the meetings.
3. Statement of capital on formation – the total value of shares.
4. Statement of first directors (minimum, is one director) and company secretary.
5. Address of the registered office.
6. Declaration of compliance with the law with reference to the Companies Acts.

Professional Services

There are agents, who help you to set up a business, or solicitors will carry out this service. For a fee they compile all the documents you need for application to register with Companies House and send the documents off on your behalf.

Once Companies House is satisfied that everything is in order, they send back a certificate of incorporation. The limited company at this point exists and trading can begin.

Company stationery must (by law) include the following:

1. Company name,
2. Address,
3. Registration number (on the certificate of incorporation),
4. The fact the company is limited must be indicated.

If you decide to start-up a business – whether it's as a sole trader, a partnership or Limited Company – the reason is because you're sure that is the best way to promote your idea. There are several avenues for selling your idea to customers (once you have protected it of course).

Direct Marketing

Selling your product or service from yourself directly to your client, can be achieved by:

- Mail,
- Telephone,
- Internet,
- Fax,
- Magazine or paper advertising,
- TV.

All of the above, dispense with the services of the middleman.

Mail Order

This is a huge and often lucrative form of selling. Products or services are displayed or explained in:

1. A catalogue.
2. Pamphlet or letter.
3. Over the internet.

Clients' orders are packed and mailed out through the post.

Catalogues - Inserts

There are two main marketing techniques used for obtaining sales directly from catalogues. The smaller catalogues which often consist of less than 30 pages, are inserted inside magazines.

Buyers are carefully targeted by placing the inserts in a magazine which covers the same or similar subject matter, as the products displayed in the sales catalogue.

For instance, the 'Past Times' catalogues are periodically an insert in the magazine, Country Life. This is no mistake, but a calculated marketing decision – both companies advocate country house lifestyle, therefore the readers of Country Life are highly likely to purchase items from the Past Times catalogues.

Catalogues - Agents

The other catalogues work on an agent marketing system. This system is popular with the general mail order company, such as Freemans, Littlewoods, Kays or Avon. Agents obtain orders and are responsible for sending the order off, collecting payments from customers and passing the money to the company.

In return agents receive a fee which is usually a percentage of sales they obtain. Catalogue companies find agents by advertising their catalogue in magazines.

Party Selling

A variant of the above is party selling. An agent invites a group of guests to their home and products are demonstrated and orders taken at the end of the party. Agents are often found by placing post cards in the windows of newsagents.

Direct Mail

The other mail order marketing technique, is posting pamphlets or letters directly to people's homes. Whilst this can be very lucrative, it's also a potential quagmire of rules and regulations.

Mailing list brokers rent out names and addresses of people interested in the subject you're selling. For instance, if your product is a book on African holidays, the broker should send you lists of people who have already purchased products or literature on Africa. In this way you're targeting a specific sector of the market place.

Telephone

Tele-sales are mostly popular with company's selling products like insurance, health-care, double-glazing, or conservatories. Using a head-office, a team of sales people spend their day ringing potential clients.

Some companies employ home-workers, who use their own telephone to make calls and receive a set fee for every appointment booked.

Mailing list brokers supply lists of potential client's names and phone numbers.
The Internet

Products can be sold through a web-page. It's similar to a magazine or newspaper advertisement, because the web-page displays the details and prices of products. An order form can also be displayed and customers can purchase on-line.

Fax

Adding the company's fax number on advertisements, will result in orders being faxed through with credit card details given for payment.

A fax can also be used to tell people about your product or service, but care needs to be taken, because companies don't like their fax blocked by unauthorised fax's spewing out.

However, extra details requested by a client, during a telephone conversation, subsequently sent by fax can often clinch a sale.

Advertising

Magazines and newspapers can be used to guarantee sales of a product or service by placing an order form, as part of the advertisement.

Television

Television advertising can result in direct sales. The ordering process is made very easy; customers make a telephone call and order by credit card or simply put a cheque in the post, or place an order through a website address.

Face-to-face

This is often replacing the job a middleman does. A salesman shows the products to a buyer. Direct selling simply means, you are your own salesman.

Sometimes, in the early days it's a good method to employ yourself, only handing over to agents or distributors when the business begins to show growth.

Success Habits

Jan Ruhe discovered a great success habit from Jim Rohn. It changed her life and increased her success immeasurably. Today, Jan and her husband Billy, live at the top of the Rocky Mountains in the Aspen Valley in a custom built 5,000 square foot fabulous home. The leaders in her organisation are the strongest leaders in the company. In 2001, she was invited to be the only woman speaker at the Jim Rohn 2 day event in Dallas. Zig Ziglar spoke at the same event. You can learn a lot from Jan's story.

Early Goals

Jan had always believed in setting goals, but her life-changing story began when she set herself a really tough goal. Her daughter, Sarah had accompanied her to a lunch with Jim Rohn. He had given Jan his private home number and told her that if she and her husband, Bill, were ever in Carmel, on the California coast, to call him up.

Jan was so inspired, that she viewed Jim Rohn as a very special mentor and decided right then and there to make a plan to go to Carmel. Her company was having an annual convention the following year in San Francisco. So, Jan decided to run a contest within her organisation called Tour de Ruhe. The prize was a dinner with Jan, Billy and Jim Rohn in Carmel. The winners would be the top team (four people in each team) and each member of the team had to recruit and sell and lead their team to a certain level. Everyone who didn't win, could buy into the event and accompany them for the dinner.

Everyone worked hard to become the top team. But Jan also set herself some really tough goals. Every month she called Jim Rohn to let him know what she was

doing and to invite him to be her guest at the dinner party. She called the restaurant one year in advance and booked two private tables overlooking the Pacific Ocean. Finally, she decided to promote thirteen direct leaders front line to her, prior to the convention.

Her prime motivation was for recognition. She wanted to be recognised by her company, by the corporate office. Jan could actually visualise the recognition she would receive at the national convention. She also visualised the fourteen people at the dinner tables, overlooking the Pacific Ocean. She could hear the waves crashing, visualise the servers serving them and could visualise Jim Rohn sitting right next to her at the dinner party. She could visualise walking into the restaurant with her husband.

A Years Work

For the next year, Jan worked hard at selling. The day of the recognition Success Dinner in San Francisco dawned. Jan was convinced she would be recognised as the top achiever in the company, she had become the standard bearer of the company for promoting leaders and could not wait for the recognition. Seated with all of her top achievers, she was excited, happy and upbeat, thrilled that she had accomplished this exciting feat.

There was a slide show going on in the ballroom of all the big achievers of the company that year and as she watched it, she realised that her picture was the only one omitted. But, worse was to follow.

Finally, the recognition began and Jan was called to go behind the stage with hundreds of other people. They lined everyone up. However, instead of putting Jan at the front of the line, they put her at the end. It would be hours before her accomplishments were recognised and it would be the end of the night.

Jan returned to her hotel that night, disillusioned, hurt and angry. She had wanted the recognition more than even she had realised, had worked hard for it and she deserved it.

Jan could barely sleep that night but in the morning knew that the show must go on. She had to entertain thirteen people that evening in Carmel. Jim Rohn had still not called back and upset, she called him again from the hotel, leaving a final message. She called the restaurant in Carmel and made certain there were fourteen places set.

That evening, with a smile on her face and a bitter heart, they reached the restaurant in Carmel. Several cars pulled in about the same time filled with her guests. They jumped out of their cars so excited to be with Jan and they were filled with expectation that she would recognise them and their accomplishments.

But, Jan was so void of all feelings, tired and sick of how she had been treated by the company, that she had nothing to give them. Yet, she knew they expected it just as she had and that they deserved special recognition for their accomplishments.

Guest Arrives

When they walked into the restaurant, they were greeted by Jim Rohn, wearing a huge smile. Jim gave her a big hug and sat right next to Jan, in the seats looking over the Pacific Ocean. The waves were crashing right underneath them and the dinner tables were set to perfection, just as Jan had envisioned it.

Jan hosted one table and Billy hosted the other. During the course of dinner, she asked Jim why he had not returned her phone calls. He shared with her that he travels the world and that if he had a speaking engagement that weekend that even came up at the last minute, he didn't want to commit to her and then disappoint her by cancelling.

During the dinner Jan also told Jim what had happened and how upset she was and that she was having a major challenge getting beyond and over it. In her words, Jan says, 'And then Jim Rohn gave me ten words that changed my life that night and ultimately led me to becoming a millionaire. Want to know what those words were? They still ring in my ears today, all those years later! The ten words were:

Be so busy giving recognition that you don't need it!

Since that night, Jan applied that philosophy. She rallied from being exhausted and recognised everyone's achievements, in front of Jim Rohn. Jan also decided that night never to give value to the recognition of the corporate office. She wouldn't strive or work to achieve recognition from other, she would not care about or need it.

New Values

Instead, she went to work on recognizing every single little thing she could in others! She listened more to others to see whether she could congratulate or praise people on their achievements. Everyday, every way, she looked for someone to compliment. Jan really worked on it until it became a way of life, a habit that she was addicted to, helping others get recognized.

Starting at home, she recognised her husband and children more, her friends and family more and her leaders more. Jan gave all her leaders in her organization a new title of National Sales Director because that was better for their egos and gave them a stronger sense of self.

At the same time, Jan didn't look to her company to recognize them greatly. She made up meetings and events where people could get her sincere recognition that they so richly deserved. And she did something else, she didn't play favourites. She was fair.

Jan says, ‘And guess what????? My organization doubled!!!! Yep, as soon as I got into relationships with people that I wanted to meet their needs instead of everyone needing to meet my needs, my organization exploded! I no longer had time to think about my own needs or accomplishments! In fact, I boxed up all of my awards that I had earned through the years, took all the awards off my office walls and put them in a box in my attic! They meant nothing to me anymore. I made room for bigger accomplishments, like the front covers of my books that are now framed in my beautiful office and photographs of African animals that Billy and I took together on different African safaris we went on together! That’s what’s important now, not all the awards.

Now, I had an organization filled with champions who craved recognition and the more they got, the bigger my organization became! I forgot about myself completely. All I did was to consider them, how could I help them succeed? Faster, better, bigger?’

Jan set a goal to be the number one income earner but didn’t want the company’s recognition. Here’s what she did want: she wanted that big cheque because she knew that it would bring recognition to her organisation, that they could say they were Number One in the company and that that would increase their self esteem and excitement.

‘I’ve learned that under everyone’s hard shell is someone who wants to be appreciated and loved.’

Extra Information

You can SEE and HEAR Jan sharing her story on the incredible DVD that Kyle Wilson put together after the Jim Rohn event. It’s available [here](#) in the Fire Up! Store under videos. People all over the world have invested in this DVD.

Insider Knowledge

People who go into a business without any background in accounting have a 90% chance of failure. There is an excellent system for keeping you in the know about your financial position at all times that some chartered accountants use, called the Cash Book. Anyone can use this system, but I do recommend you read through the entire section first. If you prefer to set the system up on your computer, adapting the information into financial software package, I still recommend you read through the entire section first. Your Cash Book – written into an Analysis Book or on Software, should be tailor made to suit your individual requirements.

Here’s a list of what you must know at any given moment, if a business is not to collapse from lack of finances:

1. How much it costs to run your business

2. How much money is in each bank account
3. What the net profits are

This list applies for any business venture, big or small and it also applies if you are working for someone else while you are developing your idea.

How much it costs to run your business

It's imperative you keep a close account on all the expenses for every project. A basic cash accounting system is easy to learn, is simple to adapt to your personal situation and will save you from the all too easy trap to fall into – no cash flow. More businesses go broke through over trading than under trading, i.e. they are too successful. Once you grasp the basic principles, the information can be fed into a software package, if you like having your finances on the computer. But first, you need to learn the system, and how to set up a Cash Book.

Basically, a Cash Book, means exactly what its title suggests – an accounting system that logs the movement of all of your money - including cash, cheques, bank drafts. A Cash Book is set out in either loose Analysis pages, an Analysis Book, or on a computer.

Tailoring the Cash Book to Your Needs

The two main sections for each month, are:

1. Income
2. Expenses.

On an A4 pad, jot down all of the sources of your income. For example: if you're still employed, write the name of the company you work for; if you receive income from selling cars, write down car sales; if you're working on developing an idea or project, put the name of your project (it doesn't matter if your project isn't earning money yet).

Next, work out all of the sources of your expenses. There are two types of expenses:

1. Direct costs
2. Overheads.

Work out the direct costs first. For example: if you buy office supplies, write that down; if you purchase car parts, write down supplies; if you pay out solicitor's fees or trademark fees – or will be doing so within the next 12 months – write down professional fees.

Whenever I am working on a new project, I make the name of that project a heading and list the direct costs for that separately, so that by the time the project is

launched I know how much it has cost. For example: for a series of graphic novels, the title of the series is listed in my Cash Book, and the direct costs of paying illustrators for the artwork, the trademark registration etc., has all been logged underneath.

This highlights a very important element of Cash Books. Although, this is a method for giving you profit and loss figures, it should also provide you with the exact information you want to have at your fingertips. If you want to know, at every stage, how much your project is costing you to develop, then you need a column that deals with money spent exclusively on that project.

However, if you are not concerned with the cost of any individual project, just interested to know how much you pay out, any patent or trademark costs will merely be logged underneath professional fees.

Here's a list of direct expenses that could apply to you. You decide:

- Capital items (any major piece of machinery, e.g. a computer, a vehicle)
- Office supplies
- Professional fees
- Advertising/Subscriptions/Research (Note: either bunch together under one column or separate. Again, it depends on your personal needs. What do you want your Cash Book to show you? How much your advertising bill is? If so, have a column just for advertising. If you are keen to see how much research is costing you, and you spend directly on research – such as subscriptions to industry magazines, purchasing specialist books, travel on a regular basis to the London Library etc. – then make Research a separate heading).
- Bank Charges
- Motor/travel expenses (again, you might want a separate heading for travel expenses, if you're interested in monitoring how much you spend out on train fares).
- Insurances
- Pensions
- Training
- Services/office work/staff
- Printing
- Refunds

There may be other headings you want, and there will be headings from the above list that won't apply to you. Work out what you need to know. The Cash Book is yours, to provide the information you need. What you basically need to know, is not only how much money you are spending, but more importantly, what you are spending it on. That knowledge keeps you on track.

The second part to expenses is overheads. Here's the list to help you work out your columns for overheads:

- Telephone
- Electric/gas
- Rent/mortgage
- Council tax
- Water rates

There are two more very important headings before we proceed further. Capital and Trade.

- Capital income = all income received which is not from trade. E.g. transfer of personal savings into the business, or a working capital loan from the bank.
- Capital expenses = all expenses paid out for a personal item (not directly related to the business or trade)
- Trade income = all income received from trade sales or services.
- Trade expenses = all business expenses paid out.

A quick word of warning, once you have worked out your Cash Book, I strongly advise you to show it to either an accountant or a Tax Inspector, to check you are going to claim for the overheads, that will work out the best for you in the long run. The Cash Book, is not only going to give you control over your finances, but can also be used to provide the information needed to fill in the self-assessment form.

An accountant will also be able to advise you on VAT. You can voluntarily VAT register your business or company, before the turnover reaches the limit, where you must be registered. There are instances this is advisable and can work to your advantage. If you are VAT registered, you also need to have a column heading, VAT.

Once you have made a list of all income and expenses headings, you are ready to set up your Cash Book. Write the headings in pencil initially, in case you need to make alterations to insert information you may have overlooked.

Setting up the Cash Book

(For ease of explanation, I'll assume you are going to set up a manual Cash Book and not one on your computer.) Before you Purchase an Analysis Book you need to work out the total number of Cash Columns, you'll need. Write down the total number of headings of whichever there are the most - income or expenses. Write down all of your bank accounts, building societies and a heading for cash, and add on the total. The total

number of headings plus four more gives you the number of Cash Columns you need in the Analysis Book.

Ignore the first single page, turn onto the first set of double pages. The Cash Book is set up in months, with income pages for that month followed by expense pages for the same month. At the top of the first left hand page write in the month and year and income. The headings on this page only, will be Date, Details, Ref., followed by all of your bank accounts and then cash.

Example of Left Hand Page:

September 20??						
Income						

Date	Details	Ref	Lloyds Astra Co.	Barclays current	Nat. West Bubble bus.	Cash

Example of Right Hand Page:

September 20?? Income Analysis						
-----				Capital	-----	
Capital	Trade	Astra Co.	Bubble bus.	New Stanleydoll	Transfers	cash/drawings
comments/misc.						

Capital and Trade headings can go after ref. on the left side page, if preferred. And if you're VAT registered, you also need a heading, VAT. For income analysis the example shows only the business names listed. However, if you wanted to monitor the sales of particular items or services, you would make headings for those. A Cash Book, is to provide you with the information you want to know. If you were selling, a range of electrical goods and you wanted to know which was the best seller, you simply head the columns with the names of each electrical or set of electrical goods.

Expenses

The Expenses pages are set up to provide you with the information of how much your costs are.

Example of Left Hand Page:

September 20?? Expenses								
Date	Details	Ref	Capital	Trade	Lloyds Astra Co	Barclays current	Nat. West Bubble bus.	Cash

Example of Right Hand Page:

September 20?? Expenses Analysis													
VAT	capital items	office supplies	New Doll	Stanley	Prof fees	Adv/Res Subs	Bank charges	Printing	Rent	Tel/heating	Motor Transfers	Capital cash/ drawings	comments

How much money is in each bank account

The function of the Cash Book is not only to show sales, and expenses. It also fulfils a very important function of providing you with the information of how much money you have in any bank account at any given moment.

Here's how: Under each bank account heading, you log each cheque you have written out. On the expense analysis page you write down the amount under the heading it relates to. For instance, a new computer, log it under capital items. A payment to the printers for a batch of leaflets, log under printing. If VAT is relevant, then the net price goes under capital items and the VAT is written into the column under VAT.

Example:

September 20?? Expenses								
Date	Details	Ref	Capital	Trade	Lloyds Astra Co	Barclays current	Nat. West Bubble bus.	Cash
2.9.02	Pront Print	100035		200-00	200-00			

September 20?? Expenses Analysis													
-----											Capital	-----	
VAT	capital	office	New Stanley	Prof	Adv/Res	Bank	Printing	Rent	Tel/heating	Motor	Transfers	cash/	comments
items	supplies	Doll	fees	Subs	charges							drawings	
200-00													

The double-page spread example provides this information: on 2nd September 2002 cheque no. 100035 from the Lloyds Astra Co. account for the sum of £200 was paid to Pront Print for printing. Note, it doesn't give the information on what you had printed. If this was important, the leaflet name could be listed under comments.

Remember, when working out your headings, that the ideal Cash Book should provide you with the information you want to know. Yes, it also serves the other purposes of giving you the figures for profit and loss accounts, for the self-assessment forms and for doing bank reconciliation, however, it ultimately should be designed with you in mind, with your personal choice of questions answered. I keep stressing this point, because it's so important. Otherwise you don't utilize the full power of this financial system.

So, to find out how much you have in each account at any time, the Cash Book provides you all the information you need to do a bank reconciliation. Everyone understands perfectly that there is always a difference between the final figure on a bank statement and the amount of money that is actually in the account.

Businesses fail, when the true figure is guessed at, or worked out in the head, loosely, thinking, 'right, according to the bank statement, there was £3,240 on 2nd September. Since then, I've written out a cheque to the suppliers for bricks, and hire of the digger for two days, and the rent on the offices so I should be okay.' Not good enough, is it? And yet it happens. What this type of working out does not take into account, of course, is the cheques written out before the statement date, that haven't yet been presented, and the amount of income since the statement.

Depending on how big your projects are, bank statements can be ordered monthly or weekly or even viewed daily on your computer, through internet banking services. If you see your bank statements every day, you may be wondering, why you need to do a bank reconciliation.

If you have standing orders each month to pay the overheads, it's imperative the money is in the bank to cover the automatic payments. I'll show you how to do a bank reconciliation adding the total number of direct debits, so you are always in control. If a cheque is paid out, using money that in two days time will be needed for a direct debit, it makes you look completely unprofessional.

Bank Reconciliation

Make sure all of the payments and income paid into the bank is listed in your Cash Book. Note: Don't list payments expected e.g. invoices sent out awaiting payment from clients. The Cash Book is exactly what it says it is, a book logging your cash situation.

On an A4 pad, write the bank account and date. Underneath write: as per bank statement: write down the last figure of the latest bank statement. Put that aside until you have checked everything off in the Cash Book. Deal with income first. You will have listed all of the income amounts paid into the account, and put a pen line through the counterfoil once you had entered the details into the Cash Book. For all of the income payments showing on the bank statement/s, pencil in a tick next to the amount in the Cash Book and on the statement.

Expenses next. Put a pencil tick next to all of the payments listed in the Cash Book that show on the bank statement. If you make regular direct debits/standing order payments, list them with their dates (they remain the same each month) as you set up the expense pages for that month. Tick those off in pencil as well, as they show on the bank statements.

Once you have filed the bank statement, write down on your A4 pad the list of income payments not yet showing on your bank statement and add that figure to your 'as per bank statement figure'. Next, list all of the un-presented cheques and direct debits and take the total of those away from your figure and you arrive at your true financial situation (until the end of the month for the direct debits) for that bank account.

What your Net Profits are

Extracting figures from the Cash Book for a profit and loss account is simple. You have income pages and expense pages, that's all you need. Total up all the trade columns each month. If your business always has outstanding invoices waiting to be paid and you want to include those in the profit and loss figures, you obviously have to include expenses you have been billed for, but have not yet paid.

A word about petty cash. All businesses, need a float of petty cash. Depending on the size of your enterprise/s you have two choices for logging the movement of petty cash funds. Leave a space at the end of each month on the expense analysis page to insert the petty cash details for that month, or set up a completely separate book. Either way, the figures have to be part of the profit and loss accounts and have to be included in the self assessment forms.

Finally, don't be timid with this system of keeping control of your finances for business enterprises. Experiment, until you fine-tune it to suit your needs. It doesn't hurt to write it all down in pencil until you're certain the way you've set up your Cash Book works and until you have discussed it with a chartered accountant.