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## **Wise Women Win!**

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## About the Authors

### *About the Authors -Patty Baldwin and Teresa King*

Patty Baldwin brings an extensive background in sales and marketing to the Internet Community. She spent 15 years in the Better Business Bureau System, serving as Vice President with her local charter as well as serving at the national level. Her sales and management expertise led her to accepting the challenge of advertising director for a small, start-up community newspaper. In six months the paper increased revenue by over 400%.

Patty currently operates several successful online businesses but her passion is sales copy writing. In her words, "My experience serves as a testimonial to anyone who chooses to make the transition from the standard corporate world to working at home. The Internet has dramatically changed the way we do business and companies ignoring this paradigm shift will simply be left behind and many will go out of business."

Patty is the Co-Author of the Award Winning  
"Auto Responder Secret Courses - Put Your site on Auto Pilot"

And now, "Wise Women Win"

Teresa King brings the background of the jack of all trades, from waitressing, ballroom dance instructor, secretarial, real estate salesperson, escrow secretary and freelance writing. She is the mother of three sons and grandmother of two tiny ones at this writing.

Teresa has made her online presence with a bang. Her goal was to be able to work for herself and not have any "grumpy" bosses. After struggling and learning every aspect of online business, she began helping others.

In 1999 she realized that there were many people who needed guidance and solutions to their efforts in online marketing and began sharing her knowledge through forums, help ebooks, and membership sites. She currently juggles several websites and is the author of many ebooks on the net consisting of marketing ebooks and historical romances.

Ezine Marketing Made Easy

Profit on the Net for Beginners

What Did Mama Forget to Teach You

Gas up to Lose Fat

Havenwood

Plantation Morning Glory

White Oaks

AutoResponder Secret Courses," with Patty Baldwin.

And, now "Wise Women Win"

## Warming up Quick Quiz

### Cute Short Puzzle

A boy and his father were driving in a car. Unfortunately, they got into a car accident. The father died, and the boy was rushed to the hospital.

The doctor came in and said, "I can't operate, that's my son!"

Who is the doctor?

Did you ponder on God-Father, Step-Father, Natural- Father, or a Foster Father.... or even a Priest?

Society is still coming a long ways. We imagine if you are very young, you would have figured out that answer fast. However most older people do not find the obvious answer. And, it may be a long time before, most people will be able to answer that one without thinking for a very long time.

The answer:

Scroll Down

The Doctor is the boy's mother.



# Introduction

Hello,

It's really quite exciting how this book was put together. It began with an inquiry as to the marketability of a book written by Teresa King "What Did Mama Forget to Teach You?" And, a proposal to write a book for women.

Teresa did not want to write this book without her great friend Patty Baldwin after their sweeping success with their award winning book, "AutoResponder Secret Courses, Put Your Site On Auto Pilot!"

Therefore, the award winning dynamic duo presents to you "Wise Women Win" to knock your world apart and bring you to what it takes, for you as a Woman, to reach for the sky and get a piece of it!

We have, and you can too!

Yes, we are targeting women in this book. But that does not mean this ebook cannot help men. It can and will help them should they choose to read it.

However, women seldom tend to get as far as men do in business. And it is not because women are not smart, as there are millions of smart women. It is because most of them are cleaning house, rearing children, working at a low paying job to help make ends meet, coming home cooking dinner, and doing laundry. This does not leave much time to excel in the business world.

Basically, women in the past were tired of being chattel and instead of getting the freedom with the vote and equal pay for equal work, we ended up working two jobs.... the home, and the outside job.

What happened?



Well, like in all things that get started with enthusiasm or out of unfairness, it wasn't planned all that well to know what the results would be.

The results.. more stress for women. More work. More dissatisfaction, and even men are feeling threatened by our standing up for ourselves, our rights and placing a dish towel or a baby diaper in their hands.

You can well imagine how this has resulted in much domestic discord as women stand their ground. They want their name on that check book, they want their name on that savings account and they want the right to plan their future and their children's future.

And one thing that they want more than you can imagine is to be successful.

In the old days, success for a woman meant, that they had the best house, best kids, best car, and the best recipes. The prettiest smelling laundry, and were the "mom" of the block..... and if they were really smart, they got their claws hooked into a Rich Successful Man.

In the nowadays, trying to do all that and work a full time job is above and beyond the call of duty.

It also causes resentment. Oh, yes, we have both worked and cared for a family, only to come home to more work and to find sweet hubby camped out on the couch. After all, he put his eight hours in for the day, didn't he?

Then in the work field what happens to a lot of women is you might have a great job, but you don't get a promotion.... why? Because you are not available to give your all to the company because you are a "mother" and most mothers can't give their full time and spare time to the company.

So, you are passed over for the "father," who for some reason is not tied to the cleaning of the house and the caring of the children.

It's not right, but it is the way of the world.

However, you can rule your home and you can become successful... and, YOU Don't need a boss to pass you over in promotions!

Now, no matter what your background, no matter what roads you have chosen in your life, you can be successful at whatever you decide to do.

"We Welcome You,"

Patty Baldwin

<http://www.allbizservices.com>

Teresa King

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

## Interviews with Successful Women

Wise Women Win by Listening to the Advice of Women who have Made it!

### Interview with Alpha del Bosque

Could you tell us a little bit about yourself? Are you married, do you have kids or are you planning on any of the above?

[Alpha del Bosque] Yes, I'm married and I'm really happy because my husband and I share a lot of common interests and likes! The most important one of them is online business. We don't have any children, but we'll start planning in that area in a near future.

How did you get started in your business?

[Alpha del Bosque] My husband and I share a lot of interests and it was actually him who introduced me into this amazing world of Internet business. This has been for me one of the most incredible experiences ever. The people I work with (on-line) are always warm and trustworthy.

My husband initially had a business that sold an e-book creation software, so we came up with the idea of a new site that would complement it. And that's how VirtuaPack.com (my main site) was born! =)

Did you have any prior business experience before you started your business or any skills that could help you in your success?

[Alpha del Bosque] Yes, my husband and I (as you can guess, we're really close) used to have an advertising firm that dealt mostly with promoting local brick-n-mortar businesses, but working on that area I was under a lot of pressure and risk. Some businesses are so jealous that they virtually munch most of your life, barely leaving you with time to do anything else.

How long did it take you to learn how to get a basic web page up on the web?  
And what html editor did you learn with, if any?

[Alpha del Bosque] I can't really give you a specific time length in which I learned the art of web design. I am always learning new things (there's a lot of uncharted territory on this new area of business) plus new technology is hitting us every single day and the market necessity is constantly changing.

I can say that it's not that hard, a few months of a true, honest effort and you'll be ready to start your very own website. But you do need to keep in mind that once you're in, you'll never stop learning new things; you've got to be information and knowledge hungry to survive on-line.

The software I used to start out designing my first web page is a free one that comes as part of the Netscape suite and it's called "Composer". Download it today and you'll be amazed at all the incredible features this free program has! some of them are equally good as the high-end (and expensive) html editors out there.

After that, I moved to Adobe Golive. For more experienced users it is a must have. =)

How long did it take you to start making enough money so that you felt successful.

[Alpha del Bosque] To be honest, the rush starts when you take in your very first order! In my case it took just a few hours after my first ezine ad ran. I am very happy with the way things are going for me now, but I am aware that there is still a lot of road ahead of me - both in virtuapack.com as well as in the opening of new websites.

Did you start with affiliate programs or did you already have a product or both?

[Alpha del Bosque] I started out directly with my own business. But, definitely, affiliate programs are a great way to start understanding how e-commerce works. I know many people who make a very good living out of promoting affiliate programs.

Could you tell us a little bit about your product (s)  
and how our readers can stop in to see what you are doing on the net?

Right now I have two online businesses

1) [Virtuapack.com](http://www.virtuapack.com) - This is a website devoted to create some of the best virtual packages online. A virtual package is a graphical representation of how a book, software or other infoproduct would look if it had a physical counterpart. You can visit my site at <http://www.virtuapack.com>

2) Killer Mini Sites - This is a small book that I wrote last year. The strategy behind this book was to make it viral and help me promote my own business, my husbands' businesses and a few affiliate programs I am a member of. I'm sure many of you have seen that book out there by now. If you haven't, you can visit the website at <http://www.killerminisites.com>

Do you feel that you are still struggling in a man's world, or do you feel that there is no difference.

[Alpha del Bosque] Not really, as you may have noticed, personally I have not struggled or engaged in battle with the opposite sex. Au contraire, I've tried to learn to work with men as a team. You'll always get further in life if you discover how to bring the best out of each gender to reach a common goal. Plus the Internet is a great place to be in business because it fades the gender barriers a lot. =)

Have you ever had any conversations with other women who are successful and can you give them a plug in this interview and maybe tell us, what they have in common that makes them successful?

[Alpha del Bosque] I am a believer that you can learn a lot from every woman (and yes, men too) you talk to. Every individual has her own objectives and goals to reach and that is an excellent resource to tap if you learn what their ideals are and the systems that they're following to reach them, if you pay attention, you'll learn the way you must follow (and the pitfalls to avoid).

Would you say you are the kind of woman who knows how to say NO.. when others have overwhelmed you with too many favors asked of you?

I consider myself a person who is very grateful of what others have done upon me, so I always try to give back whenever I can - especially to those who have helped me in the past. But certainly I know how and where to draw the line!

Since you began your success have you emotionally grown to a more powerful person? Or was your self-esteem such that you knew you could succeed at whatever you decided to try before your started your own business.

[Alpha del Bosque] In my opinion, you should always reach for the stars, while keeping your feet on the ground. Of course I trusted my capacities, but more importantly I knew how to plan for the worst (while still hoping for the best). Thinking of me as "Wonder Woman" would have brought serious disappointments. I guess the moral is "know thyself".

Do you find that you make excuses to keep the house happy, or do you stand your ground and not try to make peace all the time?

[Alpha del Bosque] I don't consider things in black and white. There are shades of gray too. I have my strong convictions, I let others know about them and I respect what others think. I always try to adapt myself as much as possible so I don't engage in a constant battle in my home and work.

Once you started your business, did you expect to succeed?

[Alpha del Bosque] I hoped for the best but planned for the worst. This is especially true on the business arena, where you need to consider -and be very realistic- about your capacities and about the competition. If you carefully plan your business strategies and make a good battle plan, you will succeed, there is no other way things can go if you did your homework.

Do you agree with Eleanor Roosevelt when she said, "No one can make you feel inferior without your consent."

[Alpha del Bosque] Yes, Absolutely. =)

Could you give some encouragement to women who are starting to work at their own business and any helpful advice on things like getting started in business, and how to keep their determination to succeed.

[Alpha del Bosque] Yes, the best advice I can give is that you take action and start your own business (whatever you want it to be). Personally, this has brought me great benefits, I've managed to make some very important changes in my life, I am now a woman who enjoys more freedom in my decisions while working on my own business on-line.

This has not only allowed me to increase my wealth and cover important expenses in my life, but it has also given me the time and space I needed to reach new levels of personal success in my personal life and project myself as a happier and more complete individual.

I am completely sure that these changes can also happen in your life and that your goals can be reached if you work hard at it... and always keep improving at what you do.

We really appreciate your taking your valuable time to answer these interview questions. Thank You!

[Alpha del Bosque] Thank you very much! It was my pleasure to answer these questions for you.

Alpha del Bosque

## **Shelley Lowery's Interview - She pulls no punches.**

Shelley Lowery.

Hi, Shelley, thanks for being here for us.

[Shelley] It's my pleasure. Thank you for the opportunity.

We will start this out with a few standard questions so we can get to know you a little bit.

Could you tell us a little bit about yourself. Are you married, do you have kids or are you planning on any of the above?

[Shelley] I am a single mother with four boys between the ages of 11 and 21. I have no plans to ever remarry.

How did you get started in your business?

[Shelley] Prior to starting my Internet business, I worked in a steel plant operating a steel rolling mill.

I was a single mother with children, so I needed the type of income that this dangerous, blue-collar position provided. Most of the time, I had to work six and

seven days a week just to make ends meet. And, swinging different shifts each month really took its toll. -- I hated every single minute I worked in that plant. But at the time, I felt I didn't have a choice.

As fate would have it, while loading a 3,000 lb. coil of steel onto my machine, the brake on the crane malfunctioned. The coil struck me in the shoulder and dislocated it backwards. After two surgeries, and months of rehabilitation, the doctors determined that my shoulder was beyond repair.

I was off work for over a year, lost my house, my car and then the doctors informed me that I couldn't go back to my job. That's when my life dramatically changed. I was determined that I wasn't going to allow this injury to rule my life.

Although the doctors said that I would never have a functional shoulder, I just couldn't accept that. It was a long and difficult process, but little by little I regained the use of my shoulder. I took a temporary job cleaning houses and scraped enough money together to buy my first computer.

The Internet provided me with the opportunity of my lifetime. I could earn money from my home and be there for my children. This was the answer I had been searching for.

Did you have any prior business experience before you started your business or any skills that could help you in your success?

[Shelley] After my accident, I was placed in a temporary position as a production scheduling coordinator. This position enabled me to get some very basic computer experience. However, I had absolutely no background in business.

How long did it take you to learn how to get a basic web page up on the web? And what html editor did you learn with, if any?

[Shelley] As soon as I got online in 1997, I immediately began researching. Within a few months, I launched my first web site.

I used AOL Press to create my web site.

How long did it take you to start making enough money so that you felt successful.



[Shelley] I started making money within the first six months.

Did you start with affiliate programs or did you already have a product or both?

[Shelley] Although I was marketing a product, I also joined a number of targeted affiliate programs.

Could you tell us a little bit about your product (s) and how our readers can stop in to see what you are doing on the net?

[Shelley] Ebook Starter is a do-it-yourself Ebook Design Kit that takes you step by step through designing, creating and marketing your own ebook. This kit includes a complete ebook tutorial and provides over 100 ebook interface and cover templates. <http://www.ebookstarter.com/>

Web Design Mastery is a complete guide to professional web design. Not only will it tell you how to design a professional web site, but it also shows you with 100s of copy & paste codes. <http://www.webdesignmastery.com/>

My main web site is [Web-Source.net](http://www.web-source.net). It is a complete resource portal for the Internet entrepreneur. The site assists the entrepreneur in developing a serious Web presence by providing a wealth of free information, resources, tools and content. <http://www.web-source.net/>

Do you feel that you are still struggling in a man's world, or do you feel that there is no difference.

[Shelley] I'm definitely still struggling. Certainly not to the degree I struggled while working in the steel plant, however, it's still an issue.

If you did feel that you were struggling in a man's world, since you have become successful, how has that changed?

[Shelley] For the first time in my life, I am treated with respect. Sure, there are some minor issues I've had to deal with, but for the most part, it's been much better.

If there was a difference you could tell us about things that have happened to you in the "real world" as far as things like promotions, raises, not getting respect, or even the sexual overtures that happen to many women on the job force.

[Shelley] When I first started working in the steel plant, I was one of only three women. The other two quit shortly after they were hired. (It was just too difficult) We were the first women to ever work in that plant, as it was a very hard and dangerous job. Not only could you be crushed by coils of steel weighing up to 6,000 lbs., but you could also be severely cut. Their motto was... "it's not if you'll get cut, it's when and how many stitches." And, that was so true, as I was cut several times over the years.

This plant was a steel processing plant that slit and rolled steel to certain specifications for other companies. The steel was used to make automobiles and basically everything that was made of steel.

The company didn't feel that women could handle it. However, the laws forced them to hire women.

The first day I walked into that plant, the men on the machines were yelling, "I hope you cut your \_\_\_\_ off!" Several others were making rude sexual comments and gestures.

The harassment continued, and as time went on, even the foremen sexually harassed me -- day in and day out.

I talked with the plant manager about the situation and he basically called me a liar. He said, "I don't buy that. I don't believe our foremen would ever do anything like that because they know what the consequences would be. You must have misunderstood something." I got his message loud and clear. If I wanted to keep my job, I'd better shut my mouth and move on.

This same plant manager continually wrote me up because the men would stop working to come over and talk with me. (I even repeatedly asked them not to.) I was minding my own business and never stopped working, yet they wrote me up. The men who stopped working to walk over to my machine weren't written up.

I refused to sign the paperwork and the plant manager said, "You must have done something to provoke them. Why would they just stop working to come over to your machine?" It was pointless for me to even try to defend myself. This was the same man who refused to believe I was being sexually harassed.

Needless to say, I had to work twice as hard as every man in that plant just to prove myself. When I got raises, I received a nickel or dime, while the men received much more.

Although these examples are just a couple of many, I know what it's like to struggle in a man's world. I worked for that company for ten years and was treated with total disrespect, simply because I was a woman working in a blue-collar position.

Would you say you are the kind of woman who knows how to say NO.. when others have overwhelmed you with too many favors asked of you?

[Shelley] Yes, I can say NO and have many times. I don't like to have to say NO and it's not always easy. However, you have to get your priorities straight. I honestly don't mind helping people, as that is what my entire business revolves around. However, I am only one person.

Since you began your success have you emotionally grown to a more powerful person? Or was your self-esteem such that you knew you could succeed at whatever you decided to try before you started your own business.

[Shelley] I believe I have tremendously grown emotionally. Although I was determined that I was going to succeed, no matter what, there was still that little voice in the back of my mind that kept saying. "what if I don't succeed, what then?"

Do you find that you make excuses to keep the house happy, or do you stand your ground and not try to make peace all the time?

[Shelley] I have certain morals and values that I whole heartily will stand for. However, I'm not so "tuff" that I won't compromise in certain situations. It really depends on the situation.

Did you have any problems that you would like to tell us about that you feel would be more geared toward the fact that you are a woman than would have been a problem had you been male?

[Shelley] Well, to be honest, I have struggled throughout my entire life due to the fact that I am a woman.

I was raised in a family where a woman was supposed to get married, have children, and be totally dependent on her husband -- both monetarily and emotionally. Girls were the weaker sex and were treated as such.

I was taught from an early age to allow people to walk all over me, as I needed to be forgiving and sacrifice myself and my feelings in order to please others.

This was a major obstacle that I had to overcome, simply because I am a woman.

Once you started your business, did you expect to succeed?

[Shelley] Yes, I did expect to succeed -- I had to. I had a family that was counting on me and I couldn't accept anything less than success.

Do you agree with Eleanor Roosevelt when she said, "No one can make you feel inferior without your consent.

[Shelley] Whole heartily... Could you give some encouragement to women who are starting to work at their own business and any helpful advice on things like getting started in business, and how to keep their determination to succeed.

[Shelley] The true secret to success is pure determination. You must be completely passionate about your business and have a sincere desire to succeed. You must have a positive attitude and believe in yourself above all else. The truth is, you CAN do whatever you put your mind to. You simply have to believe you can and believe in yourself above all else.

Your attitude is the MOST important factor in determining your success. You MUST think positively and be willing to tackle any obstacle that comes along. Your success is in your hands -- make it happen.

We really appreciate your taking your valuable time to answer these interview questions. Thank You!

[Shelley Lowery] You're very welcome. Thank you for having me!

To our readers, we find this interview powerful. Here is a woman that worked hard, and came out a WINNER! Shelley, we are in awe and you have our utmost respect!

## Diane Hughes' Interview

Diane Hughes

Hi, Diane, thanks for being here for us.

[Diane] Thank you. I am glad I can help out!

We will start this out with a few standard questions so we can get to know you a little bit.

Could you tell us a little bit about yourself. Are you married, do you have kids or are you planning on any of the above?

[Diane] Yes, I've been married for 6 years and I have one 3 year old boy.

How did you get started in your business?

[Diane] About 5 years ago, I was tired of the "9-5". We had just gotten a computer, so I started surfing the net looking for the next "big" opportunity. I found TONS to say the least, and actually wasted my time and money on a few. After being frustrated with the lack of online business knowledge and tools, I found enough information to start my own business.

It was a "home grown" little site on Freeyellow free hosting, but it got me started. :o)

Did you have any prior business experience before you started your business or any skills that could help you in your success?

[Diane] The only real skills I had was customer service. I had no HTML knowledge or knowledge about marketing. I had to learn it all on my own ... with a little help from reading some great eBooks.

How long did it take you to learn how to get a basic web page up on the web? And what html editor did you learn with, if any?

[Diane] It took me about a good 2 weeks or so before I learned enough to put it into action. I just learned from Freeyellow's tutorials and help page. :o)

How long did it take you to start making enough money so that you felt successful.

[Diane] It took me only a few months or so. It's embarrassing to say now, but this was back when "spam" wasn't so terrible. I made some quick cash from it.

Did you start with affiliate programs or did you already have a product or both?

[Diane] I started with both.

Could you tell us a little bit about your product (s) and how our readers can stop in to see what you are doing on the net?

[Diane] I have many products ... most are with resale rights to get people started. I also run my own associate program, which basically prepares you for the "online business world." <http://www.homeprofits4u.com/>

I started my own newsletter about 4 years ago that has grown to a whopping 55,000 subscribers. It has become very popular and has also become my main source of income from advertising dollars to successful joint ventures. <http://www.probiztips.com/>

Do you feel that you are still struggling in a man's world, or do you feel that there is no difference.

[Diane] No, not at all ... in fact, I think women are becoming just as successful as men on the Internet. I hear of almost just as many women as I do men who are successful on the net.

If you did feel that you were struggling in a man's world, since you have become successful, how has that changed?

[Diane] I DID feel that way in the beginning. There just weren't as many women "known" back when I started. I like to think I helped "pave" the way ... :o)

Would you say you are the kind of woman who knows how to say NO. when others have overwhelmed you with too many favors asked of you?

[Diane] It was hard to do so at first. I had to learn how to say "NO" fairly quickly. If you're too nice (which I tend to be), it CAN hurt you .... in time and money. I had to learn to put a stop to "too much" help ....

Since you began your success have you emotionally grown to a more powerful person? Or was your self-esteem such that you knew you could succeed at whatever you decided to try before you started your own business.

[Diane] My self-esteem has grown considerably. I used to feel a little "out of place" and since I didn't have prior experience or business knowledge, I felt a little uneducated.

I soon started seeing my name in other places and started getting emails from people who enjoy my work. It gave me the confidence to improve and keep going.

Have you ever had any conversations with other women who are successful and can you give them a plug in in this interview and maybe tell us, what they have in common that makes them successful.

[Diane] Robbin Tungett is a good friend of mine and very successful on the Internet. She runs <http://www.virtualnotions.com/> among a few other successful sites.

She also overcame some obstacles to become a "staple" in women's Internet success.

Do you find that you make excuses to keep the house happy, or do you stand your ground and not try to make peace all the time?

[Diane] I don't try to make peace all the time. If I'm REALLY stressed out with business issues, I sometimes make the mistake of giving in and making peace.

But if I feel I'm in the right, too bad. :o)

Did you have any problems that you would like to tell us about that you feel would be more geared toward the fact that you are a woman than would have been a problem had you been male?

[Diane] None, actually. I think some people are even MORE responsive to me because of the fact.

Once you started your business, did you expect to succeed?

[Diane] Not to this level ... I expected SOME success and originally started just to make some good extra income. I never thought I would surpass my income AND my spouse's!

Could you give some encouragement to women who are starting to work at their own business and any helpful advice on things like getting started in business, and how to keep their determination to succeed.

[Diane] Just don't give up -- that's the biggie. You WILL make mistakes, you WILL lose money, and your family WILL feel a little left out. But stick with it (don't completely ignore your family, though) and you will win.

Learn from your mistakes and keep truckin' :o)

We really appreciate your taking your valuable time to answer these interview questions. Thank You!

[Diane Hughes] Thank YOU! :o)



# Wise Women Win at:

## Acknowledging Skills

Wise Women Win When they Acknowledge their Skills

"Everyone has inside of him a piece of good news. The good news is that you don't know how great you can be! How much you can love! What you can accomplish! And what your potential is!" Anne Frank

Each and everyone of us has skills and talents. You probably have a talent that you don't even know you have. Getting to know who you are and your qualities is one of the best things you can do for yourself.

Many times, people change and many things we do, we take for granted.

Many times in life you will run into people who tell you that you are not good, and will be busy putting you down. We will work toward throwing those insults away and consider the source.

From now on, you are going to be a new you. One with determination, self respect and you are going to succeed at anything you try to do. Why?

Because we all have something special that we can do, and for most people, many qualities. When someone is around you and puts you down and undermines what you set out to do, you must not listen to that person. You must believe in yourself.

That person putting you down has big problems. He/she cannot accept that you can be whatever you want to be. Remember, this is within reason... if you don't have legs, you are not going to be a marathon runner. It does not mean you can't enter a wheelchair event.

If you are 60 you are not going to win a teen beauty contest.

This book is about realistic goals and setting realistic goals.

We can't just wiggle our nose and be Elizabeth Montgomery in "Bewitch".... but you can set goals and make them happen.

Not everyone gets to be an excellent artist. Yes, you can learn to draw. Not everyone can sing. Yes, you can learn to sing. Not everyone can write. Yes, you can learn to write.

However, there are some people that are just gifted in certain areas. But, that does not mean because you don't have one of those talents that you don't have abilities.

Everyone has a talent, regardless of what you have been told. Everyone has dreams and desires to achieve those dreams.

A man playing piano heard a woman say, "Boy, I wish I could play piano like you do." His answer was, "No you don't. If you did, you would sit down and study for many years like I did."

The point was taken. Wishing and doing are two different things.

There was a man who wanted to be a dance teacher. He was all feet and flunked out of his training class. Determined, he enrolled again and as time went on he became a Dance Director.

He was an excellent teacher because he remembered his "learning pains" and because it did not come easy to him, it turned him into a dynamite teacher because he could easily spot the problems.

On the other hand, another mighty fine natural dancer could not teach well because everything she learned was easy. Oh, she had the moves, but that woman could not teach her way out of a paper bag because she had been gifted and could not break down the problems.

So, just because a person is gifted, it does not make them a good instructor, nor does he end up being the best dancer. The best dancer is the one who learned and finally put it all together then practiced and practiced until he was the best.

So you see, whether you are the performer or the person teaching, each of us has skills and talents. Patience is a virtue that not everyone has. Some people are excellent with details while others would rather be creating or starting something. They need a person who can do the details. And people who do detailed stuff need people who can create a problem for them to solve.

So in skills, never ever underestimate what your qualities are.

Your first assignment is to write a list of all the things that you love to do. Then think how about how you could make money with any of those talents.

It will put what you would like to do in your life in perspective.

And, don't forget as you start working online and start designing your own website or start creating your own products, you are going to discover more things that you enjoy doing.

For right now, though, let's make a list of what you like to do. And, then let's take that list and see what you could do to make money with what you love to do.

Mark Twain said, "Make your vacation your vocation."

In this assignment, do not short change yourself. If you are a great cook say so. If you can sew well, say so. If you are a good mother...say so. Be honest, and again, don't let comments of others make you change your mind on the following list:

List ten things that you can do well.

List ten things that you can do okay.

List three things that you know how to do but don't do it well.

List 5 things you enjoyed learning how to do.

List 5 things that you were forced to learn but despised

List 1 thing that you hated at first but learned to love

Now, list 5 things that you would like to learn.

Once you have created your list you will have a better perspective. Keep your list as it will be referred to in this book.

Oh, don't worry if you can't answer all the questions or come up with as many as asked, because this list is for you to refer to and find things about yourself. The questions are general.



## **Having a Winning Attitude**

Wise Women Win With Altitude In Their Attitude

It is said that a person's attitude correlates directly to success or failure in all areas of life.

Your attitude is the equivalent of the lens you use to view the people and circumstances around you. How you observe these conditions depends on the clarity and shade of the lens.

Wise Women Win because they realize that attitude is the single most important asset they possess.

All the hard work and effort you invest toward achieving your goals will be wasted unless you are willing to sharpen the single most important tool in your arsenal.

Why is it that some people face adversity head on and seem to sail right through their problems effortlessly? While others, faced with the same set of circumstances, accept defeat without question?

The primary difference is the ability to recognize that what we believe about ourselves is a self-fulfilling prophecy.

If you think you can you can. If you think you can't. . .well?

In order to attain a "winning attitude" you must be willing to change. We humans are inherently frightened of change but if you are truly sincere in your desire to achieve your goals and dreams, you must be willing to take the risk.

There are definite steps you can take to change and we are going to explore those steps in this chapter. Are willing to take that risk?

Cause and Effect

Before we can begin to assess our own measure of attitude, we need to understand just what is attitude?

Our copy of Websters tells me that attitude is the posture of a person; their mental and moral disposition. Interestingly, the word comes from the Latin word "aptus" as does the word aptitude.

That word "aptus" was the equivalent of the word "fitness" to the Romans. Doesn't it, therefore, stand to reason that your attitude has everything to do with your fitness? Physical, spiritual, mental emotional and yes, even financial fitness.

## **Needs Assessment**

If truth be told, there is enough information about attitude to fill several libraries. What we are going to do here is to give you some practical exercises if you feel that you need a "checkup from the neck up."

First we need to determine if you actually need to work on your attitude. Here's a list that might help determine what your attitude quotient might be:

1. I wish I had more friends.
2. I have a great life.
3. I trust people.
4. I wake up excited to greet the new day.
5. I am never envious.

6. I expect success.
7. I have lots of money.
8. I love my job.
9. Sometime I get angry.
10. I am a disciplined person.
11. I have goals that are important to me.
12. I am happy to be alive.

Hmm, sounds like the perfect "Stepford Wife" doesn't it?

There is no pass or fail, but you can get a pretty good idea of where you are at by how many of those questions you answered True.

You need to understand that nobody has the right to tell you how you feel. You and you alone are responsible for how you feel and how you choose to "react" to triggers in your life.

If you didn't feel comfortable with some of those questions, that's wonderful. It means that you have identified some areas that you can change, if you choose to.

If you want to take action and create change in your outlook and attitude, you must set aside time every day for yourself.

Carve out of your busy schedule at least 30-45 minutes every day. Break those minutes down into 3 slices, morning, afternoon and evening.

During your morning session, write down at least three positive actions you are willing to commit to that day.

Morning: \_\_\_\_\_

Decide how and where you can find a few minutes around midday for time to yourself. Sit in your car, hide in a closet, whatever it takes.

Midday: How am I going to use this time to help me stay positive?

At the end of the day write down the answers to these questions:

What did I do today that I am proud of?

What made me happy today?

What made me laugh?

What am I grateful for today?

Commit to this activity every single day without fail for 30 days.

Before we move on to goal setting, there are just a few things we need to discuss.

Have you ever tried to "stop" a behavior? It's very difficult. This is why so many people have trouble trying to "stop" smoking.

As you work through your daily exercises, don't try to "stop" doing anything. Instead, "start" doing something else.

Don't try to "stop" thinking in a certain way, rather "start" thinking in another way.

The best way to change any behavior is to ENLARGE the positive in your life, thereby REDUCING the negative.

Most importantly, take action.

There's an old Chinese proverb that says, "Be not afraid of growing slowly, be afraid only of standing still."

## **Finding a Rich Husband**

Wise Women Win at Catching Rich Men

There are a few women out there wondering how not to work but to marry rich. Hey, that's not a bad way to win in life. We are sure Bill Gate's mail order bride is not complaining. He even took up Duplicate Bridge because she loves it.

Just remember when you do marry for money that "love" is not something that is going to happen to most people and you will miss out on that wonderful sensation of the throes of love and romance, at first.

However, it has been an age-old custom in many societies where they kept the money in and they replenished their family income by arranging marriages to people who had the money. Many of these relationships worked out well, and as time goes by with mutual respect you develop a mature love for each other.

Here are some tips on how to catch a rich husband.

Rich men hang out where the money is. So, you are going to have to save some money through some hard work, so you can be a member of places that Rich men hang.

Golf Clubs have rich men.

Lawyer Conventions

Real Estate Conventions

Yes, even the elite area of the Horse Tracks!

High-Class Restaurants are a great place to bump into a rich man.

Doctor Conventions... learning to be a nurse is not a bad idea, if you want a man that is never home much.

Ballroom Dance Clubs

Banker Conventions

Duplicate Bridge Clubs

But, before you go to these places, you are going to need to learn a few things. Table manners, (yes they can be learned) but not just your regular table manners. You need to know what fork is used for the what, what glass for the wine and what plate for the bread. You need to learn how to be polite, yet firm to the help, but not engage in friendly banter.

You need to learn how to walk, talk and act successful and rich even though you are not. Basically, you need to be smooth and sophisticated and be the kind of woman that rich men marry.

If you have already spoiled your reputation, this may not be your chance in this life time to marry rich. However, if you have done well with your reputation, then you can open a lot of doors. Of course, you can still catch a man, as some men don't care even if you have a bit of a shady background, you just have less doors open for you.



You don't have to be beautiful to marry rich. You do have to have a beautiful inside and gracious manners that will attract an older man. Again, Bill Gate's wife is not beautiful. She just had what he was looking for.

You don't even have to be skinny to marry rich, but your hair, and nails must be done, and you must have that certain charm that it takes to snag a rich man. Learning how to apply makeup to fit your face is a good thing to learn.

So many women put on too much makeup and look like clowns. Keep it toned down. Enhance your good areas. Wearing your perfume too strong is a big turn off. If you love a scent, great, if it is strong, spray it into the air and walk into it.

Most rich men are busy making money and most men want something on their arm they can be proud about so a few dance lessons cannot hurt. No matter how thin you are, if you can't move your own body, you will be a heavy dancing partner. Some of the most graceful dancers around are overweight but as a dance partner they are as light as a feather.

If that is your cup of tea, then you will need to learn how to graciously serve tea.

Enroll in modeling school, take a few Ballroom Dance lessons, work out in the spa, for cheaper hair getting done, go to Beauty Schools and get the lower rates. Whatever it takes to get yourself prepared to find that rich man.

You can enroll in speech classes, and in actor's school, too.

You do not have to be a model to take classes in a modeling school nor do you have to be gorgeous to learn how to be whatever it is you want to be.

When you meet your target man, be sure to let him talk about himself, and praise him. You must learn how to be a good listener, if you are not one already.

It is not just women who want romance, men want it too. Men need to know they are special and they need to be appreciated.

And, hey, who knows as you learn poise, grace and the things it takes to become on the rich man's wife market, you may decide to make a success of yourself, and not depend on a man to bring you in the riches --)

Remember, you are the only one who can make your dreams happen. Yes, you will find people who help along the way. And, yes, as you climb to the top you will help others in their quest. Life is good that way.

For men, if you are reading this book, you can learn a lot from the above. As a man, you have the same challenges. You need to know how to mix in society. You need charm and when you find that rich woman, you will make her want you and no one else. And, we hope you will be kind to her and continue with the politeness and the romance she so much will need when she meets you.

You can romance a woman off her feet with great dancing skills and skilled manners and honest flattery. Don't make up flattery; women are not stupid; never underestimate one, or it could be your downfall in life. If you don't have money, consider learning how to be a dance teacher. Many ballroom places teach their instructors for free. There is a multitude of rich older women in ballroom dancing clubs.

## **Managing Work and Family**

Wise Women Win at Family and Work

Let's face it:

Women have two jobs when they work. They must take care of the kids and the hubby and they must work outside the home.

It's the pits. You know and we know it. You go through a lot of times when you are so tired you think you can't do another thing, but you dry that last dish, and you check on the kids, then fall exhausted into bed only to think..... Oh, I forgot to let out the dog, and up you get to do something else, which again, you think of another unfinished task, and soon another hour of your much needed sleep has disappeared to never return again.

Today's society has been an easy society for kids and teens. Many families do not delegate chores. Kids whine because they want this or that and you try your hardest to get them the things that others have.

Hey, it's an age-old thing, where parents wanted as much "goodies" for their kids as one could afford. Then credit came in, and the next thing you know you are incredibly in debt.

STOP IT... Please. Let your kids earn their privileges to free up more of your time to make money. When they want things, they must be responsible and earn them.

This can be done in many ways, from cooking dinner for the family one to two nights a week, to dumping garbage, vacuuming, taking the dog for a walk, cleaning up dog poop, dusting, folding clothes. Even the smallest tasks can help you get more time.

This does not mean that we are asking you to make slaves out of your kids; it does mean that they will become more responsible and understand how much you need their help. And, you know what? It helps your family unit become so much better. Kids from tiny tots love to help out and feel useful and needed. And, you do need them.

If they want things that you can't afford, and we are serious, using a credit card to purchase a gift on time, means you can't afford it. If you can't out and out pay cash for something, you can't afford it. Period. You must explain to your kids how much debt you have and how when you purchase things on credit that their is interest to pay and that when they have you buy them a cd player for 200 dollars on credit that you are actually paying double to more on the price in interest rates. Wise women learn how to get out of debt.

Okay we have tackled the kids; now it is time to shock the spouse!

Men can help. If your man is not helping you and is the biggest bread winner, you need to do two things. Get some hired help in and get him to pitch in. His day starts with going to work... and for most men... his day ends after he put his work day in, while you are working all the time. He must be responsible for making dinner at least two nights per week, he must pick up his own clothes. You need to stop mothering him. He left his mother for you, remember! And always remember that.

In fact, men have a very bad habit of expecting you to be their valet. If you are a lucky woman, you already have a man that is helping. But for most women their men dump the garbage, and maybe keep the car clean and the lawn. Which takes about 2 extra hours of their time per week.

If you have to, leave him home alone for a weekend so he can see what you are coping with and the stress that you are under.

There is a joke that really makes a statement:

A man comes home and says, "What the heck happened to the house, it's a pigsty, the kids are a mess, and where is my dinner?"

She answers, "Oh, you know how when you ask me what I do all day and you think I haven't done anything. Well, today, I didn't do it."

Most men have never had to be responsible for what all it takes to run a household; and sometimes they need a reality check.

"Reality is the leading cause of stress for those in touch with it." Jane Wagner

For working on the net, here is an article written by Teresa King"

When Your Business Makes Your Spouse UnHappy by: Teresa King

This article is unfairly geared more toward women than men.. though there will be men who need to know how to manage their time and the problems when the spouse feels neglected. Because women and men are not the same and they do have different needs.

As an online entrepreneur I meet many people from all walks of life. The most common problems are:

- \* My Spouse is Unhappy
- \* My Family Doesn't Understand And for women...
- \* My Husband wants me to Quit!

So, let's dig into these problems and how to handle them.

To begin with, in a relationship, it takes compromise. It takes understanding that though you are a pair and have common goals, you are also individuals with different desires that do not always make your partner happy.

This does not mean, by any sense of the words that I want you to "walk on eggs" around your spouse. It does mean that you have to make time for your loved ones. Not because that you are afraid of standing up for your rights as an individual, but because you love them.

Being on the net trying to start a business is your goal and your dream, unfortunately, if you are working a full time job, walk in the door, give your spouse a perfunctory kiss, and turn the computer on... Someone, is going to have hurt feelings.

The computer can wait, the email won't walk off and disappear. People on the net know that you are not on the computer 24/7. They expect to wait for an answer. So calm that anxiety about checking your mail.

Your family can't wait, so make time for them. Get them on a schedule. It sounds strange, however it works. Family dinners are getting lost all over the world. This is the time when people should be talking, asking about each other's day and finding out how the kids are doing at school and sharing. Make that time.

Your spouse and each child needs about 1/2 hour of quality time with you. Dinner is generally a ten minute eating session, stretch it out a little bit. MEN, this is a great time to help your wife clear the table, and for you two to talk a bit more.

After the dishes are cleared, and you have thanked her for a wonderful meal, then turn your computer on... set a timer for one hour; stop what you are doing and ask her if she needs anything. When that is done, sit back at your computer and set the timer again.

Women, many of you are at home moms. You have a job, it is a 24 hour job at that. However, when you learn how to streamline your housework and schedule your time to fit in with your husband's time frame, you can easily become a success on the net, and still have a happy husband.

If you are a working mother, then my utmost respect to you, as I know how hard this is for you. You are juggling a tremendous amount of work. Let your spouse

know that your goal is to work at home so that in the long run you will have more time to spend with the family, apply what can fit, to your needs in the following part of this article.

Wait until he goes to work to turn your computer on. Have dinner on the table when he comes home, and spend time with him. As soon as he hits that TV... you turn your computer on. Set a timer, for an hour, and check on him.

On the family and their complaints.. if it is relatives, give them a schedule when they can call and visit. Tell them you are working such and such hours like any other job. And, put your foot down!

On children, make sure they are getting the attention they deserve. They do not need attention all the time, and they can learn that mommy has a schedule when they should learn to play quietly or do their homework. Kids are smart and can easily be slipped into a schedule. Consistency always works.

A hint for men: Women like to tell you their problems about their day. Let them talk about it. As a man, you tend to want to fix things for them. Generally, women don't need their day fixed, they just need a kind ear. And, while you are listening, do not look with longing towards your computer.

A hint for women: Men like to keep their problems on the average locked inside. They like to work their own problems out. However, when they ask for help, be there for them. They are also simple creatures by nature, and seldom like change. They like having their meals at the same time, and to know that chair is waiting for them in the same place it was yesterday.

Many men do not like the idea that their woman wants to work...They hear it as: "You are a failure, you don't make enough money." Tell them this is a personal goal of your own; that it is important to you that you have some successes in your own life; that being a housewife is wonderful, however it is not enough to fulfill your needs. Most men can understand that. Just don't neglect them in your quest for success.

And, most importantly, sit down with your family and tell them what you are doing and what your dreams are and the sacrifices that you are making so those dreams can come true. Then ask them to have faith in you and to help you reach those dreams.

To keep out of arguments, avoid words like "You always," and "You Never".... this will key in an argument faster than you can say Christopher Robinson.

To your improvement with your loved ones!

Teresa King (c) 2002

If you would like to have a book that teaches more about things in life and how to improve things, we highly recommend that you click here and purchase "[What Did Mama Forget to Teach You](#)" by Teresa King

That book will bring tears to your eyes with laughter and will open your eyes to help you improve your life. It is actually a very serious book but was made fun to read. A few of the things from that book you will run into in this current book, however "What Did Mama Forget to Teach You" is really a great book to enjoy and learn from.

## Shortcuts to Save Time

Wise Women Win at Saving Time

Wise Women Learn Short Cuts in their Everyday Schedule

There is only so much time in the day. And, you know and we know, that a woman's work is never done. And, it's true. How many times have you gone to bed with that one sock that needs to be put away, or needs sewing? Or those few dishes that magically ended up in your sink?

Are you exercising? We are not telling you to quit exercising. We are telling you that household chores can get done while you are exercising. (This does not include walks. Walks are very important, those are your get away from the house, the noise and whatever else you need a break from, and you need to be in "air" everyday.) If you are trying to lose weight... download Teresa King's "[Gas up to Lose Fat](#)" here. (Another bonus for purchasing this book) This one is not in pdf, but you can read it online on the net.. [here..](#)

If you are like us, you have purchased exercise equipment that the only exercise you get on them is avoiding them to walk around them, moving them out of your way, or dusting them.

A nice lady tells her friend after purchasing a year's membership at the local gym. "I haven't lost any weight or firmed up or anything."

"Oh, came the response from her friend, that's too bad, how many hours per week are you going?"

"Oh, was I supposed to attend?"

We all make plans on doing extra things, but finding the time is hard. We all must clean house. If we change our habits in the cleaning of our home, we can get the exercise we sorely need and get our housework done at the same time.

We are sure you can think of some, however here are some to think about.

Emptying the dryer... squat down instead of bending down to get the clothes out.

Doing dishes, dance around the kitchen, put some music on and make it fun. Bend and squat down and get the edges around the sink, and the baseboards and the large appliances. If you can, put a few of the standard things that you reach for a little bit higher up.

Dusting. Stretch high and get those high ceilings (do not stretch high if you are pregnant) Put an old sock on your hand and reach around the back of things to dust while stretching to get that body limber.

When lifting, always use your knees, not your back. Bend the knees and let the legs help you lift. So many injuries happen while twisting and lifting when it is not done properly.

Making beds, really pick up those covers and pound on the pillows when you are fluffing them up. Shake some of that tension out of yourself.

Picking up things, stretch those legs and reach down with only a slight bend to your knees.

When breathing while doing anything strenuous.. always think of your belly button as the center of your body... breathe out deeply, let your tummy relax,



breathe in deeply and tighten that center point. This is always good for both strength in your abdomen area and getting fresh oxygen to your body.

Cooking. Sit down and plan your grocery shopping, there is no sense in running around the store picking things out. Plan what meals you shall make and let one or two nights be the responsibility of your spouse or your kids.

When planning your meals, use leftovers from the night before and add a couple of extra things in. In this way, there will be only two nights per week you have to really create a meal. It saves time, and actually will save money.

When going to the store, get all your errands done at once. Avoid mini markets; they will eat up your extra budget fast.

## Gambling and Self Control

### Wise Women Win at Gambling

If you can control what you spend, and you plan for what you might lose, then gambling can be a great hobby and a break from your daily life.

If you are now gambling and can't control the money you are spending and it is getting you in trouble with family, friends and life in general, we highly suggest that you get help with Gambler's Anonymous and treat your addiction like any other addiction and get help! There is no sense gambling if you can't pick up your winnings and can't stop digging deeper into your pocket, because no matter what you win, it will never ever be enough. It is a very bad sickness.

If there is no help for you in your area, you can sit in with groups that help with learning how to deal with their drinking problems. The steps are the same. The concept is not new. You can also go to your church and get counseling from your pastor and get some help lines. Because as in any addiction, your first step is to admit that you have a problem, and the second step is to tell others and atone to all of the people you have hurt because of your problem. And, you must quit. There is no such thing as a person who is addicted who can learn to control it. It is like a fever. Don't even try to convince yourself that you are going to be that person who beats the odds with your addiction.

Find healthy addictions such as making money from your computer.

For those of you that have never seen what happens to addicted gamblers, we wish you never have to be in that boat. It is a lot like the alcoholic who can't drink just one drink. It's impossible; they can't stop. Gambling is just as bad as drinking and drugging when you are addicted.

But for those of you just having a bit of fun, why lose when you can win?

Here are some tips on gambling.

Stock Market is the rich man's way to gamble, some say it is not gambling.. Consider this, if you are getting tips from a stock broker, why is he the stock broker, why is he not out making big bucks on his own ventures?

Going to a casino..... hey, if you are feeling lucky, go ahead, place a bet on the roulette table.... If you are not feeling lucky, you should consider it is not your day to gamble.

Games like Roulette and Craps are high Odds games.

Choose games that you have studied. To sit down at a casino table and start playing blackjack without studying the game is like throwing your money away.

Never stay more than 4 hours at a gambling hall. The owners depend on you staying too long. Many times and for most people they walk in and win something right away... within 5 hours their winnings are gone..... and their pockets are to let.

80 percent of the people who have won the huge state lotteries, bought their ticket on a fluke. In other words, they were not steady purchasers of buying gaming cards.

Playing Black Jack

#### EASY TO LEARN BLACKJACK SYSTEM

In all of the games used for gambling, Blackjack remains the only one in which a participant can actually change his chances of winning during the game. Whether those running casinos wish to admit it or not, Blackjack does involve skill.

Blackjack actually refers to a specific holding (two cards totaling 21). However, this is also the most common term for the game - also known as 21.

You are playing against the dealer at all times. Many people feel that you must play differently depending on where you sit at the table. This is not true. Players sit in a semi-circle around the dealer, but no matter where you sit, you are still playing against the dealer. You owe nothing to the other players - it is your own money you are risking.

In Blackjack, the suits of the cards have no significance. Tens, jacks, queens, and kings all count 10. An ace counts 1 or 10 at the player's option. Cards from 2 to 9 have their face value. Therefore, if you hold a nine and a five, you have 14. A nine and an ace can be either 10 or 20.

The simple idea of the game is to get closer to 21 without going over than the dealer does. You are dealt two cards and the dealer is dealt two cards also - one always face up, and one face down. You are then given the option of standing with the cards you have ("stick" or "sticking") or you may be "hit" and be given another card ("hitting"). You may take as many cards as you wish to, but should you go over 21, you "bust" and the dealer wins automatically. The dealer will not take any cards until all players are through at taking cards. Thus the dealer's biggest advantage is here. Any players that bust, lose their bet - even if the dealer goes bust.

If you stay at 21 or under and have a higher total than the dealer, you win; if both you and the dealer hold cards equaling the same total, it is a "push" and you stay even (not winning or losing). If the dealer has a higher total without busting, he wins.

The pay off if you win is even money (one to one). If you get a "21" or "Blackjack" (21 in two cards) you are paid at a rate of 3 to 2 (bet \$10 win \$15). If the dealer gets blackjack at the same time, you push - all other players lose.

You may take "Insurance" when the dealer's first card is an ace. After all players and the dealer have two cards, he will ask "Insurance?". You may bet another 1/2 of your original bet. Payment is 2 to 1 if the dealer does get blackjack.

At this point, after each player and the dealer has 2 cards, he will start at the immediate right and see if the player wants a card (a "hit"). If yes, the player scratches the table with his fingers or cards towards himself. If not, he places his cards under his bet or makes a negative movement with his hand. Dealers respond to hand gestures only. If you go over 21 "bust" you turn your cards over (face up) and the dealer takes the cards and your bet. If you stay at 21 or under, the dealer will continue to the next player.

PLEASE NOTE some casinos don't let you touch the cards... The dealer deals them to you face up.

As we mentioned, an ace can be counted as a 1 or 11. When you have say an 8 and a 10, you have a "hard" hand. However, an 8 and an ace gives you a "soft" hand. Because you have a soft 19 or a hard 9 if you count the ace as a one.

The dealer on the other hand does not get these options. When all players are through, the dealer turns face up his hole card. He must take a card if he has 16 or less. He must stand (in most casinos) on a hard or soft 17.

Most players try and guess what the dealer has and look at the other cards on the table before deciding to hit or stand. Most players also never win at Blackjack.

At this point, you should understand how the game is played. The following is your best strategy as determined by computer testing:

Always hit when you have 11 or less.

Always stand with a hard 17 or more.

On a hard hand: When the dealer's up card is from 7 to Ace, draw if you have 12 to 16. When the dealer's card is 2 to 6, stand on 12 to 16 except if the dealer's card is a 2 or 3, in which case you would draw.

On a soft hand do the following: Always draw to a soft 12.  
Stand on 18 except when the dealer has a 9 or 10 value card.  
Stand on 19.

In most casinos, you may double down (double your bet) after your first two cards.

On a hard hand: Always double with 11, with 10 except if the dealer has a 10 or ace, with 9 against the dealer's 2 to 6 up card.

On a soft hand: With ace 2 to ace 7 double against dealer's 4, 5, or 6. Also with ace 6 against 2 or 3 and ace 7 against 3.

Another play is the splitting of pairs. If your first two cards of the deal are the same value, you may place a bet the same as your original, and play two hands.

Always split ace-ace, and 8-8. Never split 10-10, 5-5, or 4-4. Split other pairs only when the dealer's card is 2 to 6. These rules may seem complicated and difficult. However, after playing at home, this basic strategy will require no concentration. After you have become comfortable with the basic strategy, you may be able to shift the odds in your favor. Although counting card is illegal in some places, simple methods of advanced strategy can be easily employed.

When a number (greater than average) of 10's have been used, more 5 average cards are present and this is an advantage to the dealer. If more 5 value cards have been used, the advantage is in your favor (a slightly larger bet may be in order). Here is a way of counting high + low cards: Whenever a 2 or 6 appears, count +1. Cards 7, 8, 9 count 0. Count -1 for 10's and aces.

In this manner, there are 5 low cards (+1) and 5 high (-1) cards. If at any time the number obtained is say +5 or more, it is to your advantage to raise your bet. If very few low cards are left, it may even make sense to stand on 15 or 16 against dealer's high card.

## MAKING A KILLING AT CRAPS



The game of Craps is considered America's most popular gambling game. Because the Craps table uses unfamiliar language, it is often considered very complicated. However, after learning the terminology, it is in reality, quite easy. In the middle of the Craps table are what is known as proposition bets. This includes all one roll proposition bets.

The House has an advantage on these bets of from 2.778% on the "field" to 16.667% on any 2 or 12. For this reason, we will not be going into detail on any of these bets. If you want to win consistently, you want to stay away from these bets.

You may stand at either end of the table, as both sides contain exactly the same bets. If you were the first player at the table you would stand at one end of the long table and the stickman would let you pick a pair of dice. You, being the "shooter" would have to bet on either the pass line bet or the Don't pass. The first roll of the dice is called the "come-out" roll.

## PASS LINE BET

If the dice thrown on the come-out roll total 7 or 11, ( a natural) you win and are paid 1 to 1. (You would then bet and roll another come-out. ) If the dice thrown total 2, 3 or 12 ( a crap ) you lose. ( The dice would then go to the next player for another come-out roll. )

If the dice thrown total 4, 5, 6, 8, 9 or 10 then the total becomes the "point". You are more likely to win, than lose on the come-out roll. However, once the point is made, the odds turn against you.

Now, if 7 comes up on the dice, you lose the bet you made at the beginning. If the point comes up, you win.

Pass Bet Rules:

Come-out roll: Natural 7 or 11 you win

Crap 2, 3, or 12 you lose Points: 4 5 6 8 9 10

Point rolls: Point you win

7 you lose

DON'T PASS BET

If the dice thrown on the come-out roll bet total 7 or 11, you lose. 2 and 3 win, and on 12 you "push" (neither winning or losing).

If the dice come up 4, 5, 6, 8, 9 or 10 as before, this becomes the point. After this, if 7 comes up first, you win. To lose, the point must come up.

Don't Pass Rules:

Come-out roll: Natural 7 or 11 you lose

Crap 2 or 3 you win

Crap 12 push

Points: 4 5 6 8 9 10

Point rolls: Point you lose

7 you win

COME BET

After a point has been made, you may place a bet in the space marked Come. This has almost the same rules as pass. 7 or 11 win, crap 2, 3 + 12 lose. When a new point is established, the bet is moved to the appropriate box above the come space. Then the bet wins if the point appears, loses if 7 appears first.

Payment again is 1 to 1.

DON'T COME BET

After a point has been made, you may place a bet in the space marked Don't. This has almost the same rules as don't pass. 7 or 11 lose, crap 2 + 3 win, 12 is a push. When one of the point numbers comes up, the bet is moved to the appropriate box. Now you want 7 to come up before your don't come point number. After what you have read so far is understood, you can "lay the odds". A bet not even on the Craps table.

Let's say you have made a pass line bet and point 5 has been established. You may now bet a like amount by placing it behind your pass line bet. This means an "odds bet" on 5. If 7 turns up before 5, you lose both bets. If 5 turns up before 7, you win both bets.

On a come point the bet is the same. You identify the point to the dealer saying for example "odds on 5". He will place your bet on top of your come bet.

If the come-out roll intervenes this, the odds bet is off unless you specify to the dealer that you wages "work" on the come-out roll.

ODDS Payoff ( by exact odds )

Point

4 or 10 6 to 3

5 or 9 6 to 4

6 or 8 6 to 5

To maximize the odds, you should bet 3 units of the table minimum so you may always get full odds.

Pass + Come Don't Pass + Don't Come

Point payoff Bet payoff

4 or 10 2 to 1 6 units 3 to 6

5 or 9 3 to 2 6 units 4 to 6

6 or 8 6 to 5 6 units 5 to 6



In this way, if the point is 5 or 9, you may be a full 6 units ( more than the original bet ) instead of the actual odds of 4 1/2 to 3.

Work on your game and begin this way: 1st bet only on the pass line. When you have learned the game well enough, bet full odds on the point rolls. Then make come bets and bet full odds on point rolls. ( You can at this point bet don't pass or don't come with full odds. )

Wise Women only take with them to the tables what they can afford to lose.

## **Landing a Dream Job and Getting Promotions**

Wise Women Win at Landing a Job and Getting Promotions

Some of you reading this book will not be interested in starting your own business and just want to make your life better at getting and receiving recognition, raises, and promotions.

When doing a job interview... the first thing you need to do is make a list of all your attributes and any hobbies or clubs you are involved with that give you "extra" skills in what you are applying for.

Find people that you have made friends with that have a title. Dr. so and so, will recommend me... a teacher a lawyer anyone that you can put down that you know will recommend you. If not, call them and tell them you have used them for a reference, don't be shy.

If you are looking for a reception job, and only have secretary skills, but no people skills on record, put in hobbies that you do that show that you have worked face to face with people.

If you have gotten your AA, you may be surprised how many doors are not open for you. So, tell them that you are willing to continue learning and grow with the company. "You did research the company, didn't you."

Wise women do not go to job interviews without knowing something about the company they have targeted.

Wise Women know that there is no future in working for a company that will not allow them to build their future with the company.

Never take a job where there isn't any room to grow. Put it on your application that you will be in the company's team and will want a position where you will move up on the scale and reap the rewards for what a wonderful job you will do.

Don't come across as uppity and pompous.

Tell them you work well with others and are willing to go the extra mile it takes to get where you are going.

If you have been working for six months for a company and been doing a great job, ask for that raise. Don't beg; state what you have learned, the days you have not missed, the promptness you have and the work load you have carried well and tell your boss it is time for a raise.

80 percent of women who ask for raises compared to men, do not get them. Don't you be one of them!

Don't let your boss give you excuses such as, "Well, we put out a lot of money and time and effort to train you."

Agree with them. "Yes, you did and I thank you. However, it is time for me to have less concerns for living expenses so I can concentrate more on the job that I am doing for you."

When going for an interview, dress for success. Be reasonable in your dress. If you are going for a maid job unless it is a big fancy hotel... look like you can actually do maid work, this is not the time to put on fake nails. Be wise.

If you are looking for a job in a business, YES, dress professionally, don't smother the make up on, don't wear a low cut blouse. Sure men like to see some cleavage, but that is not what will get you the job. In business, men are all business, they want someone who can do the job well, or learn to do the job well at a steady pace. Besides, that interview just might end up with a woman.

Wise Women don't hire cleavage!

Don't fiddle. Yes, we know it is hard to keep your hands still. Get a hair style that you constantly don't have to move out of your face. Keep your hands on a

notebook. Don't eat... or accept coffee unless you are good at not spilling coffee. It will distract you from getting the position you want. When you go to get that position, you must have your mind on WINNING that position, not on hair, makeup, too tight of a dress, that's too short and your mouth full of donut.

## **Struggling in a Man's World**

### Wise Women Win in a Man's World

Let's get to the point girls. It's not always easy to get promotions, get the job that you want, juggle family and housework around. We have a tough job.

It is not unsurpassable, just tougher. This is still a man's world and maybe it always shall be. That does not mean, you as a woman can't beat the odds. We did, and we know many women who have.

If you have not read the interviews of successful women and their trials and tribulations, then you can come back and read some more on this chapter.

Now, that you have read how women have taken the net, built their niche and what they had to go through to get to where they are now, you will get some idea of what it takes to reach your goals.

You will also see that the Internet has opened many avenues for women and their skills to become successful by working at home.

You do not have to have been a corporate woman, and you do not have to have a background in business. You do, however need to learn what it takes to manage your business and get it advertised.

You know who you are and what you can do. Managing a business starts with learning how to keep records with your books and how to manage your own checking account down to knowing how to balance it. It's amazing how many women, and men too, who do not know how to do a simple thing like balance their checking account.

See how to balance your checking account by [clicking here](#), if you don't know how.

When you work for yourself, you will not be sent out to do errands such as bring the boss coffee (when you are smarter than your boss) You will not have to endure the "little woman" attitude.

When you meet people who treat you with disrespect on the net in working at home, you can block their email and go on to work with people who are respectful of you and your endeavors.

Another very important thing is when you are married or have been married, and all the credit has been in the man's name, you need to get started right away in establishing some credit in your own name. If you have had credit and messed it up; get busy in cleaning up your credit. Credit is so very important.

Many women marry and are subject to their husband's credit. You may be divorced or married. Many times the man gets the credit rating while the woman chases after the kids and keeps the house clean and dinner on the table and even works a low paying job.

He can continue to grow at his job or in his business, and you are just the housewife. Don't get us wrong, there is much pride in being a housewife, and there is no such thing as being JUST a housewife. In the olden days women strove to be a better wife than the neighbor... just as nowadays we all compete with the neighbors for the best house, best lawn, best kids, best dog... etc.

If this roll satisfies you and you are one of the lucky ones who has a husband making enough money to support you. That's great. We are in no way saying this is a bad thing. There are a lot of women who would love that. You still need to make sure you get some credit in your own name. Life might be fantastic now, but if hubby dies, or hubby leaves you, you don't want to be stuck with out credit built up in your name. Wise women look out for their future.

It is imperative in this day and age to establish credit of your own. [Click here](#) to learn the steps you need to take to start establishing your own credit or repairing your credit.

Let's move on to Goal-Setting. [On to goal setting](#)

## Setting Goals

### Wise Women Win at Goal Setting

In his book, "The Seven Spiritual Laws of Success," Deepak Chopra says that, "Success in life could be defined as the continued expansion of happiness and the progressive realization of worthy goals."

It is a basic universal law of mind that that which you can conceive, believe and with every fiber of your being, expect for yourself must become your experience.

We humans are constantly setting goals for ourselves, even when we are not aware that we are doing it. And, because of that universal law of mind, the thoughts that we imbed in our consciousness become self-fulfilling prophecy.

How many times have you heard the following statements, or in fact, have thought or spoken them aloud yourself?

"I'm too fat"

"I can't seem to get ahead in my job"

"The boss doesn't like me"

"I never seem to have enough money"

"I could never afford to take a Hawaiian vacation"

Or, even worse, spoken these phrases to our children or spouse?

"You're too lazy"

"You'll never get ahead"

"You'll be late for school"

"You'll be late for work"

"If you don't stop doing that, you will...."

You can begin right now, today, effecting change in your life, merely by changing your attitude which we discussed in a [previous chapter](#).

If changing your attitude is the vehicle to achieve success and happiness, then goal-setting is the gasoline that drives the vehicle.

Goal achievement is nothing more than a singleness of purpose that activates universal law. You can't be positive and negative at the same time. It isn't possible.

Jack Ensign Addington says it best in his, "All About Goals and How To Achieve Them." He said, "The simple law of cause and effect assures us: That to which we give our attention is going to become our experience.

Can you have too many goals? No.

Is there a way to "turbo boost" goal fulfillment? Yes, and that is what we will discuss next.

Write your goals down. It isn't enough to just think about a goal, you must commit your goals to paper and set a time line. This is a very important step in the goal-setting process. Once committed in writing, the goal becomes substantive.

When writing them, be absolutely clear in describing what you wish to achieve. If it is a new home, describe the home in detail, the neighborhood, how many rooms, how much acreage.

After writing the goal, create an affirmation. An affirmation is a positive, results oriented statement that you will speak to yourself in the first person. It is imperative that the affirmation be written as if the result is already achieved.

Here are some examples:

"I am basking in the sun on the beach in Waikiki"

"I am overflowing with energy at my ideal weight of \_\_\_\_"

"I am confidently fulfilling my duties as the new CEO of \_\_\_\_\_"

Along with your affirmation, you need to create a visualization. This is a crystal clear, vivid mind picture of the action taking place in your affirmation.

These steps are absolutely critical components in the process of goal setting. The reason that goals, affirmations and the visualizations are so important is that your brain cannot tell the difference between an event that is real and one that is not. All it knows is that it has a perception.

If you effectively visualize yourself already reaching the goal, your mind will begin to program itself for that success. You can enhance the process even further by acting out the goal.

If your goal is to achieve a certain weight, for instance, begin to "act as if" you are already that thinner, slimmer person.

These principles hold true for any goal you desire. Remember that your present situation is the result of your prior programming. Your present circumstances are merely the results of a habit. Change your mind, change the habit and achieve the goal.

Perhaps Eleanor Roosevelt said it best, "Happiness is not a goal; it is a by-product."

## Handling a Man

Wise Women Can Get Anything they Want  
from their Man within Reason

Get Anything you Want from a Man..

Girls, men, though seem complex, are mostly easy creatures to co-habitate. They are not anywhere near as complex as we are and don't have our monster mood swings, which makes them much easier to please. No one, no matter what sex they are like to be interrogated or [nagged](#). So, please, if you want something from your man, don't nag. If he wanted a mother, he would have continued to live with his mother.

With the above information, let's put it together.

When you want something from a man, make sure the conditions are right when you tell him what you want. The first condition is when he is content and fed. Men are much more mellow when they have just eaten. Heck, who isn't? It is just that usually when a woman is hungry, she miraculously finds something to eat, while a man is waiting for his plate to be put in front of him.

The second condition is you must have his attention. If he is reading the morning paper after breakfast (a habit), don't interrupt his reading time. If he is watching a sports, forget it; let him watch sports. You know your man and his habits. So, you decide when a good time is to talk to him.

Don't be timid, speak directly and don't give him innuendoes, he has no idea what they are. Tell him. Don't play word games with him and talk in circles. Men do well with direct requests. You need to speak out with confidence, especially if what you are going to say is going to change the way things are in his life.

You can use the following example for an idea:

"Honey, I am going to need some extra spare time so that I can start a business of my own. And, I would greatly appreciate if you would take on a few things around here, or work out a budget with me so I can get a person to come in and take over some of the things I do to help free up my time."

Then be prepared for his questions or his explosion. The above request means change.

Have a list of things that you would like him to take the responsibility for. And, have your business plan set out. Whatever you do, don't let him tell you that what you plan to do is something that you can't do. You don't need negativity, but remember when they get negative that is because it usually the fear of change. Don't let it end up in an argument.

If he explodes, just simply state, "Oh, when you have calmed down we can talk about this, right now I see I have surprised you." And, let him calm down. Whatever you do, don't back down. Men respect that.

Simply speaking, you are not asking him; you are telling him. You should not have to ask your partner in life for permission to do anything, unless it some agreement you have on something that you are going to purchase that is not in the budget.

Just because you are married does not mean you are not your own person. If you are afraid of your husband's wrath, then you need to move on with your life. No woman needs a man to dominate and dictate to her, hit her or threaten her in anyway. We are not chattel. This is not the days of cavemen. For more on this subject whether it is you or a friend you can help [click to victims](#)



When managing people, remember to always compliment them and make sure it is a sincere compliment. A sincere compliment to any one, mellows them out.

Remember, talking about starting your own business can make him bristle as his thoughts go toward his inability to support you in a style he would love to do. It generally has nothing to do with you wanting to work. Men, tend to think things like, "Oh, I'm not making enough money." When all you may be saying is you would like to have more challenges in your life and do not want to always be totally dependent upon your husband.

Rather than say it is for money, just state you would like to be successful. Extra money, will be a bonus for the future. You know your spouse better than we do, these are general hints on getting results, using our knowledge base on "men in general."

You may have a man that is helping, supportive, kind, romantic, always perfect, easy going and if that is the case, you certainly don't need this section of this book -)



## Working For Others

Wise Women Win at Doing the Best at their Job

"The pessimist sees the difficulty in every opportunity. The optimist, the opportunity in every difficulty." L. P. Jacks

When you are working for someone else, you truly must work like it is your business too. You work for a paycheck but you should give your boss your all. Many bosses will notice that you are putting your heart and soul into the business.

The reason you should give your company the best that you can be is that as long as the company survives, you survive. Sloppy work habits, being late, not caring about how you talk behind the backs of your co-workers can cause problems.

The way you dress, your promptness and how you care about what you are doing reflects on your personal character. If you can't give the job that you do your very best, then you should consider a career change.

In servicing others, treat them as you yourself would like to be treated, be courteous, put a smile on your face, let it light your eyes, you may have no idea how a cheerful hello and politeness can make someone's life so much better. Do it for you, do it for them.

When doing drudge work that you don't like to do, change your mind, become the best at that drudge work there is. Making personal challenges to yourself will make time go by so much faster.

Stop looking at the clock; it doesn't go any faster. Time only goes fast when you are having fun. 😊 Did you know that? Jobs can be very fulfilling and truly, when you love your job, time does fly. No sooner do you get there, then, it is time to leave. If your job is not challenging you in ways that you need to be

challenged, again, you may need to go to night school and learn something different, because working at a job should not be drudgery.

As a woman, you should never put up with a condescending boss, or co-workers who flirt beyond the bounds that you find acceptable. When you don't like the way you are being treated, say so! Don't accept or worry about losing your job. There are more laws being made all the time for what is acceptable behavior and not. And more lawsuits than you can imagine as women rise up to NEVER putting up with harassment.

"Keep away from people who try to belittle your ambitions. Small people always do that, but the really great make you feel that you, too, can become great."

Mark Twain

Each day, do something different. It could be a new way to wear your hair, or start polishing your shoes, or a new way of standing taller, looking people in the eye, or get a little sparkle around you. Give compliments to those that work with you, and watch the changes that happen. When you get a compliment, don't deny it, accept it with a smile and say thank you.

Advancement at your job comes with being responsible. Management positions come from being able to manage people, delegate work and keeping the engines oiled. You can move up when you want to, or you are in a nowhereville occupation. Do you believe you deserve a raise? Then get one!

Ask yourself if you were the manager, would you give yourself a raise?

Then list the reasons why you would give that raise to yourself. When you look at things from different perspectives, you get a bigger picture. Again, don't short yourself, be honest; don't go by what others say, go by what you think. Your own mind is usually the best guide.

If you came up with an answer that said NO, then do what it takes to improve what you need to do to get that promotion. Don't let anyone stop you from your goal. When you feel you are in a rut, do something. It's okay to change your mind about your attitude or how you will approach things; it's a woman's prerogative to change her mind.

If you watch a stagnant pool of water sitting and never changing, you can see what happens to you when nothing changes. So drop a rock in and watch it

ripple or splash. You have given it life. Don't let yourself be a stagnant pool. Drop a rock into your life.

Wise Women know who they are and what their potential is.

## **Raising Kids**

Wise Women Win at Raising Kids

Kids, you love them and sometimes you want to strangle them. All in all, your life will be easier if you can get your kids ready for school on time without upsets, and to bed at night without a fight.

And to pick up their clothes and help out or to help you voluntarily, or carry out small tasks that they can do to help.

Sound difficult? It's not.

No, we don't have big sticks to beat them with, but we do know that there will be some changes in your house when you read and apply the following:

Kids, from the time they are wee tots want to help mother. It is as natural to them as it is for you to comb your hair.

When they are very small, many youngsters are very smart, and get mom and/or dad wrapped around their adorable little fists.

If your child is already out of control, he/she is going to be in for some rude shocks. If your child is fairly easy to manage already and you just have some episodes...it won't be as upsetting, but rules are made as we go along raising our kids.

Kids live with imaginary rules. We as parents make them up as we go along. You may have read books to help you make some rules and to nurture your child, but a rule book did not come with your particular child. They come in naked without a manual.

To begin with... there really is no such thing as spoiling a baby. However, there is a limit of what we have to put up with while we pamper, keep them clean and dry, hug them and feed them.

We do not have to jump every time they cry. If you pick your baby up often enough between hunger cycles, they learn that mommy is there for them, and they learn not to fuss, unless you over sleep.

Children are very smart. With mothers who are a little slow in getting to them, their baby will learn to cry 30 minutes before he wants to be fed. They learn; it's like an inner clock with them.

So let's begin with some rules:

It's not fair to ever punish a child on first offense, even if you know they know. It's like they get one chance, then if they do it again they suffer the consequences until they don't do it again. Remember, for them to know the rules, the rules must be laid down in a way that they know them. So sometimes, they will do something wrong, like something they have never done before, and it is your job to set them right and tell them, "Guess what? You have just managed to create a new rule.... Do it again and you will be in big trouble."

Let them know why there is this new rule. Consequences such as burning, hurting someone else, danger, or for whatever reason you make the rule.

Once the rule is established, give no lee-way.

Children whine at you to wear you down. If they know they won't get their way, and will be punished if they keep it up, they will STOP.

(If you have been giving in, your child will be learning new rules) They will be rules that you both can live with. He/she will test you for a while but after a couple of weeks, they will give up.

Basically, you say,

"I said, NO, and I mean NO." Period.

Then they try again, and you look them straight in the face, that's right, get down on your knees and look them in the eye and tell them, one more out of you and you will get time out for 20 minutes. I mean it. From now on there will never be any whining and getting your way. (And here, if they are older and able to

understand, tell them that you have made a mistake in teaching them that they can get away with getting their way... and that it is over)

If you set a punishment, then you must do the punishment. No more, "Okay, this one time I will let you get away with it."

You do that and you are right back to the drawing board.

Never, tell your child you are going to do something and not do it. If you tell them to pick up their clothes, be prepared to make sure they carry out your order. If you can't oversee it, then don't tell them to do it. It's as simple as learning how to live up to promises, if you can't keep them; don't make them.

As your children grow, they will know you mean business, and your life and theirs will be so much better.

If you have teens, and they have already given you enough headaches for you to invent a headache remedy, it is time for them to help you and learn to mind.

Teens are a breed unto themselves. We were teens and we have all suffered those pitfalls. It is a time when sometimes you just want to be mommy's little girl, and the next hour you are fighting for your independence. It is a myriad of emotions. Girls are growing up and getting their monthly cycles, boys are getting filled with testosterone.... Their moods will swing violently from one mood to the next. You have probably been there yourself, if you remember.

Kids and teens need to feel part of the family unit. Giving them responsibilities is the best thing you can do for them. Expect the best from them and the more you compliment them and push them forward in life, the more they will comply, grow with self confidence and turn out the way you would want them to turn out.

It doesn't really matter if you are rich enough to have a maid or not, rich kids need responsibilities too.

Teens need to be allowed to make decisions, after all, once they leave home, that is not the time for them to make mistakes that they could have made while under your supervision.

Older children are never responsible for younger children; do not put them in that position. Your children are your responsibility, to put that on the shoulders of an 11 year old is not right.

Yes, they can help out, yes they help you with chores, and help keep an eye out on the younger ones, but the bottom line is... if the 11 year old makes the wrong decision and things don't go right, it is not the kid's responsibility, he/she is too young for being responsible for the life of a younger sibling.

Children that get too much responsibility generally leave you early. They don't need you, and they don't need to be the slave that some parents put their kids under. Let your kids be kids, and let them go to school and learn, and do give them some chores at home that are their responsibility. Give them lots of encouragement and stay consistent, because your consistency is the true and only way to get the respect that you need from your children. When your children respect you, they will mind you without any squabble.

And as they grow into the "dreaded teens" your mutual respect will have been established.

Wise Women Win at Raising Well Adjusted Children who Are Easy to Manage



## **Employment Ideas and Current USA Growth**

Wise Women Win in NOT getting stuck in a labeled Women only Job

If you had to make a list of 200 kinds of jobs, could you do it?

There are so many things that women can do that are everyday kind of jobs that you hear about a lot such as:

Waitress  
Secretary  
Receptionist  
Counter Sales Girls  
Store Manager  
Real Estate  
Life Insurance  
Bookkeeping  
Data Processor  
Transcription  
Legal Secretary  
Paralegal Secretary  
Lawyers  
Doctors  
Teachers  
Writers  
Actresses  
Maids  
Chefs  
Dental Hygienist  
Nurse  
NA (Nurses Assistant)  
LPN  
x-Ray Technician  
Web Designer  
Clothes Designer  
Interior Decorating  
Grocery Store Checkout Person  
Hotel Manager  
Apartment Manager  
Copy Writer  
Editor  
Court Reporter



CPA  
Aerobics Instructor  
Music Teacher  
Seamstress  
Lifeguard  
Photographer  
Veterinarians  
Pharmacists and we mustn't forget Librarian

Plus things that you don't generally associate women with:

Things like Real Estate Appraisers, Insurance Losses (someone has to go to burnt down houses and categorize the losses.) Dentist, Stock Brokers, Radio Broadcasters, Construction Workers, Race Car Driving, Mechanic, Carpenter and even ghostwriting. We are sure you can think of a lot more. We are just reaching out to open your eyes at possibilities for employment that is unique.

Find your [skills](#), and look for jobs that you would enjoy doing that have something to do with what you would like to do and set your [goals](#).

If you have the aptitude to work in a field not commonly associated with women, don't let being a woman stop you. Go for it!

Wise Women start searching for the fields they would like to work in.

Employment Projection for the USA

Employment Change

Total employment is expected to increase from 122.6 million in 1990 to 147.2 million in 2005, or by 20 percent. Reflecting a slowdown in labor force growth, this is only slightly more than half the rate of increase recorded during the previous 15-year period.

The 24.6 million jobs that will be added to the U.S. economy by 2005 will not be evenly distributed across major industrial and occupational groups -- causing some restructuring of employment. Continued faster than average employment growth among occupations that require relatively high levels of education or training is expected. The following two sections examine projected employment change from both industrial and occupational perspectives. The industrial profile

is discussed in terms of wage and salary employment, except for agriculture, forestry, and fishing, which includes self-employed and unpaid family workers. The occupational profile is viewed in terms of total employment (wage and salary, self-employed, and unpaid family workers).

### Industrial Profile

The long-term shift from goods-producing to service-producing employment is expected to continue (chart 5).

For example, service-producing industries--including transportation, communications, and utilities; retail and wholesale trade; services; government; and finance, insurance, and real estate -- are expected to account for approximately 23 million of the 24.6 million new jobs created by the year 2005.

In addition, the services division within this sector -- which includes health, business, and educational services -- contains 16 of the 20 fastest growing industries, and 12 of the 20 industries adding the most jobs. Expansion of service sector employment is linked to a number of factors, including changes in consumer tastes and preferences, legal and regulatory changes, advances in science and technology, and changes in the way businesses are organized and managed. Specific factors responsible for varying growth prospects in major industry divisions are discussed below.

### Service-Producing Industries

Services. Services is both the largest and the fastest growing division within the service-producing sector (chart 6). This division provided 38 million jobs in 1990; employment is expected to rise 34.7 percent to 50.5 million by 2005, accounting for almost one-half of all new jobs. Jobs will be found in small firms and in large corporations, in State and local governments, and in industries as diverse as banking, hospitals, data processing, and management consulting. The two largest industry groups in this division, health services and business services, are projected to continue to grow very fast.

In addition, social, legal, and engineering and management services industries further illustrate this division's strong growth.

Health care will continue to be one of the fastest growing industries in the economy. Employment in the health services industries is projected to grow from

8.9 to 12.8 million. Improvements in medical technology, and a growing and aging population will increase the demand for health services.

Employment in home health care services -- the fastest growing industry in the economy -- nursing homes, and offices and clinics of physicians and other health practitioners is projected to increase the most rapidly throughout this period.

However, not all health industries will grow at the same rapid rate. For example, hospitals, both public and private, will continue to be the largest, but slowest growing health care industry.

Business services industries also will generate many jobs. Employment is expected to grow from 5.2 million in 1990 to 7.6 million in 2005. Personnel supply services, made up primarily of temporary help agencies, is the largest sector in this group and will continue to add many jobs. However, due to the slowdown in labor force participation by young women, and the proliferation of personnel supply firms in recent years, this industry will grow more slowly than during the 1975-90 period, although still faster than the average for all industries.

Business services also include one of the fastest growing industries in the economy -- computer and data processing services. This industry's rapid growth stems from advances in technology, world-wide trends toward office and factory automation, and increases in demand from business firms, government agencies, and individuals.

Education, both private and public, is expected to add 2.3 million jobs to the 9.4 million in 1990. This increase reflects population growth and, in turn, rising enrollments projected for elementary, secondary, and post secondary schools. The elementary school age population (ages 5-13) will rise by 3.8 million between 1990 and 2005, the secondary school age (14-17) by 3.2 million, and the traditional post secondary school age (18-24) by 1.4 million. In addition, continued rising enrollments of older, foreign, and part-time students are expected to enhance employment in post secondary education. Not all of the increase in employment in education, however, will be for teachers; teacher aides, counselors, and administrative staff also are projected to increase.

Employment in social services is expected to increase by 1.1 million, bringing the total to 2.9 million by 2005, reflecting the growing elderly population. For example, residential care institutions, which provide around-the-clock assistance

to older persons and others who have limited ability for self-care, is projected to be one of the fastest growing industries in the U.S. economy. Other social services industries that are projected to grow rapidly include child daycare services and individual and miscellaneous social services, which includes elderly daycare and family social services.

Retail and wholesale trade. Employment in retail and wholesale trade is expected to rise by 26 and 16 percent, respectively; from 19.7 to 24.8 million in retail trade and from 6.2 to 7.2 million in wholesale trade. Guided by higher levels of personal income and continued increases in women's labor force participation, the fastest projected job growth in retail trade is in apparel and accessory stores and eating and drinking establishments, with the latter employing the most workers in this sector. Substantial numerical increases in retail employment are anticipated in food stores, automotive dealers and service stations, and general merchandise stores.

Finance, insurance, and real estate. Employment is expected to increase by 21 percent -- adding 1.4 million jobs to the 1990 level of 6.7 million. The demand for financial products and services is expected to continue unabated, but bank mergers, consolidations, and closings--resulting from over expansion and competition from nonbank corporations that offer bank-like services -- are expected to limit job growth.

The fastest growing industry within this sector is expected to be nondepository holding and investment offices, which includes businesses that compete with banks, such as finance companies and mortgage brokers.

Transportation, communications, and public utilities. Overall employment will increase by 15 percent. Employment in the transportation sector is expected to increase by 25 percent, from 3.6 to 4.4 million jobs. Truck transportation will account for 47 percent of all new jobs; air transportation will account for 32 percent. The projected gains in transportation jobs reflect the continued shift from rail to road freight transportation, rising personal incomes, and growth in foreign trade. In addition, deregulation in the transportation industry has increased personal and business travel options, spurring strong job growth in the passenger transportation arrangement industry, which includes travel agencies. Reflecting laborsaving technology and industry competition, employment in communications is projected to decline by 13 percent. Employment in utilities,

however, is expected to grow about as fast as the average, adding 160,000 new jobs, highlighted by one of the fastest growing industries in the economy -- water supply and sanitary services.

Government. Between 1990 and 2005, government employment, excluding public education and public hospitals, is expected to increase 14 percent, from 9.5 million to 10.8 million jobs.

This growth will occur in State and local government; employment in the Federal Government is expected to decline by 31,000 jobs.

### Goods-Producing Industries

Employment in this sector peaked in the late 1970's, and has not recovered from the recession period of the early 1980's and the trade imbalances that began in the mid-1980's.

Although overall employment in GoodsProducing industries is expected to show little change, growth prospects within the sector vary considerably.

Construction. Construction, the only GoodsProducing industry projected to grow, is expected to add 923,000 jobs between 1990 and 2005. Construction employment is expected to increase by 18 percent, from 5.1 to 6.1 million. Increases in road and bridge construction will offset the slowdown in demand for new housing, reflecting the slowdown in population growth and the over expansion of office building construction in recent years.

Manufacturing. Manufacturing employment is expected to decline by 3 percent from the 1990 level of 19.1 million. The projected loss of manufacturing jobs reflects productivity gains achieved from increased investment in manufacturing technologies as well as a winnowing out of less efficient operations.

The composition of manufacturing employment is expected to shift since most of the jobs that will disappear are production jobs. The number of professional, technical, and managerial positions in manufacturing firms will increase.

Mining. Mining employment is expected to decline from 712,000 to 669,000 -- a 60 percent decline. Underlying this projection is the assumption that domestic oil production will drop and oil imports will rise sharply, reducing employment in the crude petroleum industry. However, the expected rise in oil prices should

spark exploration and, consequently, a slight increase in employment in the oil field services industry. In addition, employment in coal mining should continue to decline sharply due to the expanded use of laborsaving machinery.

Agriculture, forestry, and fishing. Overall employment in agriculture, forestry, and fishing has been declining for many decades and this trend is expected to continue -- the number of jobs is projected to decline by 6 percent, from 3.3 million to 3.1 million.

The decline in agricultural, forestry, and fishing jobs reflects a decrease of 410,000 in the number of self-employed workers. Wage and salary positions are expected to increase by 214,000 -- with especially strong growth in the agricultural services industry, which includes landscape, horticultural, and farm management services.

### Occupational Profile

Continued expansion of the service producing sector conjures up an image of a work force dominated by cashiers, retail sales workers, and waiters. However, although service sector growth will generate millions of clerical, sales, and service jobs, it also will create jobs for financial managers, engineers, nurses, electrical and electronics technicians, and many other managerial, professional, and technical workers. In fact, the fastest growing occupations will be those that require the most formal education and training.

This section furnishes an overview of projected employment in 12 categories or "clusters" of occupations based on the Standard Occupational Classification (SOC). The SOC is used by all Federal agencies that collect occupational employment data, and is the organizational framework for grouping statements in the Handbook.

In the discussion that follows, projected employment change is described as growing faster, slower, or the same as the average for all occupations. (These phrases are explained on page 2.) While occupations that are growing fast generally offer good opportunities, the numerical change in employment also is important because large occupations, such as retail sales worker, may offer many more new jobs than a small, fast-growing occupation, such as paralegal (chart 7).

Technicians and related support occupations. Workers in this group provide technical assistance to engineers, scientists, and other professional workers, as well as operate and program technical equipment. Employment in this cluster is expected to increase by 37 percent, from 4.2 to 5.8 million, making it the fastest growing occupational cluster in the economy (chart 8). It also contains one of the fastest growing occupations -- paralegal. Employment of paralegal is expected to increase much faster than average as utilization of these workers in the rapidly expanding legal services industry increases. Health technicians and technologists, such as radiologic and surgical technologists, and computer programmers will add large numbers of jobs. Growth in other occupations, such as broadcast technicians, will be limited by laborsaving technological advances.

Professional specialty occupations. Workers in these occupations perform a wide variety of duties, and are employed in almost every industry. Employment in this cluster is expected to grow by 32 percent, from 15.8 to 20.9 million jobs, continuing to grow faster than average, and significantly increasing its share of total employment by 2005. Much of this growth is a result of rising demand for computer specialists; social and recreation workers; lawyers; health diagnosing and treating occupations; and engineers.

Service occupations. This group includes a wide range of workers in protective services, food and beverage preparation, health services, and cleaning and personal services. Employment in these occupations is expected to grow by 29 percent, faster than average, from 19.2 to 24.8 million. An expanding population and economy, combined with higher personal incomes and increased leisure time, will spur demand for many different types of services. For example, employment of flight attendants, homemaker-home health aides, and preschool workers should all grow much faster than average.

Executive, administrative, and managerial occupations. Workers in this cluster establish policies, make plans, determine staffing requirements, and direct the activities of businesses, government agencies, and other organizations. Those in management support occupations provide technical assistance to managers. Employment in this cluster is expected to increase by 27 percent, from 12.5 to 15.9 million, reflecting faster than average growth. Growth will be spurred by the increasing number and complexity of business operations and result in large employment gains, especially in the services industry division. However, many

businesses will streamline operations, reducing administrative costs and employing fewer managers, thus offsetting increases in employment.

Employment in these occupations tends to be driven by industry growth. For example, employment of health services managers will grow much faster than average, while only average growth is expected for wholesale and retail buyers and merchandise managers.

Hiring requirements in many managerial and administrative jobs are becoming more stringent. Work experience, specialized training, or graduate study will be increasingly necessary.

Familiarity with computers will continue to be important as a growing number of firms rely on computerized management information systems.

Marketing and sales occupations. Workers in this cluster sell goods and services, purchase commodities and property for resale, and stimulate consumer interest. Employment in this cluster is projected to increase by 24 percent, from 14.1 to 17.5 million jobs, about as fast as average. Demand for services sales representatives, travel agents, and securities and financial services sales workers is expected to grow much faster than average due to strong growth in the industries that employ them. Many part- and full-time job openings are expected for retail sales workers and cashiers due to the large size, high turnover, and faster than average employment growth in these occupations. Opportunities for higher paying sales jobs, however, will tend to be more competitive.

Transportation and material moving occupations. Workers in this cluster operate the equipment used to move people and equipment. Employment in this group is expected to increase by 21 percent, from 4.7 to 5.7 million jobs. Faster than average growth is expected for bus drivers, while average growth is expected for truck drivers, reflecting rising school enrollments and growing demand for transportation services. Equipment improvements and automation should result in materials moving equipment operators increasing more slowly than the average. In addition, railroad transportation workers and water transportation workers are projected to show little change in employment as technological advances increase productivity.



Construction trades and extractive occupations. Workers in this group construct, alter, and maintain buildings and other structures, and operate drilling and mining equipment. Overall employment in this group is expected to rise from 4 to 4.8 million. Virtually all of the new jobs will be in construction.

Spurred by new projects and alterations to existing structures, average employment growth is expected in construction. On the other hand, increased automation, continued stagnation in the oil and gas industries, and slow growth in demand for coal, metal, and other materials will result in little change in employment of extractive workers.

Mechanics, installers, and repairers. These workers adjust, maintain, and repair automobiles, industrial equipment, computers, and many other types of equipment. Overall employment in these occupations is expected to grow by 16 percent -- from 4.9 to 5.7 million -- due to increased use of mechanical and electronic equipment. One of the fastest growing occupations in this group is expected to be computer and office machine repairers, reflecting the increased use of these types of machines. Communications equipment mechanics, installers, and repairers, and telephone installers and repairers, in sharp contrast, are expected to record a decline in employment due to laborsaving advances.

Administrative support occupations, including clerical. Workers in this largest major occupational group perform the wide variety of administrative tasks necessary to keep organizations functioning smoothly. The group as a whole is expected to grow by 13 percent, from 22.0 to 24.8 million jobs, more slowly than average. Technological advances are projected to slow employment growth for stenographers and typists, word processors, and data entry keyers. Others, such as receptionists and information clerks, will grow much faster than average, spurred by rapidly expanding industries such as business services. Because of their large size and substantial turnover, clerical occupations will offer abundant opportunities for qualified job seekers in the years ahead.

Handlers, equipment cleaners, helpers, and laborers.

Workers in this group assist skilled workers and perform routine, unskilled tasks. Overall employment is expected to increase by only 8 percent, slower than average, from 4.9 to 5.3 million jobs as routine tasks are automated. Employment

of construction laborers, however, is expected to increase about as fast as average, reflecting growth in the construction industry.

Agriculture, forestry, and fishing occupations. Workers in these occupations cultivate plants, breed and raise animals, and catch fish. Although demand for food, fiber, and wood is expected to increase as the world's population grows, the use of more productive farming and forestry methods and the consolidation of smaller farms are expected to result in only a 5-percent increase in employment, from 3.5 to 3.7 million jobs.

Employment of farm operators and farm workers is expected to rapidly decline, reflecting greater productivity; the need for skilled farm managers, on the other hand, should result in average employment growth in that occupation.

Production occupations. Workers in these occupations set up, install, adjust, operate, and tend machinery and equipment and use hand tools and hand-held power tools to fabricate and assemble products. Employment is expected to decline by 4 percent, from 12.8 to 12.3 million. Increases in imports, overseas production, and automation -- including robotics and advanced computer techniques -- will result in little change or slight declines in overall employment. Relative to other occupations, employment in many production occupations is more sensitive to fluctuations in the business cycle and competition from imports.

### Replacement Needs

Most jobs through the year 2005 will become available as a result of replacement needs. Thus, even occupations with little or no employment growth or slower than average employment growth may still offer many job openings.

Replacement openings occur as people leave occupations. Some transfer to other occupations as a step up the career ladder or to change careers. Others stop working in order to return to school, to assume household responsibilities, or to retire.

The number of replacement openings and the proportion of job openings made up by replacement needs vary by occupation. Occupations with the most replacement openings generally are large, with low pay and status, low training requirements, and a high proportion of young and part-time workers. The

occupations with relatively few replacement openings, on the other hand, are those with high pay and status, lengthy training requirements, and a high proportion of prime working age, full-time workers. Workers in these occupations generally have spent several years acquiring education or training that often is not applicable to other occupations. For example, among professional specialty occupations, only 46 percent of total job opportunities result from replacement needs, as opposed to 69 percent among administrative support occupations (chart 9).

### Interested in More Detail?

Readers interested in more information about projections and detail on the labor force, economic growth, industry and occupational employment, or methods and assumptions should consult the November 1991 Monthly Labor Review or Outlook 1990-2005, BLS Bulletin 2402. Information on the limitations inherent to economic projections also can be found in either of these two publications. For additional occupational data, as well as statistics on educational and training completions, see the 1992 edition of Occupational Projections and Training Data, BLS Bulletin 2401.

### Leads To More Information

This chapter describes many other ways to find information about occupations, counseling, education and training, financial aid, and finding a job. Also, look at the end of each occupational statement in the Handbook, under Sources of Additional Information, for organizations you can contact to obtain information about that particular occupation.

### Career Information

A good place to start collecting information you need is from the people closest to you, your family and friends. These personal contacts are often overlooked, but can be extremely helpful. They may be able to answer your questions directly or, more importantly, put you in touch with someone else who can.

This "networking" can lead to an "informational interview," where you can meet with someone who is willing to answer your questions about a career or a company, and who can provide inside information on related fields and other helpful hints.

This is a highly effective way to learn the recommended type of training for certain positions, how someone in that position entered and advanced, and what he or she likes and dislikes about the work. While developing your network of contacts, you may want to begin exploring other avenues.

Public libraries, career centers, and guidance offices have a great deal of career material. To begin your library search, look in the card catalog or at the computer listings under "vocations" or "careers" and then under specific fields.

Also, leaf through the file of pamphlets that describe employment in different organizations. Check the periodicals section, where you will find trade and professional magazines and journals about specific occupations and industries.

Familiarize yourself with the concerns and activities of potential employers by skimming their annual reports and other information they distribute to the public.

You can also find occupational information on video cassettes, in kits, and through computerized information systems. Check career centers for programs such as individual counseling, group discussions, guest speakers, field trips, and career days.

Always assess career guidance materials carefully.

Information should be current. Beware of materials produced by schools for recruitment purposes that seem to glamorize the occupation, overstate the earnings, or exaggerate the demand for workers.

You may wish to seek help from a counselor. Counselors are trained to help you discover your strengths and weaknesses, guide you through an evaluation of your goals and values, and help you determine what you want in a career. The counselor will not tell you what to do, but will administer interest inventories and aptitude tests, interpret the results, and help you explore your options. Counselors also may be able to discuss local job markets, and the entry requirements and costs of the schools, colleges, or training programs offering preparation for the kind of work that interests you. You can find counselors in:

- high school guidance offices,
- college career planning and placement offices,

- placement offices in private vocational/technical schools and institutions,
- vocational rehabilitation agencies,
- counseling services offered by community organizations,
- private counseling agencies and private practices,
- State employment service offices affiliated with the U.S. Employment Service.

Before employing the services of a private counselor or agency, seek recommendations and check their credentials. The International Association of Counseling Services (IACS) accredits counseling services throughout the country. To receive the listing of accredited services for your region, send a self-addressed, stamped, business envelope to IACS, 101 South Whiting St., Suite 211, Alexandria, VA 22304. The Directory of Counseling Services, an IACS publication providing employment counseling and other assistance, may be available in your library or school career counseling center. For a list of certified career counselors by State, contact the National Board of Certified Counselors, P.O. Box 5406, Greensboro, NC 27435. Phone: (919) 547-0607.

Professional societies, trade associations, labor unions, business firms, and educational institutions provide a variety of free or inexpensive career material. Many of these are identified in the Sources of Additional Information section of each Handbook statement. For information on occupations not covered in the Handbook, consult directories in your library's reference section for the names of potential sources. You may need to start with *The Guide to American Directories* or *The Directory of Directories*. Another useful resource is *The Encyclopedia of Associations*, an annual multivolume publication listing trade associations, professional societies, labor unions, and fraternal and patriotic organizations.

The National Audiovisual Center, a central source for all audiovisual material produced by the U.S. Government, rents and sells material on jobs and careers. For a catalog, contact the National Audiovisual Center, 8700 Edgeworth Dr., Capitol Heights, MD 20743. Phone: (301) 763-1896.

For first-hand experience in an occupation, you may wish to intern, or take a summer or part-time job. Some internships offer academic credit or pay a

stipend. Check with guidance offices, college career resource centers, or directly with employers.

### State and Local Information

The Handbook provides information for the Nation as a whole. For help in locating State or local area information, contact your State occupational information coordinating committee (SOICC). These committees may provide the information directly, or refer you to other sources. Refer to the chapter beginning on page 000 for addresses and telephone numbers of the SOICC's.

Most States have career information delivery systems (CIDS). Look for these systems in secondary schools, post secondary institutions, libraries, job training sites, vocational rehabilitation centers, and employment service offices. Job seekers can use the systems' computers, printed material, microfiche, and toll-free hotlines to obtain information on occupations, educational opportunities, student financial aid, apprenticeships, and military careers. Ask counselors and SOICC's for specific locations.

State employment security agencies develop detailed information about local labor markets, such as current and projected employment by occupation and industry, characteristics of the work force, and changes in State and local area economic activity. Addresses and telephone numbers of the directors of research and analysis in these agencies are listed in the chapter beginning on page 000.

### Education and Training Information

Check with professional and trade associations for lists of schools that offer career preparation in a particular field.

The Sources of Additional Information section of many Handbook statements directs you to organizations that can provide training information.

Refer to various directories, such as those that follow, for descriptions of courses of study, admissions requirements, expenses, and student financial aid information for colleges, universities, and other training institutions. Guidance offices, libraries, and large bookstores usually carry copies. Be sure to use the most recent edition because these directories are revised frequently. Guidance offices and libraries also have collections of college catalogs that list their specific programs, requirements, and expenses.

The Directory of Educational Institutions, published annually, lists schools accredited by the Accrediting Commission for Independent Colleges and Schools of the Career College Association. Most of these institutions are business schools, offering programs such as secretarial science, business administration, accounting, data processing, court reporting, paralegal studies, fashion merchandising, travel and tourism, culinary arts, drafting, and electronics. The Career College Association also distributes the Handbook of Accredited Private Trade and Technical Schools, which lists schools accredited by the Accrediting Commission for Trade and Technical Schools. For copies of these directories, write to the Career College Association, 750 1st St. NE., Washington, DC 20002. Phone: (202) 659-2460.

Information about home study programs appears in the Directory of Accredited Home Study Schools, published by the National Home Study Council. Send requests for the Directory, as well as a list of other publications, to the National Home Study Council, 1601 18th St. NW., Washington, DC 20009. Phone: (202) 234-5100.

Local labor unions, school guidance counselors, and State employment offices provide information about apprenticeships.

Copies of The National Apprenticeship Program and Apprenticeship Information are available from the Bureau of Apprenticeship and Training, U.S. Department of Labor, 200 Constitution Ave. NW., Washington, DC 20210. Phone: (202) 535-0545.

### Financial Aid Information

Information about financial aid is available from a variety of sources. Contact your high school guidance counselor and college financial aid officer for information concerning scholarships, fellowships, grants, loans, and work-study programs. In addition, every State administers financial aid programs; contact State Departments of Education for information. Banks and credit unions can provide information about student loans. You also may want to study the directories and guides to sources of student financial aid available in guidance offices and public libraries.

The Federal Government provides grants, loans, work-study programs, and other benefits to students. Information about programs administered by the U.S.

Department of Education is presented in The Student Guide to Federal Financial Aid Programs, updated annually. To get a copy, write to Federal Student Aid Programs, P.O. Box 84, Washington, DC 20044, or phone, toll-free, 1-800-433-3243.

Meeting College Costs, an annual publication of the College Board, explains how student financial aid works and how to apply for it. The current edition is available to high school students through guidance counselors.

Need a Lift?, an annual publication of the American Legion, contains career and scholarship information. Single copies may be obtained without charge by calling (317) 635-8411. Multiple copies cost \$2 each, prepaid (including postage), and can be obtained from the American Legion, Attn: National Emblem Sales, 700 N. Pennsylvania St., P.O. Box 1055, Indianapolis, IN 46204.

Some student aid programs are designed to assist specific groups-Hispanics, blacks, native Americans, or women, for example. Higher Education Opportunities for Minorities and Women, published by the U.S. Department of Education, is a guide to organizations offering assistance. This publication can be found in libraries and guidance offices, or may be purchased from the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. Phone (202) 783-3238 for price and ordering information.

The Armed Forces have several educational assistance programs. These include the Reserve Officers' Training Corps (ROTC), the New G.I. bill, and tuition assistance. Information can be obtained from military recruiting centers, located in most cities.

### Information on Finding a Job

It takes some people a great deal of time and effort to find a job they enjoy. Others may walk right into an ideal employment situation. Don't be discouraged if you have to pursue many leads. Friends, neighbors, teachers, and counselors may know of available jobs in your field of interest. Read the want ads. Consult State employment service offices and private or nonprofit employment agencies or contact employers directly.

### Where To Learn About Job Openings

\* State employment service offices



\* Civil service announcements (Federal, State, local) Classified ads -- Local and out-of-town newspapers -- Professional journals -- Trade magazines

\* Labor unions

\* Professional associations (State and local chapters) Libraries and community centers

\* Women's counseling and employment programs

\* Youth programs

\* School or college placement services

\* Employment agencies and career consultants

\* Employers

\* Parents, friends, and neighbors

Tips for Finding the Right Job, a U.S. Department of Labor pamphlet, offers advice on determining your job skills, organizing your job search, writing a resume, and making the most of an interview. Check with your State employment service office, or order a copy from the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. Phone (202) 783-3238 for price and ordering information.

Getting Back to Work, another Department of Labor publication, is designed to assist laid off workers, in particular. It also provides information on searching for and landing a job, in addition to detailed information on 250 occupations that are most likely to require the skills of displaced workers. This booklet is available in most State employment service offices, or may be obtained, free of charge, from the Bureau of Labor Statistics, Office of Employment Projections, 600 E St. NW., Room 9216, Washington, DC 20212. Phone: (202) 272-5381.

Informal job search methods. It is possible to apply directly to employers without a referral. You may locate a potential employer in the Yellow Pages, in directories of local chambers of commerce, and in other directories that provide information about employers. When you find an employer you are interested in, you can file an application even if you don't know for certain that an opening exists.

Want ads. The "Help Wanted" ads in newspapers list hundreds of jobs. Realize, however, that many job openings are not listed there. Also, be aware that the classified ads sometimes do not give some important information. Many offer little or no description of the job, working conditions, or pay. Some ads do not identify the employer. They may simply give a post office box for sending your resume. This makes followup inquiries very difficult. Furthermore, some ads offer out-of-town jobs; others advertise employment agencies rather than employment.

Keep the following in mind if you are using want ads:

- Do not rely solely on the classifieds to find a job; follow other leads as well.
- Answer ads promptly, since openings may be filled quickly, even before the ad stops appearing in the paper.
- Follow the ads diligently. Check them every day, as early as possible, to give yourself an advantage.
- Beware of "no experience necessary" ads. These ads often signal low wages, poor working conditions, or straight commission work.
- Keep a record of all ads to which you have responded.

Public employment service. The State employment service, sometimes called the Job Service, operates in coordination with the Labor Department's U.S. Employment Service. About 1,700 local offices, also known as employment service centers, help job seekers locate employment and help employers find qualified workers at no cost to themselves. To find the office nearest you, look in the State government telephone listings under "Job Service" or "Employment."

### Job Interview Tips

Preparation:

- \* Learn about the organization.
- \* Have a specific job or jobs in mind.
- \* Review your qualifications for the job.
- \* Prepare answers to broad questions about yourself.

- \* Review your resume.
- \* Practice an interview with a friend or relative.
- \* Arrive before the scheduled time of your interview.

Personal Appearance:

- \* Be well groomed.
- \* Dress appropriately.
- \* Do not chew gum or smoke.

The Interview:

- \* Answer each question concisely.
- \* Respond promptly.
- \* Use good manners. Learn the name of your interviewer and shake hands as you meet.
- \* Use proper English and avoid slang.
- \* Be cooperative and enthusiastic.
- \* Ask questions about the position and the organization.
- \* Thank the interviewer, and follow up with a letter.

Test (if employer gives one):

- \* Listen closely to instructions.
- \* Read each question carefully.
- \* Write legibly and clearly.
- \* Budget your time wisely and don't dwell on one question.

Information To Bring to an Interview:

- \* Social Security number.

\* Driver's license number.

\* Resume. Although not all employers require applicants to bring a resume, you should be able to furnish the interviewer with information about your education, training, and previous employment.

\* Usually an employer requires three references. Get permission from people before using their names, and make sure they will give you a good reference. Try to avoid using relatives. For each reference, provide the following information: Name, address, telephone number, and job title.

Job matching and referral. At a State employment service office, an interviewer will determine if you are "job ready" or if counseling and testing services would be helpful before you begin your job search. After you are "job ready," you may examine the Job Bank, a computerized listing of public- and private-sector job openings that is updated daily. Select openings that interest you, then get more details from a staff member who can describe the job openings in detail and arrange for interviews with prospective employers.

Counseling and testing. Centers can test for occupational aptitudes and interests and then help you choose and prepare for a career.

Services for special groups. By law, veterans are entitled to priority at State employment service centers. Veterans' employment representatives can inform you of available assistance and help you deal with any problems.

Summer Youth Programs provide summer jobs in city, county, and State government agencies for low-income youth. Students, school dropouts, or graduates entering the labor market who are between 16 and 21 years of age are eligible. In addition, the Job Corps, with more than 100 centers throughout the United States, helps young people learn skills or obtain education.

Service centers also refer applicants to opportunities available under the Job Training Partnership Act (JTPA) of 1982. JTPA prepares economically disadvantaged persons and those facing barriers to employment for jobs.

Call the Federal Job Information Center, operated by the Office of Personnel Management, for information about employment with the U.S. Government. The phone number is (202) 606-2700, or write to Federal Job Information Center, 1900 E St. NW., Room 1416, Washington, DC 20415.

Private employment agencies. These agencies can be very helpful, but don't forget that they are in business to make money. Most agencies operate on a commission basis, with the fee dependent upon a successful match. You or the hiring company will have to pay a fee for the matching service. Find out the exact cost and who is responsible for paying it before using the service.

While employment agencies can help you save time and contact employers who otherwise may be difficult to locate, in some cases, your costs may outweigh the benefits. Consider any guarantee they offer when figuring the cost.

### What Goes Into a Resume

A resume summarizes your qualifications and employment history. It usually is required when applying for managerial, administrative, professional, or technical positions. Although there is no set format, it should contain the following information:

- \* Name, address, and telephone number.
- \* Employment objective. State the type of work or specific job you are seeking.
- \* Education, including school name and address, dates of attendance, curriculum, and highest grade completed or degree awarded.
- \* Experience, paid or volunteer. Include the following for each job: Job title, name and address of employer, and dates of employment. Describe your job duties.
- \* Special skills, knowledge of machinery, proficiency in foreign languages, honors received, awards, or membership in organizations.
- \* Note on your resume that "references are available upon request." On a separate sheet, list the name, address, telephone number, and job title of three references.

College career planning and placement offices. College placement offices facilitate matching job openings with suitable job seekers. You can set up schedules and use available facilities for interviews with recruiters or scan lists of part-time, temporary, and summer jobs maintained in many of these offices. You also can get counseling, testing, and job search advice and take advantage of

their career resource library. Here you also will be able to identify and evaluate your interests, work values, and skills; attend workshops on such topics as job search strategy, resume writing, letter writing, and effective interviewing; critique drafts of resumes and videotapes of mock interviews; explore files of resumes and references; and attend job fairs conducted by the office.

Community agencies. Many nonprofit organizations offer counseling, career development, and job placement services, generally targeted to a particular group, such as women, youth, minorities, ex-offenders, or older workers.

Many communities have career counseling, training, placement, and support services for employment. These programs are sponsored by a variety of organizations, including churches and synagogues, nonprofit organizations, social service agencies, the State employment service, and vocational rehabilitation agencies. Many cities have commissions that provide services for these special groups.

#### Organizations for Specific Groups

The organizations listed below provide information on career planning, training, or public policy support for specific groups.

Disabled: President's Committee on Employment of People with Disabilities, 1331 F St. NW., 3rd Floor, Washington, DC 20004. Phone: (202) 376-6200.

The blind: Job Opportunities for the Blind Program, National Federation for the Blind, 1800 Johnson St., Baltimore, MD 21230. Phone: toll-free, 1-800-638-7518.

Minorities: National Association for the Advancement of Colored People (NAACP), 4805 Mount Hope Dr., Baltimore, MD 21215-3297. Phone: (212) 358-8900.

National Urban League, Employment Department, 500 E. 62nd St., New York, NY 10021. Phone: (301) 310-9000.

National Urban League, Washington Operations, 1111 14th St. NW., 6th Floor, Washington, DC 20005. Phone: (202) 898-1604.

Older workers: National Association of Older Workers Employment Services, c/o National Council on the Aging, 409 3rd St. SW., Suite 2000, Washington, DC 20024. Phone: (202) 479-1200.

American Association of Retired Persons, Worker Equity, 601 E St. NW., Floor A5, Washington, DC 20049. Phone: (202) 434-2040.

Asociación Nacional Por Personas Mayores (National Association for Hispanic Elderly), 2727 W. 6th St., Suite 270, Los Angeles, CA 90057. Phone: (213) 487-1922. This organization specifically serves low-income, minority older persons.

National Caucus/Center on Black Aged, Inc., 1424 K St. NW., Suite 500, Washington, DC 20005. Phone: (202) 637-8400.

Veterans: Contact the nearest regional office of the Veterans Administration.

Women: U.S. Department of Labor, Women's Bureau, 200 Constitution Ave. NW., Washington, DC 20210. Phone: (202) 523-6652.

Catalyst, 250 Park Ave. South, 5th floor, New York, NY 10003. Phone: (212) 777-8900. (Ask for the free referral pamphlet called Career Development Resources.)

Wider Opportunities for Women, 1325 G St. NW., Lower Level, Washington, DC 20005. Phone: (202) 638-3143.

Federal laws, executive orders, and selected Federal grant programs bar discrimination in employment based on race, color, religion, sex, national origin, age, and handicap. Information on how to file a charge of discrimination is available from U.S. Equal Employment Opportunity Commission offices around the country. Their addresses and telephone numbers are listed in telephone directories under U.S. Government, EEOC, or are available from the Equal Employment Opportunity Commission, 1801 L St. NW., Washington, DC 20507. Phone: (202) 663-4264.

Information on Federal laws concerning fair labor standards such as the minimum wage and equal employment opportunity can be obtained from the Office of Information and Consumer Affairs, Employment Standards Administration, U.S. Department of Labor, Room C-4331, 200 Constitution Ave. NW., Washington, DC 20210. Phone: (202) 523-8743.

## Sources of State and Local Job Outlook Information

State and local job market and career information is available from State employment security agencies and State Occupational Information Coordinating Committees (SOICC's).

State employment security agencies develop occupational employment projections and other job market information. SOICC's provide or help locate labor market and career information. The following list provides the title, address, and telephone number of State employment security agency directors of research and SOICC directors.

### Alabama

Director, Labor Market Information, Alabama Department of Industrial Relations, 649 Monroe St., Room 422, Montgomery, AL 36130. Phone: (205) 242-8855.

Director, Alabama Occupational Information Coordinating Committee, Bell Bldg., 207 Montgomery St., Suite 400, Montgomery, AL 36130. Phone: (205) 242-2990.

### Alaska

Chief, Research and Analysis, Alaska Department of Labor, P.O. Box 25501, Juneau, AK 99802-5501. Phone: (907) 465-4500.

Executive Director, Alaska Department of Labor, Research and Analysis Section, P.O. Box 25501, Juneau, AK 99802-5501. Phone: (907) 465-4518.

### American Samoa

Program Director, American Samoa State Occupational Information Coordinating Committee, Office of Manpower Resources, American Samoa Government, Pago Pago, AS 96799. Phone: (684) 633-4485.

### Arizona

Research Administrator, Arizona Department of Economic Security, 1789 West Jefferson, P.O. Box 6123, Site Code 733A, Phoenix, AZ 85005. Phone: (602) 542-3871.



Executive Director, Arizona State Occupational Information Coordinating Committee, P.O. Box 6123, Site Code 897J, 1788 West Jefferson St., First Floor North, Phoenix, AZ 85005. Phone: (602) 542-3680.

#### Arkansas

State and Labor Market Information, Arkansas Employment Security Division, P.O. Box 2981, Little Rock, AR 72203. Phone: (501) 682-1543.

Executive Director, Arkansas Occupational Information Coordinating Committee, Arkansas Employment Security Division, Employment and Training Services, P.O. Box 2981, Little Rock, AR 72203. Phone: (501) 682-3159.

#### California

Acting Chief, Employment Data and Research Division, California Employment Development Department, P.O. Box 942880, MIC 57, Sacramento, CA 94280-0001. Phone: (916) 427-4675.

Executive Director, California Occupational Information Coordinating Committee, 800 Capitol Mall, MIC-67, Sacramento, CA 95814. Phone: (916) 323-6544.

#### Colorado

Director, Labor Market Information, Chancey Building, 8th Floor, 1120 Lincoln St., Denver, CO 80203. Phone: (303) 894-2589.

Director, Colorado Occupational Information Coordinating Committee, State Board Community College, 1391 Speer Blvd., Suite 600, Denver, CO 80204-2554. Phone: (303) 866-4488.

#### Connecticut

Director, Research and Information, Employment Security Division, Connecticut Labor Department, 200 Folly Brook Blvd., Wethersfield, CT 06109. Phone: (203) 566-2120.

Executive Director, Connecticut Occupational Information Coordinating Committee, Connecticut Department of Education, 25 Industrial Park Rd., Middletown, CT 06457. Phone: (203) 638-4042.

## Delaware

Chief, Office of Occupational and Labor Market Information, Delaware Department of Labor, University Plaza, Building D, P.O. Box 9029, Newark, DE 19702-9029. Phone: (302) 368-6962.

Executive Director, Office of Occupational and Labor Market Information, Delaware Department of Labor, University Office Plaza, P.O. Box 9029, Newark, DE 19714-9029. Phone: (302) 368-6963.

## District of Columbia

Chief of Labor Market Information, District of Columbia Department of Employment Services, 500 C St. NW., Room 201, Washington, DC 20001. Phone: (202) 639-1642.

Executive Director, District of Columbia Occupational Information Coordinating Committee, Department of Employment Security Services, 500 C St. NW, Room 215, Washington, DC 20001. Phone: (202) 639-1090.

## Florida

Chief, Bureau of Labor Market Information, Florida Department of Labor and Employment Security, 2012 Capitol Circle, SE, Room 200, Hartman Building, Tallahassee, FL 32399-0674. Phone: (904) 488-1048.

Manager, Florida Department of Labor and Employment Security, Bureau of Labor Market Information, 2012 Capitol Circle, SE., Hartman Bldg., Suite 200, Tallahassee, FL 32399-0673. Phone: (904) 488-7397.

## Georgia

Director, Labor Information System, Georgia Department of Labor, 223 Courtland St., NE., Atlanta, GA 30303. Phone: (404) 656-3177.

Executive Director, Georgia Occupational Information Coordinating Committee, Department of Labor, 148 International Blvd., Sussex Place, Atlanta, GA 30303. Phone: (404) 656-9639.

## Guam

Executive Director, Guam State Occupational Information Coordinating Committee, Human Resource Development Agency, Jay Ease Bldg., Third Floor, P.O. Box 2817, Agana, GU 96910. Phone: (871) 646-9341.

#### Hawaii

Chief, Research and Statistics Office, Hawaii Department of Labor and Industrial Relations, 830 Punchbowl St., Room 304, Honolulu, HI 96813. Phone: (808) 548-7639.

Executive Director, Hawaii Occupational Information Coordinating Committee, 830 Punchbowl St., Room 315, Honolulu, HI 96813. Phone: (808) 548-3496.

#### Idaho

Chief, Research and Analysis, Idaho Department of Employment, 317 Main St., Boise, ID 83735. Phone: (208) 334-6169.

Director, Idaho Occupational Information Coordinating Committee, Len B. Jordan Bldg., Room 301, 650 West State St., Boise, ID 83720. Phone: (208) 334-3705.

#### Illinois

Director, Economic Information and Analysis, Illinois Department of Employment Security, 401 South State St., 2 South, Chicago, IL 60605. Phone: (312) 793-2316.

Executive Director, Illinois Occupational Information Coordinating Committee, 217 East Monroe, Suite 203, Springfield, IL 62706. Phone: (217) 785-0789.

#### Indiana

Director, Labor Market Information, Indiana Department of Employment and Training Services, 10 North Senate Ave., Indianapolis, IN 46204. Phone: (317) 232-8456.

Executive Director, Indiana Occupational Information Coordinating Committee, 309 West Washington St., Room 309, Indianapolis, IN 46204. Phone: (317) 232-8528.

#### Iowa

Supervisor, Audit and Analysis Department, Iowa Department of Employment Services, 1000 East Grand Ave., Des Moines, IA 50319. Phone: (515) 281-8181.

Executive Director, Iowa Occupational Information Coordinating Committee, Iowa Department of Economic Development, 200 East Grand Ave., Des Moines, IA 50309. Phone: (515) 242-4890.

#### Kansas

Chief, Labor Market Information Services, Kansas Department of Human Resources, 401 Topeka Ave., Topeka, KS 66603. Phone: (913) 296-5058.

Director, Kansas Occupational Information Coordinating Committee, 401 Topeka Ave., Topeka, KS 66603. Phone: (913) 296-1865.

#### Kentucky

Manager, Labor Market Research and Analysis, Kentucky Department for Employment Services, 275 East Main St., Frankfort, KY 40621. Phone: (502) 564-7976.

Information Liaison/Manager, Kentucky Occupational Information Coordinating Committee, 275 East Main St. - 1 East, Frankfort, KY 40621-0001. Phone: (502) 564-4258.

#### Louisiana

Director, Research and Statistics Division, Louisiana Department of Employment and Training, P.O. Box 94094, Baton Rouge, LA 70804-9094. Phone: (504) 342-3141.

Coordinator, Louisiana Occupational Information Coordinating Committee, P.O. Box 94094, Baton Rouge, LA 70804-9094. Phone: (504) 342-5149.

#### Maine

Director, Division of Economic Analysis and Research, Maine Department of Labor, Bureau of Employment Security, 20 Union St., Augusta, ME 04330. Phone: (207) 289-2271.

Executive Director, Maine Occupational Information Coordinating Committee, State House Station 71, Augusta, ME 04333. Phone: (207) 289-2331.

## Maryland

Director, Office of Labor Market Analysis and Information, Maryland Department of Economic and Employment Development, 1100 North Eutaw St., Room 601, Baltimore, MD 21201. Phone: (301) 333-5000.

Coordinator, Maryland Occupational Information Coordinating Committee, Department of Employment and Training, 1100 North Eutaw St., Room 600, Baltimore, MD 21201. Phone: (301) 333-5478.

## Massachusetts

Director of Research, Massachusetts Division of Employment Security, 19 Staniford St., 2nd Floor, Boston, MA 02114. Phone: (617) 727-6868.

Director, Massachusetts Occupational Information Coordinating Committee, Massachusetts Division of Employment Security, Charles F. Hurley Bldg., 2nd Floor, Government Center, Boston, MA 02114. Phone: (617) 727-6718.

## Michigan

Director, Bureau of Research and Statistics, Michigan Employment Security Commission, 7310 Woodward Ave., Detroit, MI 48202. Phone: (313) 876-5445.

Executive Coordinator, Michigan Occupational Information Coordinating Committee, Victor Office Center, Third Floor, 201 North Washington Square, Box 30015, Lansing, MI 48909. Phone: (517) 373-0363.

## Minnesota

Director, Research and Statistical Services, Minnesota Department of Jobs and Training, 390 North Robert St., 5th Floor, St. Paul, MN 55101. Phone: (612) 296-6546.

Director, Minnesota Occupational Information Coordinating Committee, Minnesota Department of Economic Security, 690 American Center Bldg., 150 East Kellogg Blvd., St. Paul, MN 55101. Phone: (612) 296-2072.

## Mississippi

Chief, Labor Market Information Department, Mississippi Employment Security Commission, P.O. Box 1699, Jackson, MS 39215-1699. Phone: (601) 961-7424.

Acting Executive Director, Department of Economic and Community Development, Labor Assistance Division, Mississippi Occupational Information Coordinating Committee Office, 301 West Pearl St., Jackson, MS 39203-3089. Phone: (601) 949-2002.

#### Missouri

Chief, Research and Analysis, Missouri Division of Employment Security, P.O. Box 59, Jefferson City, MO 65104. Phone: (314) 751-3591.

Director, Missouri Occupational Information Coordinating Committee, 421 East Dunklin St., Jefferson City, MO 65101. Phone: (314) 751-3800.

#### Montana

Chief, Research and Analysis, Montana Department of Labor and Industry, P.O. Box 1728, Helena, MT 59624. Phone: (406) 444-2430.

Program Manager, Montana Occupational Information Coordinating Committee, P.O. Box 1728, 1327 Lockey St., Second Floor, Helena, MT 59624. Phone: (406) 444-2741.

#### Nebraska

Research Administrator, Labor Market Information, Nebraska Department of Labor, 550 South 16th St., P.O. Box 94600, Lincoln, NE 68509. Phone: (402) 471-9964.

Administrator, Nebraska Occupational Information Coordinating Committee, P.O. Box 94600, State House Station, Lincoln, NE 68509-4600. Phone: (402) 471-4845.

#### Nevada

Chief, Employment Security Research, Nevada Employment Security Department, 500 East Third St., Carson City, NV 89713. Phone: (702) 687-4550.

Executive Director, Nevada Occupational Information Coordinating Committee, 1923 North Carson St., Suite 211, Carson City, NV 89710. Phone: (702) 687-4577.

#### New Hampshire

Director, Labor Market Information, New Hampshire Department of Employment Security, 32 South Main St., Concord, NH 03301-4587. Phone: (603) 228-4123.

Director, New Hampshire State Occupational Information Coordinating Committee, 64B Old Suncook Rd., Concord, NH 03301. Phone: (603) 228-3349.

#### New Jersey

Assistant Commissioner, Policy and Planning, New Jersey Department of Labor, John Fitch Plaza, Room 1010, Trenton, NJ 08625-0056. Phone: (609) 292-2643.

Staff Director, New Jersey Occupational Information Coordinating Committee, 1008 Labor and Industry Bldg., CN 056, Trenton, NJ 08625-0056. Phone: (609) 292-2682.

#### New Mexico

Chief, Economic Research and Analysis Bureau, New Mexico Department of Labor, 401 Broadway Boulevard, NE, P.O. Box 1928, Albuquerque, NM 87103. Phone: (505) 841-8645.

Director, New Mexico Occupational Information Coordinating Committee, Tiwa Bldg., 401 Broadway NE., P.O. Box 1928, Albuquerque, NM 87103. Phone: (505) 841-8455.

#### New York

Director, Division of Research and Statistics, New York State Department of Labor, State Campus, Bldg. 12, Room 400, Albany, NY 12240-0020. Phone: (518) 457-6181.

Executive Director, New York Occupational Information Coordinating Committee, Department of Labor, Research and Statistics Division, State Campus, Bldg. 12, Room 400, Albany, NY 12240. Phone: (518) 457-6182.

#### North Carolina

Director, Labor Market Information Division, North Carolina Employment Security Commission, P.O. Box 25903, Raleigh, NC 27611. Phone: (919) 733-2936.

Executive Director, North Carolina Occupational Information Coordinating Committee, 1311 St. Mary's St., Suite 250, P.O. Box 27625, Raleigh, NC 27611. Phone: (919) 733-6700.

#### North Dakota

Director, Research and Statistics, Job Service of North Dakota, P.O. Box 1537, Bismarck, ND 58502. Phone: (701) 224-2868.

Coordinator, North Dakota Occupational Information Coordinating Committee, 1600 East Interstate, Suite 14, P.O. Box 1537, Bismarck, ND 58502-1537. Phone: (701) 224-2197.

#### Ohio

Labor Market Information Division, Ohio Bureau of Employment Services, 145 South Front St., Columbus, OH 43215. Phone: (614) 644-2689.

Director, Ohio Occupational Information Coordinating Committee, Division of LMI, Ohio Bureau of Employment Services, 1160 Dublin Rd., Bldg. A, Columbus, OH 43215. Phone: (614) 644-2689.

#### Oklahoma

Director, Research Division, Oklahoma Employment Security Commission, 308 Will Rogers Memorial Ofc. Bldg., Oklahoma City, OK 73105. Phone: (405) 557-7116.

Executive Director, Oklahoma Occupational Information Coordinating Committee, Department of Voc/Tech Education, 1500 W. 7th Ave., Stillwater, OK 74074. Phone: (405) 743-5198.

#### Oregon

Assistant Administrator for Research and Statistics, Oregon Employment Division, 875 Union St. NE., Salem, OR 97311. Phone: (503) 378-3220.

Executive Director, Oregon Occupational Information Coordinating Committee, 875 Union St. NE., Salem, OR 97311. Phone: (503) 378-8146.

#### Pennsylvania



Director, Research and Statistics Division, Pennsylvania Department of Labor and Industry, 1216 Labor and Industry Building, Harrisburg, PA 17121. Phone: (717) 787-3265.

Director, Pennsylvania Occupational Information Coordinating Committee, Pennsylvania Department of Labor and Industry, 1224 Labor and Industry Bldg., Harrisburg, PA 17120. Phone: (717) 787-8646.

#### Puerto Rico

Director, Research and Statistics Division, Puerto Rico Department of Labor and Human Resources, 505 Munoz Rivera Ave., 20th Floor, Hato Rey, PR 00918. Phone: (809) 754-5385.

Executive Director, Puerto Rico Occupational Information Coordinating Committee, 202 Del Cristo St., P.O. Box 6212, San Juan, PR 00936-6212. Phone: (809) 723-7110.

#### Rhode Island

Administrator, Labor Market Information and Management Services, Rhode Island Department of Employment and Training, 101 Friendship St., Providence, RI 02903-3740. Phone: (401) 277-3730.

Director, Rhode Island Occupational Information Coordinating Committee, 22 Hayes St., Room 133, Providence, RI 02908. Phone: (401) 272-0830.

#### South Carolina

Director, Labor Market Information, South Carolina Employment Security Commission, P.O. Box 995, Columbia, SC 29202. Phone: (803) 737-2660.

Director, South Carolina Occupational Information Coordinating Committee, 1550 Gadsden St., P.O. Box 995, Columbia, SC 29202. Phone: (803) 737-2733.

#### South Dakota

Director, Labor Information Center, South Dakota Department of Labor, P.O. Box 4730, Aberdeen, SD 57402-4730. Phone: (605) 622-2314.

Director, South Dakota Occupational Information Coordinating Committee, South Dakota Department of Labor, 420 South Roosevelt St., P.O. Box 4730, Aberdeen, SD 57402-4730. Phone: (605) 622-2314.

#### Tennessee

Director, Research and Statistics Division, Tennessee Department of Employment Security, 500 James Robertson Pkwy., 11th Floor, Nashville, TN 37245-1000. Phone: (615) 741-2284.

Director, Tennessee Occupational Information Coordinating Committee, 500 James Robertson Pkwy., 11th Floor Volunteer Plaza, Nashville, TN 37219. Phone: (615) 741-6451.

#### Texas

Director, Economic Research and Analysis, Texas Employment Commission, 15th and Congress Ave., Room 208T, Austin, TX 78778. Phone: (512) 463-2616.

Director, Texas Occupational Information Coordinating Committee, Texas Employment Commission Building, Room 526T, 15th and Congress, Austin, TX 78778. Phone: (512) 463-2399.

#### Utah

Director, Labor Market Information and Research, Utah Department of Employment Security, 140 East 300 South, P.O. Box 11249, Salt Lake City, UT 84147. Phone: (801) 536-7400.

Executive Director, Utah Occupational Information Coordinating Committee-c/o Utah Department of Employment Security, P.O. Box 11249, 174 Social Hall Ave., Salt Lake City, UT 84147-0249. Phone: (801) 533-2274.

#### Vermont

Director, Policy and Information, Vermont Department of Employment and Training, 5 Green Mountain Dr., P.O. Box 488, Montpelier, VT 05602. Phone: (802) 229-0311.

Director, Vermont Occupational Information Coordinating Committee, Green Mountain Dr., P.O. Box 488, Montpelier, VT 05601-0488. Phone: (802) 229-0311.

#### Virginia

Director, Economic Information Service Division, Virginia Employment Commission, P.O. Box 1358, Richmond, VA 23211. Phone: (804) 786-7496.

Executive Director, Virginia Occupational Information Coordinating Committee, Virginia Employment Commission, 703 East Main St., P.O. Box 1358, Richmond, VA 23211. Phone: (804) 786-7496.

#### Virgin Islands

Chief, Research and Analysis, Virgin Islands Department of Labor, P.O. Box 3159, St. Thomas, VI 00801. Phone: (809) 776-3700.

Coordinator, Virgin Islands Occupational Information Coordinating Committee, P.O. Box 3359, St. Thomas, VI 00801. Phone: (809) 776-3700.

#### Washington

Labor Market Information, Washington Employment Security Department, 212 Maple Park, Mail Stop KG-11, Olympia, WA 98504-5311. Phone: (206) 753-5114.

Director, Washington Occupational Information Coordinating Committee, 212 Maple Park, MS KG-11, Olympia, WA 98504-5311. Phone: (206) 438-4803.

#### West Virginia

Assistant Director, Labor and Economic Research, West Virginia Bureau of Employment Programs, 112 California Ave., Charleston, WV 25305-0112. Phone: (304) 348-2660.

Executive Director, West Virginia Occupational Information Coordinating Committee, One Dunbar Plaza, Suite E, Dunbar, WV 25064. Phone: (304) 293-5314.

#### Wisconsin

Director, Labor Market Information Bureau, Wisconsin Department of Industry, Labor, and Human Relations, 201 East Washington Ave., Room 221, P.O. Box 7944, Madison, WI 53707. Phone: (608) 266-5843.

Administrative Director, Wisconsin Occupational Information Coordinating Council, Division of Employment and Training Policy, 201 East Washington Ave., P.O. Box 7972, Madison, WI 53707. Phone: (608) 266-8012.

## Wyoming

Manager, Research and Planning, Division of Administration, Wyoming Department of Employment, P.O. Box 2760, Casper, WY 82602. Phone: (307) 235-3646.

Executive Director, Wyoming Occupational Information Coordinating Council, Post Office Box 2760, 100 West Midwest, Casper, WY 82602. Phone: (307) 235-3642.

## Related Publications

### Occupational Projections and Training Data, 1992 Edition

This supplement to the Occupational Outlook Handbook provides the statistical and technical data supporting the information presented in the Handbook. Education and training planners, career counselors, and job seekers can find valuable information that ranks occupations by employment growth, earnings, susceptibility to unemployment, separation rates, and part-time work.

### Outlook 1990-2005

Every 2 years, the Bureau of Labor Statistics produces detailed projections of the U.S. economy and labor force. This bulletin presents the Bureau's latest analyses of economic and industrial growth, the labor force, and trends in occupational employment into the 21st century. An overview article focuses on important issues raised by these projections.

### Note:

At press time, prices for these publications were not available. For prices and ordering information, contact any of the Bureau of Labor Statistics Regional

Offices listed on the inside of the front cover, or the Division of Occupational Outlook, Bureau of Labor Statistics, Washington, DC 20212.

New from BLS

Do you want to know more about work in industries?

- \* Number of jobs
- \* Geographic areas having the most jobs
- \* Size of establishments
- \* Goods and services produced
- \* Kinds of workers employed--what types of work is done
- \* Common working conditions and hazards
- \* Jobs that can be entered from high school; from college
- \* Jobs that do not require specialized education or training
- \* Opportunities for acquiring skills
- \* Prospects for upward mobility
- \* Long-term employment outlook
- \* Reasons for changing staffing patterns
- \* Earnings of key occupations

Then, don't miss this new publication!

Career Guide to Industries

Career Guide to Industries, BLS Bulletin 2403, was produced by the same staff that prepares the Occupational Outlook Handbook -- the Federal Government's premier career guidance publication. This new book is a must for guidance counselors, individuals planning their careers, job seekers, and others who want the latest word on career information from an industry perspective

**Wise Women Win!**

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## Learning to Say No without Guilt

Wise Women Win by saying, "No!" And Handling Feelings of Guilt

"The odds are with us if we keep on trying." Keith DeGreen

Learning to say, "no," is an art. Women are natural helpers. We don't like to say, "no" to our friends, acquaintances and relatives and even co-workers. If we are too nice, we get so over worked and overwhelmed and we still take on more than we should.

In life, we need to get a tiny bit determined that we need time for ourselves, if we constantly do for others and don't think of ourselves, we will end up very stressed.

The next time you are asked to bake a pie for a PTA meeting, say, "I'm sorry, I can't this week." Don't even give an excuse, if they push you, say it again, "I don't have time to bake a pie, or even stop at the store to buy a pie."

They ask again... they are being beyond rude. You can legally snap, "NO!"

The world does not fall apart if you are not here. We all get in that mode of if you want something done right, do it yourself. Women are very good at taking more responsibility than they should.

Now, let's say it again. "If you are gone, the world will not fall apart. Someone else can take over, and maybe they won't do as well as you would have. Don't worry. Life goes on.

Learn to say NO, and free up some of your valuable time. It's worth it to know when to draw the line.

If someone wants to borrow money, and you know that person is not going to pay you back, say, "No."

If you have never loaned any money to a person that you don't want in your hair and you can afford it, loan him some, you may never see that person again. 😊

"Always bear in mind that your own resolution to succeed is more important than any other thing." -Abraham Lincoln

Yes, we understand that sometimes we are subject to feeling guilty. Guilt for not always being there for your partner and for not always being there for your kids. Most women give up a lot when they choose to marry and raise a family.

Don't let your family walk all over you and make you feel guilty if you can't be there for them every second of their lives; they truly will grow to be more responsible as adults when they learn to fend for themselves.

Guilt is something that people use to make you comply or be what they want you to be. It is up to you to decide to feel guilty or not guilty. When you understand the underlying reason people try to make you feel guilty, you can understand how you can learn to not accept guilt.

Learn to live with no regrets. We are human, we error. We make choices that are not always right. When you are feeling guilty, stand tall, think of all the good things that you have done and never let anyone stop you from your goals because you would like time for yourself. You are only one person and we can't please everyone all of the time. Learn that; and life will be much better for you.

"God grant me the serenity to accept the things I cannot change, change the things I can and the wisdom to know the difference."

"When you can think of yesterday without regret, and tomorrow without fear, you are well on the road to Success!" Author Unknown

Wise Women Win at learning not to be controlled by guilt and standing their ground.

Continue on to how to manage working at home and family and friends.

## **Not being Victimized**

Wise Women Don't Wear Victim on their Forehead

Unfortunately, we have a society where there is much abuse.

Abuse comes in many forms:



From Hitting

Silent Treatments

Rejection

Blaming

Verbal Put Downs

Almost all abusers when they have pushed too far will say they are sorry and ask for forgiveness and state they will never do it again.

It is a terrible cycle. If you are walking around your man with fear for you or your child, you need to get out of there and call your local chapter for domestic violence. You are the only one who can CUT that relationship. It doesn't get better. It escalates. He may be good for a while, but each time he starts up again, it is bigger than the last time, until you are in danger.

Yes, we know you may be dependent on him for your finances. But you do not deserve to live in constant danger. And if you have children, they are watching how daddy treats mommy and they are learning. Get help, take the necessary steps and start toward your road to freedom. We would like to know that you are doing this for yourself, but if you just can't do it, then do it for your kids. There is nothing more powerful than a woman who is defending her children. They are little, they need and trust you to provide a safe environment for them.

If your husband is not a hitter, but verbally abusive, walk out when he goes on a tirade, don't listen; don't defend yourself, just walk out. You can say over your shoulder, "I will no longer listen to your degradation of me."

Men give silent treatments, don't worry, it is more than likely how his father treated him when he was small. Just say, "Remember, when your dad, or mom gave you the silent treatment and how you felt inside? I don't like it when you do that to me. It makes me feel like I am not an important part of your life."

Blaming, some people can't seem to grow up and accept responsibility for their actions. Attacking you is their easy way out. Just tell him, "Until you can accept responsibility for your own actions, I will not take the blame for this problem."

I will accept any blame that is all mine, but will not accept this accusation.

If you don't want to argue, don't argue, it seldom does any good to argue anyway. The more you refuse to argue, the more likely he will stop.

Many of these things are comfort zones and learned patterns. If a person doesn't know better and the other person falls into the trap of arguing with them, this can cause a very unhappy household. Someone has to stop it. Why not you?

Wise women win at getting the respect they deserve and by getting to a safe place if they have to.

## **Not Being a Nag**

Wise Women Win by Not Nagging

No one likes to be nagged at, not children, not men, not women. Nagging gets old and you know yourself, others can turn your nagging off without hearing a word you say.

But what do you do, if the man just won't pick up his socks, and the kids won't pick up their toys without a big scene?

Nagging doesn't work. What you need to do is RELAX. Get a tape recorder and listen to yourself nag. It's not a pretty picture, no matter how you look at it.

By nagging, you have lowered yourself in the eyes of the person who you want to get some ACTION to do what you want them to do.

And, that is the bottom line. You are nagging to get someone else to do what you want.

Wise Women know what you need to be doing is making those around you WANT to do things that bother you. Those little things that drive you into a berating "fishwife" can be nipped in the bud.

Here are some strong suggestions:

Make a list of what really bugs you and what you can live with. Make sure your list is not faulting a person on something they can't or unwilling to change, such as that strange laugh, or that annoying "er, ah" in their speech pattern - You married him with those things, so you learn to live with it.

Once the list is made... go over it and then think to yourself, how important really is it that what the other person is doing or not doing is to you? You may find that you are getting upset over little things, when it is BIG issues that you need to work on.

Once you have composed your list... then it is time to armor yourself with a family meeting. In this meeting you tell them you don't want to be a nag over things that really bother you, but you are willing to overlook some of the things that bother you so that you can all come to a compromise.

Tell them how you feel when you are left to be the only one who seems to care what the house looks like. And how it embarrasses you when friends come over and find dirty socks or shoes in the middle of the floor or those bread crumbs on the counter that just seem to pile up. And, for kids, make them a list that you want them to follow, and allowance will not be paid for those that do not comply. (this gives them a choice, do or die) You are the boss in your own camp... make it so.

You get your family to understand how important a few changes would be to your peace of mind and how you can be a better person because they help you by caring how you feel. (You are not a doormat!)

Talk to your husband, you know who and what he is. Get him on your side. After all a carrot of no more nagging should get him to pitch in to help with the discipline of the children.

Ask for help, and you will be surprised how most people will comply when asked as a favor. "Hey, Kenny, do mom a favor and grab those toys out of the living room." Compared, to "Kenny, you ALWAYS leave your toys around and make a mess, and NEVER clean up after yourself, you just make me so mad."

There are two keywords in that above speech.... and they are "always" and "never" No one always and never does something. By using those words, you immediately get someone on the defensive which means, arguing and upset.

Wise women learn what words to avoid.

When you catch yourself nagging, STOP and leave the room. When you catch your spouse or kids, on their own, doing what you want them to do. Tell them thank you and how much you appreciate that they are taking care of their own responsibilities.

Wise Woman know that giving compliments work well in any situation in life.

## **Establishing Credit**

Wise Women Win in Establishing Great Credit

Building a good credit history is important. If you have no reported credit history, it may take time to establish your first credit account. This problem affects young people just beginning careers as well as older people who have never used credit. It also affects divorced or widowed women who shared credit accounts that were reported only in the husband's name.

If you do not know what is in your credit file, check with your local credit bureaus. Most cities have two or three credit bureaus, which are listed under "Credit" or "Credit Reporting Agencies" in the Yellow Pages. For a small fee, they will tell you what information is in your file and may give you a copy of your credit report.

If you have had credit before under a different name or in a different location and it is not reported in your file, ask the credit bureau to include it. If you shared accounts with a former spouse, ask the credit bureau to list these accounts under your name as well. Although credit bureaus are not required to add new accounts to your file, many will do so for a small fee. Finally, if you presently share in the use of a credit account with your spouse, ask the creditor to report it under both names.

Creditors are not required to report any account history information to credit bureaus. If a creditor does report on an account, however, and if both spouses are permitted to use the account or are contractually liable for its repayment, under the Equal Credit Opportunity Act you can require the creditor to report the information under both names. When contacting your creditor or credit bureau, do so in writing and include relevant information, such as account numbers, to help speed the process. As with all important business communications, keep a copy of what you send.

If you do not have a credit history, you should begin to build one. If you have a steady income and have lived in the same area for at least a year, try applying for credit with a local business, such as a department store. Or you might borrow a small amount from your credit union or the bank where you have checking and savings accounts. A local bank or department store may approve your credit application even if you do not meet the standards of larger creditors. Before you apply for credit, ask whether the creditor reports credit history information to credit bureaus serving your area. Most creditors do, but some do not. If possible, you should try to get credit that will be reported. This builds your credit history.

If you are rejected for credit, find out why. There may be reasons other than lack of credit history. Your income may not meet the creditor's minimum requirement or you may not have worked at your current job long enough. Time may resolve such problems. You could wait for a salary increase and then reapply, or simply apply to a different creditor. However, it's best to wait at least 6 months before making each new application. Credit bureaus record each inquiry about you. Some creditors may deny your application, if they think you are trying to open too many new accounts too quickly.

If you still cannot get credit, you may wish to ask a person with an established credit history to act as your co-signer. Because a co-signer promises to pay if you don't, this can substantially improve your chances of getting credit. Once you have repaid the debt, try again to get credit on your own.

Download a free book that you can use and sell or giveaway to others [Credit Secrets 2002](#).

## Balancing Checkbooks

### Wise Women Win at Balancing Checkbooks

Your checkbook is not a mystery. It's simply a matter of adding, subtracting and keeping records of your deposits and your withdrawals.

Each time you write a check you write in how much, the date, and who it was made out to. Each time you make a deposit you write in the date of your deposit and how much it was.

When your bank statement comes in the mail. It will say your ending balance is: such and such for an amount.

This almost never matches what you have as the balance in your checkbook and that is because the bank can have outstanding deposits that you made, and some of the checks you have written have not been cashed.

So, you open up your bank statement and start marking off the checks in your checkbook ✓ by comparing the checks that are in and on your statement.

You might have check number 1212 in the amount of \$17.00 - Your bank statement shows the check number 1212 is in for the amount of \$17.00

It's a match!

So you mark them off your bank statement ✓ and you mark them off your checkbook.

Then you check #1213 and you look on your statement and you see it is not there. So you put a 0 near where you have your Amount written in on your check ledger.

You do this with all the checks.

Then you check off all the deposits, putting a ✓ for each matching deposit and a 0 for each one still outstanding.

Now, turn your bank statement over and on the back, you can now fill in all the outstanding checks by going through your check book and finding all the zeros that you made - and then add them up.

Then add all your outstanding deposits and add them up. Subtract, the outstanding checks from the banks "ending balance" and add any outstanding deposit, and you have your TRUE balance.

Remember, to add your bank's service charge in sometime before your bank statement comes in, if your checking account is really low, or you can easily bounce a check always remember to deduct that charge.

Wise Women Win when they keep track of their money.



## Getting into Shape

Wise Women Win at Getting in Physical Shape

You don't have to be a beauty queen, you don't have to be young and you don't have to be "all that" to be successful.

It is always good to get into shape, this could be interpreted in many ways. Getting into shape to you could be to walk a little farther each day without breathing so hard. Or, it could mean losing a ton of weight and getting back into shape. Or it could merely mean, staying in shape.

This chapter is short. It was actually thrown in when Teresa King decided to throw in her bonus book "Gas Up to Lose Fat." It has both diet help

and great exercising tips. Read it. Take it seriously and you may never have to diet again, once you reach your goal weight.

[Download your copy here](#)

If you cannot read exe files, then you must be reading this book on the web. If that is the case. [Read the book here!](#)

Let's move on to the next.

## Computer Care

Wise Women Win at Taking Care of their Computer

"Always do right. This will gratify some people and astonish the rest." Author Unknown

Just because you are a woman doesn't mean you can't do things. We can, we do, and so shall you.

Your computer is the most precious thing since sliced bread. However, it can crash and burn, taking all your writings, creative things, and stuff you have purchased with it.

Keep your computer folders and files organized. It is really not that hard, however, when you get busy you start saving things at a fast rate and soon you are spending time looking for files. It can be very frustrating and time consuming. So, get organized.

If you are new at making folders, and needing to learn some computer skills, there is a great club and it is only \$27.00. It really does help you with pc tricks and with learning how to market. [www.net-marketers.com](http://www.net-marketers.com)

Put important stuff on floppy disks.

If you don't do maintenance on it and if you don't keep some things on regular floppy disk, you are asking for disaster.



"An ounce of prevention is better than a pound of cure." Unknown

Simple steps to keep your computer's performance.

Once a week clean your caches, scan disk and then run a defrag. If you have been looking at a lot of graphics, you might want to run an extra cycle.

Cleaning caches in Netscape. Go to edit at the top of your browser. Choose preferences. A box pops up. Scroll down to the bottom where it says advanced. A box pops up. Clear Memory Cache, Clear disk Cache. DONE.

Cleaning caches in Internet Explorer. Go to Tools then a box pops up. Scroll down and find HISTORY... clear history.

Always, get back ups of what is important to you.

Your computer can get hot, especially the older ones. When working on the net, you will be pushing your computer to its max. Make sure all the dust bunnies in the back are clean. And, shut it down. Yes, we know it is said that you can have your computer on all the time, however, you can burn your harddrive up. Your fan must be kept clean of dust and you must not overheat it.

You can almost always tell when your computer has had a long day; it slows down! Shut it down. You only have to let it rest for a few minutes. Computer chips cool down fast.

Yes, we remember when we first started using our computers. We had to learn to do what we are doing now. It is wonderful.

A poem from Teresa King when she first started on the computer:

My Computer

You frustrating beast  
and my companion, too  
I hate you and love you  
and wonder at you

you byte me  
make me crawl through windows

keep me up all night  
leave me in limbo

I explore you, adore you  
You give me gifts  
of which, I'm unaware  
Cookies without milk  
and boots in pairs

taunt me, tantalize me  
And, snicker, too  
I know you do  
I have been watching you

All day, all night  
you tease me, please me  
drive me crazy

You stare at me  
and laugh at me  
making me glare  
and pull out my hair

My computer, my  
foe and friend  
leading me to dead ends

You laugh at me  
I know you do  
I have been watching you

Oh, God, I think I am in love

Teresa King, Feb.1998

# Working at Home

## Choosing your Niche

Wise Women Win at Choosing their Niche

On the web there are so many opportunities that it can make your head spin. The point is to find something that you will enjoy doing.

Many people are busy selling information products, and wrapping them around affiliate programs. Immediate downloadable products are very attractive.

Others are busy at eBay, going to yard sales, making their own products and having a great time selling that way. Here is a great book that you can [download NOW](#) that is for eBay. This is an exe file; it will not work with Macs.

No matter what you choose, please enjoy what you are doing. Wise Woman research the market before going gung-ho to try to sell pot holders.

You can work online, offline, and even both. There is no stopping you from getting started. On the net, you can start a business with as little as \$100.00. Now, offline, well, that's a bit more expensive. However, you can get a loan for your small business. You'll need to know how to apply for a business loan. Check with your local bank, and be prepared to write out a business plan.

And, of course, there is mail order where you get a product started and run some small inexpensive ads. [Click Here](#)

And, there are businesses that are mlm. MLM is not the pyramid scheme you may have heard about. A true MLM has a product, and you become the advertiser for that product. It cuts out the middle man. (The advertising

company) Your business can grow as far as you want it to grow. The single and basic idea of MLM is to join with an established company with a product that you use yourself. So, your job is to purchase the product, use the product, and teach others how to use the product and teach others to use the product, and the money then begins to come in.

Remember, wise women don't jump into the first mlm business they see. Wise Women read the plan and see if it is feasible for them to sell the product. [Click here for more on MLM.](#)

Remember the worksheet that you filled out for the things that you were good at? This is how you can tell what you would like to do with your life, full time or in your spare time. Wise Women Choose Work they Love to do because they know they are going to be doing it for almost a third of their life.

Here are more things for you to consider when choosing your niche:

Do you like to dress up every day? Or would you rather dress comfortably in old jeans? If you don't like to dress up, then steer clear of jobs that demand nylons.

Do you like to be around people, or would you be happier working in a back room left to do your job? Decide what you would like to do before getting a job full of bustle, if that is not what you like.

Do you like jobs that you must be there at 8 a.m. and you leave at 5 p.m..? Or would you rather have work that is flexible and you decide what hours you work?

Are you a person who loves detail? Consider this. There are plenty of jobs where there is room for advancement that NEEDS you.

Are you a person who loves to create but can't stand details? There are plenty of opportunities that you can get into that want people who can brainstorm and come up with ideas.

Are you a leader or a follower? If you don't like giving speeches in front of a crowd, there is no reason that you have to. If you would rather be in the background letting someone else have the glory, there is nothing wrong with that. Almost every "star" needs a person to keep them on the ground.

Wise women discover their inner selves and find a career that they love to do. It doesn't matter if it is working for someone else or starting your own business, what matters is that you enjoy what you do.

## Managing your Business

Wise Women Win at Managing their Business

There is no mystery to managing a home-based business. In fact, there are tons of advantages.

But, (dontcha' just hate that word) one of the greatest things about working at home can also become the biggest challenge.

What is it? Freedom.

After years of answering to someone else, namely a boss, suddenly you have the freedom of choice. You can choose to work or you can choose not to.

There really is no mystery to success in any endeavor. It all boils down to "good work habits" and establishing those habits from the getgo can mean the difference between success and failure.

Let's take a look at some of the things you can do to establish a work ethic for yourself.

First, you need to have a work area. If you are fortunate enough to have a room in your home that you can use as an office, that's wonderful. However it isn't necessary.

What is important is that you have a desk or table preferably in a bright, open area that is your own. This is your place of business. A place where you go to work and family members need to learn to respect your "office." Whether it's a separate room or a corner of the kitchen, when you sit down you get down to business.

The next thing you need to do is establish a schedule. That schedule is going to be different for everyone depending on your family situation. If you have children, your work schedule will revolve around school, soccer, little league. . .you get the idea.

Sit down and analyze exactly what activities your family participates in and create a realistic schedule for yourself. It makes no sense whatsoever to try to schedule a teleconference right at the time the kids are due home from school.

Working from home requires a great deal of self-discipline. This is why it is important to create that schedule and stick to it. That does not mean that you should be inflexible just alert. It can be very tempting to curl up with a good book or turn on a television program. There isn't anyone to tell you that you can't! Establish your business hours and life will be much easier.

If you can afford one, have a second phone line installed. If that's not possible, set up caller id. Yes, screen your calls when you are working!

Better yet, Wise Woman that you are, let your friends know that you are committed to making your business a success and you won't be taking calls during your business hours. [See section on Family, Friends and Interruptions](#)

Okay, let's move on to a few other very basic things.

Set up a separate checking account for your business. You need to keep your business expenses separate from your household expenses. We'll discuss this more in a later chapter.

Keep a mileage log in your car. There are distinct tax advantages to having your own business and this is one of them.

Dress for success! What? You aren't going to tell me I still have to struggle into pantyhose are you? No, but we can share some personal experience.

Yes, it is fun to be able to work in your pjs or nightgown. But, you'll feel better and work better if you are at least dressed casually. Besides, you never know when the Fed Ex guy will ring the doorbell.

Here are just a few more habits that will make you wealthy

- 1) Make a decision that you ARE in business every single day. Carry business cards with you everywhere and ask people for their card. If they ask for yours, give it to them.
- 2) Prepare and MEMORIZE (in your own words) your 30-60 second commercial about what you do. When you are out and about and talking to people, if someone asks you what you do, be prepared to recite your commercial.
- 3) Ask people questions and LISTEN to what they have to say. You are learning about that person and looking for a "window of opportunity." These "windows"

are the opening you need to bring up your business and a way that it may solve a problem in their life.

4) Take action in your business EVERY SINGLE DAY! Even if this means handing out one business card or making one phone call or calling one person in your downline. SDA's (single daily action's) are what keep you in business and keep your business growing.

5) Write a vision statement. Define your perfect day, your perfect life. Very specifically put down on paper what you want to have, do and be in your life. Read this vision statement once in the morning and once in the evening. You'll be amazed at how it will propel you forward.

6) Pay attention to successful people. You've probably heard it said that your income typically reflects the average income of your closest friends and those you associate with. If you want more, reach out to those that are living the lifestyle you want. Take a millionaire to lunch! Ask him/her what their secret is. People love to share their success stories, just ASK!

7) Be determined to succeed. Be disciplined and take urgent, immediate action in your business. Don't let the dream-stealers get you down. This may be tough to face, but most people don't want you to succeed beyond your present level. Master the skills you need and put them into action each and every day!

These are just a few habits that, if you will include them in your business planning, will definitely make you a Wise Woman at managing your at home business.

## **Organizing your Clutter**

Wise Women Win by being Organized

"There's a place for everything and everything in its place." Author Unknown

Are you living in chaos and spending extra minutes trying to find your glasses or that notebook you are sure you left on the table by the door?



Are your bills scattered all around and not getting paid on time? When you want to file your nails, do you know where your nail file is?

Are you searching for a phone number that someone gave you last week?

These are common among not just working moms, but even stay at home moms. But it gets worse if you are a working mom. There are so many things to do and so little time to do them, that we tell you right now, it takes less time to put something where it belongs than to spend precious time looking for what you can't find. Trust us. We are both busy people, and know how fast you can get unorganized, unless you are already a neatnik.

For your computer desk make three baskets, in, out and to be filed. Make one drawer for the silly things like the thread you were just using or the hair clip that you don't have time to run to the bathroom to put away. Once a week, take 20 minutes and clean out that drawer. There is no sense in continuing to stuff it to the rim and starting a new one. Soon you will have drawers full of stuff and you will be totally disorganized.

You need one large wastepaper basket.

Get your files in order. Make folders that you can touch and feel, and when using your computer, make folders and get your stuff in order on the computer. When you purchase something on the net, copy it and file it in a drawer. If you ever have a computer crash, you can have 100's of dollars worth of products that you won't be able to find out where you got them and you purchased them from.

When you purchase something at a store and it has a warranty, fill it out, don't wait. Once it is filled out, mail it.

Start learning to label things. Keep a supply of rubber bands, labels, tape, pens, pencils, erasers, paper clips, paper, note pads, glue, envelopes, stamps and a stapler. We ran out of breath. 😊 You need manila folders, floppy disks, packaging paper, shipping tape, scissors, extra light bulbs, scratch paper and a dust cloth. (open up used envelopes, they make great scratch paper)

Keeping your desktop uncluttered will help your create and work better.

You need some kind of filing system. You might get one red folder for taxes, and a green folder for bills. Or you might want to get some labels and organize

everything alphabetically. It would not hurt at all to get a ledger for your business and one for your budget. It's good to plan for your future and keep it for taxes, remember everything you buy for your business is tax deductible, including this book. Keep records, you can have a file for things and clean it out once a week and get it organized. When you purchase stamps, pay your Internet connection, your phone bill and even your rent. Whatever you use that will be used for your in home business, save those receipts!

Don't leave things to memory. We don't care how bright you are. Going through the files of your mind is time consuming. And, as you age, that sharp mind, can go blank. Now, where did you put your keys this time?

Wise Women Win at Staying Organized.



## **Knowing what Supply and Demand is**

Wise Women Win at Understanding Supply and Demand

The concept of supply and demand is really simple. Let's say a company has ten married couples to sell houses to, and ten married couples who are willing to buy. The company now has to supply the houses because there is a "need" for them. That's demand for what is being supplied.

If those ten married couples don't have babies and are perfectly content with their new homes, there is no DEMAND.

When each family has babies and some more than others, a demand for more space and a demand for new houses to be built for the offspring of the first house causes DEMAND.

In any business that you choose, you need to understand, if no one wants or needs your product, there is no demand.

i.e. You might be trying to supply but if no one is purchasing, your business will fail.

There are two things you can do. One is study the things you would be interested in selling and see how much DEMAND is for those products.

The other is DEVELOP a need for a product. This book was developed because there was a want and a need for this product. We were not worried about finding enough women who want this book. We found a company that needed a book like this to offer its customers and the contract was signed.

It has worked out because we supply to the demand. The research was made before this book was ever in the making and we found out that a lot of women want this product.

You can go over your skills and start doing your research for what you can start producing and see what you find.

Wise Women Research before jumping with both feet into something new.

## **Learning some Writing Skills**

Wise Women Win at Learning Writing Skills

"To acquire knowledge, one must study; but to acquire wisdom, one must observe." - Marilyn von Savant, writer

Many people graduate from High School and still can't write. We both learned a lot of our writing from reading many books. Sure we have education, but there is nothing better than reading published books by outstanding authors to get a good picture of what it takes to write. If you don't enjoy books already, learn how to enjoy them. Find one that you will enjoy reading and watch how the author weaves the words into life.

There are really several ways of writing. In business, you write using business letters and actually a rather formal structure.

In Ad writing and Sales Copy writing, it's a whole new ball game. It's a great one though.

Always check your spelling and be careful of Words such as there, their, and they're. Or to, too and two. Your spell checker will not catch those. In fact, here is a poem that passed the online spell checker:

Eye halve a spelling chequer

It came with my pea sea  
It plainly marquees four my revue  
Miss steaks eye kin knot sea.  
Eye strike a key and type a word  
And weight four it two say  
Weather eye am wrong oar write  
It shows me strait a weigh.  
As soon as a mist ache is maid  
It nose bee fore two long  
And eye can put the error rite  
Its rare lea ever wrong.  
Eye have run this poem threw it  
I am shore your pleased two no  
Its letter perfect awl the weigh  
My chequer tolled me sew.

- unknown -

So though having a spell checker is a great asset and will find commonly misspelled words like dissatisfaction, receive, supersede, grateful and pronunciation... it just will not catch words that are spelled properly but used in the wrong context.

Another thing you can do is, after writing something, is read it out loud. Or have a friend read it out loud. You can catch many mistakes that way.

Put life in you writing. Very few people want to read a dull uninspiring report unless they absolutely have to. So, always take into consideration when you are writing that you must keep your reader's attention.

In sales writing, write your article or your website or even your advertisement, just like you are talking to one person, rather than to a group of people.

In writing an Ad you have just so much time to capture a person's attention, so you really must work hard on streamlining that copy and make it work.

This book that is free for you to use for yourself or give away to others talks a lot about killer ad writing. It's an excellent book.



[Download now... FREE](#)

We are both editors and ghostwriters. Sometimes, until you learn the art of writing it is better to have someone skilled to write you an article or help you with your sales page. It makes no sense at all to start a business, put up a website or pay for newspaper ads, if what you write does not create action. More of this is on [Online Advertising](#).

### Ghost Writing

Ghost Writing is the art of writing for others for a fee. The Ghost Writer writes on a given subject or edits someone else's work, or entire rewrite, charges a fee and hands over the writing to the original person. The person who pays, then signs their name to the writing, as if she was the one who wrote it! It is a great

way to get exposure to your site when you can get your articles submitted places where a ton of people will read it.

Enroll into a your community college and take a creative writing class for fun. You never know unless you try. It doesn't matter if you are 50, 70 or even 80, community college doors are always open to you.

Or even a poetry class as writing poetry is both creative and a lot of fun.

### Ghost Writer

I am the one that edits the books  
that other people read and admire  
the writer with their name in golden  
letters and their fame for such  
clever and faultless style

I am the one in the background  
not any applause- not a sound  
for I must feed my family and  
edit other's grandiose tales  
while through my efforts  
they become renown

Erasing like mad - the could of  
and should of's and changing the  
ofs into haves and stamping out  
irregardlesses and other such  
english mistaken grammar

So with my precious pen, I sit  
and slash their, there, its, it's,  
effects, and affects, than, then  
once in awhile I stop with  
my slashes, notes and dashes  
and dream of a time, when the  
children are grown, and money  
will not be such a disaster

When finally in my moment of glory  
when at last I shall write a best  
seller my name stamped  
with pride in glorious imprinted letters  
" Ghost Writer" as any other  
name by then would be a misnomer

Teresa King - 1999

Wise Women Win when they take the necessary steps to improve their  
education.

## **Friends, Family and Interruptions**

Wise Women Win with Interruptions

"If you could get up the courage to begin, you have the courage to succeed."

David Viscott

Friends, Family, Telephones, Solicitors....

When you work at home, you need to make it clear to everyone that you are  
working just as if you were at a "real job." You must make them understand that  
your time is valuable.

Working at home can easily be misunderstood.

"Oh," your friend says, "I saw your light on, and thought you might like a late  
evening cup of coffee."

Or, "You're home all the time, would you mind watering my plant, walking my  
dog, watching my kids, and getting a package?"

These are very common for the working at home person. Just because you are  
working at home does not mean you can baby-sit, pick up things at the store,  
collect the neighbor's kids or have unexpected company. You must put your foot  
down or you will be very troubled with people bothering you. Yes, we know it is

hard to tell loved ones that you are working. Although, working at home is getting more and more popular it still has that same thing as "Oh, you're just a housewife." Or, "Oh, you just work at home."

Put your foot down; be assertive. Yes, make time for your family, but not during your work time, unless you are trying to save money by keeping your kids at home while you are building your business, you should not have to "deal" with interruptions.

You will get a great many of them; friends on the telephone and friends dropping by unexpectedly. Or friends coaxing you out to play when you know and they know you need to work to build your business.

There is a net worker online that loves to tell what she did. She put up a sign on her door that says, "I am sorry that you dropped by unexpectedly, but you were informed that I work such and such hours at home. You are not respecting my wishes." And then her friend taps on her window. "I saw your note, but I was sure you didn't mean me." We can hear her roar from here.

The above is an extreme case, but it does happen. You ask; you tell; and you just don't get through to people. The best thing to tell them is please pretend that I am at an out of home job and I would not be home at this time.

If you have to, take your phone off the hook. Or, shut the ringer off and let the answering machine pick it up. When you are working at home you may want to get a business phone that you don't tell any of your family or friends the number. And, let that be the only phone you answer during your working hours.

It sounds harsh, however if you want your sanity, you will need to make it so that you can work your hours, in your home job.

Wise Women Win at getting others to respect their wishes.

## **Pitfalls of Success**

Wise Women Win at Being Successful



"The dictionary is the only place where success comes before work." Vince Lombardi

Success, ah, what a word. What a dream. What a goal.

So you have made it. That is so incredibly wonderful. We are so very proud of you. Now, you have the responsibility of being successful.

Success very seldom happens overnight. You have worked hard to get where you are. Money will come in, you will find you have much more purchasing power, and amazingly enough you will have a ton of bills.

Have you ever gotten a raise, and then found you are struggling with bills? Have you ever noticed that the more money people make the more they spend and the higher on the hog they live? And, they still are in debt. It's really incredible to watch.

One year you are living on 24,000 per year then 28,000 then 32,000 and you still have debt... soon you are making 60,000 and you are spending more. And you still have debt. It's a very sad cycle. It's so easy to spend money and buy bigger and better gifts and hand out cash to relatives and friends. "Easy come; easy go. Right?"

Keeping up with the elusive Jones has a price. It's called spending a lot of money in to be in your new station in life. You choose more expensive colleges for your kids; or private school. You drive one or two new cars. Your kids drive new cars. Insurance rates are higher. Your taxes at the end of the year are higher and your income range is way out there.

Your kids have music lessons, karate lessons, dancing lessons, singing lessons... or, maybe you have entered a child into a spendy pageant. Your clothes have gone up in price. Heck, even your underwear are more expensive.

It's wonderful to make money, however you really need to protect your assets and invest the money so that it will grow on its own. All you need to do is slow down and come back down from cloud nine.

The more time you are doing things to make more money, the less time you have to count your pennies at the grocers. Or now, you don't drive that extra few miles to get that special on milk and cabbage.

The best thing you can do with your money when you start making big money is beware that it is easier to fall for info commercials, and to purchase on the spot without thinking very long. We advise that you don't do this.

We advise that you sock some money away for a rainy day. First, pay off all credit cards, and do not use more than one card. Then start to think on how you can invest your money to help it grow. Spending money seldom helps your income grow, unless you are purchasing things for the purpose of making money.

Next, look to your friends. Have you changed and are you acting "all that" and not being who you were before you have money? Be careful, friends are precious commodities, when you keep the decent friends you have made, then you know you are doing something right. Once you are rich and famous; you will find you have a new group of friends, and they just may not be your "real" friend.

## **Taxes and Write-Offs**

Wise Women Win at Managing Money and Expenses

The following article from Upline Magazine was published a couple of years ago and directed at the mlm industry. The content is relevant for any home-based business owner. Enjoy!

Posted with the permission of UPLINE Magazine. -----  
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Taking Your Home-Based Tax Advantages to the Bank

Here's a concept -- tell your prospects they can put an additional \$5,000 of spending money per year in their pocket if they sign up as a distributor in your Network Marketing business -- whether or not they actually succeed in signing up a downline or retailing products..

How?

As a Network Marketing distributor, they'll be entitled to a way-advantageous collection of tax breaks which will enable them to reclaim thousands of dollars in taxes -- dollars normally taken out of their day job paychecks by the IRS.

The good tax laws that allow Network Marketers -- and other small business owners -- to garner substantial tax breaks are the same laws that GM and IBM benefit from. The only difference between most Network Marketing businesses and these Fortune 500 entities in the eyes of the IRS is their size, and the fact that Network Marketers can also deduct many expenses from their homes and daily lives. If these expenses contribute to the success of their Network Marketing home-based business, then they are fully tax deductible!

What is deductible by a Network Marketing home-based business owner?

When you discuss business out to lunch or dinner with co-workers and friends, your meal is 50 percent tax deductible. For that matter, so are theater and sports event tickets, and other expenses relating to entertainment focused on building relationships with prospects, retail customers and downline or upline distributors. (Remember, by definition, everyone is a potential prospect or customer of your Network Marketing business!)

Automobile mileage is deductible between your home-based business office and a meeting where business is discussed, such as the meals mentioned above, or an opportunity meeting -- or even a golf outing with friends who are prospects!

Travel is deductible -- be it to an industrial center or an island resort -- if the purpose is to hold an opportunity meeting, to discuss business with other travelers, or to attend a seminar. Your spouse's travel can even be deductible if their presence is helpful in closing the sale.

You can also deduct wages paid to your children for help in the business -- and if those children are under 14 and have no other sources of income, all wages under \$4,000 per year are tax-free. It's a great way to help save for college with Uncle Sam's help!

You can pay with pre-tax dollars for expenses like braces, eyeglasses and visits to the doctor if properly structured through a qualified medical expense reimbursement plan -- this is easy to do with standard forms.

Home computers, fax machines, telephones, office supplies, and office furniture are also fully tax deductible. But there's more....

The IRS's only requirement is that you legitimately treat your Network Marketing business as a business -- not a hobby. That means regularly working your business.

What counts as "regularly working" your business?

Just taking the actions you are telling your downline to take: attend weekly meetings, call prospects regularly, use the product, tell people about the product and, if successful, teach others to do the same.

If the people you sponsor actively follow your guidance, they should make money; but even if they don't, the IRS will recognize their right to their home-based business tax breaks -- If they properly document their activities and expenses!

Documentation Is Everything!

Documentation is a big word, but a simple process. It merely means writing down in your day planner all business-related activities, business-related expenses and any revenues you earn. Consistent record keeping will prove to the IRS (on the rare chance you have to) that you are truly running a business and not engaged in a hobby -- whether or not it makes money.

What do these records look like?

They're simple. Just writing down who you spoke with about the business, where you went in pursuit of your business, and what you spent in the ordinary course of conducting your business -- if done in a regular and consistent manner -- will provide you with proper documentation and a sea of deductible business expenses!

Sure, it's a hassle writing down your business-related activities every day; but for a maximum investment of five minutes a day, the time spent record keeping is worth a minimum of \$5,000 in tax savings. That's \$240/hour of tax savings for the time you spent keeping track of your activities and expenses. A pretty good wage for simple record keeping!

So, what do these records look like exactly? Here's a sample day from a day planner:

8:00 AM: Breakfast meeting with Prospect Jones (a friend who works near you). Presented products. She's considering it. Breakfast cost \$14.50. Mileage from home office to breakfast: 15 miles. Ate at Chock Full of Nuts.

12:00 PM: Lunch with Prospect Smith (a co-worker). Discussed how great I felt using the product. He's considering it. Lunch Cost: \$15.75. Ate at Joe's.

5:30 PM: Drink with Prospect Lee (a friend). Discussed the product. Drinks cost \$16.00. Lee committed to buy 1 month's worth of the product.

7:00 PM: Attended Opportunity Meeting. Mileage to event: 10 miles. Mileage to next event: 15 miles. Watched presentations and lent support.

8:30 PM: Attend professional basketball game at home with Prospect Harris and our spouses. Harris is considering the opportunity. Cost for tickets: \$60.

Help from Uncle Sam What's deductible in your ordinary lifestyle expenses when you own a Network Marketing business? If you legitimately work your business engaged in the following actions, here's what's deductible. Check out the math:

\$500: Lunch with co-workers is deductible (Hey, they're prospects!). \$4/day times 250 work days = \$1,000 x 50 percent deductible = \$500

\$1,500: Travel expenses for you and spouse to vacation land -- if you hold opportunity meetings (could be to the friends you are visiting) and your spouse participates

\$1,800: Home office deduction (\$150/month) for use of spare room in house out of which you operate your home-based business

\$1,500: Automobile mileage from home office to day job or other places where you actively encounter prospects and actively discuss the product. (20 miles round trip to work x 250 days x 30 cents/mile)

\$8,000: Tax free wages for two kids without other jobs who assist you in your Home-Based Business (2 kids x \$4,000 per year paid to their savings accounts for college/weddings, etc.)

\$2,700: Health insurance for family (Spouse is an employee of your home-based business, who chooses to include you and kids on the plan -- \$225/month time 12 months)

That's \$16,000 Total tax-deductible expenses x 35% combined Federal and State tax rate = \$5,600 Cash refund from IRS on April 15th

Remember, to deduct the above expenses, you must be actively working your business in the lunches, trips, visits, etc. mentioned above, and be keeping proper records. If you are an active Network Marketer, this is not only perfectly legitimate -- it's good business -- AND, it's a great reason to show your prospects why they need to have their own Networking business, too!

Upline recommends that Network Marketers consult their accountants and individual tax advisors in applying these concepts to their businesses.

# Starting Your Online Business

## Establishing Your Net Presence

Wise Women Win with Net Presence

Getting Your Net Presence

- a. Choosing your [Domain Name](#)
- b. Choosing your [Web Host](#)
- c. Choosing your [Credit Card Processor](#)

Starting an online business can give you a myriad of emotions. Frustration as you are learning; excitement that you are going to have a business of your own, unhappiness after you get it all done, then can't get any visitors. And, your dreams will be big and the results, at first, small. The most wonderful feeling of all is "hope."

However, as time goes on and you have learned the skills, and truly it is not at all hard to learn how to get a web site up on the net. It will take your spare time to learn and do what is needed to be done.

So, with the above in mind you are going to need a few things to get you started:

- a.) You need your own domain name. <http://www.000domains.com/> is an average priced place with excellent service to get your domain. At this writing they are 13.50 per year.

When choosing your domain name, you are going to have to think that you will be typing it and telling people about it. So, try to make it a name that is easy to remember.

You will also be getting your own mail... with you@yourdomain.com So having a name such as [cindy@arts-crafts-books-allthings.com](mailto:cindy@arts-crafts-books-allthings.com) is a bit long and not what you need when you first get a domain name.

The dot com at the end of your web url is still the most popular. People automatically think .com when they hear your website name. Yes, there are other extensions to get such as .biz or .net or .org or .info and others... Still if you are going to start... com is the fifth avenue of domain name extensions.

NEXT:

b.) After you get your domain name, you will need someone to host it. This is the person or large company that has the facilities to get your site up on the net for when people type in yourdomain.com it can be seen.

Hosts run around nine to 30 dollars per month. The average price is about \$15.00. They will have different selections of how much space and what the service can do for you. See our [recommendations](#) for a host

Hosts are not your mentors, and most do not show you how to get your pages up. Their job is to make sure you are up and running.

However, there are many tutorials, to help you get going.

c.) The NEXT thing you will need is HOW to accept credit cards on the net. It is not as hard as you may think or as expensive.

A few years ago, you had to have a business name, you had to get a merchant account and could have cost you over a thousand dollars to get set up, plus you paid a monthly fee.

No Longer... is that a problem. You can get to accept credit cards or usually \$49.95 one time fee, and NO monthly fees. You pay them money only when you make money. - It's great!

Here are two companies that do just that:

[2Checkout](#)

and

[Clickbank](#)



For hosting, and different kinds of opportunities on the net, please see our [recommendation](#) page.

Here is a great article by: Patty Baldwin

## **Can I Really Make Money Online?**

You certainly can! You can also make money by investing wisely or working a 9 to 5 job, or starting a business.

Play along with me for a minute.

Let's just say that you stumbled across a message hidden in a book in the attic of your grandmother's house that tells you about a treasure chest filled with gold and precious gems valued at over \$1,000,000.

Now, the message tells you that this treasure is buried under a rock, three yards north of an apple tree, in an orchard, behind an old gray barn, a half mile west of a big white house, on a dirt road, five miles east of Anytown in Anystate in Anycountry.

You have never been to Anycountry. You have never been to Anystate. You have no idea where Anytown is, let alone finding a big white house, a barn, an orchard etc. But you know that Grandma never lied, right? So it's really out there.

How quickly would you buy a map? How fast would it take you to gas up the car or buy a plane ticket? How would you come up with the time or money to make the trip?

You see, it's all about commitment and belief. You believe Grandma and you're committed to finding the treasure chest!

The Internet has provided us with a treasure trove of opportunity. Taking the journey, however, requires that kind of commitment and belief.

Possibilities abound out there in cyberspace just waiting for you.

Yeah, but . . . ? Do you suppose that Bill Gates succumbed to the "yeah buts...?"  
Where would we all be if he had?

Before you even think about a business...

Before you start toying with domain names...

Before you rush to point and click to buy a web site...

Ask yourself the following questions:

Do I believe the treasure chest is out there?

Am I willing to focus, commit and do whatever it takes to find it?

If you answered yes to these two questions, you're ready and I wish you  
Godspeed!

If I can provide you with any assistance, please let me know. I CARE.

Patty Baldwin (c)

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Patty Baldwin is a former Better Business Bureau executive and the owner of  
several online businesses. A successful net marketer, she invites you to visit any  
one of her sites at:

<http://www.allbizservices.com>

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

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

<http://www.ezas123.biz/>

[patty@allbizservices.com](mailto:patty@allbizservices.com)

\*\*\*\*\*

\*\*You may reprint this article, unedited, and with the above resource box  
included. Please send a copy of the issue in which you plan to use it. \*\*

Notice how she wrote the article and left her resource box on the article. This is  
how you can do it too.

## Creating a Product

### Wise Women Win at Product Creation

In chapter one we had you make a list. Betcha you were wondering if we were going to put that list to use for you? Well, we are.

The list that we asked you to do were things that you like to do. We are also going to talk about other ways to make some money with things you may not have even thought about.

To create a product you must have a market. If you decide to create pet rocks, and pet rocks aren't hot anymore, you will have a bunch of cute rocks sitting on your shelf with no buyers... (They do gather dust)

There are three kinds of marketing. Online Marketing, Offline Marketing and Online Marketing that sells tangible products (products that must be shipped)

Many offline marketers are bringing their products to the net. And, many online marketers are utilizing age-old marketing tactics in the "real offline world" which consist of mailing postcards, to having business cards, flyers, radio and even television.

So, you have a very interesting way to go.

Products that sell well are digital products such as this book. You purchased it, you were sent to a thank you page, you downloaded it, and within 5 minutes you had it in front of you.

This is one of the least time consuming products and cost effective ways to get your work done. Once it is set up, your expenses are your domain, hosting, and advertising costs. You don't need an employee unless you have a horrendous amount of sales and need someone to handle your customers.

There is a huge push on the net to sell digital software automatic download products. As you see from above, it is an easy way to go. You don't have to pay to reproduce the product, the product is already made, to be downloaded over and over and over again with no cost to the person who developed the product.

The sales are expedient, and you can sell products while you are sleeping. It is a beautiful feeling to wake up in the morning and turn your computer on and see, "You have made a Sale!"

With selling tangible products, you still can wake up to an announcement of "You have made a Sale" however, now your work begins, packaging your product and getting it to your customer. Then you have to replace that product and keep them on hand.

Of course, big companies have warehouses filled with their product and people to fill the orders, so their job is to market the product.

However, many people starting out on the net, will have a product that they want to sell, or they use ebay and do arts, crafts, write real books, sell candles, gems and they will handle all the orders and packaging themselves.

So, to create a product, you need to be a writer, or hire someone to write for you, or find a need/want on the net that you feel you can do a better job, or offer a better price... whatever you feel you can do.

We have a lady friend on the net, that loves to make soap, and she sells it on ebay, but she doesn't stop with just soap, she makes all natural soap that glows for kids to bathe in .. (though wonder how many parents will let kids take a bath in the dark, it's still a cute and unique idea.)

She also sells her own books that she makes the covers for and have recipes of how to make candles, and how to make candy and she does really well with this, and of course, how to make soap.

When she is going to yard sales, she always picks up things that she feels can be sold. Basically, she started to create what she enjoyed doing, and she sells and then packages them up in a prompt way and sends it to her customers. If you think this is just a part time small income for her, you will be surprised, she makes a bundle of money.

Whether you are going to do something creative or go to wholesaler places and start selling stuff or not, still does not have to keep you from marketing on the net.

On the net, there are vast amounts of digital products that you can get the reseller rights to. Granted you will have competition as others are selling the same product... however, it works when you put the effort in and decide to learn what it takes to get started with your own business.

Learning how to set up shop is not hard. From the time you decide to start your business until probably the day you retire, you will be on a constant learning curve. There is always something new to learn, it is the beauty of the Internet. Your mind never goes dull. You will meet exciting and fascinating people and make life long friends. Never underestimate the friendship of those you make on the net. You will make good friends, not just acquaintances but people you enjoy and would love to meet in person.

In deciding what you would like to do, you need to know what you will enjoy doing. If you don't like sales, consider this:

Selling is Sharing. All of us do it all of the time and don't even realize it. When you like a movie and you tell a friend they should go see it, you just sold something. You didn't make any money selling them the movie, but you sold it all the same.

And that is all sales are. When you love something like we love our book, we have no guilt or upsets over selling it to you. We know the product is worth having, and we know that it will help you and many others get some freedom in their life in one way or another.

So, in creating a product, think of the benefits of what that product will do. Make a list of them, NOT the features. Features are nice, but that isn't what sells things. People want benefits.

If you sell a set of pot holders that you personalize for your customers, gift wrap them and even mail them for them. Those are benefits. The product, is made; the product is personalized and the product is mailed. And, the person who receives the gift will know their friend or family member thought about them.

The features are nice, of course. Nice new home-made pot holder with fine stitching and thick enough to keep you from getting your hands scalded. Those are features... You can list features, but benefits are much stronger when selling a product.

If you like to sew, or make patterns or crafts then search www.eBay. It is the largest online auction with millions of customers. Search the product that you are wanting to create and sell and see what your competition is, even if the competition is heavy, don't let that stop you. You can always make a product better, and add bonuses when they do purchase the product. The point is finding out if the product will sell. Check the bids. Are the products that you are interested in getting bids?

Always research before creating your product because you need DEMAND so that you can supply. See Supply and Demand. [Click Here](#)

Wise Women win by doing research.

## Starting Your List

Wise Women Start a List for their Business Immediately

Getting Your List Started is as Necessary as Drinking Water.

"Winning starts with beginning." Robert H. Schuller

For Starting your list online... It is an absolute necessity. You must have one. It doesn't matter if you can write or not write. You will learn. There are gobs of places to find things to use to make your ezine or newsletter attractive.

Marketing requires a list. The list is always going to be opt-in. Opt-in means they voluntarily subscribe for your list. The larger your list is, the better. You must never buy lists on the net. It is considered Spam on the net to use those lists. Make sure everyone on your list, subscribes on their own accord.

Now, this does not mean you have to put people on your list by hand. There are plenty of ways to have this all automated for you, where they can automatically subscribe and where they can automatically unsubscribe.

[Also check out our recommendations page](#)

Once you get your list set up for people to subscribe, you then must recruit people to sign up. This means you must have something that is valuable.

Giving your readers knowledge in areas they are interested in is valuable. Giving people something that they can download for free, provided they sign up for your list will get people to sign up for your list. Most people will stay on your list provided you keep giving them great content and don't make your list just an advertisement list.

Also, you will invite everyone who has purchased from you to join your list. You might even have two lists. One that is strictly for future offers at a discount for your previous customers, and one that is your universal list that people read because they want to read what you have to say.

The Pure Beauty of Owning a List is:

Having a lot of people on your list can bring you residual income in three ways.

1. When you get a new product, you can announce it.
2. You can sell advertising space
3. You can exchange advertising space

Having an online list is not hard. It is a matter of choosing how you want to do it .... There are remote hosted lists. And there are lists that you can have installed on your own server that you manage from a pass coded browser based url. They are easy to manage.

One thing you must always have is a personalized list. In this way, you can write to your people just as if you were writing to one person.

Your list might start out as Hi, Debbie:

This is done through scripts either cgi or php. Your person signs up and puts their name and their email in a sign up box. When you write your letter, you will insert a very simple, yet effective code in your letter which might be something like <NAME>

So, when you write it, it will see Dear <NAME> but when your reader sees it will say Dear: their real name.

To see how this works, sign up for [Teresa King's Tips for Top Ezine](#) or [Sign up for Patty Baldwin's ezine](#)

or Both..... we would love to have you. You must be connected to the net for this sign up to work.

Some helpful hints on writing can be found on our writing chapter.

## **Working with Affiliate Programs**

Wise Women Win at Knowing the Good the Bad and the Ugly of Affiliate Programs

Affiliate Programs, what are they?

Affiliate is: A person, organization, or establishment associated with another as a subordinate, subsidiary, or member: network affiliates.

There are two kinds of Affiliate Programs.

One where you own a product and your affiliate helps you sell it for a commission.

And two, where you find an owner of a product and you like what he or she has to sell. You see they pay a commission if you sell it for them, so you join up. (affiliate)

We are going to talk about you affiliating with others. Affiliates make money. It is a quick way to get started. You find a hot sales page of a product then sign up as an affiliate and start marketing. They give you a page with your own ID imbedded into it, so you are all set to go.

There are many affiliate programs that you don't have to buy anything to be allowed to sell it for a commission, however it is always best to have used the product yourself so you can put your personal stamp of approval on it. There is nothing better than word of mouth testimonial. We highly recommend that before you market anything on line and associate your name to it, that you use the product yourself.

Commission shares on the net are generally large, most ranging from 30 to 50 percent. Finding that hot program and getting started is a great way to get your feet wet and try to make some spare cash while you are at it.



There is a certain criteria that you should watch out in affiliating

Caution: There are so many of them on the net where you can sign up for free you will have too many and that doesn't do you much good. It's very easy to get distracted from your purpose in selling one thing, then two, then three then nine, and soon, you can't even remember when you signed up for what.

Caution: The company that pays you, lets everyone affiliate and the person who can sign up for free, can very easily like a product, see that they have an affiliate program, sign themselves up, and then buy from their own affiliate link - This leaves you out in the cold.

Caution: Joining companies that you don't know much about. How will you know if they are going to pay you promptly? Most sites on the net do, however there are always scams on the net. One site that you can keep track of the latest scams is <http://www.scambuster.com>

Caution: Joining companies that don't pay you a commission until you reach \$100.00 - You could have \$45.00 worth of commission sitting around that you will never be able to touch unless you sell more of their product.

### Good Ways to Affiliate

Things to look for in an affiliate are a 2-tier pay out. This is where they might pay 35% on the first level and anyone you sign up as an affiliate that makes a sale you would get 15%. In this way, no matter if anyone signs up and buys from themselves, you always get a piece of the commission.

The other way to guarantee that your efforts get rewarded is:

Join a program that forces you to be a member before you can be an affiliate. In this way, no one can cut you out of your commissions.

\*\*\*\*\*

One day you may want to start your own affiliate program where you have the product, the set up and can pay the affiliates. That is how net marketing works well. You have a hot product, your affiliates love your product and you are all set up to pay them when they make sales for you.

Once you decide to be an affiliate and even set up your own site with recommendations for their sites, do wrap your site around a theme.

If you have chosen to sell gulf memberships, then affiliate with companies that sell gulf equipment, books on gulf, and even novelty things such as a golf club clock or golf players tee-shirts.

Once you find your [niche](#) you can research companies that pay a great commission for your recommendation.

Wise women investigate how they make commissions before wasting time promoting a product that leads to making very little money, if any.

## Advertising

Wise Women Win at Advertising their Business

"Do not wait; the time will never be "just right." Start where you stand, and work with whatever tools you may have at your command, and better tools will be found as you go along." Napoleon Hill

We know the big question is: How do you get traffic to your site?

We are going to spend some time on this chapter, as this is your livelihood. Once your site is ready, (and we mean ready, as we don't want to see you spending time, energy and money to bring people to your site, and not have your site sell.) then you will plan your advertising campaign.

Before you do anything for promoting your site, make sure you have your list set up and ready to go. [Building your list](#) is going to be your number one priority. So make sure it is ready.

The first thing you need to do is get your site submitted into search engines. You will see a lot of search engines, however there are some main ones that are the most important: You can get into them all by dropping by [www.addme.com](http://www.addme.com) It's a free service that will take about 30 minutes to an hour of your time. Also check our recommendations under search engines.

There are two ways to use search engines, free and paid for. One thing a search engine does is grade you on popularity - Basically, how many sites are linked to yours? This is important and we understand that you have just started your business, or are here to try to improve your business and get more exposure.

You must start creating ways to get people to link to you:

Link exchanges

Writing articles that people put on their sites

Giving testimonials to other people's sites.

Getting Affiliates to link to you.

Paid for Banner Advertisements on a well indexed site.

Signing guest books.

You can go to <http://www.searchenginewatch.com/> and learn about pay-per-click sites and other things about search engines.

The next best way is to write articles and get them submitted to as many ezines as you can. When writing your article, keep it general, teach something, tell a story about something, stay away from self serving articles that lead to all your endeavors. People who manage ezines, do not, on the average, use those kind of articles.

When you write a powerful article, you are allowed to put your resource box in. When anyone uses it, they will use your resource box. When people read a great article, they tend to go to the author's site. They were impressed, so they go to your site to see what you are all about. Soon, people will put your articles on their website. (This is great as it helps you in the search engines for popularity and it gives you more exposure.)

Your article should be around 450 to 700 words; it should teach something and be very useful. Stop by [www.marketing-seek.com](http://www.marketing-seek.com) to read articles and see how others are submitting their articles. You will learn a lot from the reading.

If you can't write, you can hire someone to write for you. Consider this, when you pay for ezine advertisements they can run around \$80.00 and get sent one

time to an ezine audience. When you write articles, that article can be sent to many ezine owners and used over and over. For a price of around \$75.00 to have one written for you. It's a solution that saves you money in the long run.

Then there are programs to join that you sign up and offer it to the visitors you have such as:

<http://ultimatetrafficsystem.com>

<http://www.adnetworknu.com>

<http://www.megaspinner.com>

<http://ebizrotator.com>

It never hurts to make a freebie page and offer it to your visitors. Many people love free pages and link to them. Find forums and answer questions. Yes, you may be learning now, however each step that you learn gives you that much more for you to lend a helping hand to others. After your help, leave a link with a few words to say what you do.

Again, a lot of these forums are in the search engines, when you leave a link, it adds to your popularity with search engines.

"In helping others, we shall help ourselves, for whatever good we give out completes the circle and comes back to us." Flora Edwards

Then there are paid for advertising sites such as <http://www.trafficsurge.com>

Then Starter Page Exchanges

There are exchanges where when you log on to your browser instead of the browser going to where it normally does, it comes up and shows you a site to look at. Each site you look at brings you points. Many are two for one. You look at two, and the system sends your page to be viewed one time to other viewers just like you.

They also have it so that you build a group, and then you can get credits from the person you signed up and the ones he signs up. You can read more about it on on this start pages. You can also buy credits.

<http://www.nomorehits.com>

And then viral marketing. Viral marketing is generally a product that you develop and give it out for free, and tell others to give it out for free. There is one hitch to this. You must make a reason for someone to give the book to others, and that is where branding comes in. You must let them brand the book, either for free or a small fee. If the business you chose is MLM... you can easily write a report with a link that can be branded for your downlines.

Here is a book with viral marketing at it's finest. "Dangerous Marketing Secrets" It has a free ecourse for you to sign up for. [Click Here to get this book.](#)

You will see a lot of FFA pages (free for all pages) There are a ton of them, the secret to FFA pages, is to own one. Yes, you can blast out ads. You must use an email box that is not your business mail box such as yahoo.com or hotmail.com - The reason is that when you submit, you will get a thank you letter. One isn't so bad, it's a fair exchange, they let you advertise on their page.

However, if you use a site submitter, WHEW, you can get 1,000's of email to your box, and the owners of those FFA pages, well let's just say a lot of them harvest your email. They say it is a one time submission, but we know that most of these ffa owners gather your email and send you stuff in a couple of weeks, and again and again. Imagine getting thousands of JUNK mail in your eBox..... So, be very careful about using your email.

Also, when using these products, remember sends ADS like "Free Report on Getting More Traffic to Your Site" or "Free Report on Arthritis"

When you give something free from your site, make sure you either have a branded book for you, or that you capture their email.

If you own your own free for all page, well, then it is you that is sending out the auto thank you mail.

The thing about marketing, there is no stopping people as they come up with old ideas and make them better, or come up with new ideas. Marketing has been here for a long time.

Write a great signature for your email. All email boxes allow you to have an automatic signature go out with each mail you send. Use it.

You have been reading and hearing the word branding. Branding is the top popular way to get free advertising. You can get books for free, and if you like them, you pay to have them branded, then you give away the free report. The free report will always lead back to your site, and always has a potential of making you some affiliate money. You can use free advertising to advertise your free book and you can announce your book to your ezine members.

A note on Ezines ([Your own list.](#)) It does not matter if you are writing to 1 or 500,000 stay consistent, send that list out every single week.

Even though your business is online, there are resources for offline advertising.

Newspaper Ads, flyers, business cards, and giving away pencils or key chains with your company name on them. Also bulletin boards and postcards. Read some [offline advertising](#) for more insight.

No matter what advertising you use, you must track your advertisements. Marketing is all about tests, and more tests. When your advertisement pulls in customers, you must know which advertisement snagged those visitors. There are ways to do this. You can use ad tracking with remotely hosted companies or you can get a script installed on your own server in which you can set up your ads; the choice is yours. Check out [Recommendations](#) for products such as these.

Wise women know that Knowledge is Power. The Super Wise Women know that knowledge is not enough. Applied knowledge is the secret to turning knowledge into power.

# Starting Your Offline Business

## Starter Steps

Wise Women Win when they take: Starter Steps

"Time spent planning is never, never wasted time!" Dr. Mike Murdock, from Secrets of the Richest Man who ever Lived.

Dr. Murdock also said that, "Planning produces self confidence," and, "Your Plan is the map of your intentions."

Creating a Plan is the first step in beginning any business. Chances are that you have a business in mind that suits you or you have read the chapters on creating a product or service.

When creating your Plan, make certain that you incorporate the Plan in your daily attitude and goal setting exercises.

Take out a sheet of paper and write a detailed description of the business you would like to start then list the following:

List the primary goal you want to achieve with this business.

List five good reasons why you want to achieve it.

Write down anything and everything that you can imagine that might be involved in achieving this goal; i.e. financing, inventory, warehousing, etc.

Add a list of potential problems that might occur and solutions that are obvious to you.

List the names of everyone who you might involve in your dream.

Finally, define your personal rewards for achieving the goal.

It is important that you are very specific in each of the items listed above. Once this is completed, you should have a clear picture of the business you wish to start, the necessary steps you must take in order to launch, potential challenges you might be faced with and what you expect to gain in the long term.

There's a fellow I used to work with who had a silly little saying that went like this, "Proper planning prevents pitiful poor performance." Make certain that you cross every "T" and dot every "i" and you will reap the results in future.

The practical steps that you need to take are very basic and primarily just good common sense.

Research your competition. How many other businesses of like kind are you going to compete with?

Contact your local city, county or state agencies to determine what, if any, licensing requirements your business must meet.

Review the advertising methods used by competing businesses. You can get some great tips by "mirroring" activities used by successful competitors.

If your business is such that it requires an office or storefront, look long and hard at the locale. If you require a storefront, strip centers are a much better buy than a "stand alone" building or the pricey rent in a large mall. Make certain that there is at least one "anchor" business in the center that drives traffic to the surrounding stores.

If your business is a professional service where you can meet with the potential client on "their turf" then your best bet is to set up your office from home at least in the beginning, until your business expands sufficiently to warrant paying the rent in a professional building.

Once again, the more time and effort you put in up front, the greater the return on your time investment down the road.



## Follow UP

### Wise Women Win in Customer Follow-up

"There's only one way you can fail - and that's to quit." Brian Hays

In offline or online marketing wise women follow up on their prospects. You have had contact with a potential customer or one that has previously purchased from you.

There is no easier person to sell to than a customer that has been satisfied with your service or products. When you don't follow up, you are throwing money out the window.

Keep a list of your customers with their contact information. Send them a discount. Hi Fred or (Mr. Brown) you previously purchased our \_\_\_\_\_ and/or \_\_\_\_\_. We have a new product that we know you would want to know about.

This product.....go ahead tell the BENEFITS of the product, and then give your customer a discount if he/she acts within 21 days of your offer. Or, seven days. It doesn't matter what time limit you give, as long as you leave enough time for them to respond to your invitation.

In online business, [see lists](#).

So many businesses are so busy trying to get new prospects that they totally neglect the customer base they already have, don't let that happen to you.

Keep in contact. Some businesses go as far as sending Christmas Cards each year to their customers or send them a calendar. This may be too expensive for you in your new business, however it is most definitely something to think about as your income increases.

Since businesses are rapidly leaning toward the Internet and more people own computers and are connecting online, it is a smart practice to get your customers on an email list. Don't hesitate to ask them if they have an email address.

A few years ago on the David Letterman show, Donald Trump was the guest. David asked him if he lost all his money and had to start all over what he would do. Donald responded, "Internet Marketing."

The crowd laughed. Donald looked down at the audience and bluntly said with a tiny smile, "That is why I am up here, and you are down there."

Silence

Bill Gates has said, "In the near future, if you are not doing business on the Internet, you will be out of business."

So, though you may be doing an offline business, it is still a strong thought for you to consider having your own website for your business and use those ever so handy Internet tools to keep track of your previous customers.

## Advertising Offline

Wise Women Win when they: Advertise their offline business

"You get your customers one by one, like an add-a-pearl necklace, and keeping each customer is as important to you as each pearl is to the necklace." Markita Andrews, age 13 at the time of writing, "How to Sell More"

Young Markita published her book in 1986, but the principles apply just as well today. Interestingly, she included a story that you might find interesting.

Years ago, when traveling sales people used to enter a town with their goods for sale, they would bang on a drum to let the townspeople know that they were there. The customers would then come running. They were "drumming up business." Now you know how that particular phrase was coined.

It is absolutely amazing how many business people there are who think, like Kevin Costner, that "if I build it they will come." Not true ladies. Just like the "drummers" of old, you have to drum up business for yourself. Hanging out a shingle and hoping customers will flock to your door, is a lesson in futility.

There are literally dozens of ways to advertise your business. The important thing is to do it. Generally speaking for the newcomer, the best methods of advertising are the most costly. Namely radio and television. There are still some good buys to be found in that venue and even some free exposure if you know what to ask for.

All broadcasters (radio and television alike) are required by law to run a certain number of PSAs. A PSA is a Public Service Announcement. PSAs are generally promoting some type of community or civic event or activity.

More than likely you have heard or seen these ads and were unaware of what they were called. Examples that come to mind might be MADD (Mothers Against Drunk Driving), Make A Wish Foundation, Smoky Bear and Crime Stoppers just to name a few.

A good way to obtain some great exposure might be to tie a "Grand Opening Celebration" together with a portion of your profits going to a civic project. The larger the event, the better.

Network with other businesses who complement rather than compete with your business to co-sponsor the event. Ask a local radio or television station to "joint venture" with you. This is a very simplistic description, but you get the general idea. Create an "event," have a few other businesses co-sponsor and find a local media outlet to join with you.

It is a very effective method of creating a win-win situation for all concerned and gives you a very healthy dose of name recognition. Be prepared for a ton of work, however.

If you are out and out purchasing electronic media, there are a few hints that can help. Unless you have a tremendous amount of capital you need to hunt for bargains. Remember, when you are talking to media sales people, they want to make a sale. Most work on commission so the bigger the sale the better.

## **Radio Advertising**

When buying radio time, the best of all is "drive time" especially on popular talk radio shows. Drive time is generally the hours between 6:00 and 8:00 a.m.,

11:00 and 1:00 p.m. and 3:00 and 6:00 p.m. with the morning and early evening time slots being the most popular. Not too mention they are also the most expensive.

Radio advertising usually runs at 10 minute increments. Which means that there will be ads run close to each quarter hour with the top and bottom of the hour being the most lucrative. During the "set" the ads will run in a specific order. The longer ads being the first to run, medium size will run next and the shortest to run last. The scheduling of the ads is normally called "traffic."

The setup might look something like this depending on the format that the station uses for their "traffic":

Set One 6:10 a.m. Drive Time		
Time	Length	Advertiser
6:10:00 a.m.	60 seconds	ABC Widget
6:11:00 a.m.	30 seconds	Jones Dairy
6:11:30 a.m.	30 seconds	Ajax Plumbing
6:12:00 a.m.	15 seconds	Smith Flower
6:12:15 a.m.	15 seconds	MADD PSA

This example is very general in nature but it does give you an idea of how advertising is sold. Television is very similar.

Obviously the 60 second "spots" are more expensive, however, if you buy in bulk you can often get the per spot price below what you pay for a 30 second spot.

Radio, television and print media all offer quantity discounts. They also charge more for "placement." When you request a specific time slot, or page placement for print media, you are going to pay a higher price. It just stands to reason that

all advertisers would like to have placement therefore the old law of supply and demand applies.

If you are willing to advertise in "off peak" hours and purchase slots in bulk, you might be surprised to learn that it is possible to use electronic media. Another possibility for television is local cable or public channels.

Print media remains a good venue but (there's that word again), a few words to the wise are in order. The larger metropolitan newspaper advertising is extremely expensive and do not necessarily provide a good return on investment. The best bet in these newspapers are classified ads.

For good print exposure, find a smaller community newspaper and/or demographically targeted papers.

Whether you live in a large city or a small town, you will more than likely find a weekly or bi-weekly community paper that is well read. The rates will be lower and the return much higher. Community papers tend to be read thoroughly and good placement can generate high returns.

The same concept applies to targeted markets. Try some of the free papers that are printed with a targeted audience in mind. Seniors, sports enthusiasts even entertainment.

## **SECRETS OF GETTING FREE ADVERTISING**

The opportunities for getting free advertising for your product or services are limited only by your own imagination and energies. There are so many proven ways of promoting your objectives without cost that it literally boggles the mind just to think of listing them.

One way is to write an article relative to your particular expertise and submit it to all the publications and media dealing in the dissemination of related information. In other words, become your own publicity and sales promotions writer. Get the word out; establish yourself as an expert in your field, and "tag-along" everything you write with a quick note listing your address for a catalog, dealership opportunity, or more information.

Another really good way is by becoming a guest on as many of the radio and television talk shows or interview type programs as possible. Actually, this is much easier to bring about than most people realize. Write a letter to the producer of these programs, then follow up an in-person visit or telephone call. Your initial contact should emphasize that your product or service would be of interest to the listeners or viewers of the program--perhaps even saving them time and money.

Other ways of getting free or very inexpensive exposure include the posting of advertising circulars on all free bulletin boards in your area, especially the coin-operated laundries, grocery stores, and beauty and barber shops. Don't discount the idea of handing out circulars to all the shoppers in busy shopping centers and malls, especially on weekend. You can also enlist the aid of the middle school students in your area to hand out circulars door-to-door.

Some of the more routine methods include having a promotional ad relative to your product or service printed on the front or back of your envelopes at the time you have them printed with your return address.

Be sure to check all the publications that carry the kind of advertising you need. Many mail order publications just getting started offer unusually low rates to first-time advertisers; a free-of-charge insertion of your ad when you pay for an order to run three issues or more; or special seasonal ad space at greatly reduced rates. And there are a number of publications that will give you Per Inquiry (PI) space--arrangement where all orders come in to the publication, they take a commission from each order, and then forward the orders on to you for fulfillment.

Many publications will give you a contract for "" space. In this arrangement you send them your ad, and they hold it until they have unsold space, and then at a price that's always one third or less the regular price for the space need, insert your ad. Along these lines, be sure to check in with the suburban neighborhood newspapers.

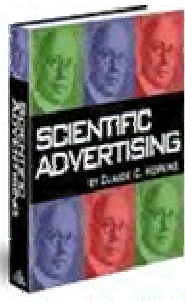
If you send out or publish any kind of catalog or ad sheet, get in touch with all the other publishers and inquire about the possibilities of exchange advertising. They run your ad in their publication in exchange for your running an ad for them of comparable size in yours.

Finally, there's nothing in the world that beats the low cost and tremendous exposure you get when you advertise a free offer. Simply run an ad offering a free report of interest to most people--- a simple one page report with a "tag-line" inviting the readers to send money for more information, with a full page advertisement for your book or other product on the backside. Ask for a self-addressed stamped envelope, and depending on the appeal for your report and circulation of the publication in which your ad appears, you could easily be inundated with responses!

The trick here, of course, is to convert all these responses, or a large percentage of them, into sales. This is done via the "tag-line," which issues an invitation to the reader to send for more information, and the full page ad on the back of the report, and other offers you include with the complete package you send back to them. As mentioned at the beginning of this report, it's just a matter of unleashing your imagination. Do that, and you have a powerful force working for you that can help you reach your goals.

Whatever venue you choose, be consistent. Consistency is key to advertising. Don't blow the budget on one full page ad when a smaller ad spread over multiple insertions will net a much higher return.

Download a Free eBook NOW - Scientific Advertising - [Click Here](#)



## Sales Secrets

Wise Women Win by Knowing Offline Sales Secrets

"A man, as a general rule, owes very little to what he is born with - a man is what he makes of himself." Alexander Graham Bell  
- This certainly applies to women too.

Most people are always striving to better themselves. It's the "American Way." For proof, check the sales figures on the number of self-improvement books sold each year. This is not a pitch for you to jump in and start selling these kinds of books, but it is a indication of people's awareness that in order to better themselves, they have to continue improving their personal selling abilities.

To excel in any selling situation, you must have confidence, and confidence comes, first and foremost, from knowledge. You have to know and understand yourself and your goals. You have to recognize and accept your weaknesses as well as your special talents. This requires a kind of personal honesty that not everyone is capable of exercising.

In addition to knowing yourself, you must continue learning about people. Just as with yourself, you must be caring, forgiving with others. In any sales effort, you must accept other people as they are, not as you would like for them to be. One of the most common faults of sales people is impatience when the prospective customer is slow to understand or make a decision. The successful salesperson handles these situations the same as he would if he were asking a friend to go to a PTA meeting, or even applying for a new job.

Learning your product, making a clear presentation to qualified prospects, and closing more sales will take a lot less time once you know your own capabilities and failings, and understand and care about the prospects you are calling upon.

Our society is predicated upon selling, and all of us are selling something all the time. We move up or stand still in direct relation to our sales efforts. Everyone is included, whether we're attempting to be a friend to a co-worker, a neighbor, or selling multi-million dollar real estate projects. Accepting these facts will enable you to understand that there is no such thing as a born salesman. Indeed, in selling, we all begin at the same starting line, and we all have the same finish line as the goal - a successful sale.

Most assuredly, anyone can sell anything to anybody. As a qualification to this statement, let us say that some things are easier to sell than others, and some



people work harder at selling than others. But regardless of what you're selling, or even how you're attempting to sell it, the odds are in your favor. If you make your presentation to enough people, you'll find a buyer. The problem with most people seems to be in making contact - getting their sales presentation seen by, read by, or heard by enough people. But this really shouldn't be a problem, as we'll explain later. There is a problem of impatience, but this too can be harnessed to work in the salesperson's favor.

We have established that we're all sales people in one way or another. So whether we're attempting to move up from forklift driver to warehouse manager, waitress to hostess, salesperson to sales manager or from mail order dealer to president of the largest sales organization in the world, it's vitally important that we continue learning.

Getting up out of bed in the morning; doing what has to be done in order to sell more units of your product; keeping records, updating your materials; planning the direction of further sales efforts; and all the while increasing your own knowledge-- all this very definitely requires a great deal of personal motivation, discipline, and energy. But then the rewards can be beyond your wildest dreams, for make no mistake about it, the selling profession is the highest paid occupation in the world!

Selling is challenging. It demands the utmost of your creativity and innovative thinking. The more success you want, and the more dedicated you are to achieving your goals, the more you'll sell. Hundreds of people the world over become millionaires each month through selling. Many of them were flat broke and unable to find a "regular" job when they began their selling careers. Yet they've done it, and you can do it too!

Remember, it's the surest way to all the wealth you could ever want. You get paid according to your own efforts, skill, and knowledge of people. If you're ready to become rich, then think seriously about selling a product or service (preferably something exclusively yours) - something that you "pull out of your brain"; something that you write, manufacture or produce for the benefit of other people. But failing this, the want ads are full of opportunities for ambitious sales people. You can start there, study, learn from experience, and watch for the chance that will allow you to move ahead by leaps and bounds.

Here are some guidelines that will definitely improve your gross sales, and quite naturally, your gross income. We like to call them the Strategic Salesmanship Commandments. Look them over; give some thought to each of them; and adapt those that you can to your own selling efforts.

1. If the product you're selling is something your prospect can hold in his hands, get it into his hands as quickly as possible. In other words, get the prospect "into the act." Let him feel it, weigh it, admire it.
2. Don't stand or sit alongside your prospect. Instead, face him while you're pointing out the important advantages of your product. This will enable you to watch his facial expressions and determine whether and when you should go for the close. In handling sales literature, hold it by the top of the page, at the proper angle, so that your prospect can read it as you're highlighting the important points.

Regarding your sales literature, don't release your hold on it, because you want to control the specific parts you want the prospect to read. In other words, you want the prospect to read or see only the parts of the sales material you're telling him about at a given time.

3. With prospects who won't talk with you: When you can get no feedback to your sales presentation, you must dramatize your presentation to get him involved. Stop and ask questions such as, "Now, don't you agree that this product can help you or would be of benefit to you?" After you've asked a question such as this, stop talking and wait for the prospect to answer. It's a proven fact that following such a question, the one who talks first will lose, so don't say anything until after the prospect has given you some kind of answer. Wait him out!

4. Prospects who are themselves sales people, and prospects who imagine they know a lot about selling sometimes present difficult selling obstacles, especially for the novice. But believe me, these prospects can be the easiest of all to sell.

Simply give your sales presentation, and instead of trying for a close, toss out a challenge such as, "I don't know, Mr. Prospect - after watching your reactions to what I've been showing and telling you about my product, I'm very doubtful as to how this product can truthfully be of benefit to you."

Then wait a few seconds, just looking at him and waiting for him to say something. Then, start packing up your sales materials as if you are about to leave. In almost every instance, your "tough nut" will quickly ask you, Why?

These people are generally so filled with their own importance, that they just have to prove you wrong. When they start on this tangent, they will sell themselves. The more skeptical you are relative to their ability to make your product work to their benefit, the more they'll demand that you sell it to them.

If you find that this prospect will not rise to your challenge, then go ahead with the packing of your sales materials and leave quickly. Some people are so convinced of their own importance that it is a poor use of your valuable time to attempt to convince them.

5. Remember that in selling, time is money! Therefore, you must allocate only so much time to each prospect. The prospect who asks you to call back next week, or wants to ramble on about similar products, prices or previous experiences, is costing you money. Learn to quickly get your prospect interested in, and wanting your product, and then systematically present your sales pitch through to the close, when he signs on the dotted line, and reaches for his checkbook.

After the introductory call on your prospect, you should be selling products and collecting money.

Any call backs should be only for reorders, or to sell him related products from your line. In other words, you can waste an introductory call on a prospect to qualify him, but you're going to be wasting money if you continue calling on him to sell him the first unit of your product. When faced with a reply such as, "Your product looks pretty good, but I'll have to give some thought", you should quickly jump in and ask him what specifically about your product does he feel he needs to give more thought. Let him explain, and that's when you go back into your sales presentation and make everything crystal clear for him. If he still balks, then you can either tell him that you think he product will really benefit him, or it's purchase be to his benefit.

You must spend as much time as possible calling on new prospects. Therefore, your first call should be a selling call with follow-up calls by mail or telephone

(once every month or so in person) to sign him for re-orders and other items from your product line.

6. Review your sales presentation, your sales materials, and your prospecting efforts. Make sure you have a "door opener" that arouses interest and "forces" a purchase the first time around. This can be a \$2 interest stimulator so that you can show him your full line, or a special markdown price on an item that everybody wants; but the important thing is to get the prospect on your "buying customer" list, and then follow up via mail or telephone with related, but more profitable products you have to offer.

If you accept our statement that there are no born salesmen, you can readily absorb these "commandments." Study them, as well as all the material in this report. When you realize your first successes, you will truly know that "salespeople are MADE - not born."

# Online and Offline Business Ideas

## Ebay and Arts and Crafts

### Wise Women Win with Arts, Crafts and Auctions

eBay is the biggest online auction at this writing. It is popular and people who start selling their crafts, the things they find in yard sales and anything they can think about, can make money.

When you decide to use your skills and create products for the auctions or hunt for them, you must research. Go to [www.ebay.com](http://www.ebay.com) and type in keywords to what you want to sell. By this we mean, search for your interests such as: dolls, sewing, crocheting, books, information, soaps, candles, videos, dvds. Check to see if there is a lot of competition and check to see if items are being bid on.

This will give you a good idea of what is selling, and if you see something not selling, do take a few moments and look at the sale's page. Just because it is an eBay item, does not mean a person should get sloppy with their sales pages. And, it could be the reason it is not selling.

Your title should not say, "Doll for Sale!" It should say, "Susie Smart Doll - Collector's Item - Mint Condition!"

Your title should not say, "Sewing Machine - Get it now!" It should say what kind of Sewing Machine.

Even if you don't like the thought of eBay and Auctions because competition is stiff, consider this: eBay does not allow you to put your home page on your sale's page, but it does, at this writing, allow you to put your home page on your "about me page," provided it does not lead to what you are selling at eBay.

Now, here is the good part and really think hard on this next sentence. If you are selling something on eBay, think to yourself, "If my visitor found me because I am selling \_\_\_\_\_ then he/she might be interested in \_\_\_\_\_."

You fill out the blanks, and get those visitors to come see what else you have to sell from your home page related to what you are selling on eBay. It's a simple formula that can work for you.

Wise Women Win at Auctions because they learn how they work.

[www.paypal.com](http://www.paypal.com) is one place that is popular with eBay as it makes it very easy to accept payments for items that have been purchased.

We are only touching this subject because it has been mentioned on the [Find Your Niche](#) area of this book. However we are giving you a book to use to help you with learning about eBay. It's called "Ebay Secrets 2002" [Download Here Now](#).

## Garage Sales

Wise Women Win with Garage Sales

Your GARAGE SALE PROMOTING: FOR QUICK, EASY MONEY

Pick almost any city or town in the country, drive through any middle class neighborhood or residential area on the weekend, and you're sure to spot at least a half dozen garage sales.

What's being sold at these garage sales? The accumulated "junk" people no longer use or want taking up space in or around their homes.

Are they making any money with these garage sales?

You'd better believe they're making money! It's not at all uncommon to make \$600 with a weekend garage sale.

Is it hard to put on a profitable garage sale?

Well, yes and no. It really does take some of your time, and also requires an awareness of a few merchandising tactics. But the problems in managing a successful garage sale are small in comparison to the profits.

Who are the buyers, and how do you get them to come to your garage sale?

Your customers are going to be "everybody," and you get them over to your garage with a little bit of advertising and promotion.

Let's look at the background: Everybody accumulates the kind of garage sale items that other people are searching for, and are willing to buy. These items range from no longer wanted or outgrown items of clothing, to furniture, tools, knick-knacks, books, pictures and toys. Many garage sale items are objects of merchandise purchased on impulse, and later found to be not what the buyer wanted. He discovered too late that he really didn't have a use for it, or he no longer has a need for it. Many items found at garage sales are gifts that have been given to the seller, but are the wrong size or incorrect choice for the recipient.

The problem with most people is that they haven't the time to gather up all the items "just taking up space" in and around their homes and staging a garage sale to get rid of them. Many people don't know how to stage a garage sale, and many other people feel that putting on a garage sale is just too much bother and work.

This is where you enter the picture. Your enterprise will be an ongoing garage sale of items donated and collected from these people who lack the inclination to put on a garage sales of their own.

Step one is education: Spend a few weeks visiting all the garage sales, swap meets and flea markets in your area. Find out what's being offered for sale, what people are buying, and how the merchandise is being sold. Generally an item is tagged with a price, but the seller is open to almost any reasonable offer from the customer. Another thing you want to make a mental note of is the way the merchandise is displayed and how the customers are allowed to browse.

You start your own garage sale by cleaning out your basement, attic, closets and garage. Talk to your relatives and friends; tell them what you're going to do and ask them for donations of no longer used or unwanted items. It's here that you'll get your first experience in negotiating, and finally, an agreement for you to

display and sell other people's merchandise for a percentage of the sale price. You'll find people explaining that they really don't have a use for a specific item or they really don't want to keep storing it, but because of sentimental reasons, "just hate to give it away."

Once you've had a little experience with this type of seller, you will be able to advertise in the newspaper that you buy garage sale items, or take them on consignment for a percentage of the final sales price.

It's best to have a woman handle the garage sale itself---greet potential customers, "shows them around, "and generally engages them in conversation. If it's a woman staging the garage sale, then arrangements should be made to have another woman "mind the store" while she's out digging up more items for sale.

The advertising angle is really quite simple, and shouldn't cost very much either. You should run an ad in your area shopper's newspaper for about three days in advance of, and up through the day of your sale. Once you're operating on a full-time , every day of the week schedule, you'll want to change your ad schedule and the style of your advertising. But in getting started, go with small classified ads simply announcing your garage sale, emphasizing that you've got something of interest to everyone--everything from A to Z. To get ideas on how to write your ad, check your newspaper for a week or so; cut out all the garage sale ads you can find; paste them up on a piece of paper. Then, with a bit of critical analysis, you'll be able to determine how to write a good ad of your own by determining the good and bad in the ads you've collected.

Something to remember:

The bigger and better your sale, the bigger and better your "getting started" ads should be. And the secret to outstanding garage sale profits is in having the widest or largest selection of merchandise.

You should have made an old-fashioned "sandwich board" sign to display in front of your house when your garage sale is open for business. This will pull in your neighbors, if you haven't already informed them, and attract the people driving by. Sandwich boards are sometimes set out at key traffic intersections nor far from the site of the garage sale, to attract attention and point the way. (Check local ordinances to see if this is permitted in your area.)



Another "sign idea" practiced by a few sharp operators is the old "Burma Shave" roadside pointers. Here, you simply take a few pieces of cardboard and tack onto the power poles a about 200 yards intervals on a thoroughfare leading to your garage sale. You'll create a lot of traffic for yourself! Simply visit the public library and check out a book on limericks, adapt the ones you find humorous, and start making signs. Once word here, though: Be sure to check your local ordinances before you start nailing signs to power poles.

By all means, search out and use all the free bulletin boards in your area. It's better, and usually much more profitable, to take the time to make up and attention grabbing circular you can post on these bulletin boards than just using a written 3 by 5 card announcement.

To do this, pick up some "transfer lettering," go through your newspapers and old magazines for interesting illustrations, graphics and pictures, then with a little bit of imagination, makeup an 8 1/2 by 11 poster type announcement of your sale. When you've got it pasted up, take it to any quick print shop ad have them print up 50 to 100 copies for you. The cost should not come to more than six or seven dollars.

If you make this "circular/poster" up with versatility and long-time usage in mid, you can use it over and over again, simply by pasting a new date. In case you were puzzled when we talk about "pasting" this is simply pasting another piece of paper on to the overall page. Say you have a circular with a date of Wednesday March 1st, and you want it to read Thursday, July 16th. Rather than do the whole thing over, simply write out the new date with your transfer letters on a separate sheet of paper, cut it out to fit in the space occupied by the old date, and paste the new date over the old date. A good paste to use for this purpose is rubber cement. That's all there is to it; the printer does the rest.

Now let's talk about the "insider secrets" of drawing people into your sale, and merchandising "gimmicks" that will result in the maximum sales and profit for you. First, call attention to your sale. Don't be shy, bashful, or self-conscious about letting everybody for miles about know that you're having a garage sale. Some sharp operators do the next best thing to having the Goodyear blimp overhead: They rent miniature blimps, send them up above the housetops, and tether them there on their sale days. Of course this giant balloon or miniature blimp has some sort of sign on the side of it, inviting people to the garage sale!

this is one of the strongest available advertising ideas for pulling "traffic" to a sale of any kind.

You have to give your sale some flair. Put some posts up across the front of the property and run some twisted crepe paper between them. Even better than crepe paper, run some brightly colored ribbons. Invest in some colorful pennants and fly them from temporary flag poles. And don't forget the balloons!

Make your garage sale a fun kind of event with clusters of balloons anchored to your display tables and racks. Be sure to "float" them well above the heads of your customers as they are browsing through your merchandise displays.

Cover your display tables with colorful cloths. Don't hesitate to use bright colors with busy patterns. Regardless of what you sell, effective display is still predominately essential!

You cannot "dump" items haphazardly on a table, sit down and expect to realize great profits. The people doing the most business---making the most sales--are the ones with interesting displays, action and color.

Try to have as wide a selection of colors as possible in your clothing racks, and mix them for a rainbow effect. Make sure that your jewelry items shine and sparkle. Arrange them in and with jewelry boxes, jewelry ladders and other items sold for the purpose of showing off jewelry while keeping it neatly organized. We know of one lady who regularly arranges jewelry items in a battery operated lazy susan. Seeing this jewelry slowly turning on the lazy susan never fails to draw attention.

Think about it, and then study the methods of display used by "rack jobbers" in the stores in your area. These are the wire racks that usually hold card packaged items. This kind of display rack would lend itself beautifully for anchoring a cluster of balloons. Keep these things in mind, and build your individual displays as part of the whole; make it pleasing to the eye as well as convenient for your customers to browse through and select the items that appeal to them.

Look for some kind of interesting and unusual item to call attention to your sale--something you can set up or park in front of your house during your sale. Some of the displays we've seen along these lines include a horse-drawn surrey, a restored Model T, and old farm plow. But anything of an unusual and interesting

nature will do the trick for you. One couple we know put up a display using a mannequin dressed in an old time farm bonnet, long dress and apron. The display depicted a farm woman of old, washing clothes with a scrub board and two steel wash tubs. You have to believe this drew crowds and made people talk!

Wherever your imagination takes you, you have to be different and distinctive, or you'll get lost in the hundreds of garage sales going on all around you. If you'll take the time to employ a bit of imagination and set your sales up with the kind of flair we've been talking about, you'll not just draw the crowds, you'll end up being the one holding the most profits.

It's almost a compulsion for many women to go shopping and to search for the interesting and sometimes rare and valuable items. This fact will keep you as busy as you'll ever want to be at staging and holding garage sales. The market is so vast, and the appetite so varied, that anything from a brass bedstead to a used dairy of somebody's long-forgotten grandmother will sell, and sell fast at garage sales. Put it all together, use a little imagination, and you'll easily make all the money you want!

## **Mail Order Still Works**

Wise Women Win at Learning about Mail Order

Mail Order has been around for years. It is a great way to make money.

For any home business, the advice for AD copy in this section is very valuable. So even if mail order does not interest you, learning some marketing techniques will.

Here is some information on mail order, and you can always go back to the [Create a product](#) section in this book for thinking and creating -)

### **5 THINGS YOU MUST DO TO BE SUCCESSFUL IN MAIL-ORDER.**

A mail-order business is a great business to start, either part-time or full-time. It's exciting, because it's always changing, and it can be very profitable, if run

correctly. One important thing to remember, though, is that mail-order businesses are easy to start, but take work to maintain.

Don't believe the hype you hear about making millions overnight in mail-order. It's happened to a few lucky fools, but that's about it. You have to use your head in mail-order, if you want to survive.

There are five extremely crucial rules to remember when running a mail-order business. You still won't be guaranteed success, but it will be a whole lot easier, if you follow these rules.

#### 1) EXPLORE FREE AND LOW COST MARKETING OPPORTUNITIES.

Too many people jump into a mail-order business with an expensive, flashy full page ad in a big magazine. That's great IF it's successful, but what do you do when your ad only pulls enough orders to cover it's cost, and you have no marketing budget left for new ads? Lick your wounds, and close down your business.

The smart thing to do at the start (and throughout your mail-order career) is to take advantage of all the free and low cost marketing options at your fingertips.

You say you don't know about any? Well, here are some ideas.

Send a sample of your product along with a press release to the products reviewers at the magazines your customers read. Also, write a short article a subject or issue that will interest your potential customers and that has a connection to the product you sell, and submit it to those same magazines.

For example, if you sell bass fishing lures, write an article on the best times of the day for bass fishing.

Offer to talk about the subject on radio or TV talk shows regarding this subject. Cable TV, in particular, has plenty of talk shows with specific audiences that are desperately in need of guests.

In all of these instances, include a short paragraph with information on how to contact you and a general description of the products or services you sell. Offer your articles or expertise for free, in return for this paragraph either appearing at the end of your article, or being read after the interview.

Marketing yourself as an expert in your business will get you far more publicity than placing an expensive ad, and it's virtually free, except for your time, a few stamps and a few phone calls. It works for me, and I know it can work for you.

## 2) PYRAMID YOUR PROFITS.

What does this mean? It means that you should take at least half of your profits and reinvest it in more advertising.

When you make your first batch of sales, don't take your profits and throw a party.

It might seem like a good idea now, but you'll regret it later. A good way to grow your sales is by expanding your advertising.

If you can only afford one or two small ads in the beginning, that's fine. If those ads are successful, make sure you take the profits from the sales they generate and reinvest them in four or five of the same ads in different magazines. Then, reinvest the profits from those ads into seven or eight ads, and so on.

Don't be concerned about making immediate money. You'll make a larger profit LATER if you reinvest in your business NOW.

3) TRACK YOUR ADS. Suppose you have ten or fifteen different ads running in different publications. All of a sudden, you get a whole load of orders. Of course, you want to continue running the ad that pulled in the orders, in the same publication and in ones you haven't advertised in before. This will bring in more loads of orders, right?

But, when you look at the orders, you have no idea which of your ads was the one that clicked. When you're done crying, resolve that, from now on, you will KEY and TRACK your ads.

Keying and tracking ads is so simple that many people miss it. Here's all you have to do. On each ad, preferably on the address, add a letter or number code that will indicate to you where the order came from.

For example, if you're advertising in the August issue of Popular Mud bogging, and your business name is Joe's Knobby Tires, put your name in the ad as Joe's Knobby Tires-PM8. PM stands for the issue name, the 8 is for August. Then,

you can look at the envelope and you'll know instantly where the order came from.

Make a table on a piece of paper with columns for date, item ordered, amount paid, and date the order was shipped. At the top of the page, tape a copy of the ad, and write the ad key next to it. Then, when you receive orders, record the information on the proper page.

#### 4) DO SMALL SCALE TESTS BEFORE LARGE SCALE ADVERTISING.

Before you sink hundreds or thousands of dollars into a large ad or mailing, test the waters. Place a smaller ad with the same message in the magazine for two or three issues, and see if it pulls. Or, if you're renting a mailing list, do a smaller mailing to a small percentage of the list, instead of just rolling the whole thing out.

Testing is important in this business. There are two possibilities that can come out of a test. Either the ad/ mailing works, or it doesn't.

Now, it's up to you to figure out WHY it didn't work. Either the ad/ mailing copy isn't effective, or you're reaching the wrong audience. Review the whole picture, find out what needs to be changed, make the changes, then retest. When you hit on the right combination, THEN take the big plunge.

#### 5) DON'T BE AFRAID TO ADMIT YOUR MISTAKES OR FAILURES.

Let's face it. You won't hit a home run in this business every time your up at bat. In fact, just like in baseball, you may strike out more times than not.

But, the times that you're either lucky, and get to first base on a walk, or you get a hit will make up for your strikeouts.

You need to keep a stiff upper lip, admit that you didn't get a hit, and move on. Mail-order success comes not from overnight millions, but from steady trickles. Put another way, mail-order is really a "get-rich-slow" business. If you keep plugging away, keep learning from mistakes, and keep trying new things as you find them, you'll at least be headed for success road, if not on it from the start.

#### THE DO'S AND DON'TS OF PROFITABLE MAIL ORDER ADS

Regardless of how you look at it, the most important aspect of any successful mail order business is its advertising. In fact, mail order success is wholly dependent, and even predicated upon good advertising.

First of all, you've got to have a dynamic, spectacular ad that attracts the eye and grabs the interest of the people you're trying to sell to. Thus, unless your ad really "jumps out" at the reader, your sales won't live up to expectations, and your ad money will be wasted.

The eye-catching appeal of your ad must start with the headline. Use the headline to very quickly create a picture in the minds of the reader - a vision of all their problems being solved, and attainment of the kind of happiness they seek. If your headline fails to catch the attention of your prospect, you cannot hope to capture him with the remainder of the ad, because it will go unread! So in writing your advertisement, put yourself in the shoes of your reader. You have his attention for just a little while, so you must quickly interest him in your offer, show him how he can get what he wants, and then cause him to send immediately for your "solution" to his problems. Your copy must exude enthusiasm, excitement, and a positive attitude. Don't be afraid to use a hard-sell approach! Say what you feel and believe about your offer. And use common, "everyday," but correct English.

Even so, you can and must remember to be honest. Don't exaggerate or make claims you can't back up. Never make promises you cannot or don't expect to keep. To do so could get you in trouble with the Federal Trade and Fair Practices people.

Stress the benefits of your product or service. Explain to your reader how owning a copy of your book (for instance), or receiving your services will make his life richer, happier, and more abundant. Don't get involved in detailing all the money you've spent developing the product or researching the information you're selling, or your credentials for offering it. Stress the "sizzle" and value of ownership.

It is important to involve the reader as often as possible through the use of the word "you." Write your copy just as if you were speaking to and attempting to sell just one person. Don't let your ad sound as a speaker at a podium addressing

a huge stadium filled with people, but as if there were just one individual "listening."

And don't try to be overly clever, brilliant or humorous in your advertising. Keep your copy simple, to the point, and on target toward selling your prospect the product or service because of its benefits. In other words, keep it simple, but clear; at all costs, you don't want to confuse the reader. Just tell him exactly what he'll get for his money; the benefits he'll receive; how to go about ordering it. You don't have to get too friendly. In fact, avoid becoming "folksy," and don't use slang expressions.

In writing an ad, think of yourself as a door-to-door salesperson. You have to get the attention of the prospect quickly, interest him in the product you're selling, create a desire to enjoy its benefits, and you can then close the sale.

Copy writing, whether for a display ad, a classified ad, a sales letter or a brochure, is a learned skill. It is one that anyone can master with a bit of study, practice, and perhaps some professional guidance.

Your first move, then, is to study your competition, and recognize how they are selling their wares. Then, practice rewriting their ads from a different point of view or from a different sales angle. Keep a file of ads you've clipped from different publications in a file of ad writing ideas. But don't copy anyone else's work; just use the ad material of others to stimulate your own creativeness.

Some of the "known facts" about advertising - and ad writing in particular - tell us that you cannot ask for more than \$3 in a short classified type ad. Generally speaking, a \$5 item will take at least a one inch display ad. If you're trying to sell a \$10 item, you'll need at least a quarter page - perhaps even a half page of copy - and \$15 to \$20 items require a full page. If you are selling a really big ticket item (costing \$50 or more) you'll need a four page sales letter, a brochure, separate order coupon, and a return reply envelope.

If you're making offers via direct mail, best get into the postal system with it on a Sunday, Monday or Tuesday, to be sure it does not arrive on a Monday, the first and busiest day of the week. And again, unless you're promoting a big ticket item, the quality or color of your paper won't have any great effect on the response you'll get, but the quality of your printing definitely will, so bear this in mind when you place your printing order.



One final point to remember: The summer months when people are most apt to be away on vacation are usually not good months for direct mail. But they are good for opportunity advertisements in publications often found in vacation areas, and in motels and hotels.

Again, it cannot be stressed too much or too often: Success in mail order does, indeed, depend upon advertising - and as with anything else, quality pays off in the long run. Read this report again; study it; let it sink in. Then apply the principles out lined in it. They have worked for others, and **THEY CAN WORK FOR YOU!**

When you are sending to prospects to a mailing list here are:

Outside ENVELOPE TRICKS! These are some ideas as to how to get those envelopes opened.

When your envelopes aren't opened, you can't make money! Before you can get an order, the recipient of your mailing package must first open the envelope. Unfortunately, many recipients of direct mail simply discard the material without opening the envelope.

Because of the high costs of printing, envelopes, and postage, your mailing package represents a sizable investment. You simply can't afford to make this investment, and then have your sales material discarded in unopened envelopes.

With the following methods, you will have a substantial reduction in the number of unopened envelopes and a pleasantly profitable increase in sales.

1. If you envelope looks like junk mail, it will be treated like junk mail (in other words, thrown in the trash without being opened). The solution is simple - don't mail your material in envelopes that look like junk mail.
2. Avoid using mailing labels, because they make your envelopes look like junk mail.
3. Type the addresses on your envelopes.
4. Neatly write or print the addresses on your envelopes.

5. If you don't have time to use method three or four, then pay someone to address the envelopes for you. Pay them for each envelope they address; do not pay them by the hour.
6. If you must use labels, then use colored labels.
7. If colored labels are too expensive, you can color white labels with a marking pen. Fluorescent marking pens are especially good for this purpose. You can find these in office supply stores, discount variety stores, discount pharmacies, etc.
8. Use colored envelopes. ( \* The Post Office will not appreciate your colored labels and envelopes. These items create problems for their optical scanning equipment.)
9. Use first class postage and print FIRST CLASS in several places on the envelope. An inexpensive rubber stamp, with red ink, makes an "official" looking impression.
10. Do not rubber stamp the return address on your envelopes. This looks extremely unprofessional.
11. Avoid using labels for the return address - this also looks unprofessional.
12. Pay a print shop to print your return address on your outgoing envelopes. This isn't expensive, and it creates a more professional image.
13. If you have a colored printer, use it to address envelopes.
14. Use a colored pen to address envelopes. For example, red ink.
15. Address your envelopes on the back side.
16. Print or rubber stamp a short message on your envelopes. This is a very effective with material that is mailed to persons who inquire in response to magazine ads. For example, we advertise a Free Mailing List Dealership. When we receive inquiries about our dealership, we rubber stamp this message on all outgoing envelopes - "You requested this FREE Dealership".
17. Commemorative stamps are more attractive than standard issue stamps, and they are the same price. Use them. That's an easy way to get your envelopes opened.

18. Use marking pens to draw designs on your envelopes. Even a series of straight lines, in a variety of colors, will draw attention.
19. You can buy paste-on dots, stars, smiley faces, and so forth, from an office supply store. Place these on your envelopes.
20. Instead of buying one first class stamp, buy several stamps in smaller denominations that add up to the same price. This catches attention because it looks more expensive.
21. Large mail order companies occasionally place some type of solid object inside their envelopes. For example, specialty advertising companies use inexpensive pencils, pens, plastic pocket calendars, etc. You can also use this idea. For best results, try to tie the object in to your offer.
22. Tape a penny to your sales letter. Then, in the sales letter, offer to give your prospective customer a discount - perhaps \$5 or \$10 - in exchange for the penny.
23. Use envelopes with windows.
24. With window envelopes, the recipient's address must be inside the envelope and placed so it shows through the window. Take advantage of this. Place the address on some type of Cash Coupon that looks like a check.
25. Use large envelopes, such as 6 1/2 by 9 1/2 inches, or even 9 by 12 inches. This is expensive, but the envelope will be opened.
26. "The more you tell, the more you sell." Use a large envelope and include plenty of sales material. This is very effective with higher price offers.

A few of these methods are a little eccentric, and a few are more expensive than normal methods, but they will all help to get your envelopes opened and increase your sales.

Another trick is using a postcard. People have to read the postcard before it is thrown away. How many times have you gotten a postcard and not looked to make sure it isn't something important? That is why a HOT ad Headliner is so very important. You have approximately 1 to 2 seconds to capture the potential reader's attention.

## **MLM - It's not a pyramid**

Wise Women Win with Studying Different Ways to Make Spare Cash in their Spare Time or Go Full Time

MLM (multi-level marketing) gets a lot of bad publicity as being referred to as a pyramid scheme. Any company that has a product that is set up where people can be the: middle man: "the advertiser" is NOT a pyramid scheme. They are solid companies that provide you with an opportunity to make money, without you having to come up with products and the Horrendous Expenses when starting a company that produces tangible products.

So understand that MLM is not an illegal pyramid scheme. It is 100% legal and many multi-million dollar companies market their product strictly through MLM promotion.

They have the factories, the products, the shipping. Your Job is to Recruit other Income Opportunists and, of course, people who want the product as retail customers.

You have heard of the big companies like Amway. It is rather a dinosaur in that delivery is left to you. Amway was the pioneer of MLM and fought every state in the United States to have that right. We owe it to them to have opened the doors for many businesses today. It does not mean we have to sell Amway and stuff our basements with products.

It does mean that we can learn from them that MLM is here to stay. Amway is around 50 years old.

Some of the best known MLM companies include Amway, Shaklee, Tupperware, Princess House, a subsidiary of Colgate Palmolive, A.L. Williams, Mary Kay Cosmetics, U.S. Sprint, MCI, and NSA and Herbal Life. These companies have been around for quite awhile and we are sure you have heard of some.

There are actually 100's to 1,000's more MLM companies. Like other companies, some are good and some are not so good. But one thing is for sure. MLM is here to stay, and it is an explosive growth field!

If you are the type of person who loves to go to meetings and inspire other people to do well, because when they do well, you do well. These can be a great opportunity. Your job is to decide if this type of marketing is for you.

There are a lot of easy ones nowadays where you just recruit. And you can do it online, offline or both.

So what's the big attraction to MLM companies and programs? Well, it represents a wonderful opportunity for the \*little guy\* to start his own business on a part time basis and make money!

The beauty of MLM is that it's not about one person doing it ALL. It's about many people each doing a little and working together as a team!

In fact, millions of people are earning a solid income from the comfort of their own home while being their own boss. You don't need an expensive office anymore. A telephone, basic computer, fax machine and HUGE ambition are all it takes.

You can study mlm (some are also know as Matrix.... they are a little different but the concept is the same).

The main thing is if you go for this, then choose products that you would like to sell. We mean it, you've got to love your product, because the way these work is you usually purchase the product each month, and then teach others to do the same.

Many companies will tell you to chase after friends and relatives, but we know better. It is a lot easier to sell people who are looking for opportunity than to try to convince someone that your way is the best way.

If you don't know of any companies and would like something, anything.

Email [Teresa](#) or [Patty](#) and ask...

We do know of several companies, and even some easy companies that are completely net ready, all you need to do is learn about the product and start marketing.

## Brick and Mortar

Wise Women Win at Planning their Brick and Mortar Business

"Nothing can add more power to your life than concentrating all of your energies on a limited set of targets." Nido Qubein

Brick and Mortar Businesses commonly known as (B&M) are businesses that have a "real life storefront."

Any business that you see such as your local store, your pharmacy, your town's karate school, or your beauty shop are all Brick and Mortar Businesses.

Starting your own business takes a lot of planning. 80 percent of all brick and mortar businesses fail within their first one or two years. The reason is that for most of these failures was failure to plan and failure to research. It's great to get a great idea and think "our town doesn't have this." So you go for it. Then, soon you realize your town doesn't have it because there is no interest in it. Remember [Supply and Demand](#).

Do your homework before you spend a lot of money, getting a business loan and put your heart into something that is not wanted.

Teresa lives in a very small town. She can think of all kinds of things her town needs such as a skating rink, a place for teens to hang out, a movie theater..... but when she thinks about the huge expense, she wonders would it be worth it? After all, any place that teens hang out is going to have a monster insurance cost. (Always look into those unexpected expenses such as the insurance for your business. If you are thinking of starting a pizza house - insurance with things that have more potential of a fire, are going to be way higher.)

So, with that in mind, and knowing that you will be doing a lot of research before you spend one thin dime, you can start thinking about what has a great potential for a business that you know how to do already or would like to learn how to do.

You need to check parking availability, location, visibility, building expenses, and the competition. Some towns won't let you open something if there are too many in the area.

Managing a business has way more responsibilities than most can ever imagine, from zoning, insurance, taxes, ordinances, and of course, the overhead for starting your business, and advertising. You just can't hang up a shingle and say... Cathy's Beauty Salon. Sure, if you have a great place with easy parking, you will get some walk in visitors. However, you really have to advertise your business.

Many people will purchase a business that is not doing well, they figure they can clean it up, change something about it, and YAY, that will be all the difference in the world... It's not that easy. So do be careful, as those loans have to be paid off, regardless if the business makes it or not.

Okay, enough of the above negativity, we are not negative people. We are however, business women, and practical. There's a big difference.

Now, you can refer to your list of your skills. Are you an underpaid beautician? Do you love animals, and maybe would like to open a dog grooming shop? Do you love kids and think your area needs better day care?

Can you teach a skill, such as cooking, dancing, music, sewing or even basic computer?

Or would you like to open a bookstore, or a novelty shop?

How about a plus women, clothes shop? Or a secretarial service business?

How would you like to have a business where you fill the supply and demand, such as someone needs a housekeeper, and someone else needs to find a job as a housekeeper. Job finder connections are a great way to make money. You put the right person to the right job and you do the interviews and take in the applications, then you connect them up.

Maybe you would like to start your own janitorial business. There is great money in that. You need to check into getting a bond on yourself since you will be at other people's businesses more than likely when they are not there.

Maybe your area needs a local soda shop? Or how about something that just bothers you that they don't have in your area. Maybe an arts and crafts shop, or a Second Time Around shop or a photo framing shop?

Whatever you decide you would like to do, there are always ways to win what you want. Just plan, and do your homework. Many businesses can be started right out of your own home, then they can expand to a real brick and mortar shop, as your business grows.

## **Your Customer Service**

Wise Women Win at Customer Service

"I've never been poor, only broke. Being poor is a frame of mind. Being broke is only a temporary situation." Mike Todd

There's an old adage, "The Customer is always Right." And there is a reason for it. You don't want upset customers.

It is much easier to handle a customer by complimenting them on finding a flaw and then fixing it, then it is to argue with them. Your customer will be appeased and seldom will charge back or return the product.

It is much better to be nice than it is to say, "Yeah, you're Crazy. I have thousands of happy customers."

This does not bode well with your customer. Your customer is important; he/she is your bread and butter and never forget it. Don't get defensive; that is the worst thing that you can do. A testimonial from your customer is worth its weight. Make sure your customer is happy and becomes a repeat customer. A customer who tells all who care to listen what great service and products you have will bring you money.

Offer a guarantee on your product, and always back it up. On a decent product, statistics say that less than 1% return what they purchase.

Never argue with a customer. Do the best you can to please him/her. Yes, you will get customers that you just can't please. Thank them for trying your product and refund their money. It's simple.

If you get the same complaint more than once, then best fix whatever is wrong.

Be warned, if your business is in service, you may end up doing work that you don't get paid for. Do get half the money upfront for services, people tend to



forget that service work is very time consuming. And, there are a few who will get your service and not pay you. Remember, half is better than nothing.

Treat your customer as you would like to be treated yourself. It can help you if you visualize returning a product to a store and what you would like to happen when you make your request.

If you are on the net, and the upset comes at you through email, only answer that email when you are calm. People return products for the strangest reasons. Once you say something in writing it is very hard to take it back.

Also, never let your customer know you are too busy to care for them unless they have over stepped their bounds. We get customers who we help, then they write in for more help, then for unrelated help. Remember, you are only one person, and you can draw the line by telling them that is not part of your service and have a list of places that they can go.

Wise Women Win at being kind and thinking before leaping.

## Recommended Resources

### List of Free eBooks in this eBook

Wise Women Win with Reading

Your list of free books that are found throughout this book. If a book does not show up or you find a bad link, do email [Patty](#) or [Teresa](#) and we will help you.

If you do not have a zip utility on your computer you can get one [here for free](#).

[eBay Secrets 2002](#) - You may give this book away or sell it.

[Gas Up to Lose Fat](#) - You may not give this book away.

[Credit Secrets 2002](#) - You may give this book away or sell it.

[Scientific Advertising](#) - Free Give Away - Do not sell it.

[Discover Killer Ad Secrets](#) - Free Give Away - Do not sell it.

(Please note - We don't have any idea why Killer Ad Secrets is a free book - It is excellent - Do read it!)

### The Conclusion

"Wise Women Win" was brought to you by: Patty Baldwin and Teresa King

We hope you have enjoyed this book as much as we enjoyed writing it. We wish you all the success in the world, no matter what path you choose.

You are you. The only one who can change you, is you. Each of us have problems to handle by solving them. Life would not be much fun if we didn't have obstacles to overcome. These challenges keep our minds busy. However,

with the help of this book, we feel you have gotten plenty of new ideas that you can start right now.

Starting an online business is a lot of work, and a lot of fun. Imagine showing your site off to your friends and family, "Look at what I created."

Even if starting a business doesn't sound like something you would like to do, having your own website is great. You can do family things, or have a list of friends to make an email announcement to. You can show off pictures of the kids, or write some stories. It's a skill well worth learning and it is a lot easier than you think.

Times are changing at a rapid pace; it's always good to keep up with what is happening around you. It doesn't matter what your age, or what your background is, you can do whatever you want and win at life big time!

Be sure to stop by our recommendations area to find out tools you need or recommendations for other books.

Thank You for Being You!

Patty Baldwin and

Teresa King

## **Recommended Resources**

Wise Women Win when they use Resources!

"A loser thinks there are rules for winning and losing; a winner knows that every rule in the book can be broken, except one - be who you are, and become all you were meant to be, which is the only winning game in the world."

...Sydney J. Harris, *Winners & Losers*

Recommended Reading

[What Did Mama Forget To Teach You?](#)  
[Autoresponder Secret Courses](#)

Net Marketing For Beginners

<http://www.net-marketers.com> [Learn at Your Own Pace](#)

Copy and Ghost Writing

[Teresa King](#)

[Patty Baldwin](#)

Credit Card Acceptance

[2checkout](#)

Great for tangibles, recurring payments and intangibles

[Clickbank](#)

is for intangibles and services

It is popular for its built in affiliate program

PayPal is [free to join](#)

Beware for their auto downloads. People can steal your product within about 30 seconds, so if using for auto downloads Please consider getting protection

PayPal Protection

<http://www.redirectpro.com>

Domain Registration

<http://www.000domains.com>

Web Hosting

All the below recommendations are on Powerful full Packed Unix servers with the latest goodies.

EBookWholeSaler has a wonderful hosting service to go with their membership. Many of the recommended books in this book are in that club. [Check it out](#)

[Here](#)

[HostAllBiz – Pattys' Hosting No Reseller Opportunities](#)

[Host4Profit - Warriors Marketing Entry and Reseller Opportunities](#)

[Thirdsphere Hosting- Products and Reseller Opportunities](#)

Web Templates & Development - Scriptwriting and Installation

<http://www.jumpx.com> -Robert Plank - Coder of RedirectPro and Lightning Track

Email Autoresponder

<http://www.quicktell.net>

Remote Service Provider - Highly Recommended

Web Site Building

Contact [Patty](#), [Teresa](#) or [Ryan Sawyer](#) for Recommendations

Recommended Affiliate Businesses

[Wholesale eBooks - Tom Hua's Excellent Site](#)

[Netbreakthroughs - Terry Dean's Membership Site](#)

Co-Registration Companies

These companies help you build ezine lists quickly by having you pay per subscriber who signs up on their web site.

<http://www.zmedia.com>

<http://www.profitinfo.com>

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

<http://www.myfree.com>

<http://www.funazines.com>

<http://www.Internetfuel.com>

<http://www.bay9.com>

Pay-Per-Click Search Engines

Goto - <http://www.overture.com>

Search Term Suggestion Tool - Look up keywords to use for your web site through this online tool...

<http://inventory.overture.com/d/searchinventory/suggestion/>

7Search - <http://www.7search.com>

Ah-Ha - <http://www.ah-ha.com>

Findwhat - <http://www.findwhat.com>

Kanoodle - <http://www.kanoodle.com>

Sprinks - <http://www.sprinks.com>

Search Engine Watch - <http://www.searchenginewatch.com>

Major Search Engines - Submission Pages

Yahoo - Yahoo is a directory and now charges \$199 for Express Submission of all web sites selling products. They are definitely worth the cost if you have a high content site...<http://docs.yahoo.com/info/suggest/>

Google - Google is the backbone to Yahoo. It's mandatory to list your site with them as yahoo.com uses their directory. [Submit here](#)

Open Source - Free Directory Submission and they are worth almost as much as Yahoo. If you can get a position in Yahoo, you can get in here...<http://www.dmoz.org/add.html>

Excite - Submit Here...[http://www.excite.com/info/add\\_url\\_form](http://www.excite.com/info/add_url_form)

Lycos - Submit Here...<http://home.lycos.com/addasite.html>

Hotbot - Submit Here...<http://hotbot.lycos.com/addurl.asp>

Alta Vista - Submit Here...<http://www.altavista.com/cgi-bin/query?pg=addurl#form>

Good Keywords - A great free tool for doing keyword research from Goto and other pay-per-click search engines. Download it from their site and use it to build large keyword lists for the search engines...<http://www.goodkeywords.com>

Free Tools For Your Web Site

Free Traffic Counter - Use to have free tracking of your visitors <http://www.extreme-dm.com>

Discussion Board - Setup your own free discussion board for interacting with visitors...<http://www.boardhost.com> or <http://novogate.com>

Password Protection -  
<http://www.fido7.com/free-cgi/auth/>

Chat Room - Set up your own chat room  
<http://www.chat-forum.com> or  
<http://www.planetz.net/quickchat/>

Postcards - Send postcards to each other from your website...  
<http://cybergreet.net> or  
<http://www.all-yours.net/postcard/response.html>

Search Engine - Create a way for visitors to search your entire site...<http://www.freefind.com> or  
<http://www.atomz.com>

Forms - Create forms to use on your site with easy to use tools...  
<http://www.freedback.com> or  
<http://www.dk3.com/dk3page.pl?id=formmail>

Shopping Carts - Set up easy to use order forms and shopping carts...  
<http://www.ait2000.com> or  
<http://www.p-kotech.com/scart.html>

Surveys - Conduct surveys and polls on your web site...  
<http://www.ballot-box.net> or  
<http://www.pollit.com/>

Free Email - Provide free email addresses and start a viral marketing campaign

<http://www.everyone.net> or

<http://www.bigmailbox.com>

Recommend a Site - Site recommendation link on your page so visitors can refer their friends...

<http://www.suggestsite.com> or

<http://www.recommendasite.com>

HitTrafficker - Use this leveraged traffic tool to build your web site traffic quickly...

<http://www.ezfree.net/free/users/main.shtml>

Free Resources

[Bravenet.com](#) has all kinds of tools

[Banner forge - Let's you make banners easily.](#)

[Big Nose Bird - Html and Cgi Learning Center](#)

[Hotscripts for Finding Scripts](#)

Ezine Ad Discount Club

This is a membership club that shows you some great ezines to put your ads in. The owners have made bargains to get you a better price for your advertisements.

<http://www.themm.biz>

Have you written an article and want it checked and submitted to 1,000's of viewers? <http://www.ezineaction.com>

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We have put this page on the web, too. Places change, links change and new resources come up. So, to check if anything has been updated [Click Here](#)



## **Wise Women Win at Doing the Best at their Job**

"The pessimist sees the difficulty in every opportunity. The optimist, the opportunity in every difficulty." L. P. Jacks

When you are working for someone else, you truly must work like it is your business too. You work for a paycheck but you should give your boss your all. Many bosses will notice that you are putting your heart and soul into the business.

The reason you should give your company the best that you can be is that as long as the company survives, you survive. Sloppy work habits, being late, not caring about how you talk behind the backs of your co-workers can cause problems.

The way you dress, your promptness and how you care about what you are doing reflects on your personal character. If you can't give the job that you do your very best, then you should consider a career change.

In servicing others, treat them as you yourself would like to be treated, be courteous, put a smile on your face, let it light your eyes, you may have no idea how a cheerful hello and politeness can make someone's life so much better. Do it for you, do it for them.

When doing drudge work that you don't like to do, change your mind, become the best at that drudge work there is. Making personal challenges to yourself will make time go by so much faster.

Stop looking at the clock; it doesn't go any faster. Time only goes fast when you are having fun. 😊 Did you know that? Jobs can be very fulfilling and truly, when you love your job, time does fly. No sooner do you get there, then it is time to leave. If your job is not challenging you in ways that you need to be

challenged, again, you may need to go to night school and learn something different, because working at a job should not be drudgery.

As a woman, you should never put up with a condescending boss, or co-workers who flirt beyond the bounds that you find acceptable. When you don't like the way you are being treated, say so! Don't accept or worry about losing your job. There are more laws being made all the time for what is acceptable behavior and not. And more lawsuits than you can imagine as women rise up to NEVER putting up with harassment.

"Keep away from people who try to belittle your ambitions. Small people always do that, but the really great make you feel that you, too, can become great."

Mark Twain

Each day, do something different. It could be a new way to wear your hair, or start polishing your shoes, or a new way of standing taller, looking people in the eye, or get a little sparkle around you. Give compliments to those that work with you, and watch the changes that happen. When you get a compliment, don't deny it, accept it with a smile and say thank you.

Advancement at your job comes with being responsible. Management positions come from being able to manage people, delegate work and keeping the engines oiled. You can move up when you want to, or you are in a nowhereville occupation. Do you believe you deserve a raise? Then get one!

Ask yourself if you were the manager, would you give yourself a raise?

Then list the reasons why you would give that raise to yourself. When you look at things from different perspectives, you get a bigger picture. Again, don't short yourself, be honest; don't go by what others say, go by what you think. Your own mind is usually the best guide.

If you came up with an answer that said NO, then do what it takes to improve what you need to do to get that promotion. Don't let anyone stop you from your goal. When you feel you are in a rut, do something. It's okay to change your mind about your attitude or how you will approach things; it's a woman's prerogative to change her mind.

If you watch a stagnant pool of water sitting and never changing, you can see what happens to you when nothing changes. So drop a rock in and watch it

ripple or splash. You have given it life. Don't let yourself be a stagnant pool.  
Drop a rock into your life.

Wise Women know who they are and what their potential is.

[Another eBookWholesaler Publication](#)