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Clip #51

Michael: Hank, you're in New Jersey?

Hank: I'm in New Jersey, Mike. I'm a former stock broker. I was a stock broker for about 15 years.

Michael: Who were you with?

Hank: I was with different firms; brokers bounce around. About three and a half years ago I had a client who was in direct marketing and he showed me a few things here and there and I decided to go into direct marketing full time. I had a lot of money in the bank at the time and I figured I'd start my company. I specialized mostly in small business consulting doing stock deals here and there and working on my direct marketing.

Michael: When you say working on it, were you studying?

Hank: I was studying and doing it at the same time. My first product was "How to Buy a Car with No Money Down and No Credit Check." I went out and bought Brian O'Boyle's "Ad Magic" course.

Michael: Do you like it?

Hank: It was good. What happened was I got really lucky because I was doing national advertising with the *Thrifty Nickel* each week and I was selling the product for about \$29 each.

Michael: What size ad was it?

Hank: It was a six-page ad.

Michael: You did a six-page ad in the *Thrifty Nickel*?

Hank: The actual advertisement was a six page sales letter. I did a classified ad.

Michael: OK you had a six page sales letter so you generated leads with a classified ad.

Hank: Exactly.

Michael: Under which section?

Hank: It was right at the front.

Michael: What did the classified ad say?

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Hank: “Any car you want regardless of credit guaranteed. Call for 24 hour message; must have income.” That was the ad I used.

Michael: It said you must have income?

Hank: It said you must have income.

Michael: You mean the person calling must have income.

Hank: Right.

Michael: You ran that in the miscellaneous or general section of the *Thrifty Nickel*. Where was the first one you ran?

Hank: I don't know if you get the *Thrifty Nickel* or not. It's about \$10 a week. About a month before that I had run a month of ads then I came up with that particular ad.

Michael: What happened?

Hank: What happened was it was pretty good. I was getting anywhere from 75 to 200 responses a week. They called the voice mail and that was a disaster because it cost too much. So I went to a regular local voice mail and that did pretty well. I was making an average of between \$300 and \$1,000 a week. That was for products that I was charging \$30 apiece for.

Michael: You were making between \$300 and \$1,000 a week? Was that net or gross sales?

Hank: That was gross sales because it would cost me \$400 a week to run the ad nationwide. *Thrifty Nickel* has a deal that for \$400 you can do it in 200 of their papers nationwide.

Michael: So when you went into 400 papers nationwide how did you handle the phone calls? Did you have an 800 number?

Hank: No, at first I tested an 800 number and I got hold of Tom Woodry's stuff and it was very helpful, and he said just to get a local number so I did that.

Michael: So you had to run one number in all 400 papers. So they had to pay for the call?

Hank: Basically yes.

Michael: What did that do to the response compared to the 800 number?

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Hank: The problem with the 800 number was I might have had the wrong 800 number provided because they were charging me \$0.30 a minute so I was spending \$200-\$300 on the 800 number. That curbed the profit a whole lot.

Michael: On your outgoing message, how long was the message?

Hank: Very short, basically thank you for calling. I had a little blurb about how you can get a car without a credit check and how the banks turn you down, leave your name, number, address and fax number and we'll get you the information.

Michael: Who transcribed all your addresses?

Hank: Luckily for me my wife did that.

Michael: Okay so your wife did it and you mailed out a six-page sales letter. What did the envelope look like?

Hank: I hand wrote their address, and my return address.

Michael: You hand wrote the envelopes?

Hank: I hand wrote their address but I had labels made up with my return address, not the company name, just the street address and the city, state and zip code.

Michael: Okay great. You mailed them out and what kind of response were you getting?

Hank: I changed little things here and there in the letter. If I got 100 a week who were interested I'd get maybe seven or ten. I remember the week of New Year's Eve, it's really weird, and I got over 400 calls New Year's Eve and about 70 people who ordered.

Michael: So you were making some good money.

Hank: For a while it was good until *Thrifty Nicked* pulled the plug on the credit because I had talked a young lady into advancing me the credit, and I was paying them once a month. I was paying \$1,600 a month. They were sending it in advance.

Michael: So she pulled the credit on you.

Hank: Something happened that she couldn't extend me the credit any more.

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Michael: Did you stop after that?

Hank: What happened for some reason I didn't feel comfortable putting it up front.

Michael: Was it a money maker? I'm sure it was a lot of work for your wife taking the names, transcribing them, addressing envelopes, stuffing envelopes. That does take work. Bottom line did you work the numbers out?

Hank: I definitely made more money that I put out; I'll put it that way. In my mind, I felt rich. You know what it was, Mike? I believe a lot of those late night gurus. I went out and ordered everything because I watched everything that was happening.

Michael: You've got to do it, that's great.

Hank: There were some things like crash courses and I thought I was going to get rich, I really did. I was kind of disappointed but looking back it was a good experience because I did make money and it was my first letter and the whole bit.

Michael: Did you write the product; was it your product?

Hank: Yes and no. I got one of those disks that had reports on it, but I expanded on it. In other words I added about four bonuses to it and I added more to the whole thing.

Michael: So it was a good product, you put it together, but it sounds like you really didn't crunch the numbers to really see what you were bringing in. It sounds like you had an idea you were making money but you've never really itemized it to figure out what it was doing.

Hank: Yeah.

Michael: I'm like that too. It takes effort to do that. You could probably start the thing back up, right?

Hank: Yes.

Michael: You need to limit your labor and there are some ways to do that. There's a company called ATD Technology and they're a voice mail system and they have people who will transcribe all of the names and addresses of the people who leave them for you and they'll do it all automatically and fax you or email you daily all the leads. There's also a company called Freedom Voice Mail.

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Hank: I've heard of them, they're in San Diego right?

Michael: They're right here in San Diego and this is really easy. You want to free up all your labor and time, or all of your wife's labor and time because that's the biggest pain in the ass taking hundreds of names and addresses and getting them off that voice mail. Have you ever heard of eLance.com?

Hank: No.

Michael: eLance is a website. You've heard of eBay right?

Hank: Right.

Michael: On eBay you can buy any product and service you can imagine. ELance is the same thing, it's freelance. These are freelance writers, free lance secretaries, freelance accountants, freelance you name it, any profession you can think of, and these people are up there saying "I want to work for you." I found some great people under "Secretarial" section. So you post your job, you go on eLance and sign up with them and whenever you have a chore that needs to be done instead of getting you wife to do it, you say "I'm going to be running a direct mail campaign. I'll have numbers coming in to an 800 voice mail service and I need you to transcribe the names and addresses into a database and send them to me daily." Or you could have the person at the same time address the envelope and do it all for you; do all that labor for you. And they're all bidding against each other and you can get some great prices. I've got a girl who would probably take the name and address and all the information right off the voice mail and have them put into a database and print them out on #10 envelopes with your return address and probably stuff and mail your whole letter for about \$0.35 apiece and do that on a daily ongoing basis. You farm it all out and you have no headaches whatsoever. Since you're online you could have her email you all the names she's taken off the voice mail system. Freedom Voice Mail you can set it up so when someone leaves their voice mail and address you can have that emailed to you in the form of an audio file. Every time someone leaves a message, let's say ten people in the next hour leave you names and addresses for your information, those come in the form of an email. Then you can forward that email, which is a wave file to your person doing the transcribing and you can split it up among different people. You have total control of all of the messages, you get someone else to do the busy work and you can pay them by the thousand. This is what I did when I had voice mails coming in I had her bid on a thousand and I think she did them for about \$0.25 apiece. That's pretty good because you free up your time.

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Hank: So that's \$250.

Michael: That will probably even include the envelopes. The envelope, the handwriting, the address, putting them all into a database will all be done for you. You want to free up your time so all you have to do is put the ad that you know is pulling the response in and pay for the damn thing. If you know that it was working there's no reason you should be afraid of up-fronting the money. You're going to have to pay it eventually anyway. It sounds to me like you may have quit on that a little early. If you do the numbers and you have a proven classified ad that was working in 280 papers in the *Thrifty Nickel* you could go national with something called the Classified Ad Network. There are a series of probably tens of thousands of small papers all over the country that you can get your ad into under a similar section literally overnight. You know how Don Lapre said "All you need is one tiny little ad that makes one tiny little profit and you're a millionaire".

Hank: That's pretty good, Mike.

Michael: It's true; you had a tiny little ad that was making you a tiny little profit, right?

Hank: Right.

Michael: You can make that tiny profit even more by getting your costs down and multiplying zeroes. All you want to do is find something that works that makes a tiny profit and multiply zeroes. There are tons of ways you can get that ad in front of people at a low cost per thousand. You know Robert Allen? Have you studied any of his stuff?

Hank: "No Money Down Now"?

Michael: Right, but he does information products now and talks about unlocking the code. You have to unlock the code. The ad you had I wouldn't change it one bit. If it was working and making a tiny profit, you've unlocked the code. Now you just need to get that in front of more people.

Hank: I'll tell you, what I had done; I was in the process of rewriting the six-page letter. I wrote that letter about two or three years ago thinking I knew more about advertising now and maybe I could do a more effective letter.

Michael: Sure, maybe just the headline on your letter could double the response. You have to look for just a little bit of heat and then you tweak everything. With one small change, you could literally double the response. Imagine

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if you could double the effectiveness of the sales letter. Would you make money then?

Hank: Yes.

Michael: It's all a process. That was probably just one small thing you did, that was when you first got started. I like to get these ideas out. It sounds like you kind of stopped on that, right?

Hank: Yeah, I stopped and let me tell you why and this may be entirely off the subject. My wife started getting on my case because as a stock broker I was making a nice six-figure income and obviously I was not making a six-figure income doing all this. I have four kids and a house and a car.

Michael: You have four kids?

Hank: We have five now.

Michael: You have responsibilities.

Hank: Exactly. My wife has a good job so we're doing okay but she was giving me a lot of flack even doing my billing. She said "Why are you doing this?" I explained to her that all my clients have their own business, a lot of the people I was dealing with had their own business and I said "I want to be the person on the other side of the phone." I'm 41 now, then I was 37, and I said "If I don't do it now, when am I going to do it?" I went through a whole lot with that. I'm making money now but she's still giving me a hard time because she having a hard time and not understanding why I'm doing this.

Michael: That can be tough. When your wife isn't supporting you on what you're doing I can understand that could be tough. Were you doing any stock brokering in the last three years?

Hank: No.

Michael: You just totally quit it and you went into this full time.

Hank: Right, I said "I'm mad as hell and I'm not going to take it any more."

Michael: You just didn't enjoy it.

Hank: Well I did enjoy it because I was in New York. I don't know if you know what's going on there but there are a lot of scandals about things that are happening. I'd be afraid to come to work. It wasn't what I went to school for is what I'm saying.

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Michael: You thought it was a good reputable profession and when you got into it and were in it for a while you realized what?

Hank: I realized that I probably should have gone to law school! What happened with me I got out in 1984 and I was always making big money, almost half a million a year. What was happening was not all my friends who went to law school were making anything, so I was the man, if you will. Now all my friends who did other things are doing really well and I'm sucking wind. I'm a lot further off at 41 than I was at 27 or 28.

Michael: That's how life is, there are ups and downs. With direct marketing, it may be slow at the beginning studying this stuff but if you persist you're going to hit on something that's going to make you millions. There's no doubt. And you have to understand this; once you master this stuff and it sounds like you've been eating it up you never have to relearn it. You're studying human nature, it's not like you're studying computers and technology or even medicine where they constantly have to be learning. You're studying human psychology and what makes people buy and you're really studying people and that's what's so great, so your studying just builds on top of itself. Every hour you put in you get to use from all the past information you have.

Hank: I'll tell you, it's funny. I feel like a market guru already, I know so much. I've been doing consulting for restaurants, and I had never used fax broadcast before.

Michael: Okay, how did that go?

Hank: It went beautifully. I spent \$103 to send out 1,000 faxes of the actual menu from local restaurants and I do it every week for them.

Michael: How do you send them out, through eFax?

Hank: No I have a fax broadcasting program, I have four fax lines. I've been doing a lot of faxes.

Michael: Okay, I want you to check out eFax because you have four lines you're paying money for, right?

Hank: I have the line for fax broadcasting, but I receive all my incoming faxes through eFax.

Michael: Okay, great.

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Hank: I'm at the point now where I want to hit it big, I want to make millions of dollars. For a while I was doing the mail order stuff where you're selling names. The only thing I found about mail order is the people who buy mail order seem to be very small piker type people, piker meaning not a lot of money or small minded; not people of means. I find that people who do so called mail order don't want to get rich, they just want to get enough money; maybe they're retired or maybe this is a hobby. I don't think mail order is the way to go.

Michael: Mail order is tremendous. When you talk about mail order, you're talking about direct mail; you're talking about selling through direct mail.

Hank: There are a lot of get rich quick things that people will buy for \$20, there are a whole lot of these co-op mail order publications.

Michael: They seem to be sloppy and scams. There is a lot of stuff like that out there. When you say mail order you're thinking of some get rich quick business opportunity, but anything can be sold by mail, any product, any tangible item, anything you can think of. When you have the skills of a copy writer and you can write a good effective sales letter you can sell anything. I think the biggest thing you have to decide is if you want to go mail order...

Hank: Can you hold on a second?

Michael: Sure. We're listening to hardtofindseminars.com. I'm talking to a gentleman names Hank West out of New Jersey. Okay, I'm here.

Hank: Let me tell you what's up. I have a plan that's worked out pretty well but I want to take it to the next level. I used to do a lot of investment banking and a lot of deals. Have you ever heard of Million Dollar Sales Letters?

Michael: I have, but who puts that out?

Hank: I forgot the guy's name, Janek Silver had a reference and I ordered his Instant Sales Letter material.

Michael: I have that. Did you like that?

Hank: I love it.

Michael: It's great.

Hank: It's fantastic. I have a resource that got it for me because you can't get it anywhere. The guy put these Million Dollar Sales Letters on top of the

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letter I got, what I did was make a copy of the Million Dollar Sales Letters, and I was writing letters to small businesses.

Michael: Is this the Million Dollar Sales Letter that has the fill in the blanks on the Internet?

Hank: I'm not familiar with that.

Michael: Tell me what the Million Dollar Sales Letter is.

Hank: It's a \$1M bill with a picture of the Statue of Liberty and in italics it says *If you want the money to go into business and you want it right away this will be the best letter you've ever read.* Then the headline says "Give me five minutes to show you how to get the money you want to expand your business."

Michael: So that's a technique like the Dollar Bill Letter.

Hank: Just like the Collier Dollar Bill Letter, exactly. I did it in Word format and did a copy of it and I wrote a letter. In the letter I had a three-page corporate worksheet. I sent out 500 of these to truckers who were small business owners. The people would fill out the corporate worksheet and call me back.

Michael: What was the corporate worksheet supposed to do?

Hank: If the person interested in my company raising money for them, we would look at the corporate worksheet to see if we could raise the money for them. If we could we'd come back and say "Ok great. Our retainer fee is \$2,500 for three months," like a corporate finance person and they would fill it out. We asked questions about the value of the company, three pages of questions that were very detailed and they would fax it back to me and then if we could do the deal, we would send them our contract and get their check for \$2,500 and then we would raise whatever money they needed to raise.

Michael: Okay, how did that go?

Hank: It went pretty well. Let me tell you what happened. I mailed out 500 of these to truckers. My partner, an attorney friend of mine, we closed three of them. Only two of the people were we actually able to raise the money for, so we made \$7,500 that I split with my friend then we made money on the back end depending on the terms of the actual loan. What happened was I then mailed out the letter to 1,000 people and we got three responses out of 1,000 and one person did it but their check bounced. We got nothing out of the 1,000 that we mailed out but we got three orders on the

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500. I thought that was pretty weird. This is something I want to ask you about; have you every heard of a company called West Stakes in Oregon, they do money brokering and that kind of thing.

Michael: No, I've never heard of them. Okay let's go back; you mailed 1,500 of them and you netted around \$7,000 right?

Hank: Right.

Michael: Between the two of you. Let's say it cost you \$0.50 to mail each piece, maybe a little less than that. I know you had time and phone calls involved but let's not even count that. It cost you \$750 to send them out. You pulled in \$7,000. So you've basically increased your money by ten times and you did it on a small scale. I don't think it's hard to figure out that you have a money-making venture right here again. You increased your money by ten times; now go show anyone how to increase their money by ten times with certainty. Now you're uncertain but you need to test it again; you need to mail out another 1,000. You mail out another 1,000, it will cost you peanuts to try it again. It sure is worth giving it another try, don't you think?

Hank: Absolutely.

Michael: You mail out 1,000; do the people fax back their corporate forms or do they call you first?

Hank: It's a combination.

Michael: Okay, then how much money is made on the back end on the loan?

Hank: We closed one guy for \$50,000 so I guess altogether about eight or nine thousand dollars.

Michael: That's on the back end?

Hank: Yes.

Michael: So how much did you make with the back end and the front end, with \$2,500?

Hank: Now keep in mind that I split everything with my friend.

Michael: Let's say together. Is this something you would have to do with your buddy to make it work?

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Hank: No, I don't have to do it with him, but he's the one who actually gets the loans, he does the actual legwork.

Michael: Okay then let's look at you guys as a team. What did y'all net? What did y'all make on the back end and the front end from those 1,500 letters?

Hank: I would say altogether about \$14,000.

Michael: \$14,000!

Hank: It doesn't seem that way though because of the gap in the time was spread out. But listening to you now it sounds good!

Michael: You've got to put the numbers to it. You made \$14,000 and you mailed 1,500 pieces. Let's say you spent \$1,500, you spent \$1 apiece, let's include some time and effort and phone and stuff like that so you spent \$1,500 and you made \$14,000. You still increased your money by almost ten times.

Hank: It's definitely not dead. I definitely want to do it again. When we did the second mailing the deal was that my friend fronted the money for the stamps. He got upset that we didn't make anything on the second mailing.

Michael: I know but does he understand, you have to figure what is the customer worth to you and you have to put the numbers to these things and I think you just need a little more faith. When you use the example that you're worried about the postage but when you look at the results you have, you have to understand that if in a test you invested \$1,500 and brought in \$14,000, I would spend another \$14,000 to test it. You want to keep testing it and then you can tweak it, you have a huge winner right there. How many truckers are out there in this market that you mail to do you think?

Hank: I don't know; there are truckers everywhere.

Michael: You can find a list of truckers. How did you get the list you used?

Hank: I went on the Internet and found a list and it was free.

Michael: I'm guilty of this and so is every great marketer; you find something that works, we're creative people and some of the most fun is putting it together and making it work, and when you make it work you sometimes get bored and look for something else to do. Once you make it work, and you know it's going to work it's almost like a job again. If you're in a situation where you need money, you have two projects that you could put in action probably this week by Friday. Then you just have to work it. If

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you hate doing the busy day-to-day stuff you farm it out. Go on eLance and find people to do the busy work for you. You can find secretarial services that can handle everything. You're going to have to do some work training them, but you could pay a girl \$1,000 a month to handle all the bullshit and the run the business. All you're doing is making the phone ring and getting the mail out; all this stuff you're doing can be farmed out. That sounds like a great venture. I'd encourage you to get back into it. That sounds like there's some big money in there.

Hank: Yes, there can be. The only thing about that, Michael is in finding the lenders.

Michael: Can your buddy do all of that?

Hank: Yes, he's the one who does all of that. He's a lawyer.

Michael: If your buddy does all of the legwork give him eighty percent of the back end. Who cares? The most valuable thing you have is your time and your freedom and that's why you have to farm everything out. If you give him most of the money, let him do it, it's his business. Then you don't have the headaches and you can be free to do other things and explore new projects. What other stuff have you done that's been marginally successful that maybe you haven't finished looking into it?

Hank: The project I started about a month ago you do a one-page fax broadcast, it's a one-page sales letter, and the person calls you back and hopefully orders the product. I start off with local numbers because the numbers are free obviously and it seems like we would average five or six orders a day and it hasn't been like that at all. I may get two or three orders a week. Some of the people I mailed the sales letter to are blocked. I've kept them in the fax. The results are just not what I expected.

Michael: Who were you faxing to, businesses?

Hank: Yes, businesses.

Michael: What was the product you were offering?

Hank: It is an information marketing product that you can resell. It retails for \$107, you get ten bonuses, e-books on how to do eBay, how to do a website, all these things.

Michael: It didn't work?

Hank: I hate to say this, Michael.

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- Michael: It's okay if it didn't work. You're going to get things that don't work. Scrap it and move on. Go with what works. I'd get back into your car deal, the classified ads.
- Hank: Really?
- Michael: Yes. You could get someone to do all the work. What was the biggest hassle of that ad business?
- Hank: I quite frankly didn't mind doing the work, my thinking since I didn't have a traditional job I could at least write down the names from the responses! That was my thinking back then anyway.
- Michael: Tell me some of the marketing material that you've bought and studied. What have you invested in?
- Hank: There's a company called "Instant Results Marketing Group," IRMG, have you heard of them?
- Michael: I have not.
- Hank: I got another book here "How to Write Million Dollar Sales Letters" by Bob Serling.
- Michael: Oh he's great, very good.
- Hank: I have the Brian Keith Boyle. The other I created came straight from an old product called "How to Legally Rob Banks." I found an old ad for that product and I just redid it to fit my name.
- Michael: What was the product?
- Hank: The product is a 30-page pamphlet on how you go to one bank and you borrow \$5,000 from that bank then you go to the next bank; you get all these banks to loan you money you won't be able to borrow a lot of money. What I did was add four bonuses on government archives, one I call "How to Twist the Banker's Arm and Make Him Give You a Loan." These are not copyrighted reports from the U.S. government archives.
- Michael: What website do you use to find all the free government archives?
- Hank: USGov.com. I added a whole thing on how to deal with brokers in terms of if you have a complaint. I added four consumer related reports along with that and made a 110-page manual. I sell it for \$97. I've done pretty well with it. I did a postcard mailing and mailed out 400 postcards and got

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about eight orders. The only thing about it is every once in a while I'll find someone who wants to return it.

Michael: How many people want to return it?

Hank: Not a whole lot. I've sold about thirty of them and had about two people want to return them.

Michael: Are you upset about that?

Hank: Of course.

Michael: That's great; out of 30 people only two people returned it that's great. Do you offer one hundred percent money back guarantee on it?

Hank: I offer a two hundred percent money back guarantee!

Michael: That's smart. That offer increases your sales. If you didn't have a guarantee on that you probably only would have sold five or ten of them so don't worry, that's part of business. You're never going to please everybody. Did you find out why they returned it?

Hank: One person thought it was a job.

Michael: This was probably when postcards were about twenty cents to mail them? You mailed out 400 postcards, let's say the cards cost you ten cents, so it cost you thirty cents apiece to mail 400 postcards, that's \$120, and it brought you in eight orders and two of those returned it?

Hank: Right, only two people returned it.

Michael: So that would be six orders after the returns, so six orders at \$100 each, and your cost on the book was what? Ten bucks with mailing and everything?

Hank: Probably less than that, but that's close.

Michael: Let's say \$10. So you made yourself \$540 and it cost you \$120 to mail it so you netted \$420 on 400 postcards.

Hank: That's pretty good; I should stick with that right?

Michael: I'm beginning to see a pattern here; you've got another winner. With 1,000 postcards that would have netted you about \$1,000; that's big money! Ten thousand postcards would net you \$10,000; a hundred

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thousand would net you \$100,000; a million postcards! Do the numbers, it's all about multiplying zeroes. Who did you mail the postcards to?

Hank: Those postcards went to people who responded to my car letter.

Michael: So these were mainly from your customer list. Do you have the entire list of all the people who bought your car thing?

Hank: Yes but it's 2-1/2 years old now.

Michael: Okay, well you had a customer list that knew who you were. With these kinds of margins you may want to take this thing and test it a little bit more to make sure it still works and you can test it with someone else's list. You can do a joint venture. You can go with someone who has a list of a million people, like Janek Silver, these guys are looking for things that are proven money makers. You can call Janek Silver and say "Look I did this postcard deal a year and a half ago; here are the numbers; here is the product; I mailed it to my customer list. I'm looking to do a joint venture and I'll split it with you fifty/fifty." You can even offer to pay for the first thousand mailings. You can work it any way you want. They would love to talk to you about that. These guys who have lists of tons of people are looking for good things to offer their lists.

Hank: I have one question though. The "How to Legally Rob Banks," I had a bad experience with that. I tried to do a website, which I thought was a pretty good website. I used to go to this Pal Talk, it allows you to do live video calls and things like that, and somebody on there found my site. I took a lot of ridicule from people saying that it was a scam and that really bothered me. If I say I'm very wealthy, the FTC doesn't say that you have to be very wealthy to sell a product, right? Am I right on that?

Michael: Wealth is relative; if you say that you're a multi-millionaire and you're not you're lying. You can say you are very wealthy and you're not lying because very wealthy may have nothing to do with money; it may have something to do with you have five kids and you have a great relationship with you wife and you're able to spend time at home. You don't have to have any money in the bank and you can still be wealthy.

Hank: You're absolutely right.

Michael: You do have to feel good about this product you're selling. If you know in your heart that this report you put together is bullshit and it won't work and it's a scam, and you could make all the money in the world with it, it's probably not worth doing. Once you understand marketing you're going to realize that you can sell anything. It sounds like from the last three products you've described you've made them all work with some limited

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effort. Maybe the problem is you don't really one hundred percent believe in the products you're selling.

Hank: Another factor also, I find sometimes it seems that when I make some money bills come up and as fast as I'm making money it's hard to put a lot of it back into what I'm doing and that seems to be stopping me as well. When I was doing the car brokering as soon as I made it, it went back out not related to the business.

Michael: That's money for your business. Direct mail can be self-funding. The car business can be self-funding where you don't need to borrow any money but you have to treat it as a real business. That money coming in is business income; that has to go back into advertising to bring in more money. That's the only way you can grow that business. You have to take the income that comes in from that business and you can't blow it; you have to put it back into more advertising. You piss it away on personal stuff and you have no money to put back into the business and you're in the situation where you have to borrow money. I know you do have bills and stuff that you have to pay; I don't know what your financial situation is right now. Do you have to make a certain amount a month to cover your butt?

Hank: Yes, basically. I'm fortunate in that I have credit cards right now that I've paid off and I can put things back into the business more now. I see myself trying to find the one product that I want to work and get me to where I want to be. I'm listening to you and I'm thinking I may have already found something.

Michael: You've already found them. You're looking for this magical product that just stands up and starts singing a song, but you have to realize that you have three things right there and you could implement all three of them with some effort and have three different pillars of income coming in with three different projects. You can manage three products; you can manage those three projects again. If you work at them like you worked at your stockbroker job it's going to be a lot more fun first of all. You can do it. You have to set goals for yourself and ask yourself what you want out of this and how much you want to make. Do the numbers; you have to look at the numbers. You can't accurately predict anything without understanding where you are. Those tests that you did, the first tests are going to be your starting point. The margins you made, if what you're telling me is accurate, are pretty damn good. You've made your tiny little profit on your tiny little ad for your tiny little test and now you need to expand the numbers, more reach, and more numbers. Instead of 400, mail out 1,000, then mail 2,000.

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Hank: When we mailed out the thousand and we got nothing out of that, I got a little disillusioned.

Michael: Okay, don't quit though. So maybe you have to mail out another 1,500, but it's worth the investment. You brought in enough money where you're not going to lose anything but wouldn't you like to know, maybe it'll take mailing out 1,500 to bring in those two or three sales but the margins, the money, the profit is still there. It's still a money maker. You can park your money in a bank and what's a guy going to make, two, three maybe 4 percent? You go to the stock market and it's a crap shoot; it's like gambling.

Hank: Another thing I want to ask you on the bank robber thing I liked it because I made some money on it at one time and it's great. Is that something that I should be doing at a lower price?

Michael: Forget a lower price. If you were making that kind of money on 400 postcards at \$100, keep it at \$100. Get that tested solid and make sure that's going to be a winning thing. Then you can test price, you can test \$77 or you can test \$157. If you test you may be able to sell more if you go up in price.

Hank: I see.

Michael: What if it sells just as well at \$197? Then you've doubled your income, but you haven't tested it so you won't know until you test. You know you can make money at the \$100 price. I would just test that more at \$100 and make sure it's the real thing and once it is, you use that as your control and play around with a lower priced one and you play around with a higher priced one.

Hank: Another thing, what both the car thing and the bank robber things were doing, I also had a COD option on them. What's your opinion on keeping the COD option?

Michael: Did it work for you?

Hank: It worked, but it's a hassle. On the bank robber I had no returns and three or four of them were COD. The only thing with COD is that some people cancel but if they cancel you still make your profit.

Michael: The COD's can work and there's a way to maximize the effectiveness of your COD's. For your COD customers you can do a small hand written postcard, which you do, that says "Your order went out COD. Look for it in a big brown box." Let them know that you'll be including a special gift inside the box not mentioned. Did you do something like that?

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Hank: Yes.

Michael: That's great, then it seems to be working. You have to ask yourself, it's a pain in the ass for you but if you're paying someone on eLance to do this as part of their job you have no worries. So implement it; do it.

Hank: Now this makes sense to me. I'm running around like crazy but it's all right here. I just have to keep doing this stuff.

Michael: You need to stick with it. You have three things that you can build into very nice businesses. We're only looking at the front end. We haven't talked about the back end. Imagine once you start building your customer list, you can start offering them new products. Some businesses will give stuff away for free just to break even; just to make money on the back end. There are things you can do when you sell an initial customer. Did you ever make phone contact with these customers?

Hank: Yes, I had an 800 number and my regular number on the card that they could call.

Michael: You could double and triple and quadruple the income just by offering back end sales, offering consulting services, all kinds of new products.

Hank: I did that also with the car book. Initially I charged \$500 and I wrote an open letter and said I would give them reprint rights to the program. I wrote a 50-page marketing guide that had all the postcards, all the ads and various forms, and I said I'd give them two free hours of consultation. Here's what happened; I sold the kits for \$500. I got a letter from Florida telling me if I sell for \$500 or more I have to have a prospectus. So I stopped doing that!

Michael: You got a letter from the Florida State Attorney?

Hank: Exactly.

Michael: Can you sell it for \$450?

Hank: What I did was let it go for a whole year and then I started, last year I was doing bulk email, which was a disaster because it was too much trouble and I had a bunch of people who bought this product via the emails.

Michael: Which product is this, the car product?

Hank: The car product. I just picked the price randomly, \$177 so I had a group of people who bought the package for \$177.

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Michael: With the reprint rights and everything?

Hank: Yes. The whole thing about that is I was trying to do a drop ship and everything and no one was ordering so I said “All right, do what you want to do with it; here are the letters and here are the samples” and I sold it three or four of those. So I was using that as a back end.

Michael: That’s great, so that was like another \$600 on top of what we even talked about.

Hank: Right.

Michael; Do you have all these products on disk?

Hank: No, I’ve been sending them out as manuals.

Michael: So you have everything printed up as manuals. If someone is listening to this and they heard us discuss these two projects specifically; the car manual and the how to rob banks legally; would you be willing to sell the rights showing people exactly how to do this and give them the postcard you use and give them the sales letter you used and give them the licensing rights to use your program for a certain amount of money?

Hank: Absolutely, yes.

Michael: What would you charge for that? If someone is listening to this and they’ve heard us discuss everything you’ve done and I think the two specific products that I just mentioned are going to be the only ones applicable because for the loan thing you need a real specialty and you need your partner. For the small classified ad, the exact ad that you used in the *Thrifty Nickel*, and you’ll tell the section that it ran under and you’ll provide people the product that you sold and a script of your voice mail, how you did it and you’ll license them to write the copy written material that you’ve put together in the system and also the “How to Rob Banks Legally” program, you’ll provide them the report, the sales letter and the exact postcards that you used, what would you charge for those two things?

Hank: The car program sold well for \$177.

Michael: Any of my listeners for \$177 would you provide them all that information and the rights to do that for \$200 for both of them?

Hank: Yes.

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Michael: So if they were to pay you \$200 you'll give them the manuals and the rights and release all the information on how you did it?

Hank: Absolutely.

Michael: All right; that's a business opportunity in itself right there. Anyone listening, email me and I'll put you in touch with how to get these two proven programs from Hank West. What else can you think of; any other questions?

Hank: I'm about to purchase this product, it's \$99 and it's supposed to show you how to go to local businesses and get people's names to put their individual ad on a sheet and you're supposed to charge \$40 per business.

Michael: You know what? I'd forget it. It's too labor intensive. You have to go call on these businesses. You'd be selling advertising?

Hank: Yes, basically.

Michael: If I were you, I'd quit looking at other stuff and I'd focus on these projects that you've already succeeded with and get them back into action. Don't waste another dime. You don't need any more marketing material either. Work on one or two or three of these projects and get them back going again exactly how you did them before and I'd start building a business with these things. Some people spend so much time looking for something that works. You have some things that work already. Think of how to add value to them and make them even better products. Think about how you can blow away your customer. I think you can make a lot of money with these things, don't you think? You can keep looking and looking but you have to focus on something. No matter what you find, your time is your most valuable thing. I would go to eLance.com, get signed up, go look around on that site and any of that busy bullshit work you don't want to do, post an ad. Say "Hi, I'm Hank West. I'm in the mail order business. I can't stand doing busy work so I'm looking for someone who has secretarial skills to type in names and addresses, take them off a voice mail and print them on a #10 envelope. You're going to have to get the envelopes and you will be mailing them out for me with postage." Whatever you want you post it. You'll have all these people respond saying "Hi, I work out of my home; I'm a secretary. I can do this. I'd be willing to do this for "x" amount of dollars." You'll have ten or twelve people bid on your project and you pick the one that sounds the best and contact that person over the phone and let them do it. Do you have some money to put these projects back into motion again?

Hank: Yes, I have some.

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Michael: Are you in a situation where you're desperate financially? Is your credit good? You were making some big money as a stockbroker. Did you go through all that?

Hank: I'm not making broker money right now; I'll put it like that! My head is above water by maybe five inches, I'm still eating nice steaks and having wine; I'm not having hot dogs, put it that way. I promised my wife I'd do this for a year and if it didn't work I'd stop and then I said to give me another year and that went by and I said to give me another year. The hardest thing is that she's wondering why I'm doing this. She doesn't understand that I have to do it, I love this stuff.

Michael: Ask her, "Do you want me to go back to a job that I'm absolutely miserable in? Do you want me to be miserable doing something I don't believe in or do you want me following my dreams and doing something that I love and something that may pay big money down the road?" You need to talk to her, "Honey, if you want me to be miserable, I'm not interested."

Hank: You know what the problem is, Mike? When I met her I was a broker and I was making lots of money.

Michael: She liked the big money and the image and all that.

Hank: I think she's more into the image and the prestige because before we both worked in the Wall Street area and she introduced me to people on her job, and now she's like "Well my husband is at home and he's in the mail order business". I tell her that I'm happier than I've been in my whole life; I love this stuff. She says "What do you mean? Get your life together." I'm paying all the bills, I'm getting orders; it's working but it's not working to the level where I need it to work.

Michael: You have to do what you're happy with. You certainly don't want to get divorced over it.

Hank: Oh no, we love each other and we have our children.

Michael: You just say "Honey, you do your thing; you have your life, I have my life, this is my passion and I'm following my passion. If you're not willing to support me on it that's fine, I won't discuss it with you. I'm not going back to some telemarketing job selling stocks or anything like that." Do you think she wants you to go back into the stock market right now? Are you kidding me? By the way, what's the market doing today?

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- Hank: I never talk about the market to anyone any more; I haven't since three years ago and I'm going to stick to that. I hate the market. I don't want anything to do with it.
- Michael: I'm just curious how it opened today. I'll find out when we get off the phone.
- Hank: Another question I have for you. There are two other projects I'm looking at. One, I'm sure you've heard of it, is how to get a new credit file in fifteen days. Do you think it's viable?
- Michael: I do think it's viable. Set yourself up as a corporation and you can build credit under a corporation; you're going to have to incorporate. Instead of getting that out, wouldn't you rather get out another 40 postcards on that other deal that you know works?
- Hank: That's true.
- Michael: Why waste money on something you don't know? You know when you mailed 400 postcards it brought in "x" amount; why not just do that since you know it's a slam dunk? Your odds are much better with something that's already worked, right?
- Hank: Absolutely.
- Michael: There you go again; why start chancing money you don't have?
- Hank: Okay.
- Michael: That's my opinion. What's the other thing you were looking at?
- Hank: When I was doing this fax thing, I went out and got the fax software and it's really good. What I've been working on the last few weeks now is a letter to mail out to mail order people to get them to do fax broadcasting. I would charge them \$50 for 500, and if that worked, I'd charge \$75 for 1,000 then \$150 and so on and so on. What do you think about providing that service?
- Michael: I think it's a great service. It's an advertising service, you're selling advertising. If you could set it up where you're not stuck in front of the computer doing all that shit you can do it effectively and fast, take the money and provide the service; with your marketing skills you can help them fine tune their piece and if it's a profitable piece they'll fax with you over and over again. Absolutely, I think that's fine.

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Hank: Okay on the Fax Plus program with the ad sheet and you go to businesses and get them to advertise on that sheet, I think the big thing there is you try to get people to sign up for \$2,400 for the whole year.

Michael: Are they little display ads?

Hank: Yes, it's like an ad sheet where you try to put up to 14 ads on a sheet.

Michael: Here's the problem; you have to deal with all these people individually. You're dealing with phone calls, they want their ad to look a specific way, you have to design their ad, you have to send it back to them, and they have to sign off on it. If there's a problem it's too many headaches. You're going to be tied up with these people who want to do their ads. It's too labor intensive. I'm telling you I would run from that.

Hank: Okay, but the fax service for the mail order people you think is all right?

Michael: If you keep it simple; again you may run into that problem. You will have to work a little bit with them in designing their piece and everything.

Hank: I'm assuming these people already have flyers.

Michael: That's true, but they have to get the flyer to you in a digital format.

Hank: I could scan it.

Michael: Okay you could scan it then they have to approve it, but if you can make it work for them and they stick with you it could be a good source of income. That's a viable way too.

Hank: I want to follow that up now.

Michael: We're right at over an hour, and I'll need you to mail me a check for \$3,000...just kidding!!! I've enjoyed it, and I think we've talked about some good things and I hope I've given you some insight on this.

Hank: You've given me a lot of insight and I really appreciate it. You're kind of like the Wizard of Oz; the answers are already inside me, that kind of thing.

Michael: You have three things that made you big money. You just did them on a small scale. If it worked on a small scale, it will work on a big scale; people are all the same.

Hank: My wife is going to Atlanta tonight to visit her mother so I have the house to myself for two weeks!

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Michael: I'm from Atlanta. Where is she from?

Hank: She's actually from New York but she moved down there about ten years ago. I've never actually been down there to visit them. My kids and wife go down to visit them every year. They want us to stay in the house with them, and I want to stay in a hotel!

Michael: So you have two weeks with the house to yourself; I'd take advantage of these two weeks. I wouldn't go out and party; I'd work on these projects for two weeks solid. When she gets back, she kind of interrupts your flow; you know what I'm saying? Take advantage of these two weeks and get everything set up, do everything you can to get it done.

Hank: Okay.

Michael: That's my advice to you. What I'm going to do, can I put this up on the website?

Hank: Sure!

Michael: Did you see the audio clip page of all the interviews I did?

Hank: I listened to them last night.

Michael: I'll put this one up there and I'll write a little intro for you.

Hank: Do you think I'll get any orders from that?

Michael: You might, you never know. If you do they're going to email me and I'll get in touch with you and we'll work it out.

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