Diversify Our Income

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Introduction

Work At Home Businesses

One of the top most searched topics on the internet today is “Work at Home Businesses”.

It would seem that many people are unhappy with their jobs or have faced lay-offs, unemployment, corporate downsizing, or experienced the sudden loss of income through unforeseen tragedies like 9/11, Hurricane Katrina and other disasters that change people’s lives overnight.

People are willing to try anything to make money and work at home so that they can lead a normal life with some measure of financial security.

The internet is cluttered with websites offering the holy grail of home business opportunities. It makes the task confusing and it can be very time consuming.

You might be looking for that perfect business opportunity and that is why you are reading this eBook. You may have already checked out a lot of business websites with excellent graphics, and flashing lights promising you millions of dollars by running your own business.

I must warn you -- if it isn’t already too late -- that before you jump into business with both feet perhaps it would be a good idea to know what you’re up against. To be…’forewarned is forearmed’.

To begin with we will look at the reasons why we tend to be attracted to business on the internet.

Chapter One

The Seductive Lure of Successful Advertising

The last time you searched the internet for a business opportunity you may have noticed some pretty good looking websites with lots of dazzling pictures, streaming flash presentations and “a pot of gold at the end of the rainbow” promises.

Statistics show that there is a 9/10 chance many people will be suckered into some form of get-rich-quick scheme through the craftiness of ads.

Successful advertising is designed to attract customers; if you were a business person you would also want to reach customers, so you can hardly blame them for trying to capture your attention. The point is that we can learn from that and apply those concepts toward our own business when the time is right.

But meanwhile, once the dazzling light show was over, you may have realized that you spent a lot of time and money trying to earn money through your work at home business that promised you the rainbow, but there was no 'pot of gold' at the end of it!

You also learned that the sum 'millions of dollars' was not even close to being realistic nor was there any proof provided in many cases, and even if there was proof, there is no guarantee you will earn what they claim.

The advertising however was very successful in luring you. The larger companies know how to play on our emotions and our desire to 'get-rich-quick' and so maybe you bought in, again and again! Me too!

One of the frustrating aspects of many websites promoting their business is over-inflated information to grab your attention and cause you to act now!

Those promises might be their own fantasies, or they may be pure lies in the hopes that they will, in fact, prosper by selling you something that you think will make you rich, and of course it all comes wrapped up in a nice little package -- such as ‘we will do all the work’!

The companies may have presented a legitimate offer, just slightly over-exaggerated and it was designed to motivate you into action. Once the emotions died down and you had time to start your own home business, you learned a few things about the company, its products, services, and policies, and mostly about your ability or inability to make your home business do anything to improve your cash flow.

Your income was so little that you ended up using your hard earned wages just to stay afloat and there was nothing left to do anything to diversify your own income portfolio.

The real bummer is that after all was said and done, you realized you would have made more money if you just sat there and kept what you already had. Worse yet, your so broke you can't even go to Starbucks for a cup of coffee! It's as if there was a hole in your pocket and now it's empty.

In all likelihood you fell short of your vision for business the first or second time around.

For some people that would be slightly under stated. One of the first lessons newbie's and experienced business people soon learn is: "it was not as easy as they told you!"

Right about now you might feel like throwing in the towel. I could tell you to do just that and some people would listen. They have had enough.

Others are a little more determined to try it again.

The choice really is yours. Rather than beat your self up over the mistakes you made, or how great a fool you may feel after throwing away your hard earned money, you may decide to learn a lesson from this.

There are many lessons to be learned from your experiences and those of millions of others while trying to establish your own home business or any other business opportunity.

Diversify Our Income is all about teaching you what to watch out for when trying to establish your own home business and to provide some insight as to how to go about it the next time, thereby enhancing your chances of succeeding the next time around.

You might consider this eBook a Course on Business and Marketing.

Throughout this eBook, we will show you some of the best ways to earn an income through advertising your own business interests.

After you have read everything you will understand why some 'work from home businesses' may succeed while others do not. You owe it to yourself to spend the time it takes because it will help you avoid later mistakes, failure and loss of money.

Chapter Two

Common Business Mistakes

Did you know that we all make mistakes? People in business make mistakes and while you are learning to conduct a new business you will also make mistakes. Nobody is perfect.

When you really think about it you may have chosen the wrong business for you. You may have jumped in with both feet before asking the right questions. Some people are just like that. “Looks good, where do I sign up?”

A person needs to be aware when looking for 'work at home ideas’ and it would be good to learn how to start your own 'work at home business’ from an educated position.

Some people focus on the events and blame someone or something for their demise or failure, and never move on with their lives.

A quote from an unknown source went something like this:

"Life is not as much what happened to you, but what it does in you'!

Education can change many things! We encourage people to learn from their situation or mistakes and make constructive changes in order to become more successful next time.

Okay, so you failed to make any serious money your first time around! So what? This is normal! Considerate it part of your higher education.

And those thirty day guarantees? Try finding the cancel or refund button on their site. Try getting your money back from many of the card companies they used. Some people would say that it is ‘hardly worth the stress’!

Yes we know! Been there -- done that. We also understand how frustrating it is when you were not able to diversify your own income portfolio or earn any real extra income. So much for the dream of all that residual income they promised!

We made mistakes too! Hopefully it makes you feel better knowing that you’re not alone.

From what we have learned and the mistakes we made, we are now prepared to share with you “no holds barred’ all our secrets and/or knowledge that will move you closer and closer to your goals of putting some money in the bank – once and for all!

As we see it, you still have a few options.

Your Home Business Options

You have two choices.
1) Give up
2) Try again.

As a child you may have fallen off your bike, but you got up and rode again. Why?

Because you were interested and determined to do it! It gave you bragging rights to your parents, friends, brothers and sisters. At least -- until you realized that this was normal behavior and everyone else could or would soon ride a bike.

How long have you tried to run a business? A few weeks or several months? Did you know that it may take three to five years to get a business into a positive cash flow? Sure it can happen quicker and faster today with media such as the internet, but business takes time.

As you build your business you educate yourself through experience and practice.

We educate ourselves through the experience of others
-- so that we do not have to make the same mistakes!

Did you also know that most entrepreneurs fail in 3 out of 4 businesses before they find one that works for them? There are a lot of factors that contribute to one's overall success or failure and we cannot possibly cover them all, but we will cover a few of them here.

If you stay where you are -- you will always be where you are.
If you take one small step forward you are now in a different location.
You will be in a new place.
One step after another will take you where you want to go.

The happiest people are those who understand that we need goals and objectives -- something special to work towards, to save for, and to reach for. We need a goal or vision, and a plan of action to get us there.

Without Vision -- People Perish.

When we identify that vision or passion, we can then move forward, and we can put action into our desire.

Today you may not feel like going to work but you know you have to. You throw off the covers so that you're now getting cold. You don't like to be cold so you put one leg over the bed and then the other and you sit up. You walk to the shower and have a warm

shower, followed by coffee and now you are motivated to keep going one step after the other, and before you know it the day is gone and you wonder where the time went.

We call this motivating ourselves. The goal might have been the pay check. The motivation may have been the strong urge to provide for your family or the genuine fear of losing your job should you be late too many times or you failed to show up for work.

What is Your Motivation for Operating Your Own Business?

Do you like your current financial situation? Many people would say 'No'! They want more money or they need more money to do the things they must do or to do the things they want to do.

Some people want to have lots of it and they will find a way to spend it. Some people like to live frugally and away from the rat race of the city in rural areas.

What is it that you want? Why do you want it? Why is this so important to you? Why do you want to own your own business?

Is it because you don't like your co-workers or your boss? Join the club.

Is it because you think you could do it better? How would you do it better?

Is there something that you are passionate about and you think you can turn it into a business?

Do you have so many ideas pumping into your head that you find it hard to choose which one you would like to run with?

What I am trying to get at is that there must be a good and solid reason for you to want to run your own business.

For some people the answer is simple. They have a strong need to be in charge. They are natural entrepreneurs and they get tired of working for others for so little appreciation for what they do.

Could a few employers learn to appreciate their staff? Far too many!

Once we have come to grips with the 'why do I want to run a business of my own', we must turn this thinking into action.

The most common mistake that people make is they fail to act. Action is the key to changing virtually everything.

Action is the one thing that separates most people from success or failure.

Identify your passion, restructure, regroup, reorganize, get up off your chair, and do something to change it!

The second common mistake is that some people jump too fast with little knowledge or little cash. These people often get in way over their heads and it isn't long before they crash, or jump ship into something new.

The third common mistake is people are too eager to get-rich-quick. They have the mistaken idea that millions can be made over night with little action on their part. And the advertisers know exactly how to target their weakness through hypnotic suggestion, powerful words, and empty promises.

One powerful lesson that should have been learned by millions of people is that fancy websites with lots of color and eye appeal may lure you emotionally to view the site, provide some way of capturing your email address so you continue to receive auto-responder messages begging you to join them for free, and then entice you with a one-time payment or small recurring monthly fee.

Unfortunately, many of them fail to produce the training to help you achieve the results that will provide long lasting income or residual earnings in your work from home business.

Of course, we must also realize that even with the best training, there are a few people that don't know how to apply that knowledge or are simply too lazy to implement that knowledge, and so we cannot do anything for them. Because you're reading the information contained in this eBook we assume that you're not like that.

Here is another lesson that many people have learned the hard way:

- There is absolutely nothing in the business world that is free. There is always a catch or up-sell.
- What was offered as free is always the lure or seductive advertising to convince you to buy the featured product.
- Once you click and pay, it is no longer free!

Therefore, another common mistake we make is to think that "it is free" when in fact it is never free.

As an example, any free eBook given is usually a pre-sell to the real product that they want to market. It is a cleverly designed piece of advertising.

We are not saying that this is wrong. We just want you to be aware that this was successful marketing and something that you know works because you bought it, and so why not use it in your own business? Give something free and they may buy later.

When we fail to act, jump in too fast, believe huge profits can be made overnight, or have the idea that something is free or that we do not have to do anything to make money we are in for a rude awakening.

Real business is hard work!

Through business opportunities you will soon see that the money you earn in your own business will depend mostly upon you. This is important to realize because you are responsible for much of your own success.

Yes there is a possibility that other outside influences may affect your business. But a lot of it has to do with your personal business plan, your goals, and your action or reaction taken to events along the way.

There are a host of reasons besides geographical, cultural, and sociological concerns as to why many people who start a work from home businesses fail. You may be surprised to find out that it may not have been your fault! But can you take some form of action to apply what you have learned to your next venture?

What are the reasons that people fail to make money while working at home, particularly in on-line internet home based businesses?

In the next chapter you will be informed regarding the different types of work at home businesses portrayed on the internet and the inherent problems with them, and in chapter five you will come to understand why we recommend certain types of businesses to you.

There, you will also find out how to earn money through your own work at home business through marketing and advertising.

If you want to change your life and become wealthier through owning and operating your own businesses and really diversify your income portfolio for the first time in your life, then please join me in the next chapter for some life changing information.

Chapter Three

How Not To Lose Money in Your Own Home Business!

Some people may consider this chapter boring, unnecessary, dull and even inconvenient.

Based on the mistakes we made and the knowledge that millions of others have also made we beg to differ.

We encourage you to give it at least a quick glance!

So you still want to start your own business?

The idea of being your own boss has been around for a long time. Some people have that independent or entrepreneurial spirit.

Some people just feel unimportant working for someone else and doing things their way. Others are comfortable and happy that they have a job. Obviously there are more employees in the work place than bosses or owners. It will always be that way.

Quite frankly, businesses need employees; otherwise they would not be able to produce the volume of products or services they wish to sell.

But, what if you still want to be the boss and earn more money than a lowly indispensable employee? The truth is that if I work for myself I at least have the opportunity to make more money than before in my job.

In most cases JOB stands for 'Just over Broke'!
Usually that means living from pay check to pay check.

If you truly desire to diversify your own income portfolio through your own work from home business you must take some form of action.

'How, where, and when' can be a tough question. The internet is plugged with many income earning offers that are legitimate, but there are also scams that are designed to rip you off with out any shame.

Accordingly, if you confronted some of these scams for what they were, the owners would defend their business as being an honest business. Obviously, there are no internet standards, nor any accountability measures to monitor them!

So how are you going to make it in any money making industry in your own Internet or home based business without some form of guidance or knowledge? You could learn the hard way or you could arm yourself with some knowledge.

One thing should be clear! Our desire to get rich can emotionally lead us astray and advertisers are skilled at luring us in.

- Money should not be your focus.
- Money should be the reward for doing something that you are passionate about!
- Identify the passion and the money will follow.

How can we tell the income scams from the good business opportunities? How do you know which work at home opportunity is the right one for you?

Let's read for a moment about Duplicated Websites, Training Companies, MLM (Multi-Level Marketing), Dollar Randomizers, Chain Letters, and Money Doublers.

Duplicated Web Sites

Self-replicated money making websites all ready to go with all the bells and whistles?

These duplicated sites contain useful links conveniently placed onto a ready made web site for you and all you have to do is join the host companies, pay the monthly fees (to each of them); subscribe to the host package and you are in business.

There are several companies that offer these duplicated web sites.

Our questions are these:

- Why pay monthly fees for ready made duplicated web sites when you can easily create your own similar site?
- Do you need to subscribe to that many companies to make money?
- Will you make any serious money?

Did you know that search engines don't like self-replicated or multi-duplicated web sites? They see double, triple, or hundreds of the same sites with the same content.

Which one will they pick?

The company's original web page!

Not your duplicated site, but their main web site! Why?

Because the company is earning revenue from the people who purchase these replicated web sites and they have the money to submit all the right keywords and optimization for their company website to the search engines.

They pay programmers that build and test web pages.
They get them Seo-Spidered.
They pay for top placed ads in Google and Yahoo.
They have hundreds of affiliates selling for them, and linking back to them.
They have an advertising budget to promote their work-from-home-business that you are paying them to promote with your monthly fees.

They have your monthly fees, and you may have purchased some of their other products and services! Their success does not depend upon your success when they already have your money in the bank.

Your duplicated web site is sitting there looking all pretty but with no where to go! It's like owning a piece of property in the desert. No one sees it, and it would be difficult to find! It looks like the same web site as theirs, but it is not optimized for the search engines.

In addition to this, most web masters know that even if they are number one in Google, they should make regular changes so that they stay on the front page because search engines regularly change their algorithms.

Do you have such a web site? The only way to get people to your website is through a lot of FAA's, safe lists, advertising, and spending a whole lot more money for Pay Per Clicks through Yahoo and Google!

That is most likely more than you bargained for. Time, energy and spending money at an all time high eventually leads to burn out, and soon you quit. Few people make it, many do not!

Teleconference Training Courses

These companies are unusual in the sense that they sell education for profit with the promise that you will make a profit by bringing others to the training sessions.

They may promote their business as a business that trains people to be successful in whatever business you want to represent.

They use lots of flattery and soon you’re convinced that maybe the reason you failed at other businesses is because you did not have the skills. So a few hundred dollars later, plus a recurring monthly fee, you are welcomed as a new member and are now told to join in each week or every few days on a teleconference call.

You’re invited to bring some of your potential candidates onto these calls. That is considered a pre-sell to spark interest and to let the more experienced guru's close the deal for you.

On these calls, the leaders will ask questions that they already know the answers to, but that are designed to make it look like new people are interested, which by its nature may stimulate new interest; it is a deceptive approach.

Their overall success in recruiting is manipulative in the fact that we like to hear real life stories. The conference call (whether in person or by telephone) is comprised of excited people. They often brag about how they are on their way to making a six figure income.

Notice they say 'were on their way'! Which really means – were not there yet!

They talk about who joined lately, where they are from, and what they think about it so far, plus testimonies are given of their success or fabricated success. Then there are the conferences, hotels, meals, tapes, training materials, and on and on it goes.

The next time, and every time after that on the teleconference call, you discover that the training call is a script that is read by an eager person and what is happening is really a form of brainwashing through repetition.

It’s like a religion that promotes business instead of God, and they get excited over things that are imaginary -- their unrealized dreams. If they do not make any money then it was only a pipe dream. But, some keep going anyway because it makes them feel good.

Usually you are encouraged to invite people onto the calls. Before you do that you are encouraged to buy leads at a price since you don't know many people. You buy in and you start phoning down the list. You get answering machines, operators, no return phone calls, and lots of rejection, and you discover that you were given cold leads.

The essence of the problem is two fold. One, the leads were unqualified; and two, very few people in any income opportunity truly have the verbal posture and telephone skills necessary to make a "dialing for dollars" income opportunity work.

You simply can't train an inexperienced person how to gain the required amount of charisma, confidence, discipline, timing, vocal tone, verbiage, and people skills required to be effective at phone work. They either have it or they don't – and most (by far) don't. (Tim Darnell, October, 2005)

Members are encouraged to stay involved because it is all about numbers and eventually you will get someone signed up, and they remind you not to forget about the spillover.

After a while you find out that the spillover rarely happens and is usually done by a leader to reward those who are already achieving results. So after lots of rejection and out of pocket expenses, you never made any money in your work from home business and you are still no further educated than you were before you joined. Flattered but not equipped.

Worn out and dejected, you still have not diversified your income.

Multi-level Marketing (MLM)

Multi-level marketing has been around for quite a long time and I am sure that you have already heard of horror stories. Every once in awhile a new group comes along promoting their wares such as beauty aids, kitchen gadgets or health products, to name a few and they show all kinds of fancy charts to show how you are going to really make it big in this industry.

Note: *Do not confuse networking with MLM. There are similarities, but they are entirely different in structure. There are many excellent networking companies.*

Many MLM companies have regular meetings held at key places to attract new customers. These motivational meetings are also designed to encourage one another to keep going no matter what because tomorrow you will be rich -- if you just keep it up.

Most of these companies have minimum monthly purchase requirements or sales volume to get your bonuses, so a lot of people just buy enough products to ensure they qualify.

Soon the closets fill up with products. The sales volume from the direct sale of products rarely occurs to the point where a sales person can quit his/her regular job, so forget the bonuses.

In addition to this, the situation is compounded by the reality that the down-lines never materialized or the attrition rate was so high you could not keep up. Then there are the conferences, travel expenses, training materials, and on and on it goes.

There is a lot of money to be made in education and the sale of these training materials and products, but it is usually by the larger parent company which is busy filling large orders up front to new eager recruits who think ‘perhaps I will be the next top salesperson’?

When you talk to people about how much money they are making they usually reply, "Well it is not about the money" or, " I like the products so it really doesn't matter if I am not making any money".

A follow up question should be, "Why did you join the company?" Prodding will eventually get the answer, "I thought I was going to make a lot of money!"

That is the correct answer, because that is usually what they were shown in the MLM charts about the company long before they became familiar with the company or its products.

Sometime after they shelled out the money; they were taught to be ‘teachable’, and that their self-improvement was more important than any earnings. In other words, they have been deceived!

Business is all about earning a profit. If you are not **earning** money that puts you in a position of profit, you are not being financially responsible and you are just in a business cult that makes you feel good.

If you are not showing a **measurable** income it is costing you to be a member of their “feel good club”.

If it is not about the money -- there is no reason to recruit new people on the basis of huge earning projections, or view fancy downline charts, or to sell them startup kits with minimum monthly purchase requirements.

Just get together and have fun if it is not the about money!

Tell that to headquarters and see what they tell you! They are definitely in business for the money; they just embellished the truth to keep you motivated.

The company will be earning money again and again each and every time they gain a new recruit, and from your minimum product quotas; but you’re not making money because the criteria or requirements are set too high. High enough to keep you motivated like a slave!

What you may receive in referral commissions was eaten up a long time ago by the purchase of the products, advertising, travel, meals, conferences, training materials, and phone costs.

For that reason many MLM companies also soon fail, due to lack of interest or the high attrition rate when people realize that 'they are not making any money!'

But here is another reason. Building Trust!

Have you ever had an upline tell you “Don’t tell them what the business is; just tell them you’ve got a great opportunity you want them to hear about”?

What’s the first question the prospect asks you? “What is it”?

The minute you say you can’t or won’t tell them, they no longer trust you. The only thing the prospect knows so far is that you are trying to get them to buy into something, and now they know you are not being honest or straightforward with them.

They can’t trust you. And if they can’t trust you, they are not going to go any further into the process.

The first thing you have to be able to do to succeed in any business is to build trust in yourself.

Any company that uses dishonesty to recruit new sales people is Not worthy of your attention

Dollar Randomizers

Dollar Randomizers have been around for awhile and they promise that you will make your fortune through them. They claim you do not have to advertise, and that you will receive thousands of dollars per month with no effort at all on your part, as your name will be randomly chosen to receive thousands of dollars in cash. Sounds good?

It sounds too good to be true because it is not true.

Once you join you discover that you could make a lot more money by sending people to your referral link and you are encouraged to share your business with your close associates.

You email hundreds of friends. You wait weeks and months and no money comes in. You begin to wonder how or where all this automatic money is going because you're certainly not getting any of it!

Well, it is really quite simple. Randomizers earn their money through people who believe that they will make money for doing nothing. So when the randomizer first launches with lots of new participants, the money is rolling in and the first few hundred or so people actually start making money. Not thousands, but enough to keep them motivated to advertise for the randomizer.

Soon, the interest level plateaus due too market saturation and the availability of hundreds of other randomizers; the randomizer loses its momentum and you do not get the money promised.

Eventually the owners shut down the Randomizer and may start a new Randomizer re-using the same software and announce another pre-launch of a new and improved design; they will also soon see their demise, but not before receiving thousands of dollars from unsuspecting people who want to earn a lot of money.

Chain Letters

Chain letters usually come in the form of a list of four to six names promising your PayPal or StormPay account will be filled with daily orders in a few weeks time when your name appears on the top of the list.

Theoretically it should work.

Here is why it doesn't work.

Whenever you leave it up to people to change critical information, people short circuit the process by placing their name in the wrong place, either by mistake or intent and usually they substitute names of family and friends. So then, even if you have mailed out a million e-mail letters, the likelihood of you getting even 1% response is unlikely, simply because people are selfish by nature or they made an error.

Besides the inherent problems with people misplacing information, most people recognize these schemes as illegal. Usually they are filled with all kinds of legal jargon and threats about monitoring the process but it is just a smoke screen.

In North America and many other countries any type of business must provide a **product** or **service** in exchange for any money given. Sending money to a PayPal or StormPay account without any **reproducible** material is illegal because it assumes that you will make money on the mere promise that you will.

Of course we know that some try to get around this by producing a few sheets of paper with some informational content and usually worthless information that we already know.

However, the inherent problems associated with ensuring that the given names are placed where they should be placed will still be there.

The more variables that you entrust to people; the greater the likelihood of failure!

There is a saying that is correct for this setting: "If you want something done right, do it yourself!"

Leave it up to too many people to make changes to keep something going and it will eventually get screwed up. That is Murphy's Law!

To get our point, try this exercise in a group of friends at a party.

Write down clearly on a piece of paper exactly what you want to verbally say to the first person. Try a sentence.

Have that first person say it quietly to the person beside them and do this with everyone in the room.

Forming a human circle works well for this. After the last person reveals what they heard, show them the paper. It is usually so far off the wall that it is good for a laugh. But, when it comes to earning money, we cannot afford such mistakes.

So, when it comes to chain letters -- don't waste your time. This one is definitely not the place to waste your money!

Doublers

Doublers have been the latest wave on the internet during the past few years or so and they have made the owners a lot of money. But as you can imagine very few other people have made any money with them, at least not enough to quit their job.

Mathematically, it is impossible to make it work.

There is no way that 10,000 people can put in $10 each for a grand total of $100,000 (10x10,000=100,000) and everyone will receive double their money which means $20 or a grand total $200,000 dollars!

First, the business owner is in business to earn money. They are not going to pay out all the profits! They should have planned how they are going to receive revenue to survive and to advertise.

Secondly, there must be the ongoing sales of a product or service to generate income to pay people what is promised. With no product or service to sell, it is evident that only the people in the top ranks are going to get any money. In fact, they must pay those people first because they are their greatest advertising agents promoting the business.

Unfortunately, these doublers are also short term and they are really just a newer version of the randomizers. Lots of excitement at first: people joining on the promise to double their money, soon the movement slows down, the money stops trickling in and a lot of people at the bottom of the barrel lose their money when the owner finally shuts the site down because there is no money left.

Once the site shuts down there is no way to get to them because they have hidden their internet “tracks” well!

Gifting Programs

The new rave on the internet is to promote gifting programs. The claim is that since it is a gift, and no products are being sold, it is legal.

That is a very cleverly disguised ponzai and pyramid scheme. The problem is that it continually relies on new recruits all investing their sums of money to the required number of signups and the need for everyone to get at least five signups to regain your money.

The other problem is that the program soon shuts down due to the inability to regain new recruits. These people usually come up with a similar scheme under a new name.

Conclusion

If this all sounds dreary and frightening, it is because sadly, that is the reality for millions of people trying to earn money on the internet. The only people earning the big money are the owners and a few people at the top of these organizations.

After all this negative talk forewarning you about the disasters of the internet, you may still be wondering "How can I make any real money?"

We apologize if you feel discouraged. However, the intent is to forewarn you to spare you the stress and to save you tons of money.

In the next chapter we will tell you what to expect in running your own business and some basic ground rules.

Chapter Four

Ground Rules For Your Own Business

Operate one business successfully. A whole bunch of ideas will guarantee failure in all of them. Focus! Focus! Focus!

Work for Yourself, Not Someone Else

Avoid being a slave to another company. Far too many people get all pumped up about their own business just to find themselves working for someone else, or another company.

While they are concerned about being a slave to their employer they fail to realize that they have just become enslaved to another company or another idea.

This business is for you and you need to see a profit within a reasonable amount of time.

Your profits cannot be built upon hopes of the company or in the case of network marketing -- your upline.

The honest and best way to make a business work is to start a business from an original idea.

If there is someone or something above you – they are the ones making the profits!

The surest way to make money is to avoid what everyone else is doing. Stand out from the crowd. Be original. Be creative.

Be True to Who You Are

Use your personal skills, experiences and instincts to find what works for you. Don't count on other people's formulas.

The internet is consumed with a multiplicity of copy cat ideas and sites. The fact that someone claims that they made a pile of money is no guarantee that you will.

This is especially true if you spend your resources representing someone else's business plan or idea. Essentially what happens is you are paying for their advertising and getting little in return.

Your Family Should Come First

Your family is the most important thing. You may need more time and money for them.

So put them first today, not on the shelf until you are ready for them. Your children need your love and guidance right now; promising them you'll be there all the time in two years isn't going to work.

> **Many businesses lure you in their business by telling you that your family is the most important thing, and you need more time and money for them. Then they get you working an extra six hours a night selling their business.**

It happens far too often. Now you have become enslaved and pressured by two jobs instead of one. Men in particular can easily become so involved in their work that everything else goes by the wayside.

One has to discipline themselves so that any business you operate is done within a certain time period and weekly schedule. That way everyone knows what to expect and your family keeps strong.

The pay back is when your family is strong you will be able to focus on what is important in your business.

Our Income – Together

Whatever financial turnover comes, it affects your whole family, and most especially your spouse. He or she has a huge stake in your business decisions.

If your partner is hesitant: listen. Find out what the concerns are and examine them objectively. There may be a legitimate problem.

Sometimes "instinct" can hone in on a shaky deal better than all the number crunching in the world.

Never sacrifice the immediate needs of your family to buy more products or attend more meetings. If someone is urging you to do this, they are more interested in their pocketbook than your well-being. "Sacrifice now to get a big pay-off later" sounds noble, but it may not put food on your table or provide loyalty to your family.

We are saying that <u>you need</u> your spouse's support if you are going to be able to work your own business. Most marketing companies will tell you the same thing. But they don't mean quite the same thing.

They mean you need your partner to:

- Stay at home with the kids while you go to meetings;
- Give up all but the barest necessities so you can pour money into the business;
- Spout all the same hype and positive thinking you are.

Then they tell you that if the partner doesn't do this, they are not supportive, but you can't let them "drag you down". 'Keep on going, and they will thank you in the end.'

Have you ever wondered what the divorce rate is for people in companies like that?

All I can say is, "That is not a partnership"! If you want your spouse's support, then they must truly be your business partner, and be treated as any other business partner. Value and respect their opinions, needs, goals and desires. Make decisions together. Walk side-by-side, and neither of you will drag the other down.

Decide What Your Real Priorities Are.

Make your own goals before you get involved in any kind of business. Yes, you can dream big, but don't forget the mundane things of life such as getting out of debt are just as important.

Setting your goals first allows you to make plans based on your own needs and desires, without being influenced by the wild fantasies of an upline or the pseudo-goals of the company marketing scheme.

Once you set those goals, don't sacrifice them for anything, even if something you hear out there sounds better. It might be a great goal, but is it your goal?

You can always add to your list or revise mid-stream, but make sure you keep your original goals your priority: be true to yourself.

"Don't Throw The Baby Out With The Bathwater."

Common sense still applies! E-business is new and exciting, and there are many innovative ways to make money. But you can still remember the lessons of traditional business. They are tried and true.

Accounting skills, an understanding of marketing concepts, and other business abilities are never wasted. Apply what you know to keep your business running smoothly. And if you don't have much business education or training, look for opportunities to learn.

Consider going to evening classes at a local college, taking a break to attend a business school, or enrolling in on-line courses. There are also many free business seminars available through government and non-profit organizations.

Training provided by marketing companies usually includes basic business skills. Just remember that their training is most always skewed by their desire to keep you motivated working toward their goals.

Life-long learning is a necessity in this age of constant change. Real world credentials will never hurt your online business.

Remember You Are A Business Person.

Sure, you sit at the computer in your pajamas and sloppy slippers with your hair going ten directions at once. That is perfectly acceptable.

But forget to update your webpage this week or send out an email reminding people of your latest discount? Not good!

Keep professional in your approach to your business. Organization, discipline, and routine are all needed to keep your business going.

Chapter Five

Business Concepts for Stay at Home People

The business types listed in this chapter all offer things that people can do in the comfort of their home and make more money to subsidize their income. Moms at home with kids, retirees, and physically challenged people can all have an opportunity to earn more money.

Skilled people who discipline themselves to work a few hours each day can make their entire income from these sources.

Check out http://diversifyourincome.com/opportunities for see specific resources or business opportunities we may recommend.

Network Marketing

Most people tend to lump MLM and Network Marketing under the same banner, but there are remarkable differences between the two.

The number one advantage of Network Marketing is that you, the referrer, continue to receive a percentage of the profits for each person that joins under you to the number of levels set by the company for the whole time that you are enrolled in the company.

The plan is simple, everyone gets paid the same fixed amount, it is non-confusing, and you do not have to keep re-qualifying yourself to receive the profits. You may also never have to purchase minimum monthly quotas. However -- the success of any business depends upon the repeat sale of its products and/or services.

This is a great advantage over MLM. The incentives keep people motivated to represent the business with the assurance that those who put in the time and energy will be rewarded for their efforts.

In Networking the continuous enrollment of new people, along with the sales of its products or services on a repeatable basis, makes the company stronger and more competitive in the market place, and they will gladly reward those who bring in new people by paying them for those efforts.

Some people are born sales people and love to push products. Some people hate selling.

The internet has changed the way that we refer products and services to others.

Marketing can now be done by a good sales page, video, or audio message to persons who are actively searching the web for the type of products or services that you represent.

This frees up much valuable time, energy, and money. It also makes the whole networking experience more enjoyable for a broader audience, even those who hate to sell.

Those who love interacting with people usually see sales boom in ways that before were rarely heard of because, while their web pages are working behind the scenes, they are also out there on the front lines representing the products to the general public: a win-win situation.

In fact, once things fall into place you can earn huge incomes from people clicking on your links and pre-qualifying them before you ever make any contact with them. If it is set up right, they contact you first!

If you wish to start a higher stake network business there are many to choose from.

Check around and see what is out there. Find one that is right for you and your interest.

Find out which Network Company works for me at
http://diversifyourincome.com/opportunities.

For now…keep reading. There is more to learn!

Affiliate Marketing

The author of this eBook joined hundreds of affiliate sites, put them on two web site domains, submitted them to search engines, spent hundreds of dollars on FFA's, Safe Lists, and purchased millions of names to use in emails to get the message out.

Then we all learned about Spamming and how the rules were changing.

More wasted money and time. After two years on the internet and hundreds of affiliate links, can you guess how much money was earned? Zero, nothing, nada, zilch!

If you try to operate a business strictly as an affiliate you may soon be disappointed, unless you find out how to go about it the right way. If you do not go about this correctly your site may end up as a conglomeration of useless links.

There is a right way to do this!

Do you have a hobby or special interest that others may be interested in? Why not create a niche website focused around this interest and then carefully place a few **useful** affiliate links within – and then watch as the money comes in.

Affiliate sources are great ways to earn an income if you have a niche business and you want a few resources to enhance and give credibility to your own niche web site.

If you own and operate several niche websites you will increase your share of the profits.

So, take it from me, you will want to do it right the first time so that you are making money as quickly as possible. Please visit http://diversifyourincome.com/opportunities for more information.

Google AdSense

Nearly all websites can benefit from well placed ads located on their websites.

People are looking for information and they will click to find it. That is why Google AdSense makes sense.

You create a website focused on a topic, place Google AdSense on it and the related links get people clicking money into your account.

The more sites you have the more likely to earn monthly profits sufficient enough to stay at home.

Once you learn how to apply the knowledge about using AdSense you can place those links in Ezines, emails, eBooks, websites, newspapers, and virtually anything that people read.

Much to some people's surprise, the sale of affiliate products are often the core of their business sales. Many repeat sales come from links found within scores of FREE eBooks offered on the internet.

Survey Sites

Survey sites are great ways for stay at home people to earn money by providing valuable information to companies regarding their products and other interests.

Your participation with them is necessary to improve their product lines, labeling, sales and other valuable information that would otherwise be left to chance without the input of people who enjoy doing surveys.

Companies spend $43 billion every year on consumer research, which makes your honest opinions a valuable asset. The company's web site will give you links to companies that are paying for surveys. You may register with as many as you like. On a regular basis, these companies will send you emails with surveys, which you will complete and return. They will pay you in the form of monthly checks or other compensation.

You could take online surveys and make from $5 to $75 each, or more. Get paid to take phone surveys and you can earn as much as $120 an hour. Get paid to participate in focus

groups and make up to $150 an hour. Get paid to try new products. Get paid to preview new movie trailers for $4 to $25 an hour.

Doing paid surveys online in your spare time is a great way to make some extra money - and paid online surveys are lots of fun too. They have helped 1000's of people get paid for surveys, and would love for you to join them. Grab a free paid surveys membership and you can get started right now.

The opportunity to survey for companies is a great way to earn extra cash and stay at home. This is perfect for Mom's with smaller children at home.

Drop shipping

Anyone can start a website focused on selling items that are drop shipped from the manufacturer or warehouse. E-commerce or E-stores provide useful ways for people to subsidize their income.

The key is to find something you love to sell online. You take in the money, you pay out the wholesale cost of the items and the company ships the items for you to the customer.

Blog Your Way To Wealth

This new way of earning income takes time and you must have something to blog about. There is increasing competition on the internet for domain names with niches But if you do your research and blog about something you love, the people will come to your site. This is where you provide all kinds of word and banner links that bring in advertising revenue. You might also be able to create your own eBook and generate sales.

E-bay

Many people have made money off of E-bay by selling there own items or becoming a partner with them. You can even setup an E-bay site that only lists their items for sale or on auction.

Find out more ways to earn revenue by visiting

Conclusion

There are a number of ways not covered here for you to make money from your own work at home business. We have provided a few ways for you to consider. You may also visit http://diversifyourincome.com/opportunities to discover some useful links to point you in the right direction.

In the next chapter we will discuss effective ways to advertise your business.

Chapter Six

Advertising Your Business

Every person or company that has a business or web site should allocate a budget toward advertising to ensure that people come across their business. On the internet we need to rely on several forms of advertising to get our message across to the people.

You should advertise your business interests by word of mouth as much as possible. It is still the best and cheapest type of advertising. However, if they are not interested then you have to try other forms of advertising.

And nothing beats a good referral from a happy customer.

Advertising may cost money or we can exchange credits for credits to have others view our ads.

One thing we want to make clear is that the advertising is used to get the word out and to assist you in realizing your dream of making money. There are advertising gimmicks out there that promise you loads of cash by referring their advertising company to others.

Advertising should **not** be looked upon as the means to earn money unless you own a company that sells advertising. It is an expense, not an asset.

In other words, advertising is one of the necessary tools to help expand your business.

The money should come from the business you created – not the advertising medium you're using.

Advertising can take on many forms. Newspapers, magazines, TV and radio would most likely be the most expensive way to go. They have their place for the right products and people who view those forms of medium may respond to your ad.

If you have a small budget and are just starting out you may have to try other methods.

Ezines, Blogs, Face book, Squidoo and other book marking sites might be the place to start by writing a good article with only a few links pointing to your site or other articles for more information.

Write a blog. Write an article for Ezines or articles for Squidoo, Face Book, Digg etc and place links within these places to your website. These are often referred to as book marking sites. As long as you write informatively and use only one or two links it adds content to your article for people to click if they want to read more.

Consider starting or joining a Yahoo group. Offer practical and useful information to these groups with a link to your website for more articles that are on your website.

If you really do not want to have your own website, why not consider sites such as Squidoo? It gives you an opportunity to create lenses (articles) and it gets indexed and ranked, and sites like Google crawl it and place it into their search engines.

Readers looking for that information on a search engine then come to you and you're in the money.

Also, Squidoo has a variety of links inside that you can select and tailor to your niche content and you will get paid 50/50 if someone clicks on them as in Google ads, and if someone buys products from the link that came off Squidoo.

Google AdSense makes sense for affiliates, but as a business owner you may be the business wanting to bid on keywords and pay per click PPC so that your ad appears in Google AdSense. If it is only .05 cents a click it may be worth it. Most likely it will be higher so you may have to build a budget before you try this. Yahoo and other search engines also provide PPC and they can be cost effective because people are looking for that information.

There are other forms of advertising that have limited effect. These sites exchange ads by emailing you with hundreds of ads, by replacing ads in your tool bar, or by viewing ads on their website in exchange for your ad. Some have incentives and the more you surf the internet the more likely your ad will be viewed by others.

The caution that I have for you, from experience, is that people that have the same interests such as owning their own business are viewing business minded ads. That is why I say they have limited effect, because the target audience is most likely more interested in pitching their business than buying into your business.

Whatever form of advertising you use you should be prepared to use some form of ad tracking so that you know which sources are making money and which ones need to be improved or removed from the budget.

Ad Tracking

Tracking is an essential part of marketing.

How do you know which email or web site is pulling in more traffic and more click troughs' and which are more effective?

The only way is to know is to provide a tracking url that is assigned to each page, to each ad, to each web link, so that you know for sure which ads are worth keeping and which

ones need to be revised. With that kind of valuable information available to you on a daily basis you can use your advertising dollars to a greater advantage.

One of the biggest mistakes 90% of all online marketers make is not measuring their promotional response rates. Why would you continue to promote through resource "ABC" when you are getting no response from it? Wouldn't you rather to spend less time promoting by making use of only those resources that bring in results?

Conclusion:

Successful marketing requires that you be creative and find ways to advertise your sites, eBooks, articles or products. Start out with a small budget and let it grow as the money comes in.

Avoid taking huge risks or taking a gamble on advertising something you never tried before.

Chapter Seven

Other Work at Home Businesses

Many new businesses have been started by people who see something that others do not.

YouTube and Face Book became very successful based on allowing user information to the content.

Ideas are the energy that brings forth new businesses.

E-Commerce

You may want to start a web store online (E-Commerce) and market something that interests you and your fans.

Tax preparation

Perhaps you like crunching numbers and may do well at Tax preparation for low income families or very successful people or some special interest group in between?

Accounting

Many businesses are seeking accounting firms to do their accounting on a large or small scale business.

EBay

You can resell items found at garage sales, auction sales, bargain shops.

Car Dealer

Be a used car dealer selling cars purchased at auctions or at bargain prices. One only needs to have two or three cars at time advertised locally in the paper.

EBooks

Write your own eBook on a hobby, knowledge, experience or special interest.

ClickBank

A new business idea is to find poorly written ads in ClickBank which usually sells digital products such as an eBook. You remake a professional webpage for the eBook, advertise the site, and earn revenue from selling the product.

You might also gain revenue from the original source once they see the site and how well the products sell.

Note*

Many people have discovered that their success comes by not placing all their eggs in one basket. The caution also comes when one is trying to fill too many baskets at the same time.

This makes it difficult to focus on any one of them.

So choose well. Pick one and run with it. Finish it. Pick another and do the same. Soon you will have multiple streams of income coming in.

Summary

We have provided a lot of information on how you can personally diversify your own income. Our intent right from the start was to help you see what is out there and how you can make it work for you.

Avoid the things we warned you about, implement the things that will help build you bank account.

You may visit http://diversifyourincome.com/opportunities to see an updated list of specific resources or opportunities we recommend.

We wish you all the best in your business adventure.

Thank you for purchasing our eBook. May your pathways be pleasant and your pockets full of cash!

Regards
Leslie Abbott

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- **The author of this eBook shall not be held responsible for any actions made by the viewer.**

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