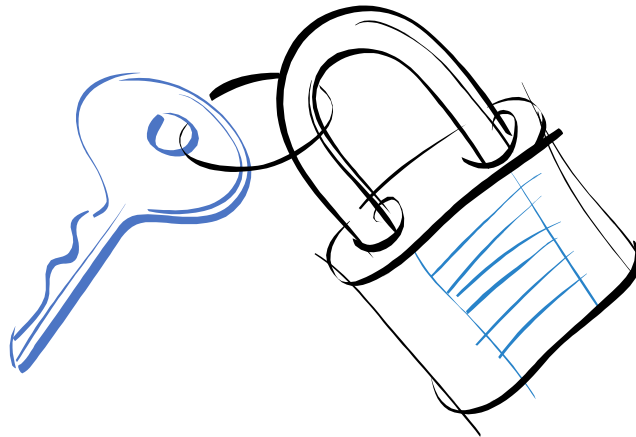

Hardtofindseminars.com

Presents
Fast Cash Interview Series

**Michael Senoff Interviews Kevin the Grass Cutter
And Gutter Cleaner**



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How To Make Money As Soon As This Afternoon Cutting Grass, Cleaning Gutters Or Raking Leaves In Your Own Neighborhood

Is there such a thing as a Perfect Business? Well, a gentleman named Kevin believes there is and, in this conversation, he will tell you what it is and why it is the Perfect Business. He also gives plenty of tips and resources to start up your Perfect Business at a low cost and get high profits.

So, what is this perfect business? According to Kevin, the Perfect Business is starting your own small lawn care business. All you need to start is a lawn mower and a weed eater. You don’t even need to buy an expensive blower at first – simply use a broom to sweep things up!

If you don’t have the money for a mower, borrow one from a neighbor, a friend, or Home Depot. Get some customers, make you money for the day and then go out and buy a used mower. Kevin advises that you should always use your own equipment as opposed to the equipment owned by your customers and he tells us why.

What you charge for your services depends on the size of the yard. You can compete with the big professional lawn care businesses – there’s plenty of business for everyone. Besides, a lot of people like to deal with small businesses in their communities.

Kevin explains how to get your first accounts simply by going around knocking on doors and introducing yourself and your service. He advises to work a certain neighborhood for business in order to reduce your driving time.

What you are ultimately looking for are regular, long-term accounts. However, don’t discount people who maintain their own yard but will need you when they go on vacation.

4

Here's a **quick** and **easy** way you can get into the marketing consulting business. Work part time from home. Help businesses make more money. Listen to hours of free interviews, case studies and how to consultant training at <http://www.hardtofindseminars.com/consulting.htm>

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According to Kevin, pricing your services comes from experience. You need to take into account what equipment you are using and the size of the yard. For just the basics of mowing and edging a lawn, Kevin advises that the cost should be about \$30-\$40 per hour – about a dollar per minute of work.

With any account, try to collect your fee when you complete the job. Kevin has encountered some late payers, but he says to keep after them. You may suggest that they leave a check for you at the back door.

You can estimate how much money you’re going to make depending on the geographic area and how many times per month you’ll be doing the lawn. So, if you want to raise your salary, you can calculate almost exactly how many new customers you need to obtain to get the salary you want.

Kevin discusses some of the best upsells that you can offer to your clients, how to pitch the client, how often to do the job, how to do the job, and what to charge for the service:

- Gutter Cleaning
- Mulching
- Hedge Trimming
- Leaf Removal
- Soil Airation

This is truly a great business where you can get a quick start with low amount of cash.

Kevin has put together an outstanding information product about everything you need to do to start, maintain, and grow your lawn care business.

He has hours of audio interviews and recordings on such topics as:

- More upsells and services to offer your clients
- How to price your services more effectively
- How to obtain referrals
- How to get immediate income
- How to do effective Joint Venture deal making
- How to market your services
- Referral marketing

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- Money management
- Web sites
- Professional publications and associations
- Professional lawn care equipment manufacturers

At the end of this audio interview with Kevin, you’ll learn about a web link that will teach you more about Kevin’s ultimate lawn care system and its pricing.

The Perfect Business may be waiting for you so go and learn more about how start making your \$100 a day every day cutting yards and cleaning gutters.

Kevin: You know you talked about why I wanted to work in this business and this is what I wanted to bring up. I believe that there’s not many other businesses out there that you can say hey, I want to have a pay increase of this much. I want to give myself a raise this much this year. I look at one account that’s going to bring you \$800 and some odd dollars. If you want to make that a \$4,000 increase, you know that you need to go out and pick up 5 new accounts.

Hi, it’s Michael Senoff with Michael Senoff’s www.HardToFindSeminars.com Here’s another hour interview. It’s an interview to help you if you need to go out and make some fast cash. Is there such thing as a perfect business? Well, Kevin believes there is an in this conversation, he’s going to tell us what it is and why it’s the perfect business. He’ll also give plenty of tips and resources to start up your perfect business at a low cost and to earn high profits. So what is this perfect business, according to Kevin? The perfect business is starting your own small lawn care business. All you need to start is a lawn mower and a weed eater. Kevin explains how to get your first account simply by going around, knocking on doors, and introducing yourself and your services. Kevin discusses some of the best upsells that you can offer to your client, how to pitch the client, how often to do the job, how to do the job and what to charge for. You’re going to hear about services that you can offer any one of them you can make an individualized, money-making, cash producing business starting tomorrow. We’re going to cover gutter cleaning, mulching, hedge trimming, leaf removal and soil aeration. We’ll talk about some marketing techniques like upsell, joint ventures, how to obtain referrals and how to earn immediate income. In the next hour, you’re going to learn more about the lawn care business than you probably have ever before, and I hope it gives you the confidence and the ability to walk

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out your door and knock on some doors, or mail a postcard, or make some phone calls, and start earning money cutting yards. So let’s get ready and go.

Michael: The purpose of this recording here is to show the listener here how he can go out, within 24 hours and go start generating cash income in his hand by providing the service to homes in the neighborhood or any area that needs the service. You call it the perfect business, why do you say cutting yards or the lawn care business is the perfect business?

Kevin: I believe it’s the perfect business because, for one it’s very low capital to be in this business. Anyone with a mower, you’ve got to have a mower and you’ve got to have a weed eater, but you don’t have to have a blower. You can use a broom. A blower really increases the speed, but you don’t need it. And basically that’s all you need to get into this business.

Michael: What about if you don’t have money to go out and buy \$100, \$200 mower. What would you suggest I do?

Kevin: If you don’t have the money to buy a mower, I would probably suggest you could borrow one from a neighbor. You could also, once you establish your account, tell your customers you’re going to set them up, let’s say next Wednesday. Hopefully you get three or four lawns. You’re charging \$35-40 a yard, get those yards and go to Home Dept and rent a mower for the day. It will cost \$35-40, maybe more than that, maybe \$50. Try to schedule all your yards the first time on the same day. That way, once you profit maybe \$100 the first time, you can look in the paper and get a used mower. If you can’t find one in the paper, go to a pawn shop and get one.

Michael: Did you ever find accounts where they already own the mower but you could still provide the service, where you could use their mower and all you needed was maybe some gasoline?

Kevin: I did. That was the way with several customers, because it worked. And most customers will have a mower. Maybe their health is declined or they don’t want to do the work themselves anymore, or whatever the reason. But you could find customers like that, and depending on the equipment, you’d work something out with them. A lot of customers, you use their equipment, a lot of time they expect you to do the yard for a lot less than what you normally would. But that’s what you have to do, and it’s definitely an option.

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Michael: Any idea back when you were 12, 13, 14 or 15 years old, just starting this, I’m sure you can remember a day when you made “X” amount of money. Can you think of some times when you just had a great day, this was when you were a one-man operation? What kind of money were you making back then?

Kevin: I believe probably at 12, I was making \$75-80 dollars.

Michael: That was 20 years ago.

Kevin: That was back in 1982.

Michael: Well, I remember when I was a kid and I did lawns in my neighborhood as well. I remember I was charging \$7, \$5, \$10, maybe \$15. I can’t remember ever charging any more than that and that was 25 years ago.

Kevin: That’s about right. My yards were priced, I think \$15 was the least expensive and then I had \$25, and some were \$20. That was gone all day for that \$80. But times have changed. Back then when I was 12, you didn’t see the fancy outfits that are running around the streets today. But there’s still so much money out there for everybody. Everybody sees all these big trailers but there’s enough business for everybody. I don’t think that any size of those people have than I have or these people are bigger than me, because there’s a lot of customers out there that will deal with small time people starting out because when I have a service that needs to be done with my house, I’d rather deal with people that are in small business than a bigger company.

Michael: Why is that?

Kevin: Because I do my own business, I think I like to see a small business succeed. I like to know that I’m talking to the owner or that the owner is maybe one step away or one step up from who’s actually doing my work. Plus you’re putting money back into the community, I think. You pay a small company to do your work and I think that’s much better for the economy.

Michael: Back then, when you were getting started and you were making \$85 a day, maybe 25 years ago, did you have a business card? Were you a sophisticated business? What did you need to go get an account back then?

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Kevin: What I did was basically just walk around and knock on doors. What I did and still promote to people is that we can get accounts in certain areas. You work that area, try to get as many lawns and accounts as you can. That way you reduce your drive time. Back then, no, I didn’t have business cards. We had flyers, very unsophisticated flyers. Basically, we just canvassed the neighborhood because I was only able to walk to where I could do the yards.

Michael: What would you say when you knocked on the door?

Kevin: I’d say, “Hi, my name is Kevin. I live right around the corner and I do yards down the street from you, 4 houses down. I’m curious if you need someone to cut your grass or to do any other service around your house.”

Michael: You don’t have to be a sophisticated salesman to do this. This isn’t a hard sell, is it?

Kevin: No, it’s not. It’s not a hard sell at all. And what you’ll find also, is a lot of those people will say, no we don’t need it. My husband does it. But when we go on vacation, we’d love to have you. Just think about how many people go on vacation in your neighborhood. I mean, a lot of times they need that service but it’s not promoted.

Michael: Let’s say they need your service. What would they usually say then? How much is it?

Kevin: They would say how much is it?

Michael: And how do you price out a yard? Some yards are bigger than others. Could you tell how long it would take you to knock out a yard by just looking at it?

Kevin: I can. That comes with experience.

Michael: Let’s talk in today’s prices, in 2006-2007, what you would do today. Because now you’ve got a lot more confidence. You know that the market will pay more than \$7. Back then, 25 years ago, you didn’t have the experience and confidence. So what would you charge today, if you’re telling someone to get out there and make some money cutting yards? How would you size up the price at the time it’s going to take?

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Kevin: I think it depends on what equipment you’re running, for one, and how much you’re willing to make an hour.

Michael: Let’s keep it simple for the guy who’s going to go rent a lawn mower or is going to borrow a lawn mower and is just going to stick to the basics because he needs to make some quick money. So let’s just say basics, cutting the yard with just the lawn mower, maybe an edger and a broom.

Kevin: I would say, just starting out, he could ask their neighbor, and ask some friends, how long it takes to cut his grass. Get an idea of how long it takes them to cut their grass with a 21” mower and that way they’ll have an idea of how long it’s going to take to cut a yard that they run across of similar size. Obviously you can make more when you have bigger and larger equipment. But I would say at least I’d have to start out at \$30-35 per hour. That’s based on how much drive time is involved. When I was cutting, I was averaging about \$1.00 a minute. That didn’t include drive time. For a yard that took me 30 minutes, I was getting \$30 for. That’s everything; that’s cutting the grass, edging, blowing, cleaning it up and making it look good. It averaged about \$1.00 a minute.

Michael: Then how would you get paid? Would you ask for the money up front or would you wait until the job’s done?

Kevin: Usually, I collect everything when the job’s done. If they’re at home, I get a check. If they’re not at home, what I would do is leave an envelope in the mailbox with my address on it. I don’t put a stamp on it; I figure they can do that. In most of the times, they will drop the check in the mail. I never ran around tracking down customers and went back to their house to collect checks. That was condescending. And a majority of your customers are not going to try to rip you off.

Michael: Most people are honest.

Kevin: Exactly. There are some that will be late payers, but they’ll eventually pay you. Or once you get on an established relationship with them, you can have them leave the check on the back door, if they know that you’re coming on a certain day. Most of my yards were like that. I would always come on a Thursday, I’d say just leave the check on the back door on Thursday. If they missed a week, or forgot to leave it out that week, I’d just say could you add it to next week. They will leave a check, real easy, right on the door.

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Michael: Alright, let’s just say this simply for the listener because I think this is really important to understand. This isn’t like a one-time sale. This isn’t like knock on the door, do a yard, and then you’ve got to find another customer. This would you say most of your customers are repeat business. This is like when you get your hair cut. Every time your hair grows, you have to go get it cut. Same thing; the grass isn’t going to stop growing. It may slow down in the winter, but once you get an account for \$35, how often are you doing a yard, would you say? What’s the average? Every two weeks?

Kevin: No, it’s actually once a week.

Michael: Once a week.

Kevin: It depends on the time of year, but I try to get all my accounts on a once a week basis.

Michael: The grass grows that fast?

Kevin: Yes, and I’m in the south. In other areas, it may not grow as fast.

Michael: You’re talking a job four times a month. An account’s going to pay you. Let’s say you charge \$35 for a small yard and it takes you about an hour. You’re going to get that \$35 consistently four times a month, month after month after month, as long as you keep that account.

Kevin: That’s correct. Average is about 24 cuttings a year.

Michael: Let’s look at that. One account for \$35 times, what’s the average cutting per year?

Kevin: 24 times.

Michael: 24 times. That one account at the end of the year is about \$840 if we do the average, 24 times a year. So every time you get an account, you can just project by the end of the year that one account is worth \$840 to you.

Kevin: Absolutely. You know, you talked about yards as the perfect business and this is what I wanted to bring up. I believe that there’s not many other businesses out there that you can say, hey, I want to have a pay increase of this much. I want to give myself a raise of this much this year. I look at one account is going to bring you \$800 and some odd dollars. If you want a \$5,000 increase, or if

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you want a \$4,000 increase, you know that you need to go out and pick up 5 new accounts. And that’s \$4,000 added on to your income.

Michael: Now you say here, in your system, in your course, on how much you can earn. And you have here that you could turn possibly \$10-60,000 in your first year and then \$100-250,000 after a few years. You say that’s not an unrealistic number as long as you’re willing to commit. Is that true?

Kevin: That’s true.

Michael: You know people that make more than that in the business?

Kevin: Oh, absolutely. I know guys that are running 5 and 6 trucks. They do a lot of commercial property. They’re big in Memphis. That’s not uncommon. I mean, \$100,000 is not uncommon in this business. What a lot of people fail to do when they get their lot accounts, they don’t work their core accounts. They continue to pick up lot after lot after lot and when you start to do that, you spread yourself really thin across all your customers. You’re not pulling the most money out of all those customers that you can. You’ve got mulch, you’ve got hedge trimming, gutter cleaning, leaf removal. So that’s what you want to do. You want to try to suck that money out of those customers.

Michael: So what you’re saying is you get in the door doing a simple lawn and you can stay focused on lawn but you’re missing the boat in what you’re not upselling other services that you can do that add on to the cost of your lawn service while you’re there.

Kevin: 100% correct.

Michael: So let’s talk about as ones business grows. What other important piece of equipment would they need to be able to provide the jobs or services for upsells, and what are some of the easiest upsells or other services you can sell a lawn care customer while you’re there based on your experience over the years? The easiest quickest money, because you’re in a business that you work in for times, so obviously you want to pick the things that bring the most money for the least amount of time that are easiest for you. What have you found those to be?

Kevin: There’s two that I would recommend. Number one if you’re going after the most money is gutter cleaning. Gutter cleaning, there’s a

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lot of people out there that way, way undercharge for gutter cleaning.

Michael: Tell me what you think is undercharged price and what one should be charging for it based on your experience.

Kevin: I’ve heard of people charging \$35 and \$40, \$50 for gutter cleaning. Which, in my opinion, is not worth you risking your neck to clean gutters for \$50. IT does depend on the town you’re in, but I think if you’re in a bigger town like Memphis or Louisville, Kentucky, or Atlanta, you can get for a two story, 2400 square foot house, \$150, \$175, \$200. You know, about a dollar a foot is really what the going rate should be.

Michael: That’s incredible. I’m laughing because I used to clean my gutters and I used to clean the neighbor’s gutters across the street. And I’d probably do it for \$15. Let’s talk about that. Gutter cleaning can bring you \$100/hour fee because of the inherent risk. To clean those gutters, the only way is getting a ladder, going up on the roof, laying down on the roof and using your hands to pull all of that stuff out of the gutter. Correct?

Kevin: Right. Or you could walk the roof with a back pack blower, provided it’s not, you know there’s little tricks and tips you could use. You could slip resistant shoes when you walk the roof. There’s also things you could put on your ladders to make you a lot more stable. You should never put a ladder up against the gutter. Number one, it’s very unsafe. If the bottom part is not level, that ladder could just slide right off the gutter. Number two, which is another very important reason why you should not do that, if it damages the customers gutters. If they have aluminum gutters up there, that ladder could damage those customers’ gutters and that’s unprofessional. So what you need is a stabilizer bar on all extension ladders. You can pick those things up for \$20 at Home Depot.

Michael: So, to clean gutters, you’re going to need a ladder, right?

Kevin: You need a ladder, I’d say a 28 foot extension ladder is a good one to start with.

Michael: Can you rent those?

Kevin: Sure. I believe at Home Depot you can rent those, also. You can get them at other rental houses that rent equipment.

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Michael: Did you find that most of your homes had extension ladders or no?

Kevin: They did not. You know, to invest in a 28 foot extension ladder, I think you’re looking at \$150 maybe. Could be a little less now. But, no, most people didn’t have it. They couldn’t probably spend that kind of money and risk getting hurt doing that.

Michael: How would you do your gutters most of the time? Would you use your blower or would you do it by hand?

Kevin: It’s about 50/50. Most of the roofs I could walk but a lot of times, I don’t really recommend this unless you’re very comfortable with it, but I took the back pack blower up a 28 foot extension ladder. Standing on the ladder, I’d blow the debris out. Left side, then right side.

Michael: So you’d go up and down the ladder rather than walk the roof?

Kevin: If I could not walk the roof, that’s what I would do.

Michael: Would you inspect the gutters before you decided whether you were going to do the job and how much you quoted to make sure the stuff was dry, how much stuff was in there, etc.?

Kevin: I never inspected it. I just gave them a price based on those gutters being completely full. And there were times I’d get out on the gutter jobs and they would not have a lot in them.

Michael: So they were pretty easy jobs.

Kevin: They were real easy jobs and there’s other times when I’d come out for a job, and depending in the type of roof, the amount of silt that comes off that roof can be quite a bit. When those little grainy pebbles from the shingles come down, it will compact. What I use to uncompact that is an eight foot long stick, I think it’s a one inch by two inch by eight foot long stick from Home Depot and I would just break up that sand and that silt from the shingles and that’s when my back pack blower basically would come in and blow that stuff completely out of the gutters.

Michael: So do you blow all that stuff out of the gutters, let it fall down and then do the yard?

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- Kevin: I would do that, but you know I had a lot of accounts where they just want their gutters cleaned.
- Michael: You don’t bag the stuff? You just get it out of the gutters and that’s it?
- Kevin: When you blow that stuff out of the gutters, it spreads out quite a bit. You want to go around the house and blow off the porch and blow off some of the flower beds and get it off the brick borders and get it off the window sills; make it look good.
- Michael: You never bagged all the stuff that came off the roof unless it was really wet and clumpy?
- Kevin: Right. If it’s wet and clumpy, if it’s been raining for awhile, these customers need it done because it’s blowing into the house, then you’re going to have to get out there. But when I did that, I was up on the ladder and I would take the stuff out and throw it down on the ground in one spot. You don’t really want to carry a five gallon bucket up there because it gets heavy. But if you throw it down on one spot on the lawn, then you pick it up after you’re done.
- Michael: Okay, so that one \$35 job can turn into an extra \$150 right there with an upsell selling the gutter service.
- Kevin: Right, most of the houses I was working on, I would say the prices were \$125,000 up to half a million homes. When you get up to half a million to three quarters of a million dollar home, and you’re looking at those being in the 4,000 square foot range, then you can charge \$275, \$350, \$425. I remember one house I charged \$1,300 for.
- Michael: To clean the gutter?!
- Kevin: I cleaned the gutters out for \$1,300 because it had leaf guards on it. And when the leaf guard’s on the gutters, it takes a lot more time.
- Michael: Do the leaf guards really keep all this stuff out, or no? You still have to get the gritty stuff.
- Kevin: You do, there’s some roofs though that, after three years, they don’t really shed a lot of grit from the shingles. You know, once you get that out, you can still, even with leaf guards on, you can still uncompact by just taking your blower and blow through the leaf guards. Leaf guards work, depending in the kind of trees you have

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and depending on the kind of leaf guard that you have. So you have to kind of analyze that. And if the leaf guards are screwed into the gutters and the stuff is so compacted in there and it’s wet, and you actually have to take the leaf guards off to get the stuff out because you can’t blow it out, that’s when it comes into major time. It’s not like that I wanted to go out and charge them \$1,300.

Michael: But it’s very time consumer.

Kevin: I think the job actually took me almost two days.

Michael: \$600 a day, though.

Kevin: Right, and basically with no gas involved except for my back pack blower. Gutter cleaning is a big, big business that’s overlooked. I averaged probably about \$80 to \$100 an hour on gutters.

Michael: How many times a year does that need to be done?

Kevin: Depends on the home; it depends on how many trees the neighbors have; it depends on how many trees you have and what kind of trees you have. There are certain trees that will shed on certain times of year, so it’s tough to say. But I would say minimum, probably twice a year.

Michael: When you’re pitching a gutter service, what do you tell the customer why they need their gutters cleaned? And if they don’t clean them, what are some of the repercussions that could happen?

Kevin: First of all, if you don’t clean your gutters, number one, depending on the kind of gutters you have, there’s aluminum and there’s galvanized. Galvanized is a metal; it will rust. Aluminum will never rust. If you leave debris a long time in their gutters, it holds moisture, it’s going to eventually rot those gutters out if they have galvanized.

Michael: Can you tell if it’s galvanized or aluminum by just looking at them?

Kevin: I can just because I’ve had experience with them. The average person, after they’ve looked at two or three of them, they’ll be able to tell.

Michael: Are they still putting up galvanized gutters?

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Kevin: They are here in the South. It depends on the contractors. Some contractors go with aluminum and some go with galvanized. It just depends on what they want to use. It can rot galvanized gutters out. Number two, if you have a lot of debris in there and then it rains, and then it gets cold outside and freezes; it adds weight to the gutters and actually can start to pull the gutters away from the house. It will unloosen the screws; it will make the nails come loose from the fascia board. And also when your gutters are full, the water overflows and it gets that fascia board, the wood that it’s attached to, and can actually start causing that fascia board to rot. If you have siding on it, then it goes behind that siding and holds water and moisture back there behind on that fascia board, which can basically cause that to rot. Not to mention if the water is running over the gutters and runs down and collects down by the base of the house, moisture is termites, bug infestations. They love moisture; that’s where they come to. So you want to keep that moisture off the foundation and off the gutters, away from the house.

Michael: What is some other easy, natural upsells like, for example, the gutter cleaning service, that you can also offer your existing lawn care customers?

Kevin: I think another good upsell, once again that doesn’t really require any equipment, is mulch.

Michael: What is mulch? Explain that.

Kevin: Mulch goes in the flower beds and keeps the plants healthy and it basically adds to the look of the house. You can make probably, I believe it’s \$40 to \$60, once again, depending on the location, but \$40 to \$60 a yard. And basically a yard is measured by cubic feet. Imagine a cube sitting in front of you that’s three feet wide and three feet long. That is a yard of mulch. It covers 162 square feet when it’s spread out two inches deep. But that’s another good upsell that takes no equipment. A lot of people need that service and once again that’s a service that you can always ask other people for if you’re not even doing their lawns.

Michael: Give me an idea. Let’s say you’re standing in front of my house as you’re looking at homes. How do you analyze the home whether I’m going to be a good prospect for mulch, and then once you analyze that I am, what are you going to tell me while you’re looking at me? How are you going to sell me this service and tell me why I need it and what are some of the benefits of it?

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Kevin: Usually mulch needs to be done once a year; a lot of people do it twice. It protects the plant. It’s a good upsell because it makes the property look better. It makes everything come together in the home. Being spread correctly is one of the key things with mulch and a lot of people spread it too deep. It only needs to be two inch.

Michael: Where is a good place for the mulch to be placed? The homes where you offer the mulch service, do they have any mulch at all currently?

Kevin: Most houses have mulch. You don’t want to put it too close to the plants. You want to keep it about an inch and a half away from the plant because if you put that mulch up too close to the root, to the base of the root or plant, that can cause root rot. Also, when you’re doing flower beds, you want to keep that mulch about five inches away from the brick of the house because, once again, anything that holds moisture is subject to termite infestations or whatever other types of insect infestation, so you want to keep that away from the house. Once again, though, mulch holds water and moisture for the plant. And it also protects the plant during really hot times of year. It keeps it cool in the summer and warm in the winter.

Michael: How much you going to offer me the mulch service? What are you going to charge me? Give me an idea.

Kevin: For mulch you usually charge on a yard basis. And a lot of times if you’re new, it can be kind of tricky. I’d suggest getting a measuring wheel, and once again you can get that at Home Depot or Lowes. And do the length times the width.

Michael: Describe what a measuring wheel is.

Kevin: A measuring wheel has a wheel at the bottom with a handle. You will set it to zero and roll it across the ground, across the concrete. A lot of contractors use it to measure distance. I think you can pick one up at Home Dept for \$25. You can probably get it on eBay, but as that wheel is going around, it clocks the distance of how many feet it’s gone. If you’re in front of the house, you roll this measuring wheel across the flower bed, it’s going to tell you how long this is. And then when you measure the width, you just multiply that. So if you have a 60 foot flower bed, and it’s five feet wide, then you’re looking at 300 square feet. So basically you know that a yard of mulch spread two inches deep will cover 162 square feet. You

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know that you’re going to need a little bit less than two yards. But you can only buy by the yard, so you’re going to have to buy two yards.

Michael: So when you buy this stuff, do you go out and buy it and put it in your truck or can you have it delivered to the home?

Kevin: You can have it delivered to a home. Usually they have a three yard minimum with no delivery charge. Sometimes they have a delivery charge, and the delivery charge is waived if you order a certain amount of mulch. You can get brown and black mulch. All that black mulch is, is just brown mulch with dye added. Black mulch to me looks a lot more professional. The only thing is if you have pets, if they’re going to be around and run through your flower bed, you may not want to have black mulch for your customers because those pets can track it into the home and there’s a possibility it could stain the carpet. I’m not saying that it will; it’s just a possibility. It seems to hold color a lot better.

Michael: Okay, and tell me how much can I profit on each yard of mulch?

Kevin: Depending on the volume if you order mulch, where you get it from, I believe that I was paying \$13 a yard for mulch and spread it by hand.

Michael: So what are you going to charge?

Kevin: I’m going to charge about \$60. That’s \$47 in profit, and I’m going to spread that yard of mulch probably within 35 minutes.

Michael: It doesn’t take long.

Kevin: It doesn’t take long.

Michael: Where do you have them dump the mulch if they’re delivering it? Is it dumped directly on the yard, on the driveway, do you put something down before they dump it? What’s the procedure?

Kevin: You know, in the past, I had them just dump it on the driveway. I would not recommend that, depending on the size truck they’re bringing, because if the truck backs up and it’s loaded down, and they have several other stops in his truck, it comes in your customer’s driveway, it can crack the driveway and you’re going to be held responsible for it. What I would prefer doing it, if you’re not in code you can’t dump it in the street, which is against ordinance in

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a lot of cities, you want to actually put a tarp down (a pretty good heavy duty tarp) on the grass and have them dump that mulch on that tarp. And make sure you don’t leave that mulch on the tarp for an extended period of time because it’s going to kill the grass. Ideally you want to get that mulch dumped and in the next day or the same day, have that mulch spread and take that tarp up. I used to dump it directly in the grass but then you have to worry about blowing the mulch up into a pile and it’s just so much easier when it’s on tarp. You pick up one end of the tarp and all the leftover mulch rolls down into the center.

Michael: Alright, that sounds pretty good. Let’s say you’re cutting the yard, when you’re done if the customer’s there, you’re going to need to call or upsell him and schedule that for another time, is that correct?

Kevin: Absolutely. And you spoke about not having the money to get into business. If you want to do mulch until you get your feet on the ground, that’s a viable option. There’s a lot of business out there for that, too.

Michael: Okay, great. Alright, let’s do another one. These are great because these are all independent businesses in itself that are all being generated from going door to door with a simple yard service, just cutting lawns. What’s another one that you found that doesn’t take a lot of time, that’s pretty easy, that you can make a lot of money; another upsell that comes directly from cutting the yard.

Kevin: I think hedge trimming. Hedge trimming is a good one. You need your hedge trimmed probably two to three times a year. A lot of people hate hedge trimming. A lot of people will cut their own grass but just despise hedge trimming. That’s something that you can charge for.

Michael: Hedge trimming is trimming the bushes and shaping the bushes; correct?

Kevin: Shaping the bushes, trimming the bushes. Before you ever start trimming, you need to ask your customer how he wants his bushes shaped. Some people don’t care; some people say I want them oval; some people want them squared off. It probably depends on the structure of the house. If I was left to how I’m going to trim these hedges myself, it depends on how the structure of the house is made. I mean, if it’s a more curvy looking house, then I’m going to put these bushes in oval.

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Michael: So it’s no different than giving the bushes a hair cut, right?

Kevin: Yes, pretty much that’s all it is.

Michael: And what kind of equipment do I need for that? If I wanted to focus just as a specialist doing hedge trimming, what kind of equipment do I need and what’s it going to cost me if I wanted to buy it or what could I rent it for?

Kevin: You’ll need some gas handled hedge trimmers. If you want to start out with electric, that’s just fine, too, but make sure they’re double bladed or double sided. I’ve seen hedge trimmers out there that just have blades on one side and those aren’t efficient because you’ll do one half and you’ll have to come back, start in the same spot that you began at to make another pass. So if you have a double sided hedge trimmer, you use them in a sweeping pattern to cut back and forth. So hand held hedge trimmer or electric hedge trimmers, which are fine, too to start out with. Then you’ll need some probably some pole hedge trimmers, which are for big trees or big bushes, big shrubs. They have a pole on them probably about six feet. And they can be extended out and the blades of the hedge trimmers can be put at a 90 degree angle up to 180 degree angle, which is basically even with the pole. If you’re trying to get back into certain areas behind bushes you want to set that at I’d say a 45 degree angle to get the right kind of cut. That’s really all you need. Now if you want to start out with hand held hedge trimmers, just regular clippers, you can do that, too. It will take a lot longer, but if money’s a problem when you’re beginning, that’s always an option.

Michael: Now what are you going to charge for a yard? Give me an idea of what you’re thinking for charging for the hedge trimming services.

Kevin: I think for hedge trimming, you have to ask yourself how much you want to make an hour. I think for hedge trimming, once again, I believe that \$35 an hour is fair if you’re just starting out. Obviously I’ve been doing it a lot longer and I charge the same as cutting grass. You can charge more when you’ve got better equipment.

Michael: You can make more because you’re more efficient.

Kevin: Exactly. You can get the job done a lot faster so you tell your customers, I’m charge a dollar a minute, some of them may be thrown back. But you have to look at what kind of equipment you’re

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running. Because you’re running equipment, it’s twice as efficient as what somebody else is running.

Michael: It doesn’t take long to trim, but what about the cleanup? Are you raking and piling and bagging and removing all the debris on that type of job?

Kevin: You are. When you’re actually done trimming, what some people have done is they’ll put tarps down around the base of the bush or bushes, if it’s a big bush. That way it will collect the small branches off the tree or off the shrub. What you want to make sure, though, is when you get done trimming the shrubs, you want to take a rake and rake the top of the shrubs and get the top of the shrub and bottom of shrubs. Rake the sides and the top, get all the dead debris off the shrub. Because if you don’t; if you trim them and leave it there, that debris is just going to die and it’s going to be resting in the bushes and it’s not going to look very professional. So you want to make sure you get all the loose debris off that you can.

Michael: Okay, so hedge trimming can go pretty quick as well.

Kevin: Hedge trimming can go quick.

Michael: That’s a great upsell right there. What’s another service that you’ve upsold that all came originally from your lawn cutting service that was profitable and easy to do?

Kevin: Leaf removal.

Michael: Alright, let’s talk about that.

Kevin: Leaf removal, I wouldn’t say it’s the easiest thing. It’s not very hard, but it’s time consumer. You’ve got to know how to price leaf removal jobs and once again, I get asked that question so much. How do I price leaf removal jobs. You know, I wish I had the answer to that. It depends on a lot of things. It depends on how thick the leaves are; it depends on how wet the leaves are; it depends on the last time they had their leaves done. You want to check the corners of fences, you want to check where the leaves stop blowing; you want to check the depth of the leaves there.

Michael: And so these leaves have to be bagged and totally removed off the property.

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Kevin: Sometimes customers will let you bag the leaves and put them at their curb. Sometimes they insist that the leaves get taken off. If the leaves get taken off, you’re going to have to find a place to dump the leaves. You always charge them more when you have to haul leaves away.

Michael: How often is leaf removal job going to be done?

Kevin: Once again, it depends on their yard and trees and the neighbor’s yard and trees. Because if the neighbors aren’t doing their leaves, then they’re going to blow over to your yard. So it’s something that you’re going to have to monitor. Leaf removal, I would say, if you’re just doing it not on a weekly basis, probably three or four times a year with someone that has a fair number of trees, I think that would be enough. A lot of people do leaves on a weekly basis. They will charge maybe two times what they would charge to cut the grass. If you’re doing the grass for \$35, the leaf removal job every week’s going to be \$70. And what a lot of people make the mistake of doing is they blow those leaves out of the flower beds every time they do a leaf removal job. You need to explain to your customers that that’s not good for those shrubs. Because what those leaves do when they’re bunched up around those shrubs, they actually protect the shrubs. When you’re putting air against those shrubs, it’s not healthy for them.

Michael: So you want to leave those leaves in?

Kevin: Yes. You want to leave the leaves in. If you want to blow it out close to the end of the season, it’s just fine. A lot of people are meticulous about not wanting leaves in their flower bed. You don’t want to leave a ton of leaves in there, but you want to leave some in the flower bed to protect the bushes. When I was doing leaf removal, I would charge \$250 a time, \$300 a time. A lot of people undercharge for that, too. A lot of people can get a lot more money than what they think they can get for their jobs. You want to make sure that, if you don’t know what to charge, I would recommend charging by the hour. You’re going to underestimate leaf removal jobs and most of the time it’s going to take you quite a bit longer than you anticipated.

Michael: Okay, let’s do one more. Give me another service that’s easy to do and great money that’s resulted from just cutting the yard.

Kevin: I would say aeration.

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Michael: Describe what aeration is and what are the benefits of it for the homeowner.

Kevin: Okay, what aeration is, it pulls holes out of the ground. It basically supplies air to the ground and allows moisture to get inside the roots of the grass much better. And what that’s going to result in is a much healthier lawn; a thicker lawn. One good thing about aeration is you want to do aeration twice a year. It’s not something that has to be done on a weekly basis like the grass cutting. You can schedule all your aeration jobs in one day and go to a rental place and rent an aerator for \$75-100 a day. And an aeration job should bring you a minimum of \$75 because there’s not a lot of people out there doing it. I know the big commercial spray businesses will do it, like your *True Green’s*, *Scott’s*, they’re big in aeration. But a lot of people don’t know the advantages of aeration and what it can do for their lawn. That’s something that is easy to upsell and something that you don’t have to go out and buy one for when you can rent one and schedule six to seven jobs in one day and you can make \$700 on one day, and only pay \$100 for your aerator.

Michael: I want to interject something because if someone’s out there doing this and they don’t want to mess with aeration and they don’t want to go buy their equipment, you being at the home, you could partner with someone in the aeration business and sell the job for them and take a piece of the action.

Kevin: Absolutely.

Michael: And that goes not only for aeration, but for any of these other services. Have you done that before?

Kevin: I’ve done that in other areas. I’ve done that with mulch, actually. It’s funny you brought that up. There’s companies out there, and you might have seen these, a big semi truck and they blow mulch. They have a hose and it blows mulch out of the truck. So they’re able to blow mulch at high speed. I think their minimum is five yards of mulch, but they can do five yards of mulch in like an hour. If you’re a lawn care company, they will contract with you and say our normal price is \$38-40 but we’ll do it for you for \$26-27. So you’re making \$14 a yard and you don’t even have to do anything except just say, hey, this house needs six yards of mulch; go over there and do that job. And then you can collect a check for \$100.

Michael: You can do the same thing with the gutter cleaning service.

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- Kevin: You could, but you just want to be careful about gutter cleaning because if you contract someone, you want to be sure that their insurance is in place. That’s something that someone can get pretty bad hurt on of they don’t know what they’re doing. So I would be careful about hiring someone that’s going to be on a ladder.
- Michael: So let me ask you this. Let’s say I’m just starting up and I don’t have insurance and I need to make some quick cash. Have you ever had a customer ask you for your insurance papers, a residential one?
- Kevin: One time. This is unbelievable. It was the very first yard I had ever given a quote on after I started driving. He was the only one who ever asked me if I had insurance. Other than that, no one ever asked if I was insured.
- Michael: So if someone wants to go out and make quick money, don’t let having insurance be something that gets in the way. It may be a good idea, but it’s not going to stop you from earning money. Is that correct?
- Kevin: No, it’s not going to stop you from earning. If someone doesn’t have insurance, I would recommend that they don’t let kids play around them while they’re working. I know of one situation I had, I had a rock that was thrown across the customer’s window and I was just happy that the kids weren’t playing in the yard at the time. That’s the only thing. If someone doesn’t have it, I would just recommend that everything’s out of the yard that they can physically see and that no kids are out playing.
- Michael: We’ve covered a lot of ideas here, Kevin, on all the potential jobs that you can charge a residential client once you get into the door for cutting their grass. The important thing is getting that first account for a simple job like cutting the yard and building a relationship with them, and then adding on all these services for more profits. Keep in mind that these are recurring services that you can provide. And if you concentrate on an area and you treat your customers well and you work hard, you can make yourself a great living working on your own or with a couple people; it’s something you can start immediately, as soon as today. Would you agree?

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Kevin: I agree. I’d like to add, though, that when you get in with these customers and you do a great job for them, whatever service you offer, you build that rapport with them and you build that trust with them, and there are so many other services that we haven’t touched on that could be added. If they’re looking for painters, and you know one that’s good, trustworthy, you could recommend it to them. If you know a roofer, you could recommend a roofer to them and you could get a percentage of that from the roofer or painter. These customers, a lot of them rely on you, not just for the maintenance of their home, but when it comes to contractor work, a lot of people have asked me, who can I get to do this or where can I find this. They trust you and it’s your job to keep that strong relationship with them going and always maintain integrity. Don’t ever hire somebody just because you’re getting ready to make a dollar. If you don’t trust these people and you haven’t seen their work, don’t hire them. Because they can kill your relationship with your customer.

Michael: We’ve covered a lot of different services that you can charge a homeowner, but there’s a lot of stuff we haven’t talked about as far as getting the client. You’ve put together an entire system that will show someone that wants to get into the lawn care business how to do this based on your, how many years of experience?

Kevin: Over 18.

Michael: What made you decide to put all your secrets and everything you’ve learned over the last 18 years into this system? Where did that idea come from?

Kevin: Well, number one, my love for the business. I have a passion for this business. I have since I was 12 years old. Frankly, a lot of the books that are written, I’ve thumbed through them and I’ve read through them, they don’t tell you things that someone starting this business needs to know. It’s a lot of generalization. I want people to know that the freedom that comes with this is amazing. It’s something that, once someone experiences being an entrepreneur, if they have the drive and the desire to go out and keep their business going, it’s something that brings true happiness to your life. You’re never going to look back, unless you’re completely broke in life, you’re never going to look back and say I wish I would have worked more. So it’s just something that I enjoy and something that I feel I could give back to people.

Michael: How long did it take you to put this system together?

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Kevin: You know, it took awhile. I’m kind of a perfectionist. It took me probably the course of, I would say, a good four months to put this together. Because I would go back and add to it. And then I would find more information and I’d go back and add to it. I’d be walking down the street one day and I’d see somebody cutting, and an idea would come to my mind and I’d say I have to go back and add this. I remember there’s trade magazines that you can subscribe to, will give you a lot of information about this business. And I said I need to round all of my magazines up, get the addresses and phone numbers and put that in my system. So it was over the course of maybe four to five months. When I released this system, I wanted it to be right and be the best that it could be. I’m always going back in and I’m always adding new things to it.

Michael: I’m looking at the Table of Contents to this system. I’ll read through a little bit of it. You’ve got the Introduction; The Perfect Business; Naming the Business, which you talk about the importance of that; Logo Design; Equipment; Servicing, and we’ve talked about a lot of these different services you can offer and generate income from once you’re in and have a trusted account; Equipment Maintenance which is very important if you’re going to get serious in the business; How To Buy a Used Motor; Growing Your Business; and the all important Advertising and Marketing. You also have hours of audio recordings from some of the world’s best experts on referral marketing, which is how to get referrals from your clients effortlessly. You’ve got one of the top pricing experts who describes how to price your products and services at a higher amount which is going to give someone who picks this the confidence to not undersell themselves. When you price a job, you only have one shot to price it and if you price it too low, you’ve under priced yourself every time you go out and do that job.

Kevin: Absolutely.

Michael: If your confidence is low and you price your job 50% under, you’re losing 50% of that income every time you go out and do the work. I’ve heard this recording from the pricing expert and this is one of the easiest ways, if you’re in an existing business, a service business, to start generating immediate income. And also, with your low priced customers, usually these are the ones that give you the hardest time and are the biggest pains to deal with, so you’ll be cutting out a lot of stress and hassle with your lower priced customers. And generally the higher priced customers are usually the nicest ones to work with. Have you found that to be true?

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Kevin: I have found that to be the case. And also with pricing, you don’t want to go in and undercut the competition by much because you don’t want to drive the market down. If price comes in the factor, I don’t think it’s the main reason that people choose somebody. I think a lot of it has to do with the relationship or the rapport they feel with somebody right off the bat. It’s not something that needs to be always the main focus.

Michael: You’ve also got hours of recording on joint venture deal making and we’ve talked a little bit about this; how if you go get the account, you’re the trusted advisor providing the service for your residential customer, how you can just be like, have you read the story Tom Sawyer? Tom Sawyer didn’t do anything; he had other people doing the work for him. He just set up the deals. And as long as you’re the guy who gets the account, you can set up all the deals. You can set the deals up with the mulcher, the leaf removal specialist, you can set up the deals with painting contractors, with stucco work, with roofers. There’s many services that you can offer your trusted client and you just have the list of trusted partners that you can farm those jobs out to. And you’re going to have to do some work and make sure that they meet the criteria and that they’re honest and do what they say they’re going to do. That’s going to be the hardest thing to do. But you can be selling multiple services to your account without even having to do the work. And I know you’ve got hours of audio covering this topic as well. And in the marketing section, you’ve got hours of audio recording on how to market your service. And there’s a step by step system that shows you how to position yourself in your community against other services. It will show you how to stick out and be remembered by your potential clients. There’s also audio on how to sell your services, as well. But the referral marketing is something that any person in the service can really rely on. How much of your business do you find is based on referrals once you start establishing yourself?

Kevin: I’d say about 30% would be based on referrals. Now, when you get in a neighborhood and start doing work, whether that customer you’re doing work for is giving your name and number to the lady down the street, sometimes I don’t know if that’s the case, but people in neighborhoods talk and if you’re doing a good job for someone, a lot of times they will refer you or they will see your work and pass your name on to the neighbor. So I’d say that’s what you want. You want those customers to come off referrals. Those customers that come off referrals have an idea already of what

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you’re going to charge them and I believe any customer that comes off referral, you can actually charge more for. Just the fact that you basically have already got a rapport with that person because of the uptalk that you’re customer has already done for you.

Michael: That’s well stated; I would agree. You’ve also got a section here on money management, which you get into. How to get professional help; your resources for Internet and web sites if you really want to get dig into the business when you get beyond just supporting yourself, starting out small and you want to grow your business. And then you have professional associations and publications directory that you also offer for anyone really wanting to get serious and really become even more efficient at the business. You also have professional lawn equipment manufacturers and supplies where you buy your supplies and reduced prices and get the best equipment, which would leverage your time by getting through your jobs faster. And then you have a closing section on final thoughts. I would encourage anyone listening to this to give Kevin’s system a try. At the end of this description of this recording there will be a link that you can go to and learn a little bit more about it. You can see the pricing in the offer. I really appreciate it. Is there anything else you want to say, Kevin, to anyone considering getting into this business to make some fast money?

Kevin: There is. I’d like to add to a lot of people that are going into business come to me and say how do I start? I’m scared and I’m afraid that it’s not going to work out and that something’s not going to go right. But you can’t be afraid. The good thing about this business is there’s not a big investment. You can sell off everything that you bought and probably even your money out or maybe lost a little bit, but you’ve got to take the step and you’ve got to give it a shot. If you never give it a shot and you never try. But I’m telling you this is not a hard business. This is a very easy, very lucrative business to do. My advice to you is just go for it and don’t think twice about it. Just do it.

Michael: That’s the end of this conversation with Kevin. I hope it’s been helpful and I hope it’s given you some ideas and maybe the confidence to go out and try and start earning some money. If you’re interested in Kevin’s one-on-one consulting, you may contact me at 858-274-7851 or you can e-mail Michael@michaelsenoff.com

Now you can use Richard's simple, risk-free home study system to...

Become A High Paid Marketing Consultant In 45 Days Or *Less*... Even If You Have No Prior Marketing, Business Or Consulting Experience

Take your 45-day "test drive" of Richard's advanced marketing consultant system today and I'll toss in **over \$5,650.00 worth of bonuses** (not for sale to the public):

- **The Hamel System:** How To Buy A Million Dollar Business With No Money Down (Previously sold for \$1,495.00)
- **Barter Secrets:** How To Buy Anything For 80% Off (Previously sold for \$1,495.00)
- **Audio Marketing Secrets:** How To Turn Your \$29 eBook Into A \$3,900 Info Product (Previously sold for \$291.00)
- **Joint Venture Magic:** How To Set Up Profitable Joint Ventures Even If You Don't Know Anyone (Previously sold for \$595.00)
- **Eugene Schwartz Copywriting Master Pack:** Includes dozens Of Gene Schwartz ads as well as his full Speech To Phillips Publishing (Previously sold for \$291.00)
- **HardtoFindAds.com Ad Transcripts:** All 409 of the ads featured on hardtofindads.com in Word format (Currently sells for \$291.00)
- **\$31,500 Goldmine Links Package:** Secret Treasure Of Hidden Internet Links For Your Business (Previously sold for \$291.00)
- **Phone Secrets:** How To Make More Money When Answering Your Phone (Previously sold for \$297.00)
- **Letter of Agreements Guide:** Over \$10,000 Worth Of "Lawyer-Approved" Agreements For Your Business (Previously sold for 297.00)
- **Gorilla Internet Marketing System:** (Previously sold for \$297.00)

These bonuses -- a combined value of \$5,456.00 -- are no longer for sale on my site. But I will give them to you absolutely *free* with your 45-day, 100% no-risk investment in Richard's advanced marketing consultant course.

"Fast Response" Bonus:

**While supplies last, I will also throw in a \$1,000.00 gift certificate good for any used Jay Abraham Seminars I have in stock. This certificate is yours to keep -
- even if you decide to return the system!**

My 100% Iron-Clad Guarantee To You:

"If you qualify for Richard's system, you will be able to use everything for 45 days at my risk. If you haven't gotten your first paying client in that time, send it back and owe nothing. This way all the risk is on my shoulders and there is simply no way you can lose."

**Call 858-274-7851 to see if you qualify.
Or, see the letter below for more details...**

Dear Future Marketing Consultant,

In this letter you will learn a simple, painless and inexpensive way to become a highly paid marketing consultant in the next 45 days -- complete with paying clients and a steady flow of income that comes in year after year.

To download an audio recording of this letter and hours of free audio interviews with HMA marketing consulting experts, go to

http://www.hardtofindseminars.com/HMA_Details.htm

It doesn't matter what your current skills are now. And it doesn't matter if you have any "connections" or business experience.

In fact, all you really need are a few, simple (and proven) secrets my friend Richard has developed over the years to become a highly paid and in-demand marketing consultant.

And the best part is, you do NOT have to shell out tens of thousands of dollars for these secrets...and you can even use them yourself...

Almost Free, If You Choose.

I'll explain the details of this offer in a second.

But first, let me tell you what's in Richard's HMA system, why it really is an absolute "no brainer" for almost anyone (regardless of your experience) to use, and why you can realistically be up and running and making money in just a few days after getting it.

To begin with:

If you do your homework, you'll find that there are several competing marketing consulting opportunities in the marketplace. And I'll be the first to advise you to look into all of them before you invest in any of them, including Richard's HMA system.

I've interviewed countless people who have paid enormous fees to attend these trainings. I have received firsthand feedback on Y2 Marketing, Action International, Quantum, Topline, Peter Sun Consulting, and other opportunities and many of them are actually pretty good.

But what separates Richard's system from the other ones I've seen is that, with Richard's system, you don't need any previous marketing experience, any business connections or even a lot of money.

In fact, Richard will be the first person to tell you if he can do it...you can do it.

How can he be so sure?

Because when Richard started he was broke himself, and had very poor selling, speaking, marketing and presentation skills. And even today...

He's Just As Shy And "Introverted" As The Next Guy.

In fact, the only difference between you and Richard -- the only reason he is making a fast and easy fortune as a marketing consultant and you aren't -- is because of a simple (very simple) system he invented after attending a Jay Abraham marketing consulting seminar over 15 years ago.

You see, Richard discovered that while Jay Abraham really is a marketing genius, his system (like most other marketing consultant programs today) was not geared toward "ordinary" people who don't have a lot of money or natural marketing talents.

Jay Abraham, in the early 1990s had credibility, contacts and millions of dollars. The training Jay taught consultants was taught from his own millionaire perspective.

But Richard was near broke. So broke he had to borrow money from his dad to attend Jay's training. Richard had no credibility and few contacts.

And when Richard went out in the field to test Jay's teachings, he failed.

Richard did not quit. After years of experimenting and organizing the marketing concepts into a workable system, Richard began to experience an almost instant success.

Richard had unlocked the code and discovered his own unique "system" to make money as a marketing consultant that is so easy to follow and simple to learn...almost anyone can use it to make money quickly, cheaply and even...

While Sleeping Like a Baby.

Richard had created a system that will work whether you are a millionaire like Jay Abraham or broke like Richard, struggling to make the rent.

It's taken Richard 15 years to perfect and tens of thousands of dollars working out the "bugs", and getting his system so you can approach virtually any kind of business to offer your consulting services.

And since sharing his system to the public, Richard has created successful, highly paid marketing consultants in the US, the UK, Australia, Greece and even Holland (some who were totally new to marketing when they started) who are now making it big doing consulting.

Here's why...

With Richard's system all you do is use the tools he's created for you the exact way he says to use them...and within just a few weeks (maybe even a few days)...you can have a strong, secure and stable marketing consultant business with paying customers and large fees dwarfing anything you could make at your regular job.

And best of all:

You can do it all without pressure...without strain...and without the unbearable personal rejection most marketing consultants endure when getting started.

For example, most people getting into the consulting business believe making cold calls to get clients is the worst and most difficult way to get clients.

This method is usually reserved for the consultant who has no contacts whatsoever.

While other consulting trainings tell you to make prospecting calls yourself, Richard's system trains you to pay others to do your prospecting for you.

Take for instance, the telephone prospecting scripts in the system.

All you do is take these proven phone scripts, hand them to a part-time telemarketer with a copy of the Yellow Pages, and tell him or her to call businesses and read the scripts word for word.

This simple method for getting new clients works time and time again. You do none of the calling and you still generate clients.

This way you can be sleeping in, playing golf, or even taking a vacation...and have an endless stream of fresh, quality appointments coming in each and every day...

Without You Lifting A Finger.

Plus...

In addition to these proven phone scripts, you'll get an audio training called "How To Get Appointments" which takes your people step-by-step through the whole process on how to use the scripts.

That means, if you don't want to pay a lot of money for a professional telemarketer, just hire a student or a stay-at-home mom and give her the "How To Get Appointments" training and she'll be just as good (if not better) than anyone else at getting you appointments.

Of course, the phone is not the only way to get clients.

- ✓ Your HMA system also has already-tested direct mail letters for selling your consulting services such as:
- ✓ An approach letter and a follow-up letter.
- ✓ A proven collection of postcards designed to generate leads.
- ✓ And even a sample brochure and professional audio presentation

All you do is fill them out, drop them in the mail and you'll have as many appointments as you can handle -- without rejection, stress or having to deal with any "gatekeepers."

Is it really that easy?

With Richard's system it is.

And with the simple tools he's created you'll be hitting your prospects from every conceivable angle, giving yourself the maximum chance of capturing those high-quality paying

clients within days of starting your consulting business.

And if you're really ambitious, and want to make a LOT of money quickly, then you can also use Richard's system to create what's called "the podium effect."

What's the podium effect?

The podium effect is this phenomenon where people automatically respect, trust and believe people who talk at seminars or small workshops.

And since Richard also includes prewritten seminar and workshop flyers, you can fill a room, give your presentation, and watch as dozens of people scramble to hire you the second you step out from behind the podium.

Not sure how good you'll be at putting on a presentation?

No problem.

Because Richard has already created a powerful, professional seminar outline for you -- complete with a PowerPoint presentation and all the training you need to be up and running fast.

This is the same presentation Richard currently uses to capture clients today.

More on this later.

You won't have to try to figure anything out or structure your presentation. Just plug in Richard's "pre-made" seminar presentation, follow the word-for-word transcripts and you'll be delivering a powerful, proven presentation that gets clients fast.

Easy As 1-2-3.

And here's something else to think about:

With Richard's system you won't have to worry about not having a reputation or a "track record" of helping business owners with their marketing.

If you've never done consulting before, I know what you may be thinking now. You're asking yourself -- why should these business owners believe anything I say?

You're afraid that they will ask you for proof that you can get results. You think they'll want referrals before they work with you.

You're thinking that you have no credibility. This is only an illusion in your imagination.

It's a FEAR not based on reality.

I am here to tell you this will not happen to you and here's why.

You must understand that your clients are not interested in you. They are only interested in the results you can bring to them.

Being a fully certified HMA marketing consultant means you'll be able to draw on the successful track record of the HMA system.

It's actually pretty simple:

Richard has discovered a proven way for you to use his testimonials, his stories, and his successes for your business. And by following Richard's simple instructions, you'll be able to "borrow" Richard's credibility for yourself.

Plus, you will also learn a secret way Richard has invented to "create" your own credibility within the first thirty seconds of meeting a potential client...

**Without Needing ANY Testimonials,
Success Stories Or Past Success.**

This is one of Richard's "trade secrets."

And it works like gangbusters for everyone who uses it.

But here's the thing...

Getting the appointment or filling a room with prospects is only step one.

You can get all the appointments in the world...but if you can't close the sale, then it's all for nothing.

Richard knows this more than anyone.

And after spending hundreds of hours and tens of thousands of dollars on "trial and error" - he has created a truly foolproof system that lets almost anyone turn at least 25% (usually even more) of their appointments into cash sales.

And what makes this possible is Richard's proprietary "opportunity analysis worksheet".

With this simple piece of paper Richard has created, you can walk into any business, command immediate respect and attention, and literally become a marketing "miracle man."

The reason why is because this opportunity analysis worksheet lets you literally "make over" a business owner's marketing and show them exactly how you will create real cash profits right before their eyes.

And if the business owner you are talking with has any desire to grow his business at all...then he will have no choice but to be impressed by you and want to work with you.

In fact, the opportunity analysis worksheet makes converting appointments into paying clients so simple, easy and painless...

You'll Almost Think You're Stealing Candy From A Baby

But you're not.

And when you see how it works for yourself, you'll be shocked at how easy making money and getting clients can be.

Richard also shows you how to command large fees and even get paid on a portion of the sales you make for your clients for years into the future.

This is called a "contingency" fee agreement.

This should only be used with a client after they have hired you and paid you to do project work.

Other expensive consulting opportunities teach you that contingency is the only and best way to sell consulting services.

And it works like this:

If you help your client make an extra \$100,000 a year (not uncommon for Richard's students), and you make a 15% "contingency" agreement with that client, you will pocket an extra \$15,000 on top of your regular fees per year.

If you do this for just five of your clients, you will make an extra \$75,000 a year. If you do this for just ten of your clients you will make an extra \$150,000 year.

And so on.

Again, this is in addition to your regular fees. You can typically charge a client anywhere from \$500 to \$5000 per project. And most clients will need at least four projects.

Quite frankly...

**You Could Literally Get Rich
Off Just a Handful of Deals like This.**

And it's so easy once you understand Richard's system.

Because Richard really has done 90% of the "work" for you already.

For example, his system includes...

Endorsed letter samples.

All you do is find businesses that sell similar (but not competing) products and services as the business you are helping, and strike a simple deal with them where they send your offer to their customer list for a portion of the profits.

This way, you and your client make a bundle off the initial sales, and an even bigger windfall from additional sales later.

All from leads that didn't cost your client a penny to generate.

Client reactivating letter samples.

This is your easiest way to make fast cash for you and your client because almost NOBODY goes after his or her inactive clients and customers.

And all you do is take one of your prewritten letters and mail it to your client's inactive customers.

Watch your clients shake their heads in disbelief as inactive customers (they thought would never buy again) come back to life -- spending their money with your clients again and again and again.

And remember, if you set up simple contingency deals with these clients (as Richard explains in his system)...

**You Will Get Paid On All
This Action, Too.**

Letter templates.

For things like special promotions, unique sales and other events. Each letter is proven to work and it's almost guaranteed money in your bank account every time you use them.

Anyway, these are just a few of the reasons why Richard's students report such fast and easy profits. To hear real stories from six existing HMA marketing consultants in their own words go to the link below.

<http://www.hardtfindseminars.com/AudioclipsH.htm>

Learn how they are able to get clients that pay cash so quickly.

This is why I have no problem saying nothing could be simpler than using Richard's system to make money quickly and easily as a marketing consultant.

And realize this:

Every time you make one of your client's money using Richard's "paint by numbers" pre-created tools...

You'll Become Your City's Marketing And Business Guru.

And you'll have the instant reputation as the guy who turns straw into gold.

You'll be the person your clients won't be able to help but rave about to their business friends who will also want to hire you.

And your whole consulting practice "snowballs" from there until you have an endless stream of clients and profits coming in so steadily you couldn't stop your money from coming in even if you wanted to.

As I said before, I have seen all the other marketing consultant programs out there. And I have not yet seen anything that even comes close to Richard's system.

But you certainly don't have to take my word for it. Because as you will see, you can try everything almost for free if you want to see for yourself.

But first, here is a quick breakdown of all your exclusive marketing training you will be getting in your HMA system:

HMA Resource # 1:

This is the HMA "System".

You get all 10 HMA operation manuals showing you each step of the way how to capture clients and make them real profits. This collection represents the system. Each binder walks you

through all steps of the system. You'll reference these materials as you take your client through the steps of the HMA system. Richard spent years creating and refining these modules. Each comes in its own three-ring binder. You'll use these manuals as you follow along in Resource #2 & #3.

HMA Resource # 2:

1995 HMA Live Seminar Training

You'll own 25 hours of cutting edge HMA marketing training in downloadable audio.

Richard's first live marketing consulting seminar was conducted in early 1995.

Your 1995 training features Richard at the top of his game teaching a room packed with students his system for becoming a successful marketing consultant. Each student paid \$5000 to attend.

You'll be able to download, hear and learn everything you need about capturing clients and creating marketing systems for them. It's like having Richard right there with you showing you exactly what to do each step of the way.

HMA Resource # 3:

2005 HMA Live Seminar Training.

You'll get Richard's most recent live training on DVD. This is the same training Richard did from 1995 but updated ten years later.

You'll see Richard in action in full color and live in front of a room full of students eager to learn Richard's secrets of his HMA Consulting system.

Each DVD is professionally produced. The picture quality and sound is perfect. You can play your DVDs in your home, computer or portable DVD player.

I've also arranged to have the audio from each of your DVDs converted to downloadable mp3 audio files.

You'll not only be able to watch this newest training in video, but you'll have full access to download each audio as mp3 files. You can also burn CDs to play in your home or car CD player.

Anyway you choose, you'll sit from the comfort of your home, car or office and have Richard transform your mind into a human "Hidden Marketing Asset" detector."

After learning Richard's system, you'll be trained to sniff out and find money in virtually any business lucky enough to retain your services.

Richard's students paid thousands of dollars to learn what you will get in these DVD training videos alone.

HMA Resource # 4:

HMA Group Training Video DVDs.

This is Richard's most recent training, conducting live Group Training for 15 business owners wanting to learn how to grow their businesses. The Group-Training concept is another way for you to make money.

Richard discovered that many of the businesses he talked to wanted his consulting services but could not afford his one-on-one fees.

As a result, Richard started working with manufacturing associations and started doing Group Trainings with 10 to 20 business owners at a time.

Each Group Training would last for two hours twice a month for three months. You can charge anywhere from \$500 to \$3000 per business.

If you were to do Group Training for 10 businesses -- and let's say you charge only \$1000 each -- you've just made \$10,000 for only 12 hour of work. That's \$830 per hour.

I have never seen an easier way to make money than this.

Imagine using one of your prewritten letters from your HMA system and sending it out as an email to a list of your local Chamber members at no cost to you.

Then, imagine prospects attending your free seminar on how to grow a business without advertising.

Then imagine taking your guests through your pre-designed HMA PowerPoint presentation crafted to sell Group Trainings and one-on-one consulting services.

Remember the podium effect?

Then imagine having 10 people fighting their way to you with checkbooks in hand ready to pay you anywhere from \$500 to \$3000 each!

If you're the consultant who likes action in an exciting group atmosphere and who likes to make a lot of money fast, this presentation is for you.

Your set of Group Training DVDs will show you exactly how to execute this training. You'll have access to pre-designed workbooks to provide each one of your paying clients.

HMA Resource # 5:

You get lifetime access to exclusive online training and support in your HMA University -- including online audio, email, telephone backup and more.

You'll hear intensive interviews with marketing consultants making anywhere from \$500,000 to \$2,000,000 (two million dollars) a year doing marketing consulting. You'll learn their secret ways of making money and how they run their consulting businesses for maximum profits and minimum work.

These interviews and trainings are updated regularly and published in your HMA University. Which means you'll have all the support and feedback you need to make your consulting business fly right from the start.

HMA Resource # 6:

You get my famous "Joint Venture Magic" course -- including audio training, joint venture sales letters and sample contracts and agreements. This course sells for \$597, but you get it as part of your system for free.

And trust me, if you do nothing else but harness the enormous power of joint ventures -- as explained in this course -- you'll never worry about money again.

Plus, this joint venture course also includes a collection of contracts and letter of agreements for use in your consulting business.

You'll have agreements for Contingency Marketing, Copywriting, Intellectual Property Rights, Marketing Consultant Retainer Fees, Non-Disclosure Forms, Creating New Profit Centers, Referral Fees, and many more.

Without a doubt, you would have to pay tens of thousands of dollars in legal fees for a collection of agreements like these. But this entire collection is yours when you become an HMA Consultant.

HMA Resource # 7:

There is one thing better than growing a client's business. And that's buying one already making money. Ok, we've all had the dream.

Wearing an expensive outfit, you strut into your high school reunion and announce to all your old snooty classmates that you own a multimillion-dollar business. Their mouths fall open as you tell them about the healthy six-figure income you're taking in for doing nothing... but goofing off and playing golf. And your life couldn't be better.

Believe it or not, that doesn't have to be a dream.

An elite businessman named Art Hamel has been doing just that for more than 40 years. He's perfected his formula for buying businesses, and for a limited time, he's teaching it to others. But don't think this system is just for the "elite" or the "privileged." His step-by-step course is so down to earth and easy to follow, anyone can use it to buy businesses and earn six-figure incomes -- without banks, credit or even any experience.

As an HMA Consultant, you'll have the detailed information you need to identify if your client's business is ripe for selling.

Many sellers have never given it a serious thought. If you can buy right and grow your new business with good marketing like what you'll learn in the HMA system, you could end up sitting on a gold mine.

Here's what you'll get with this system:

You'll receive more than 22 audio lessons in all. 8 hours of the audio lessons are from Art.

You also get a downloadable comprehensive workbook that guide you through each and every aspect of the system -- from A to Z.

All you have to do is take your time and follow Art's simple instructions, do the things he says to do and say the things he says to say. No special education, talent or prior business experience is necessary.

I've also included word-for-word transcripts of each audio lesson so you can easily concentrate on specific sections without the hassle of rewinding or pausing your mp3 player.

Art really has thought of everything.

He's owned more than 200 businesses himself over the last 40 years using his system. And, he used to teach seminars on the subject. In fact, the system you'll receive is the home-study version he created for the people who couldn't make it to his seminars.

About 19 years ago, this same system was the biggest seller on the Home Shopping Network.

And since I am the only person on the planet who Art lets offer his system, you simply cannot get it anywhere else.

HMA Resource # 8:

You get a gift certificate for \$1000 off my audio creation service.

This will pay for itself a hundred times over in your first year alone.

Here's why:

If your client can talk into a phone, I can create him an information product that can sell for anywhere between \$497-\$3900. I've done it myself. I've sold hundreds of thousands of dollars worth of information products using this very system.

And with your help, he can then sell that product, or use it to generate leads for his business. And, of course, if you set up a contingency agreement...

You Will Get Paid On These Sales Too.

You'll also get a certificate worth \$500 off my audio infomercial service.

There's nothing better than a hard-hitting audio recording that features the benefits of your product or service, and there's no better delivery man than the Internet.

Plus, you can also use these services for your own business.

When you have your own, unique audio infomercial, you'll literally ooze with the kind of ironclad credibility money can't buy. And even the most skeptical clients and customers will many times want to hire you right on the spot.

And perhaps the best part about your certificate is that it can be sold or transferred to your clients. There is no expiration date as long as you remain an active HMA Consultant.

HMA Resource # 9:

Free publicity and press training from the "Publicity Doctor".

This is HUGE.

Especially when you set up contingency and commission deals. Because every time you use free publicity, money will come back to you in buckets, without your client having to do anything but answer the phone and answer a few questions.

You'll learn the secret of getting millions of dollars in free publicity for your business and your clients' businesses in newspapers and magazines and on television and radio.

HMA Resource # 10:

You also get the reprints and resale rights to 23 professionally written business reports including:

- ✓ **Insider Business Strategies: Five Ways to Increase Your Bottom Line Profits Without Spending an Extra Dime on Advertising**
- ✓ Quick-Fix Marketing: One-shot turnaround strategies for 50 different companies. (This gives you 50 marketing plans for 50 different businesses. Chances are, your clients will fall under one of these categories, and you can use these reports to make your job ten times easier.)
- ✓ **The Headline Bank: 100 top moneymaking headlines.**
- ✓ How to Up Your Profit in a Down Economy: 114 Tips and Techniques and Tactics to Kick-Start Your Cash Flow.
- ✓ **Yellow Page Success Secrets.**
- ✓ How to Attract More New Businesses with a Riveting Ad that Captures Immediate Attention.
- ✓ **How to Use Brochures to Grow Your Business.**

And more. (23 in all)

The great thing about having all these reports is not only the business changing information...but that you can also resell them.

You're going to have all the rights you need to put your own company name on them, and resell them to your clients and make revenue.

This is a residual income opportunity built in to the HMA Marketing Consulting Training.

You'll own these reports in Microsoft Word and PDF files so that you can reproduce these for your clients and sell it to them directly.

HMA Resource # 11:

The use rights (not resale rights) to my collection of 117 hours of audio content and written transcripts from www.hardtfindseminars.com

You'll own the use rights to over 117 hours of downloadable audio interviews, marketing lessons and transcripts by Bob Bly, Mark Joyner, Gary Halbert, Jay Conrad Levinson, Brian Keith Voiles, Carl Galletti, Ted Nicholas, Joe Vitale, The PR Doctor, Millionaire Mr. X, Taylor Trump, Herschell Gordon Lewis, Mr. Arthur Hamel, and many other marketing experts.

You'll instantly have a mountain of new products you can:

- ✓ Use to get more customers, clients, subscribers and strategic business contacts.
- ✓ Use as free bonuses to sell consulting projects and services.
- ✓ Offer as special incentives to help your clients sell more of their existing products.
- ✓ Package and bundle together to make one-of-a-kind products to give away free to build good will.
- ✓ Educate and excite your clients.

The options of what you can do with this content is endless.

This content has been a labor of love that has taken me years to build. I've invested tens of thousands of dollars and hundreds of hours to put this material together. And yet, I'm making this available to you as an HMA Consultant at no cost whatsoever.

HMA Resource # 12:

If writing for clients turns you on, then part of my HMA System works hard to turn you into a cash-producing, copywriting machine...

A while back, a business owner with only \$3500 to his name asked Eugene Schwartz to write a sales letter for his company.

Eugene's fees for the letter were \$2500, and without hesitation, the man paid it to him. That night, Eugene wrote the letter while waiting for his wife to put on her make-up so they could go out to dinner.

When the letter was released, sales for the company exploded. And now that company, Boardroom Inc., makes \$50 million in sales a year.

Saying you have "Eugene Schwartz-like copywriting skills" is like saying you're one of an elite group of top-notch, highly paid, sought-after, "gun" copywriters. It's like saying you're the best of the best.

And, you'll be surprised at how easy it is to become one.

This Master Pack gives you everything you need. You could be up and running, writing fantastic copy for clients in just days after reviewing this exclusive HMA copywriting training.

Within this Copywriting Training you'll be granted a lifetime membership to www.hardtofindads.com

You'll get over 700 typed, word-for-word transcripts from the world's largest digital swipe file of editorial style ads by the highest paid and most successful copywriters in the world like: Eugene Schwartz, Claude Hopkins, Gary Halbert, Brian Keith Voiles and John Carlton.

This is like having a team of the world's top copywriters on your desk telling you exactly what to write to make a winning promotion. These ads have pulled in hundreds of millions of dollars in sales and are proven "templates" that will work for you and your clients.

In many cases, you can take what's already been done and "adapt" it to what you're selling.

Products with just half these profit-producing ads sell at over \$5,000. But they're all yours free as part of this super HMA Consulting package.

HMA Resource # 13:

If you can show your clients a new way to save up to 80% on hundreds of common business expenses, you'll have qualified yourself as an important and integral part of their business.

Let's face it, CASH IS KING and conserving cash-flow using barter is not a well understood concept by most business owners.

And that's why I have included training on barter as part of your HMA System. You are going to learn the oldest business secret around; the secret game of barter.

Barter is a worldwide, multi-billion dollar industry where literally every kind of business you can think of – in almost every country in the world – does business in a large network called a "retail barter exchange."

These exchanges are exactly like huge buying clubs, where all the different member businesses are automatically inclined to buy from one another.

For example, when a web designer joins, everyone in the exchange gets a notice about it, and whoever needs a web designer is probably going to hire him. And the same goes for everyone else who joins – the plumber, the lawyer, the dentist, the copywriter, etc.

As you'll see, almost every single kind of product and service provider that exists is in these exchanges.

And believe me, I've saved tens of thousands of dollars using this loophole for my business over the years.

It took a lot of time-consuming research on these clubs to find out the best ways to take advantage of this system.

But I've got it down to a science.

And what I found was that certain types of businesses seem to always be sitting on tens of thousands of trade dollars that they don't use.

And because these businesses have so much extra money, they'll sell you their "barter-club" dollars for pennies on the dollar.

Then, you can turn around and use those barter bucks, dollar for dollar, within the club for services you'd normally buy... but at a fraction of the price you'd normally pay.

It's true. It's easy. And it's perfectly legal. But it's also ridiculous how much money you can save because practically anything you need can be found in these barter clubs -- from lawyers and TV ads to restaurants and formal wear.

And because you can buy your barter dollars for pennies on the dollar, you get these products and services for your clients at huge discounts.

And the real beauty of it is... you can have them resell these products and services to their customers for a nice little profit.

Let's say, you buy a product for 20 cents on the dollar and resell it at 50 cents on the dollar.

Their customers will love receiving a 50 percent savings, and your client will love receiving a hefty profit for doing nothing but being the "middle man."

It really is that simple, but you have to know the best ways to do it.

Like I said before, I did a lot of research and "trial and error" on this before I got it perfected. But, I can save you all the headaches I had to endure.

I've compiled this HMA training that'll teach you my entire system quickly and easily.

With the HMA Barter Secrets System, you'll learn.

- ✓ Which businesses are sitting on thousands of extra barter dollars
- ✓ Which barter companies to join

- ✓ How to trade within a company without being a member of it
- ✓ Who to talk to and exactly what to say
- ✓ What products are best to sell and exactly how to do it

And much more..

This exclusive HMA Barter Training really is a secret you won't find anywhere.

And, the few people who know about this are fanatical about keeping it a secret.

You'll blow your clients away when you are able to buy for them the same items they are buying for up to 80% off.

Imagine the leverage you'll have when charging fees for this service.

You can only get this system as part of this super HMA Consulting package.

HMA Resource # 14:

24-7 "Remote Control Consulting Services" selling tool.

Selling consulting to people who don't want consulting can zap your motivation stone dead and eat hours of valuable time.

You should only be selling your services to QUALIFIED prospects.

And so you get a valuable time saving tool to "pre-sell" the HMA System for you. It's a PowerPoint Presentation outlining all the steps in the HMA system.

This presentation will let you send a link to any prospect in the world that has Internet access and have them learn about what you can do for their business as an HMA Consultant.

In other words...it takes you out of the selling position UNTIL they have gone through the presentation.

If your prospect does this, they are uniquely qualified as a legitimate prospect and are worthy of your valuable time and expertise.

You'll get this presentation customized with your photo, your company logo, your website and your email address branded throughout.

This one tool has saved me hundreds of hours by letting me pre-sell and educate prospects about the HMA system without my direct involvement.

You'd pay thousands to produce a selling tool on your own like this. But it's yours to use and brand the second you become an HMA Consultant.

HMA Resource # 15:

You'll own 100% usage rights to all your marketing tools, sales letters, postcards, presentations, ads, press releases, client generation reports, client testimonials, manuals, my million dollar consultants list of service providers and more – everything you need.

What About Support?

As an HMA marketing consultant, you will be in business for yourself, but not by yourself.

By that I mean, when you have a question you get Michael Senoff. Not some "customer service" rep that doesn't speak English.

You get me working directly with you. You get me returning your calls minutes after you leave a message. You get me returning your email in hours not days. You even get marketing assets I've accumulated over the years -- like my knowledge on direct mail marketing, advertising and copywriting.

In other words...

I'm Always Here For You.

And I'm personally going to whatever I can to help you succeed.

If you need something, just ask and I will do whatever I have to do to get any answer you're looking for. Whether it's asking Richard or going to my network of millionaire marketing and business experts.

And if I don't have the answer...I will find someone who does.

And finally, as I said at the beginning of this letter, you get to try everything out -- use all the tools and learn all the secrets -- without having to risk a single penny of your own money.

Here's why:

If you follow this system step-by-step exactly the way Richard teaches, and you don't capture your first client in 45 days or less...I'll refund 100% of your purchase price.

With no questions asked, no hard feelings, and no trying to "talk you out of it."

All of which means you can...

**"Test Drive" This System Without
Risking A Penny.**

And I mean that.

I want you to hold my feet to the fire for 45 days. Use the system. Play with it. Compare it with other systems. And see for yourself exactly what you have in your hands.

And if you aren't making money with this system in your first 45 days, then return it.

How much does it cost?

Well, I've done the math, and the tools, resources and personal help is easily \$22,000 worth of material.

Probably even a lot more.

And other popular marketing systems I've seen, with only a tiny fraction of the features in the HMA system, cost \$30,000 plus ongoing fees and even royalties on the money you make. In fact, that is standard practice -- to take a cut of the money you make with their systems.

But with Richard's HMA system you won't be paying any royalties or fees.

Nor will you be paying \$30,000, \$20,000 or even \$10,000.

No, you can claim your complete HMA marketing system with the tools, manuals, videos, audio, lifetime access to ongoing HMA university training and all the high powered marketing resources I've listed and more for just six payments of \$995 plus shipping and handling or one payment of \$5970, plus shipping and handling.

Note: The six pay payment plan is NOT a layaway plan where you don't get the product until all payments are made. You get everything starting with your first payment of \$995 plus shipping. Nothing described in this letter is held back.

Shipping if you live in the USA is \$43. If you live outside of the USA, your shipping will be anywhere between \$97 and \$250 depending on location. Your investment for your HMA system is small compared to what you're getting.

Especially when compared to other marketing consulting courses -- with a lot less value

and with all their fees and royalties.

**However, There Are Two Small
"Catches" To This...**

First of all...

Do you remember earlier in this letter when I said I was giving you my audio creation and infomercial at a huge discount?

Well, if you become an HMA Consultant you are going to be dealing with a LOT of people who will want and need that service. And I am hoping you will send some of those people my way to get these audio services done when the time is right.

If you become an HMA Consultant in the next thirty days from the date of this letter, I'll happily pay you a fat 20% "finder's fee" for any audio work you refer to me. (Yet another way you can make money with this system without so much as lifting a finger.)

But this is another of the main reasons why I'm giving you all this value away at this ridiculously low price. And I'd be lying if I said I wasn't offering this deal as much for me as I am for you.

And secondly...

Even though you're free to use your HMA system anywhere without restriction, I will limit the number of systems I sell within each geographical area.

Richard and I want to make sure as an HMA Consultant you have the maximum opportunity to profit without competition.

So being accepted as an HMA Consultant is not guaranteed and I have the right to say no to you if I choose. The only way to be sure of claiming your system is to act now to see if you qualify.

All you have to do is call me personally at **858-274-7851** and together we'll determine if becoming an HMA Consultant is right for you.

If we're both in agreement, I'll send you a payment agreement by email in the form of a PDF document. You'll complete it and fax it back to me at **858-274-2579**.

I'll then process your payment and send you the membership details for the HMA online university and I'll rush your HMA system to you by courier.

You can start listening to your online audio immediately while you wait for the rest of your

HMA system to arrive.

And that's it.

If you have any questions at all, call me at **858-274-7851**.

Yours sincerely,

Michael Senoff

Michael Senoff

P.S. Please keep in mind that while it really is easy and simple to make a lot of money with Richard's system, it is NOT for everyone.

I say this because if you and I talk, and it looks like you are not a fit for this and I decide not to let you be a member, please do not take it personally.

Trust me, there are some people who just shouldn't be marketing consultants, especially with Richard's system.

It's like me and playing golf. I love playing golf, but I know I'll never be good at it.

And if someone was selling a product on how to improve my golf game, and they were qualifying people just as I have to qualify people for Richard's system -- I would most definitely not be a good fit. Because I just will never be good at it and it would be a waste of my money to buy the product.

And the same goes for the HMA marketing consulting system. There are some people who just shouldn't do it. And if it's not right for you, then it's nothing personal. And if you want, I can even help you find another opportunity that will be better for your situation.

But the only way to find out is to give me a call at **858-274-7851**.

If you get my voice mail, please leave your name, area code and phone number. Say that you are calling about the HMA system and I'll call you back at once. Please do not e-mail. I get so much SPAM that your email may never make it to me.

PSS. Are you still not sure? Do you need to hear more information? You can hear hours of audio interviews with other HMA Consultants at the link below. You may also download and read the printed transcripts. All you have to do it go to:

<http://www.hardtfindseminars.com/HowToConsulting.htm>