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For the last five years, I've interviewed the world's best business and marketing minds.

And along the way, I've created a successful home-based publishing business all from my two-car garage.

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Now, let's get going.

Michael Senoff

Michael Senoff

Founder & CEO: www.hardtofindseminars.com

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A handwritten signature in blue ink that reads "Michael Senoff".

Michael Senoff

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Michael: How would you explain to a lay person what barter is?

Michael J: That's a good question. The simplest way that I can phrase it is it helps you take what you have as a business owner and turn it into something that you need without taking cash out of your business.

[Music]

Michael J: I've been involved with the barter network for a couple of years now. I just fell in love with the concept and what it did for my business. They actually were a client of mine and they still are. I have an online consulting and marketing firm. They were an actual client of mine and I ended up getting to know the owner of the network. Literally launched my business to 1,100 people. That's one of the great benefits about joining a barter network.

Michael: What was your business before you joined it?

Michael J: I'm a marketing consultant. I do a lot on online web development. Basically, what I do, Michael, is I find a brick and mortar small business owner, people who really don't have time to spend any time online and I help them design marketing campaigns, web sites and that kind of thing. Set up autoresponders for them. And I was doing some online marketing work for them, as well, doing email, stationary—simple things.

Michael: So, this barter network was one of your customers.

Michael J: Exactly. And I ended up talking about growing their business and some of the things that they can do and some of the products that I've developed for the brick and mortar businesses. And we have a real nice partnership now where I'm helping them grow barter in their business. And they're launching a lot of my online marketing products to their clientele. So, it's a real nice partnership. I'm a firm believer in what it can do for you just from an exposure standpoint.

Michael: What is barter in simple terms? If I didn't know anything about it, how would you explain to a lay person what barter is?

Michael J: That's a good question. The simplest way that I can phrase it is it helps you to take what you have as a business owner and turn it into something that you need without taking cash out of your business. For example, every business usually has some type of excess capacity or excess inventory. If we were all operating at 100%, everybody would be retired and in the Bahamas

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somewhere. But for the garage mechanic who has an open bay on a Tuesday afternoon, or if a restaurant has open tables on a Thursday night, it's a great way to take that excess capacity and buy something that you need for yourself or for your business. So, everyone is familiar with one-on-one barter usually. Let's say I'm a web developer and you're an accountant and I trade a web page for your accounting services; you do my taxes. That's an even one-on-one trade and most people are familiar with that type of concept.

Michael: It's like trading and that's another term used within the barter. Barter is the same thing as trading.

Michael J: Exactly.

Michael: I think the Phoenicians, back thousands of years ago; this is how people transacted business isn't it?

Michael J: Absolutely. There's no doubt in my mind that it even started back with the caveman. The caveman came back with some meat and he traded the meat to the women, not to be chauvinistic, but I think was pretty much the role way back when.

Michael: So, was this a replacement for currency?

Michael J: Exactly. And now that the advent of high tech computer systems and the Internet, it's really catching on again because you don't really need to have the currency. The currency is just a symbol for value. And we can now trade the value that we each have in our own business with each other. So, it's really catching on now that the Internet has reached like a critical mass.

Michael: Give me an example. Let's say I'm a florist and I have a brick and mortar business. I have a flower shop. I have regular customers who come in and it's summer time and generally business is kind of slow at this time of year. And then you come into my store and you introduce yourself with this trade organization. And you want to explain to me that barter maybe a good consideration for my florist business. What are you going to tell me and can you give me some examples, some specific examples, of how your trade organization will benefit me and give me the ability to, in the bottom line, profit from your organization?

Michael J: Absolutely. Certainly the florist, if she or he does have any downtime, as I mentioned before, we can help fill that excess capacity. Now, the way we do that is by supplementing incremental

customers to your business outside your normal cash geography. So, let's say you're picking a town—I'll just use my town for example in PA and the flowers are sitting here in my flower shop. He or she has a certain geographical concept. Most people will travel five miles in their geography. However, I'm going to introduce new clientele to her company because she's now a member of the barter network that will supplement her cash business and increase her revenue. For example, if I were a member of the barter network and I saw that this florist was another member of the barter network and she is 20 miles away, well, now I'm not going to call my local florist and pay cash for flowers when I can take my barter dollars and trade them to the florist in another town.

Michael: So, barter network is a group of like-minded businesses who have this barter currency to spend within their own group.

Michael J: Right. It's a captive market. It's like a club almost. And we each trade with each other; it's like a round robin. Just because you don't need my products or services, I can still purchase yours because you can now take those barter dollars and spend them with any other member within the network. So, the first real advantage is that it's going to help her grow her business. And we often say with BNI that if we can't grow your business 5 to 15% every year with extra income, extra businesses, then we're not really doing our job. So, that would be the first real advantage that I would try to sell on. We're going to expose your business to 1,100 business owners that would not normally hear about you or decide to do business with you.

Michael: So, that extra spending money I'm going to get in the form of barter dollars or trade credits is going to come from business I would never have had originally in the first place.

Michael J: Correct.

Michael: And because all these members of your barter exchange group are members of the same exchange group, they are more predisposition to buy from someone within the group.

Michael J: Exactly, you got it.

Michael: Let's talk about your example. You were outside of the barter industry and you were working for this barter company and you became a member. What happened to your business once you became a member and specifically how did the start of new

customers from the barter exchange happen? What kinds of promotion happen? What did the barter exchange do for you that got these barter members to call you and spend money with you?

Michael J: Well, I was actually exposed to a lot of things that I needed. For example, I did work for a couple of major magazines in the area. And the one thing that I will say about barter is that not only are you going to be exposed to people that are going to barter business with you, but it also leads to cash referrals. For example, I got exposed to the magazine that I did business with on barter but then they introduced me to some people that I did cash business with.

Michael: So, you don't have to do barter if you don't want to and you don't have to use all barter. If you have a business that takes cash, you can do part cash and part trade?

Michael J: Absolutely. We have a threshold we prefer and we're just one specific exchange. There are a lot of different barter networks out there. But we prefer 100% trade under \$2,000 and if it's \$2,000 and above, then we allow elements of cash to be inserted in there. But let's go back to the example where you can get cash referral business. For example, we just signed up a seal coater who does driveways. And he did a job on barter. He drove his truck, did the driveway, put a sign in the yard and then did a cash referral from the next door neighbor who wanted their driveway done, as well. So, it's not only a great way to grow barter business, but also to get cash referrals because now your trucks are out on the street, your guys are out and you're getting exposed to different markets that you normally would not get exposed to.

Michael: Exactly. And it's the same thing as referral if you had a cash paying customer. You're going to get referrals just because you do business with one customer, you and I both know, it can ultimately lead to new business down the road, which you would have never had if you didn't have that initial exposure.

Michael J: Right. If you do a good job and the people talk about you, word of mouth is still the best advertising. And barter is just a way to come and give that a little bit of inertia.

Michael: How many members are in this barter exchange group that you belong to?

Michael J: Well, it's been around for about ten years. They done about \$40 million in trade and have about 1,100 active members.

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Michael: They've done \$40 million in trade, what a year?

Michael J: For the last ten years.

Michael: For the last ten years, they conducted over \$40 million worth of transactions.

Michael J: That's correct. Now, what's great about barter is that you have, as a business owner, the full control over whether you need to barter or not. For example, often it will be companies that are seasonal. They will be real busy with their cash business and they can suspend their account because it just doesn't make sense for them at that particular moment in time to barter when they have all this cash business coming in and they are at capacity. So, it's very much an ebb and a flow, depending on where you are as a business owner and how mature your business is and things of this nature. So, we constantly have people coming in and coming out of the network all the time.

Michael: Are some businesses better for barter than other businesses?

Michael J: Well, yes and no. Typically any business can use barter across the board. We have magazines, computer services, travel agents. But if your margins are under 25%, barter money is not as attractive for you. The reason being that since you're trading your products or services, your gross margin is essentially your buying discount. For example, I'll use the Italian restaurant again. Let's just say pizzas. The Italian restaurant sells pizzas for \$10. But what does it really cost him to make that pizza, the dough and the time—maybe \$3-\$3.50. So, essentially if you're purchasing things at \$0.30 on the dollar, that is your buying discount. You have a 70% buying discount in the market place. So, the larger your margins, the better barter will work for you.

Michael: Let's do a simple formula. Anyone listening and they're a business. You're going to first ask them to calculate their margins, their net profit on their product or service that they are offering, correct?

Michael J: Correct.

Michael: So, as the example you gave, a pizzeria. He makes the pizza for \$3. He sells it for \$10. So, his margin is 70%. And if he gets \$10 selling a pizza to someone within the barter exchange, he basically

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gets a 70% discount on whatever he buys through the barter network.

Michael J: You got it.

Michael: That's a good explanation. Now, here's something that is really important. Are the prices within the barter network the same as what the prices would be if I went out to the general population?

Michael J: That's an excellent question. As a matter of fact, we demand that your retail pricing for cash be exactly the same as you would for a barter; retail to retail, dollar for dollar. And that's one of the real good advantages of why a third party barter network, such as our self, works because we keep people honest. The industry term is called puffing prices. And usually a group of guys will try to get together something on the barter network but they don't have an independent third party outside objective entity watching the market place and watching what people are doing with their pricing. And it usually falls apart because the next thing you know they'll ask you if he's trying to jack up his price to get more barter dollars than he normally would get and the deal falls through. But with our barter network, we actually have the right to kick you out if we find you puffing your prices or over exaggerating your prices.

Michael: So, this is and has been problem within the barter industry that depending on the barter organization can be problematic or not.

Michael J: Well, in the past it was a problem and is something that thank goodness due to the Internet and the systems keeping track of the pricing, we have a trade floor that all deals have to get approved through. So, you just can't go out and do a deal on your own. You have to get a trade number and have to put it into the system and we see what the pricing is compared to the pricing on the street. Our guys are very well experienced after ten years. They kind of know when someone is not playing fair. And typically what we'll do is we'll sit down and have a conversation with that person or we might even, as I said before, they can be removed from the network.

Michael: What are some of the items that you've purchased on trade?

Michael J: Advertising. I've purchased a lot of advertising. Advertising can be very expensive. I can do that. Printing materials. The list can go on and on. But I tend to like to use it for advertising because to me word of mouth is still the best way to promote your business. But

sometimes it tends to make sense to go out and do some outside advertising. I feel like I'm getting a real nice discount when I purchase magazine ads and things of this nature.

Michael: This advertising brings you cash customers also.

Michael J: Absolutely. Things I've set my barter dollars up for, quite honestly, is a trip to Disney World. I have three small boys and you can get an entire trip to Disney World or to the islands. One of the nice things about barter is that you can ratch up your life style with it. I know there's a lot of business owners listening to this, they know they work really hard; they spend a lot of long hours, such as yourself and myself. And you can kind of treat yourself and your family to some of the nicer things in life.

Michael: Well, let's talk about that. Tell me about some of the products and service that are more widely offered within your barter organization and other barter organizations for that matter?

Michael J: I mentioned media advertising. Our network has about 40% of our clientele in some type of media advertising whether it be radio advertising, magazine, newspaper and a Chamber of Commerce. It goes on. And then you can have some pleasurable things like jewelry, computer services. We have a barter client who just went to Cancun, Mexico for a week. Travel, printing, brochures; that kind of stuff.

Michael: How about dentists?

Michael J: I do believe we have some dentists in the barter network.

Michael: How about attorneys?

Michael J: Yes, we do have attorneys in the barter network. You can get services like that. Certainly accountants. Chiropractors, I know we have a number of them. Massage therapists.

Michael: Optometrists?

Michael J: Yes. There's no reason optometrists couldn't belong to the network. We have an eyewear and sunglasses place. But I'm not sure if we have optometrists.

Michael: Do you do any thing with reciprocal trading? Can you explain to the listeners and me what reciprocal trading is and how it can expand

the network of products and services for someone who came into your barter organization?

Michael J: Well, reciprocal trading with another exchange?

Michael: Yes.

Michael J: Well, we belong to something called the International Reciprocal Trade Association.

Michael: What is that?

Michael J: That is basically an organization that oversees all the barter networks in the country. And we have a relationship, which they govern our trading dollars with other exchanges. So, for example, if you really needed something, and that's another benefit of joining a network, is that if you come to me, our fees are based on us performing two levels for you. First of all, we're going to bring in new business via the barter trade exchange. And the second thing is that we need to find something that you want to spend your barter dollars on. Only when you spend your barter dollars do we charge a commission and that commission is 12.5%.

Michael: Well, get into the pricing in a minute.

Michael J: So, the benefit would be let's say that you were looking for that trip to Cancun, Mexico and we didn't have it within our own exchange. A reciprocal trade would be that we would go out to another trade exchange and find that for you.

Michael: Even though I may not see it within your organization?

Michael J: Right. Even though that's not within our particular exchange, we can go out and make that deal with another exchange to get you the trip that you want.

Michael: I can spend my barter dollars or credits that I earned through your exchange on that?

Michael J: Exactly.

Michael: So, you're out there as a broker. You're working for me. Your job is to help me spend my trade credits and help me find the products and services that I need. Is that correct?

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Michael J: Absolutely. And your motive to do that is bringing in new customers because without those customers, you can't accumulate the barter dollars and you can't spend them.

Michael: What's in it for you and what's in it for the barter organization? When is this going to cost me in terms of cash to get started?

Michael J: Well, we have a one-time initiation fee of \$250. That's only charged one time to set you up within the system. It's going to cost you \$100 in trade right off the bat. And the reasons we have that fee is to fund the economy, basically. Every economy needs liquidity.

Michael: Where am I going to get the trade?

Michael J: It's like a credit card. Everything is credit.

Michael: So, I'm going to start off with a debit of \$100?

Michael J: Exactly. But typically we can get you a line of credit, as well, if we think you're going to be a good trader. But the only fees other than that are \$10 a month account fee. That's used to maintain your account, keep you current, and then that 12.5% performance fee. And that's the only other fees that are involved.

Michael: So, let me use an example. I'm a florist. You come in. You explain to me the benefits of your organization and barter and how it can bring me new customers. It's going to cost me \$250 right off the bat and then I'll be paying \$10 cash every month. You can offer me a line of credit if I have good credit worthiness and it looks like I'm going to bring your organization transactions. So, let's say I started off with a \$500 credit. I could either spend those barter dollars on anything within the organization or anything that you can find for me through a reciprocal. Then let's say I purchase some services from an attorney with my \$500 on trade that I needed and he drafts some letters. So, I have, let's say, \$500 in my account. Now, when I spent that \$500, I'm going to pay your barter organization 12.5% of that \$500 that I spent?

Michael J: That's correct.

Michael: And that's going to come in a form of an invoice at the end of the month and I pay that in cash?

Michael J: Correct.

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Michael: So, that's going to be ... what's 12.5% of \$500?

Michael J: I don't have my calculator on me.

Michael: Whatever it is ... I don't have mine in front of me. I'm going to pay that plus my \$10 fee at the end of the month.

Michael J: Correct.

Michael: How does the barter exchange profit from this?

Michael J: Well, you have to remember that's one simple transaction. But with 1,100 clients doing deals on a daily basis—some of them—those little dollars add up. So, it's not really a large fee for somebody who is just doing it for their own business, but when you have 1,100 clients, that's how we make our money.

Michael: What about tax implications?

Michael J: In the past it was looked at kind as kind of a tax dodge. But the IRS has passed laws and it's looked at just like any other cash transaction deal; seeing you, your account and God. Basically, that's how they view it.

Michael: So, at the end of the year, if I transact barter for a whole year and let's say I create \$50,000 in sales or revenue through the barter exchange, that \$50,000 is reported as earned income just like my other business transactions?

Michael J: Well, yes, if you haven't spent anything for your own business to off set that, yes.

Michael: Let's say at the end of the year my net, and I have that sitting in my account, by the end of the year \$50,000 in trade credits. I'm going to pay cash tax dollars on this \$50,000?

Michael J: Right.

Michael: Now, let's talk about that. That probably isn't a very good strategy for someone getting into barter. What advice would you give to them when someone is a member of a trade exchange and why you shouldn't let that happen and what you can do to off set that?

Michael J: The one thing that I would suggest is that every barter dollar that you spend on your business or that you accumulate for yourself,

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you find a way to buy something for your business to spend it on and off set it; just like a normal expense.

Michael: So, the goal is to get as many dollars as you can. Before you have a way to spend them, you should research and find out what you can spend them on within your own business or for your own pleasure because it is that easy to earn trade credits if you have a good service or product.

Michael J: That's correct. And one of the things that we pride ourselves on, we have brokers that are constantly in contact with our members finding out what they need for their business; where they need to spend their dollar, where the marketing is going. We will align things up rather quickly on things that they can spend those dollars on to off set that tax hit.

Michael: I see. And how long does it take to get within the system? If I came to you and said this sounds good, how long would it take for you to have me up and trading?

Michael J: Probably a couple of days.

Michael: You're in Pennsylvania, correct? I'm in San Diego. Could I realistically, if I sell a product or service that has no geographic boundaries, be a member of your exchange?

Michael J: There's really no reason why not. It would marry you to some of the things that we have in this geography. Like restaurants, you wouldn't really be able to partake in that unless you travel to the East Coast, but certainly things like travel and other Internet services; printing, marketing and that sort of thing. What I would suggest, though, is to try to find a good barter exchange within your geography. All politics is local. If you want to take advantage of a barter network, find one within your own geography. Now, BNI just happens to be the largest one in the Mid-Atlantic States. But there are a number of different exchanges out there.

Michael: Can you refer or name a few that you think or have learned that have a good reputation?

Michael J: Well, certainly if someone sent me an email or something like that, I would be able to help them out.

Michael: Can you think of anything else that would important to know about barter in your exchange?

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Michael J: I think we’ve pretty much covered all the bases, Michael.

Michael: Can you think of any specific examples or stories that stick out in your mind, whether from your organization or any other barter exchange, good stories that have really propelled businesses into the next level?

Michael J: There’s a small printing outfit in Delaware—they were there before I was—called BZB and they are a multi-million dollar company. The guy started in his house; almost like a virtual type of company. And he grew the business into a multi-million dollar company. So, I think that would be a phenomenal story to tell. And that just happened within ten years.

Michael: How am I going to find a listing of all the members with your organization so I can do some shopping once I become a member?

Michael J: We have a printed directory and, of course, you can always use your broker who will find things that you need and recommend different companies that you’re looking at.

Michael: This has been very interesting and I think informative. I think with barter, when I first started in trade, was really hard for me to grasp the concept. I don’t know if it was like that for you. Do you experience other people who are interested just have a hard time understanding what it is and how it works?

Michael J: It’s interesting that you say that because some people will get it right away and then some people do struggle with the concept. The best way to explain it to somebody is just to try to break it down in the simplest terms that you can, like I did with the pizza. People understand that a pizza really doesn’t cost \$10. It’s only \$3.50.

Michael: I think that a good question for anyone listening to ask themselves. What is your net profit on your product or service? And if it’s pretty high, you can expect that to be your discount on whatever you want to buy through the trade organization.

Michael J: I don’t know if we really touched on this strongly enough, but the second real benefit is preserving your cash flow. Most business owners know that it takes money to make money; be it some big lawyer from one of your customers for like \$10,000. You might have to go out and buy \$5,000 worth of material just to make that deal happen. And you have to come up with that \$5,000 before you

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receive your receivable. And what barter will allow you to do is to purchase the things that you need to make that deal happen—some of the things, not all of them—and allow you keep the cash within your business to spend it on the things you need to spend the cash on.

Michael: You say you send out a printed directory. Do you have an online presence?

Michael J: Yes we do.

Michael: So, there’s web site that I can look at all the members there?

Michael J: You’re not a member yet.

Michael: But once I become a member, I can go in and see all the members within your organization?

Michael J: Correct. Most of the members; some of the members want to remain private and just deal through brokers. We are revamping the whole system. We’re upgrading our system, so after the middle of September, every member should be able to go in and see who is trading what and what’s available, etc.

Michael: So, will the web site make it easy for me to contact other members via email?

Michael J: Yes, absolutely.

Michael: When you send out your monthly printed directory, do you offer any kind of promotions, let’s say I do web site design and I want to get the word out to all my members? You, as a broker, are going to promote me to generate business. But what other services does your barter organization offer to help get the word out besides just putting a listing in the directory and besides just you knowing that I’m a new member and when a caller calls in, they refer me?

Michael J: We put together an email newsletter called the *Buzz*. And if you’re a member and have excess inventory on your shelf—clothing or tickets or whatever—we will promote that to the other members. We will let them know that this has become available and you can get it for so many barter dollars.

Michael: What’s the owner’s name?

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Michael J: Ron Whitney.

Michael: How long has he been in the industry?

Michael J: Over ten years. BNI has been around for ten years, but he's been doing this type of bartering in the media and with other companies for over ten years. That's all I can tell you. I'm not quite sure how long he's been there.

Michael: Thanks, Mike. I appreciate it.

I want to thank you for listening to www.hardtofindseminars.com. If you want to get in touch with any of the people we interview, please contact Michael at www.hardtofindseminars.com by email. You can email Michael@hardtofindseminars.com or you can call (858) 274-7851.

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A listing of my other web site and resources.

Who Is Michael Senoff? Michael is a husband and father of two young boys in Southern California. He has been a highly successful marketing consultant for over 6 years. Originally from Atlanta Georgia and now based in San Diego, California. Michael works with small to medium sized companies on four different continents. He is the co-author of the book: **"BEHIND CLOSED DOORS: 21 Insider Consulting Secrets You're NOT Supposed To Know."** (86 pages of the most revealing, proprietary secrets on the subject of business consulting that exists anywhere and the soon to be released sequel: **Advanced Consulting Techniques**. He is also the publisher of 125 audio cassette programs geared to helping marketing consultants make more money. He is a frequent host on his web site called www.ExecutiveAudioInstitute.com. Michael is an experienced internet marketer and talk show host and a popular professional interviewer. Michael has taught 100% online around the country & around the world to more than 50,000 students. His web sites **Hard To Find Seminars** and **Executive Audio Institute** are listed in the top 1% most visited web sites in the world. Michael has also worked as a coach and advisor to other famous marketing consultants. Michael may be contacted at Michael@hardtofindseminars.com or at (858) 274-7851 For Michael's full biography and story go [here](#)

Site : <http://www.hardtofindseminars.com>

Title : How to buy pre-owned Jay Abraham & Gary Halbert marketing books, seminars, audio tapes, videos for pennies on the dollar?

Description: If you've ever wanted to buy Jay Abraham and other marketing materials but thought they were too expensive, then here's a way you can buy them at huge discounts off their original retail cost. Also on the site is 117 hour of free audio marketing advice from expert marketing masters . Here's the story. I buy and resell very hard-to-find marketing seminars. I mainly buy from a well-known seminar promoter named Jay Abraham. People who attend his seminars pay between \$5,000, and \$30,000 a seat. Each person who attends one of his seminars takes home recordings of the event on audiotape, video, CD. They also get many other bonus items. The way I started this site was I wanted to go to a \$20,000 seminar, but did not have the money. I wasn't about to pay this kind of money for audiotapes of any seminar. So I did some research and found somebody who had a set of these tapes that I wanted and I got them for \$50. After I studied them, I sold the on auction on eBay for \$1700. My business was born. I now buy and resell these rare hard to find seminars to folks who don't have the money to go to the live events. There is a ton of free marketing and advertising content, download and internet tools on this site from marketing experts like Gary Halbert, Jay Conrad Levinson, John Carlton, Brian Keith Voiles,

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Deremiah Phillips *CPE, Bill Myers, 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. This content is from some of the greatest marketing experts in the world. For more details go to the link <http://www.hardtofindseminars.com/AudioclipRights.htm>

Site: <http://www.ExecutiveAudioInstitute.com>

Title: <http://www.ExecutiveAudioInstitute.com> offers you free rights to over 117 hours of downloadable audio interviews, marketing lessons and transcripts by Gary Halbert, Jay Conrad Levinson, John Carlton, Brian Keith Voiles, Deremiah Phillips *CPE, Bill Myers, 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

Description: Street-smart marketing advice from marketing pros and business people who clawed their way to the top. Warning, not for the wishy-washy person who is looking for ways to make a few hundred dollars extra a week. This is an institute of learning and a shrine for serious marketing and business students only to learn how to dominate their marketplace using direct marketing and result getting advertising. It's a site accessible to any business who wants to train their salesmen, wife, employees or customers how to get more from their business. Web and marketing rights to this huge collection (117 hours of audio content, mp3 downloads, and transcripts) is available for the asking. This includes the rights to give away for free over 117 hours of downloadable audio interviews, marketing lessons and transcripts by Gary Halbert, Jay Conrad Levinson, John Carlton, Brian Keith Voiles, Deremiah Phillips *CPE, Bill Myers, 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. This content is from some of the greatest marketing advice in the world. Details go to <http://www.hardtofindseminars.com/AudioclipRights.htm>

Site: <http://www.hardtofindads.com>

Title: Hard to Find Ads

Description: <http://www.hardtofindads.com> is the site to create compelling advertising copy that will shatter traditions and sales records from the world's largest editorial style advertising swipe file. This is **NOT** a course on copywriting... It's not theory ... not a transcript of philosophical debates about which words you should include in your headline ... or not even the explanation of benefits VS features. What's here are the **ACTUAL ADS** from the early 1910s, 20s, 30s, 40, 50s 60s and today and today (most over 50 years ago) by: On <http://www.hardtofindads.com>, you can get free access or 700 classic hard-to-find ads. Many of them are from the early 1900s. Other ads go up to the 1950s and '60s. A majority of the ads were found from one of the largest publications during the time. And most of the ads are in an editorial style format. An editorial-

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style ad can out pull an image-type ad 5-1, just because it's editorial People are used to reading editorial content like a newspaper article or a magazines story. So, I've deemed it editorial-type advertising because it's so powerful. It's an idea generator. If you want to create an advertisement for your business you can go look at the ads and get great headline ideas, get great openings for your first paragraph of your letters and great example to use for your advertising. It's the largest digital swipe file of its kind in the world. You can zoom in on the ads super-close and read every word. It's another great free resource from Michael Senoff.

Site: <http://www.ClaudeHopkinsAdvertising.com>

Title: Claude Hopkins Rare Ad Collection See & study 57 actual print ads

Description: Claude Hopkins Rare Ad Collection See & study 57 actual print ads. Claude Hopkins is known as the greatest copywriter of all times. He had a career back from the early 1900s all the way to the 1950s. There are several books out on the market by Hopkins. One is called “My Life in Advertising” and the other is called “Scientific Advertising.” These are two of the greatest books on the subject of advertising and marketing ever written. I would recommend them to anyone who wants to get a great fundamental education on marketing and copyrighting. Claude Hopkin's books talk about all his life experiences that he went through and his most successful advertising campaigns. Up until now his ads have never been found. I went out and researched with the help of a research historian and located 60 of his lost original print ads from the early 1900s. These are the same ads he talks about in his two books. These ads were extremely hard to find. It's the world's largest collection of Claude Hopkins' print actual ads. I decided to share this collection with the world, so we built an entire course around this rare Claude Hopkins Ad collection. These ads are for serious copywriting students only. <http://www.ClaudeHopkinsAdvertising.com>

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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.hardtofindseminars.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.hardtofindseminars.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

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>