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INTERVIEW SERIES

The Art Of Sniper Marketing:

Pick Off Prospects One By One... And Other Recession-Proof Ways To Maximize Profits

Brian Tracy Interview





Dear Student,

I'm Michael Senoff, founder and CEO of <u>HardToFindSeminars.com</u>.

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.

When my first child was born, he was very sick, and it was then that I knew I had to have a business that I could operate from home.

Now, my challenge is to build the world's largest resource for online, downloadable audio business interviews.

I knew that I needed a site that contained strategies, solutions, and inside information to help you operate more efficiently

I've learned a lot in the last five years, and today I'm going to show you the skills that you need to survive.

It is my mission, to assist those that are very busy with their careers

And to really make my site different from every other audio content site on the web, I have decided to give you access to this information in a downloadable format.

Now, let's get going.

Michael Senoff

Michael Senoff

Founder & CEO: www.hardtofindseminars.com



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Published by:

Michael Senoff
JS&M Sales & Marketing Inc.
4809 Clairemont Drive
San Diego, CA 92117
858-274-7851 Office
858-274-2579 Fax
Michael@michaelsenoff.com
http://www.hardtofindseminars.com

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The Art Of Sniper Marketing: Pick Off Prospects One By One... And Other Recession-Proof Ways To Maximize Profits

Many businesses suffer from "Multiple Ideal Prospect Syndrome," where they mistakenly think everyone is their ideal prospect. So they use a "machine-gun, must-hit-everyone" approach to their marketing that rarely, if ever, works. Instead you should find out who your perfect customer is so you can target them in a "one shot, one kill" way that is by far the better method in today's economy.

And in this audio, you'll hear how to do that along with many other profit-making business tips from Brian Tracy, author of *Now...Build A Great Business: 7 Ways to Maximize Your Profits in Any Market.*

Brian says people only buy one thing – hope. So if you know how to give it to them, you'll have no problems making it in any economy. And in this audio, you'll learn how.

You'll Also Hear...

- How to turn customers into "Evangelists" for your company and essentially have them "sing your praises" and do most your marketing for you
- The one and only way to gain customers' trust on the Internet
- A simple test to see if there's any "Invisible Time Wasted" in your business and a few quick ideas that will help you make every minute profitable
- The one-and-only proven-effective way to build a better team (and hire only those people who will earn you more than they cost)
- How to deal with irate customers if handled right, it's actually a great opportunity to gain a loyal customer for life
- Why it doesn't matter if you've got a crappy product right now In fact, it might actually be better
- All about the power of "no" and why Brian says seeking out failure will get you more successes
- A simple calculation that will quickly let you know how much every sale is actually making you
- The art of the free giveaway and exactly how *Icy Hot* built its multimillion-dollar company on that one marketing principle alone

You can't just throw out an offer and expect people to buy it anymore. In this economy, you have to have a well thought-out, smarter game plan in order to succeed. But the good news is -- according to Brian, every dollar or minute you spend preparing a solid business plan will save you at least 10-fold down the road.

And this audio will give you all the advice you'll need to start building a better business today – no matter where you currently are in the process.

Raven: Hi. This is Raven Blair Davis, and I've teamed up with Michael

Senoff's hardtofindseminars.com. Brian Tracy, I'm so thrilled to have

you on the show.

Brian:

Well, thank you it's a delight. What everybody should realize is it takes just as much time to have a mediocre business, to fail, and to worry about money all your life as it does to be successful. It's just a matter of how you use your time. The three words that every business owner has to think about every day are competition, competition, competition. The first job of the business owner is to get a customer, the second job is to get a customer, the third job is to get a customer. Business owners have to be really, really focused on that primary result. Our studies show that business owners will say that sales and marketing is the most important part of their business. Then on average they spent about 11% of their time on sales and marketing. All the rest is playing with their computer, phoning people, talking to their friends, and having coffee. They don't even realize it. It's called invisible time wastage. The reason people do not succeed in their business is because they're not spending 80% of their time getting customers, about 11% of the time they're actually getting customers.

Now, what I say to business owners is that your job is to ask people for money. When you get up in the morning, the first thing you do is say "Who am I going to ask for money today?" You get there as fast as you possibly can and start asking for money at 8:00. If you're not asking for money, you're not working, you're officially unemployed. You're a member of the statistics and you have no future in your business. It's very easy to slip into it. So what we say it's chapter one, become a great leader. A leader is a person who clearly defines what the individual and other people have to do right now today to drive business, to make sales, generate revenues, and then focus on that result all day long. In every single business, there's a key result that the leader is responsible for. The leader's job is to pick that and do only

that until it's done well. Remember, you have to love your product or service or you'll never be able to sell it effectively. You have to use it yourself. Everybody in your company has to use it. You have to be willing to sell it to your mother, father, brother, and best friend. So that's the starting point.

Second of all is you have to compare yourself. Everything is comparison against competitors. What do you have to do to make your product better? To give you a very simple example, a poor boy, orphan going to college found that when he delivered pizzas, he was trying to make money delivering pizzas that people complained because it took so long. It took an hour after they placed the order for the pizza to be delivered. He came up with an insight. The insight was that when people order a pizza, they're already hungry. Therefore, they value speed over quality. He went on to start Domino's Pizza, filled 8,000 units, and became one of the richest men in the world with one insight, which is that when people order something speed is more important than anything else in some cases. Zappos.com has done the same thing. If people ordered shoes, they want them as soon as possible. They're looking forward to wearing them, so they deliver them overnight. It went from zero to a billion dollars in nine years.

Raven:

Now, let's go ahead and talk about your book, *Now Build a Great Business*, because you place high priority Brian on developing a great business plan. How can the process of planning help make a business stronger, even if business doesn't always go according to the plan because as you know it doesn't always go according to plan?

Brian:

If we were to ask what is the most important work that a business owner does, the answer is thinking, and thinking clearly about your business is the determining factor between success and failure. Every mistake you'll ever make, you'll say if I'd only thought about that or gotten a little bit more information, I wouldn't have made that mistake. Planning on paper, I say think on paper. When you think it, ink it. Write it down. There's a connection between the head and the hand that is absolutely miraculous. So write it down. Planning, we provide an outline or structure for this when you purchase the book. There's several thousand dollars worth of forms, videos, advice, guidance, surveys that you can use that are on a special web site that you have access to when you buy the book. So, it's a fabulous deal, but you have to think through who is my customer? Why does my customer buy? What does my customer consider value? When did they buy? Where did they buy? Who else do they buy from? What is my competitive advantage and so on? So that's the starting point before you start the business. I worked with a very successful business man,

who started from nothing, is now very wealthy, and he spent 6 months evaluating a new business that he was determined to go into. At the end of 6 months after he had done his planning, he concluded that this was not a good business to go into, and he didn't go into it. He saved himself an enormous amount of money because he did the planning. The second thing is where are my customers going to come from? How am I going to reach them? What appeals will I use? Why will people buy my product rather than somebody else's? How am I going to get to my customers and get them to buy? How am I going to produce my product or service and get it to them in a time effective way? What are my costs going to be at every stage of the deal? How much am I going to make at the end of the day? These are things...what technology will I need? What people will I need? What finances will I need? What packaging? What resources? What offices? You need to think these things through and write them down. Because if you don't think them through they will come up and bite you in the bum. Later you'll say "Geeze, I hadn't even thought about that." I knew a company that went broke because they did not calculate into their business delivery charges. From manufacturer to their place, and from their place to the customer, very competitive business, they went broke because the delivery charges bankrupted them, and they hadn't even thought about that because they didn't write down the plan. You've got to think it through. Now here's the wonderful thing. Every minute you spend, every minute, every dollar you spend in planning will save you 10 minutes and 10 dollars when you implement the plan. All big businesses get big because they plan. All little businesses go broke because they don't plan. So that's chapter number two, develop a good business plan. It's like planning a vacation, a party, or a trip. I mean sit down and plan it out. You just don't do it by random. You wouldn't even have a barbecue at your home on Saturday without thinking through who's going to be there, how much food will you need, how many plates, how many chairs? I mean you'll plan a party, but people will not plan their business.

First of all, unless you're going to be poor and just barely making a little living all your life, you cannot grow unless you can attract good people. Here's the rule. Good people are free, poor people are very expensive. Good people are free in that they are free plus a profit. The only time you hire a person is when they contribute more in profit, bottom line, than the cost. If they don't, you don't hire them. So if you have a good person, they'll not only pay for themselves or they'll contribute a profit. They will actually earn more than they cost. So that's why big companies can hire thousands of people because they do it properly. Every additional person adds profit to the company. Now when the tide goes out and the economy goes down, they have to lay off people until

they reach the point where every person is still contributing more than they cost. That's the basic understanding of a job.

So the second thing is then you take a piece of paper and you think for this job who would be the perfect person? If there was a perfect person factory and you could send an order to the factory and they would send you back the perfect person to walk in the door, how would you describe that perfect person on paper in filling out your order? Then you review that every time you talk to a person to make sure that this person has the most important qualities on your list. Proven experience. Small companies never hire a person and expect to train them. They hire people who are already trained and ready to start day one. That's very important. So when a person comes in, the first thing you ask is where and when have you done this job successfully in the past. That's about 80% of the hiring. Then, what is your education, your background, your experience, and so on? But the most important thing is can they do the job? Do they have proven experience, verifiable, that they have done this job well in the past? If they haven't, don't hire them. You're just pulling into quick sand. Once you've hired the wrong person, getting rid of them can lead to lawsuits, frustration, stress, and all kinds of things. The web site is actually called nowbuildagreatbusiness.com. If you go there and order it now, it's \$24.95. If you order the book, you have access to several thousand dollars worth of resources that can help you businesses immediately from some of the best business experts in America that we have partnered with, and they are all free.

Raven:

I know you noted in your book, *Now Build a Great Business*, that a great product of service is the key to business success. What can every entrepreneur learn about quality from Akio Toyoda?

Brian:

The great lessons from most companies is they usually start with a product that's not very good, and then they dedicate themselves to continually making the product better, and better, and better until finally people say this is a great product. So the critical measure, the jelly in the jelly donut of your business success is the number of times, the percentage of customers, who after using your product or service, say "this is a great product" and tell other people. In fact there is one of the most important parts of customer service and your product is to ask the question of your customer "would you recommend us to others." This is called the ultimate question. Based on your experience with me, with us, would you buy again and recommend us to others. The percentage of people who say yes, will largely determine your future. There was an article in Ink magazine last month about several people who had built large businesses. The one thing they had in common was when they

started the product was not very good, service was not very good. They had to continually improve it, including Akio Morita, who founded Sony. His first product was a rice cooker, and the rice cooker turned the rice into a clump in the bottom of the pot. He had to go back and rework it until it could actually produce rice. So if your product is not terrific right now, that's okay. Just go to work on it. Make it terrific. Ask you customers "What could we do to make this product or service better?" Your customers will quite candidly tell you "Do more of this, do less of that." You say okay, and if you do it, your customers will become loyal. They'll buy and buy again and tell their friends.

Now the other thing that your listers have to understand is what is called the power of no. The fact is when we go into business, we go into business seeking yeses. We want as many yeses as possible. Yes I will, yes I'll do the job. Especially, yes I'll buy. But we do everything possible to avoid no. So we consider that the more yeses we get, the more successful we are. The more nos we get, the more we fail. What you have to do is rewire that like pulling out plugs in an old switchboard and reverse the plugs. Say my job is to get nos. The more nos I can get, by the laws of probability, the more yeses I will get. So your job is to fail as often as possible, to get as many people saying no as possible. Start in the morning and go for no. All day long. Keep asking people to buy your products or service, and the more people who say no, the more successful you'll be. Take every single sale that you do get, and divide it by the number of people you have to talk to get that sale. That's the amount that you get. If you make \$100 a sale and you have to get nine nos to get one yes, then you get \$10 for every no. Or you collected on the last one. With that attitude then what you do is you speed up your tempo. In starting a small business, remember this. The key to success is to fail more often. As a mater of fact, every time you get a no you should say thank you because it puts you just that bit closer to somebody who will buy. You have to ask what is it that customers want. Customers want their problems solved, their goals achieved, or their needs satisfied guickly. The good new is with small companies they can do it quickly. That's the one advantage a small company has is no bureaucracy so they can instantly serve their customers quickly, where as large companies the deal has to go in, it has to be processed, it has to be approved, it has to be delivered, and it can take a long time. So here's a great example. I told you before about Tom Monahan and Domino's Pizza. When Tony Shay came up with this idea of selling shoes on the internet and formed <u>zappos.com</u>, they used and outside company, they would take the orders, ship the orders to the outside fulfillment company as we used to do, and the fulfillment company would send out the order 7 to 10 days later. People would start calling in and complaining. All the phones were clogged up

with people who had ordered that still hadn't received their darn shoes. Because when you order shoes, actually if you go to a store, you can walk out in the shoes. If you order them online, you want the same experience. You want to be walking in those shoes as guickly as possible. So what they did is they sold a major part of the company to raise capital, to create their own distribution center, and the goal was that if you ordered shoes today, you got them tomorrow. Today the joke with Zappos is that if you turn to your computer and order a pair of shoe from Zappos you have to run to the door because there will be somebody there with the shoes. Not only that, they'll pay the shipping both ways. If you don't like the shoes, you just slap the label on the box; they'll take them back at no charge. Zappos went to 1.2 billion dollars this year in sales as a result of delivering shoes quickly overnight. So what they do is they've kept the small business mentality, people want what they ordered fast. Amazon, if you order a book from Amazon, it's there in two or three days. It's just phenomenal. So people more and more they buy billions and tens of billions of dollars of product from them because it's much easier than getting in your car, driving across town, finding a parking space, going to the book store, and they don't have it in stock. You have to place an order, you have to pay full retail, and just turn to your computer and be there.

Raven:

Hi. This is Raven Blair Davis interviewing for Michael Senoff's hardtofindseminars.com. Brian, in the *Now Build a Great Business* book you also focus on the power of marketing, which I know is a key to turn customers to turn customers into evangelists is what you say for a company.

Brian:

Well, how about iPod, iPhone, iPad. Took Apple from having 3% of the market, and Microsoft had 90%. Apple now has 15 to 20% of the market. Apple is now worth more in the stock market than Microsoft is because of brilliant marketing. The keys to marketing, and we'll take a couple of seconds because your listeners will appreciate this. There's actually seven keys to what is called the marketing mix. When we work with companies, we sit down and dissect each of these to make sure they're correct because one small change can cause your sales to go up dramatically or down dramatically. So the first one is the product. What is your product, what does it do, how does it improve the life of your customer, and is it really what people want, need, and are willing to pay for. One of the mistakes that people make in times of rapid change is they fall in love with the past. The market moves on like a caravan overnight, and there's an empty field there. They're still trying to sell something that nobody wants to buy anymore, like hand crank adding machines. So what they do is they try to tinker around the edges of the product, which has now moved on, it's been replaced by

something else, they're surprised that nobody will buy it. So the first thing is make sure that the product is suitable. It's what people want, need, and are willing to pay for right now. It has a benefit in comparison with anything else that causes people to be excited about owning it.

Number two is the price. You always have to be looking at your price. If your price is right, it will sell consistently at a profit. If your price is wrong, people will hold off buying it, and they're not buying it at all. You'll start to hear the words let me think it over too many times.

The third has to do with the promotion. That is really important. It's covered in the next chapter. But what is the method with which you sell the product. Marketing is getting people to say yes, I'm interested, and selling is getting them to buy your product rather than somebody else's. Again, what is your method of promotion? Most companies have no method. Everybody in the company deals with every customer differently, but not the successful companies. The successful companies have worked out a consistent method of working with each customer to maximize the fact that they'll buy. These are the first three of the marketing. It's the product, the price, and the promotion. There's others as well. Bu you need to know, because if you don't know them you have no chance of building a successful business.

Raven: Why does a great business need to excel at selling, and what are the hallmarks of a great sales process?

Brian: Well, when we sit down with companies, the first thing I ask is what is the sound that the owl makes in the deep woods, and everybody in the audience says "Who, who." So the first most important of all questions in marketing is who. Who is my customer? Who is the very best customer who wants what I sell, who values what I do better than anybody else? Who's willing to pay for it? Who has the need immediately? In other words, who's the best customer? You take some time. Companies will tell you that everything in business is segmentation. Once you have the product idea, the next question is who? What is their age? What is their education? What is their income? What is their occupation? What is their level of family formation? Those are what are called the demographics, the things that you can measure from the outside. Then there's the cycle graphics. What does the person need? What are their desires, their hopes, their fears, their ambitions? What are their areas of discomfort or pain that you can take away with your product? Remember this. Customers only buy one thing. They buy hope, and the hope is that your product or service will deliver to them what you say it will, and the

reason that they hold back is because they're not convinced. They're not really sure that your product or service will do what you say it will do. But the critical thing is determine your ideal prospect. There's a thing called multiple ideal prospects syndrome where some companies think that everybody's my prospect, everybody's my ideal prospect. So what they do is they advertise and market very much like a machine gun rather than a sniper. With good marketing, we call it one shot, one kill. You carefully think through your perfect customer, and you go for that individual customer. Then you do that over and over as opposed to trying to go after the whole darn market and then getting nothing. So that's number one. Who is my ideal client? We separate prospects from suspects. Number two is you need to build trust with your client. You need to build trust and credibility so they like you, trust you, and they're willing to buy from you. If you're selling on the internet, it is no longer possible to make an offer on the internet and ask people to buy it. First of all, you have to send them some information that's of value to them. You have to follow up with more information. Sometimes you have to give them three or four free things before they'll actually buy one thing. So the whole idea of here's the product, quick buy, and give us your credit card doesn't work anymore. When you're dealing face to face with customers before you ever talk about your product or service, you have to establish a relationship so they like you and trust you. If you try to sell your product or service before they like you and trust you, you've killed the sale every single time. So the third part is identifying their needs accurately. Whatever business you're in, you should see yourself as a doctor. Now what does a doctor do? The first thing that happens when you go to a doctor is they do an examination and they examine you carefully. They take your temperature, your blood pressure, blood tests, urine tests, and so on. Sometimes they send them out to the lab, but they do everything to be absolutely sure that you are the right person for what they sell before they ever mention their product or service. Remember selling out of sequence kills the sale. If you meet a prospect and immediately start talking about what you sell, you immediately kill the sale because you don't even know if this is a prospect or a suspect yet unless you ask them questions and identify their needs accurately. Imagine if you went to a doctor and you said "doctor, I have stomach pain" and he said "Good, let's do surgery. Just lie down over here; we'll just cut you open." "Don't you want to do some tests?" "Nah, I see stomach pains all the time. Let's just do surgery. Let's cut. I get more money for it anyway." You'd say this person must be crazy. You'd be running for the door. If a doctor does a whole series of examinations, studies, gets pathology reports from the lab, comes back, and then recommends surgery, you are ready to have it. So we say the key to selling is asking questions and listening builds trusts. So your very best sales people ask the most

questions and listen the most closely. As a result they build trust. In building trust, people want to buy from them again and again.

Step number five is to answer their objections. The best thing is to think what reasons would they give me for not buying. Let's say they're qualified. They want it, they need it, they can use it, and they can afford it, but they're hesitating. What would be the reasons, and write them down. When they give them to you, write them down. Then say to yourself, what would be a good answer for this reason? So be prepared. Don't walk in blind and when they give you an objection fall apart. Instead you say that's a very good question, let me see if I can answer it for you. Be prepared to give them an answer that eliminates their objection. Then you go onto stage six. That's closing the sale. Ask them to buy. Ask them to make a buying decision. Why don't you take it? Do you like this? Would you like to get started with this right away? How soon do you need it? Should we set it up for delivery next week? Ask a buying question. You know as many as 90% of sales people never ask their customer to buy. They get nervous, then they go on and on, and they just sit there. They say "Well, what do we do now?" "What would you like to do?" They say "Well, I think I'd like to think about it." You say "Great. I'll think about it, you think about it, we'll think about it, we'll all go back to the office and think about it." When a person says that, they never think about it. They forget you ever lived within about two minutes

Raven:

You're listening to an interview on Michael Senoff's hardtofindseminars.com. In *Now Build a Great Business* you present a new 12-step program for the ultimate customer experience Brian. Could you share a few of those steps, and how do you handle irate customers?

Brian:

There are a lot of factors. What we find is when a customer complains it's an opportunity to build greater loyalty, just like if a bone breaks and heals. The bone is stronger at the break. A customer that complains and is well taken care of is more loyal than a customer who never complains at all. So that's why we say be predictable. When a customer complains, it means I want what you promised me when I gave you the money. Usually they don't want their money back. They just want what you've promised them. So when a customer complains, you hear them out completely, and you say what can we do to make you happy. They will tell you "If you do this, I'll be happy." You say "Okay, we'll do that and do it right away." They'll be just as happy as can be. What can we do to make you happy? We'll never argue. Never tell the customer they're wrong and so on. Just say "Tell me what we can do to make you happy. It should not have happened. I'm sorry that

it happened. What can we do to make it up to you?" It's quite amazing how quickly good companies will make it up to you because they're looking at you to come back again. They're not looking at you for one sale. They're not looking at saving a little bit of money now. They're looking at you to come back and buy again and again. A friend of mine used to have a business. His business was selling liniment that took away muscular pains. He sold it for about five dollars for a little tube. He advertised it in newspapers and magazines and sold it for five dollars a tube. Then a friend of mine who's a marketing expert said "How much do you make on one of these tubes?" He said "Well, it probably costs a dollar. Probably make about four dollars a tube." He said "Once people buy it, how often do they buy it?" He said "Well, he doesn't know" but they went back and looked at the sales receipts for the last two years. It was about five times. So each time a person bought it, they liked it so much, that over the next year, they probably buy five more tubes. So he said "Why don't you give the first one away for shipping and handling?" He said "Well I give it away free?" "Yes, if it costs you a dollar and they pay shipping and handling, so how much is shipping and handling?" He said "\$0.95." So charge a \$1.95 for shipping and handling so you break even on the first order. Then people buy five more orders, you make four dollars per order, then you can make \$20 for every one you give away free. The name of that company was Icy Hot. Developed that company so big, then sold out the owner working out of his garage. Five years later sold the company for 100 million dollars to a major world wide conglomerate. Something as simple as that. So these are some of the marketing techniques that we explained. So anyway make the customer really happy. Sometimes you can do that. The second thing is when you make a mistake, accept responsibility. Never argue with the customer. Always say "I'm sorry that happened, we're responsible, how can we help you?" They will be even more loyal to you. Another thing is get back to your customers quickly. You see all the problems that Toyota had because they said they had mechanical problems, but they had not gone back to the customers or they held back on the recalls. So if there is a problem, get on top of it quickly. We say beat the news home. Be the first one to tell the customer there's a problem. Because customers don't mind. Customers don't expect perfection. They just expect you to accept responsibility if there is a problem, specialized service, and make the customer feel special. Make them feel that their products or service is special, just like a meal in a restaurant. Do it guick. Do it really, really fast. There's lots more. Be sure to have the product available when you take the order. It's amazing. We had a company here in San Diego called Gateway Computers some years ago. They made massive, massive promotion, and they had to turn away something like a million orders. During the end of the tech boom in 1998 and 1999, they had

sold so many they couldn't deliver. They just couldn't get the mother boards, they couldn't get the servers, they couldn't get the screens, they couldn't get anything. So all of those customers said "the heck with you." They bought from someone else, they never came back, and gateway went broke. So it's really important if you're going to sell it, then you deliver. Look at Amazon. If you go on Amazon, it will tell you exactly whether they have it in stock and how many days it will take to get there. If it's not in stock, they'll tell you it's not in stock and it will take two to three weeks to deliver it. Keep asking your customers what they define as quality. The most important thing to understand is that customers are largely emotion, so therefore the way you treat them as a person is the most important thing you do to make them feel good about doing business with you. The most important factor, think of the best restaurants you go to, the best hairdressers, the best stores, they all make you feel happy when you go there. So if you want just one key idea in getting people to come back over and over again, it's to make them happy.

Going back to what I said earlier, the one thing you have going for you is the law of probabilities. This says that you miss every shot you don't take. In other words if you don't take the shots, you're not going to hit the goal. So therefore if you are going through a difficult period you increase the number of shots. You increase the number of shots you take. You call on more people. You try more things. You adjust your prices, your packaging, your people more regularly. You talk to more customers, get feedback. You change your product or service offerings and customize them. You break them up or you add them together. You change your pricing. You've got to be like an airplane that is off course 99% of the time, but it makes continual course corrections. First the left, the right, up, down, sideways, around storms and turbulence. and so on. It always gets to its destination on time. You need to do the same thing. This is a great time to be alive, and you have the ability to build a very successful business, but it's going to come out always different from what you expected. It will always be different. So you've got to have an idea when you start off and then be fast on your feet and be prepared to change continually until you find exactly the combination that works and then be prepared for it to stop working and you have to do something different all the time you're in business. There's no limit except the limits you place on yourself with your own thinking.

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That's the end of our interview, and I hope you've enjoyed it. For more great health related interviews, go to Michael Senoff's <u>HardToFindSeminars.com</u>.