

# Windle State

INTERVIEW SERIES

How To Set Your HMA Consulting Practice Apart From The Rest...
Using This One Word





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 free 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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# How To Set Your HMA Consulting Practice Apart From The Rest... Using This One Word

Cheree received her HMA System a couple weeks ago and has already landed her first client (who signed on for all 8 steps at \$3,000 a step). And with two more ready to sign up as well, she's well on her way to becoming the female HMA Star. But the most amazing part of her story is that she's doing it in an area where consultants are a dime a dozen. And in this audio, you'll hear exactly how she separates herself from the rest.

Because the "marketing" seat was taken at her BNI chapter, Cheree decided to go by "the implementer." But it's how she's defined that role that has made her an overnight success. With her definition, prospects instantly get how the HMA system is different and why they'll want to be a part of it. In fact, Cheree has asked 7 qualified business owners for an opportunity analysis – and all but one said YES!

And in this audio, you'll hear exactly how she's doing it.

### You'll Also Hear...

- The single most important thing she's learned from other consultants that's helped propel her to a fast start HMA success
- What to say to prospects to let them know you stand by your guarantee
- How Cheree bartered a deal with her printer to get \$9,000 worth of commercial printing services
- Exactly what Cheree did to get beat her fears and land her first client
- The amazing networking channel Cheree uses to get a list of qualified prospects
- The number one thing Cheree recommends you do for one hour a day that'll instantly impress prospects

Cheree says the one thing she loves best about the HMA system is that she knows she's not alone. Although she doesn't see any problems, it's comforting to know if any do, she's got the whole HMA community behind her to solve them.

Cheree's solved a problem consultants are facing today – how to differentiate themselves so that prospects "get it." And in this audio, you'll hear why you might want to go by the "implementer" too.

Hi, I'm Michael Senoff, founder and CEO of <a href="HardToFindSeminars.com">HardToFindSeminars.com</a>. For the last five years, I've interviewed the world's best business and marketing minds. Along the way I've created a successful publishing business, all from home, 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 free resource for online downloadable MP3 audio business interviews. I knew I needed a site that contained strategies, solutions, and inside angles to help you live better, to save and make more money, to stay healthier, and to get more out of life. I've learned a lot in the last five years and today I'm going to show you the skills you need to survive.

Cheree: So the way that I phrase it is, the business coach is the one that

gets you concepts, gets you motivated, gets you enthusiastic about your business. But when it comes to rolling up your sleeves and making the calls necessary in order to grow your business, he's not going to do that. That's when you need the implementer, and that's

when you call me.

Michael: That is good.

Cheree: Yes and there's nobody doing it.

Michael: Thank you very much for taking the time to write your story. I really

appreciate it.

Cheree: Thank you. I want to thank you for everything you've done for the

community. There's just so much that's part of the HMA program. I

really just wanted to share it and especially from a woman's

perspective. What Richard is very soft, I really like the fact that he explains why we're doing things and not just say, "Just do this". I think the other thing, it really does take work on our part because we do have to learn the system and we do have to listen to the audio recordings. I found that when I did that, I was able to articulate it to the clients that I have and to the prospects that I

have, and their eyes just opened and they lit up. It was because I was prepared. That's one of the things that I hope you will let me express, is this is not just get this and sit on your ass, it really is get this and listen to it, even if it's just an hour an evening but you will really impress the people that you're meeting with. It's organized so well and there are a couple of things I really liked about this program. One of them was the execution and the implementation. I have a problem with consultants that just write reports. I didn't want to do that so when I started my business development business, I coined myself the implementer, and that was before I even purchased the HMA system, and people were like, "wow". That's what attracting people to me. Then the second thing is the guarantee. I was thinking with a marketing business associate of mine, and he called himself a marketing strategist and consultant. I said "Would you guarantee your work?" and he said "No". That always bugged me. If you are a marketing consultant and your promise is I'm going to do this work and it's going to bring in more leads for you, why would you not guarantee some fraction of your work? I really wanted to have the guarantee and now with Richards's system, I'm able to guarantee, you know, with the right set of circumstances, that the person will get results, and I really, really like that. So, at least in the Washington D.C. area, consultants are a dime a dozen around here and so many people hire consultants and I want to be able to say something that's different. By me saying I guarantee my work, it really gets the business owner to give me a lot more credibility verses oh. I'm going to come in here but I can't guarantee anything's going to happen after you pay me \$6,000 or \$9,000. I wouldn't hire that so I don't expect anyone else to.

Michael: How did you find my site or get introduced to the HMA system from

the beginning, do you remember?

Cheree: Well, I saw your site probably about three or four years ago, and

I've been listening to various parts of the HardToFindSeminars.com

free interviews that you have.

Michael: In what manner do you listen? How do you listen? Do you listen

in front of your computer? Do you download? Do you burn CD's?

How do you do it?

Cheree: I listen from the computer.

Michael: Okay.

Listen to hours of free interviews, case studies and how to consultant training at http://www.HardToFindSeminars.com/AudioclipsH.htm Cheree: I had a desktop for five years so when I was sitting at work I would

just pull your website up and basically press play. Other people

were listening to music; I was listening to Michael Senoff.

Michael: Good job, that is great!

Cheree: Yes, but those audios enabled me to grow my mother's business.

My mother and I own a bookkeeping business.

Michael: I saw your website and I saw your mom. It looks great.

Cheree: Yes, and she was full time in the business and I was part time. She

would service the clients and go to networking events and I would put in that work at the events and bring in clients to her. We did that for about three and a half years. Then I was able to join her full time in the business. When I started in the business my goal was to increase the average customer size that we had, and I did that within a year. I doubled our business. I was very successful but it kicked me in the butt because I have a background in finance, I was pulled out of sales which I love, and ended up having to actually do the QuickBooks work because we specialize in the QuickBooks software, and I hated it. You know, I was writing people's bills and dealing with their genders and all of that and I just

said this is not me. So, two weeks ago she allowed me to go back to business development and I ended up listening to the HMA information again and of course I waivered on the sense, I pulled up the website several times, and saw the trial offer and said, "no, I'm not going to do that. I'm going to try to do it on my own" and then I thought one day, well this is crazy, Richard's system could change two to three years off my learning curve. I have a prospect

meeting coming up and I just decided to join the Intimae family. It's

been the best the best decision I ever made.

Michael: I appreciate it, thank you for saying that. That's great. So tell me,

how did you get your first coin? Did you use your own hidden marketing assets or did you go out looking for other cards first.

Cheree: Well, the truth is I thought about doing the cold calling, going out,

but my mother and I been in business for five years, we have this

huge network. I started calling people that I knew and just

introducing what I was doing. One of our largest clients, I actually worked for him in our bookkeeping business, and when I let him know what I was doing he seemed intrigued by it. But, I was kind of

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scared to ask him to allow me to do an opportunity analysis. I sat on the fence for a couple of weeks and finally, one day I said I'm going to be brave. He was sitting in my office and I said I would love to do an opportunity analysis with you and he said I'm so glad you asked me, I didn't think you would accept me as a client.

Michael:

Now, I want to ask you, this fear, what were you telling yourself? What was going on in your head? What was the fear saying in keeping you from asking him about it?

Cheree:

The fear was saying that this gentleman was successful and even though I saw a need for my services in his business, I thought he would never hire me. He's successful. He has a four million dollar business. It was just head noise that was nonsense. What we have to offer as far as executing is just so valued and I guess I was just sickened.

Michael:

Yes, and you know what, you were just getting into it and maybe you didn't realize the value of what you could offer the system because you were new, but maybe even after you've gone through it and really seen the power that you had, what you could do for the business, you could problem squash some of the fears.

Cheree:

Exactly! And what I learned from that one experience was always ask for the opportunity analysis. Now, whenever I meet someone or I'm talking to someone and they have a business with a half a million dollars or more and they've been in business for five years or more, I always introduce the HMA system and ask if they would like to sit down with me and discuss the opportunity analysis. And probably about six or seven people that I've done that with, only one person has said no to me.

Michael: You just have to ask.

Cheree:

You just have to ask! Exactly, and so I just said people are just hungry for the information, and hungry for someone who's going to come in and actually implement and not just talk. Because I'm dealing with people that I know or people that I'm networking with, and dealing with salary to salary and face to face, I think that a little bit of my character comes through as being trust worthy. Maybe it's just because I'm a girl, I don't know, but I definitely use that to my advantage.

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Michael: So, you set the opportunity analysis up, did you set it up right away,

a week later? How did you set the stage for that and where did it

take place?

Cheree: I set it up right away and we actually sat down the next day to talk.

I work out at his site doing the bookkeeping work so, we had the conference there. We went into the conference room and we

talked about all the steps of the HMA.

Michael: Did you have a copy in your hand to follow or did you print two of

them?

Cheree: I only printed one.

Michael: Okay, so you had yours and you kind of followed that as an outline?

Cheree: Yes, but the difference is that once we started talking he started

veering off into a lot of other things that he wanted done at well, which was very interesting. One of the things that Richard says is your clients are going to ask you to do different things or additional things and as HMA consultant's, we have to be flexible with that. So, I followed the HMA system but I also allowed that client to let me know other things that he felt were very important to him.

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Michael: Even though he was veering off, were you able to get through the

opportunity analysis is some sequential order?

Cheree: Yes, now I don't know if it was sequential but we got through

everything, and I made sure that we got through everything before

we finished.

Michael: As he was listening to what you were discussing, what was some of

the body languages that you were seeing and hearing from him?

Cheree: Well it's an auto repair shop so they have a database team but it's

not really filtered through the sales people. They have a lot of customers coming in and out on a daily basis. So, they do have a database, they do have some marketing, they do sponsorships of sporting events, but it's all over the place. It's not cohesive; it needs basically somebody to head it up and to have the choir sing the same tune because everything's all over the place. So that was

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really the big opportunity that I saw. He has some opportunities with his database. He had some opportunities with the community marketing, with the direct response marketing that he's doing, with alliances in the local area. Every aspect, every step or project, is something I can do.

Michael: It was clear that he wanted someone to do it for him because he's

all over the place.

Cheree: Absolutely.

Michael: How did you charge him? Did you charge him for core four, all the

projects, or a couple of the?

Cheree: Interesting because he wanted to bring me on as a full time

employee and I refused.

Michael: Good job! Remember that happened to Richard to in his earlier

days.

Cheree: Well, I heeded Richard's warning, and I said no but, what we ended

up compromising on was eight months. So, we're basically going to do all eight steps and they're not necessarily going to be

sequential because he has a lot of stuff happening already. But, I'm going to be receiving \$3,000 a month for a project, for my

services.

Michael: Very good! So let me ask you this. When you negotiated per

month, you're selling the project work and estimating it's going to take about one month to do each project, I mean, what are his expectations from you? I'm just trying to look at time for money

here.

Cheree: Right. His expectation for me is he gave me a listing of things that

he would like done over the next eight months. There will be a lot of upfront work. One of the additional things he wants me to do is

write a business plan and prepare a marketing plan and a

marketing budget for 2011, which is right up my alley so I can do that very easily. What we decided on as far as time for money, he did ask me, he kept asking me, "How many hours are you going to

put in," so I did have to commit to certain amount of hours.

Michael: What did you tell him? I'm just curious.

Cheree:

I told him 25 hours a week. However, I could only do six hours on site so the remaining 19 hours I am able to do off site. So, I'm able to work in the evenings, I'm able to work on the weekends. A lot of the stuff I'm doing as far as the business plan and the joint ventures and things like that, that required me sitting in his office. I just wanted to keep my time flexible as well because I have two other prospects that are probably going to sign, and I wanted to make sure that I could maximize my time for all of them.

Michael:

Okay look, I mean, three times eight is a \$24,000 project over the next eight months. I would be careful next time. Don't paint yourself into corners as an hourly contractor or consultant because he wanted to get hours, how many hours, where that's where you want to get away from. You want to get value based consultant of selling and hours don't come into play. You're selling projects. That's what allows you to really make the money because once you get good you will definitely not take 100 hours in a month, I mean you said 25 hours in a week did you say?

Cheree: I said 25.

Michael: That's 100 hours a month you're charging. Realistically, you need

to be able to get through these projects a lot faster, then that's how

you can really take on more clients and get more done.

Cheree: And that's the reason why I just told him I'd do 6 hours in his office

and the other hours off site. I know him; as long as the results are

coming he's not going to nickel and dime.

Michael: Right, right. Very good but you can see how someone paying for

services want to know what they're paying for because they're used to paying people by the hour, even if it's salary, but that 's great. Okay, so you have a couple more prospects. Did you do another opportunity analysis where you have someone who's ready to sign

again?

Cheree: I do. I have a printer who I did an opportunity analysis for on

Sunday and I gave her a proposal today. This is the other situation

that we talked about. However, I think that it's a really good

strategic move for me because I can get prints or credits that would be transferrable and at the end of six months, I would have \$9,000 for the printer credits. So, I'm able to get business cards for sure, all sorts of things done professionally. This is a really nice, high

quality printer.

Michael: What you did was great. You bartered your consulting services and

that is absolutely, in today's economy, a winning formula.

Businesses who don't have the cash or don't want to outweigh the cash, you trade for their services. That's very smart by getting the credits where you can transfer and sell them. Now you have an asset that you can transfer into cash, you could sell it off; you could

do a trade, whatever you want to do with it, which is great.

Cheree: Well, it's what I've learned from you!

Michael: That's great! That printer to your barter deal was

retail to retail meaning, if you walk into the print shop and you want

to do some copies and it's 12 cents a copy, what's the value exchange that you're trading for? You're trading your consulting services at a retail, you know there's retail and there's wholesale, and there's cost, did you establish what price you're going to get?

Is it to any walk in customer or a corporate client or what?

Cheree: It will be pricing for a corporate client and the idea is, well, I was

considering using those credits myself for my business, but they do a lot of business cards and signs, brochures, and newsletters, and

things like that. It's not a printer like Kinko's.

Michael: It's like a commercial printer.

Cheree: Yes, it is a commercial printer, I'm sorry, where you would call in

and say this is what I need and they would print it for you and

deliver it.

Michael: So you said you've done five or six opportunity analyses?

Cheree: I have one that I'm actually doing tomorrow with a painting

company that's very interested in hiring me. I have another one that I am doing with, they do employee screening, and that one is

going to be coming up next week.

Michael: Tell me about those two situations; how it is you were able to ask?

Did you pick up the phone and call? Were you in front of them? Did you have an appointment with them? Set the stage for maybe the other consultants who have opportunities but maybe miss them so

they can see how it's done.

Cheree:

The number one thing that I will say is whenever people say, "How are you doing?" or "What are you up to now?" let them know. So for the printing company, I am actually apart of the mastermind group; a local David Kennedy mastermind. And, everyone is allowed to share what they're up to and show they're marketing material and things like that. I brought to the table that this is what I was doing. One of the business owners, actually a couple, but the husband was interested. He kept saying, "I've got to meet with you, I've got to meet with you". What you're doing is exactly what I need.

Michael:

Is it a big mastermind group? I've heard of these groups. I know a couple people run them; the Dave Kennedy Mastermind Groups.

Cheree:

Yes, there are usually about seven businesses in there but this particular month they were a little slower so there was only four, so we had extra time.

Michael:

And so you stood up and how long do you get to, kind of, talk about what you do?

Cheree:

Well, it was pretty long so it was probably about 40 minutes.

Michael:

So you all have set an appointment?

Cheree:

We have set an appointment. He knows I'm the implementer. That's what everyone is calling me.

Michael:

I love it.

Cheree:

And it's really funny, just to give an inside, the people I met tonight are my BNI chapter and it's, everyone is familiar with BNI is everyone is given a name for the seat that they will hold. And I put in business development because the marketing seat is technically taken for my chapter and the membership committee came back and said, "We want to give you the implementer seat". I thought, well at least I'll be the only person in BNI with that seat across the country.

Michael:

Tell me how that works. I am familiar with BNI. I've never been to one. I've listened to some of the founder's interviews and stuff but when you go there, how is it you are given a seat? What does that mean?

Cheree: What that means is, within BNI there are chapters all across the

world, and within each chapter you can only have one person from each profession represented. So, for example, there will only be one realtor, one mortgage broker, one financial planner, one

business coach, one marketing consultant.

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Cheree: And one implementer. And marketing seats actually are taken in

probably about 50 percent of the chapter but of course there are no

implementers.

Michael: See, that is just brilliant because implementing is a whole different

category.

Cheree: It is.

Michael: So a lot of marketing consultants are just giving consulting and

giving ideas and it writes.

Cheree: Well, I hope and pray that the marketing consultant that's part of my

chapter does not hear this but I will tell you that we had a

conversation and basically he's a graphic designer. You know, you tell him what you want and he'll create a nice brochure for you. So, that's basically what it is. So, I asked him, "Well, do you guarantee your work?" and he said, "What do you mean?" and I said, "Well, if you are my marketing consultant and you produce this brochure for me, will you guarantee I'll get more leads?" and he said "no". This was over a year ago that I asked him that. He'll charge you, you know, \$1,000, \$2,000 plus dollars in order to create this brochure. I thought why would I hire you if you won't guarantee your work? But they won't. I always thought that that was very interesting so, going back to the HMS system, I love the fact that when we find these marketing aspects, we are able to at least guarantee our fee. And that gives me so much power in a meeting with someone when I'm able to say, "Look, I'm so confident that I can help you that I'm

willing to put my fee on the line".

Michael: That's great, so BNI, that chapter for you, they'd okay your seat as

the implementer?

Cheree: Well, it's still being voted on but it seems like it's going to go that

way.

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Michael: Maybe that could lead the way for others too?

Cheree: Absolutely! Absolutely! So to other HMA consultants, you can be

the implementer.

Michael: Okay, that's excellent. Okay so, which opportunity analysis did you

establish from your BNI group? The painter was from your

Kennedy Grover Group.

Cheree: The Grover Kennedy Group. The auto repair shop was just my first

client. That was from my BNI group. The printer was also from my

BNI group.

Michael: And your BNI group kind of paints a stage for people considering

doing a BNI to generate clients. What was your seat before the

implementer if there was a marketing guy there?

Cheree: I was the bookkeeper. Yes, so I represented my mother's

business.

Michael: So, did you pitch your HMA when you went around or did you just

have to keep it with the bookkeeping?

Cheree: Well, once I was just doing bookkeeping, I just kept it with the

bookkeeping. Right now because we have a marketing person in my BNI group, I don't use the term marketing. I use the term business development. So, I am strategic with that. In our area, I live in the Washington, D.C. area, business development really stands for a lot because a lot of businesses want to get into new markets and things like that. So, it really worked for me here. We have a business coach in my BNI chapter as well. But, what you do is during every meeting, you have 45 seconds to stand up and tell the group who you are, what you can do, how you can help their businesses, and a great referral for you. The idea is for people to find referrals and bring them to you. So, the way that I phrase it is, the business coach is the one that gets you pumped up, gets you motivated, gets you enthusiastic about your business but, when it comes to rolling up his sleeves and making the calls necessary in order to grow your business, he's not going to do that. That's when you need the implementer, and that's when you call me, and people get it.

Michael: Yes, that is good!

Cheree: Yes and there's nobody doing it.

Michael: You're right, that's just brilliant because if you've heard Richard talk

about that, that's what separates the HMA system from the other consultants is that we're going to do it for you; we're going to implement it for you. You've just honed down into one word; the

implementer.

Cheree: Exactly.

Michael: And people get this. So, you're okay with other HMA consultants

kind of using that?

Cheree: Absolutely. One of the things that I love about you and about the

HMA system is that there's a community behind it. I was speaking to some people today and they were talking about, tell me some past clients and things like that, and one of the things I was able to say is I have a community of people. I'm very smart, I'm very good at what I do, but if I ever run into a problem I have a community of HMA consultants worldwide that I can contact, and they can give me. So even though I'm in business for myself, I'm not in business by myself. I always know that I can reach out to you and you can reach out to whomever necessary to help me. And, I think that we as HMA consultants really should want that and use that because not a lot of people can say that. Well, I know that you had a call. One of the HMA consultants was having a little trouble with the UST. You and Richard were able to just chat with him for a few minutes and help really guide him. That's what I really love about

the community itself.

Michael: Any opportunity analysis that we have not talked about, that you

have done?

Cheree: Not that I've done. I really loved Dave Flannery, his conference

calls, and one of the things I love about him is just the fact that he's very goal driven and very focused. There are a couple of things that I've picked up with him, one of the big things that I've promised myself I will do no matter how busy I am, is I will do one opportunity analysis a week. No matter how busy I am because that keeps our sales skills sharp. And then, you know, you and I have spoken about this, right now I am doing a lot of the front work just because I

want to know what it feels like to make calls, to reactivate

customers, and things like that. Eventually, I want to streamline

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myself out of that entire process. My big goal is, I always wanted to buy companies and have the cash flow from them. You have this audio in HMA University, from somebody who is doing that and you know, all of a sudden I got excited. I'm like, somebody else is doing this, I can hear it, you know, I can listen to what they're doing.

Michael: Find the businesses and the consulting; is that not the perfect

marriage?

Cheree: It is the perfect marriage because, I'll tell you my mother, again,

owns this bookkeeping company and we were in her office and she said, "Cheree, I'm stuck," and she started to cry, and she said, "I have to be here every day in order for this business to run, and I

don't want you to be in the same position when you're 61".

Michael: Your mom told you this?

Cheree: My mom told me that and it just broke my heart, and I just said,

"You know what, I'm not going to be in this position where I have to

sign up another client in order to make the rent and for the

mortgage, or eat next month". So, my intention is my client and is to spend my first year of my HMA life just doing projects, really honing the system, getting really good at the system, and then for the next nine years, find businesses that are doing marginally, that can't be sold, and basically implementing the HMA system within those businesses, and being able to have that passive income. I'm

really listening to the Art Hamil information.

Michael: Yes.

Cheree: I'm listening to the negotiating information.

Michael: Jim Camp, is that amazing?

Cheree: It is amazing!

Michael: Do you get to listen to that one multiple times? Every time I listen

to that that is one of my favorite all-time interviews.

Cheree: Yes, Mike, you've just done such a great job. There's so much to

find and so much that you've given to us. I know that we're all really busy but even if you just take a half an hour a day and just listen to something, at the end of the year we would be just so

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much smarter and brighter, and we would be in the elite one percent of business people, and in implement.

Michael: Do you exercise or go walking?

Cheree: Yes, I listen to my iPod.

Michael: You do have an iPod?

Cheree: I do but it's all full of music. I need one just for my HMA business. I

will get another one and just put all of my HMA listens on there. I really believe this about hearing an idea. For example: I was listening to one of your interviews about incentive programs and I said, "This would be perfect for my auto repair shop". So, I

broached the idea with the owner and I said, "Look, I want to really set up an incentive program for your sales people," and he was

intrigued by it.

Michael: That was Paul Slud. You've probably heard his name already,

maybe in the calls. He was an HMS consultant.

Cheree: Yes, so there are so many ideas on there and I'm just really excited

to be able to use the ideas for clients and actually help them grow.

Michael: Well that's great. You know, I'm really glad you called. I'm very

happy you're excited. You get it! I mean, you definitely get it. You see the value there, you're having some success, and I encourage

you, you know. I'd like for you to be my next starlight Dave

Flannery. I mean, what a maniac he is. I mean, I wish everyone

can be like him.

Cheree: Well, I would love to be the Cheree Dave Flannery. Probably not

as aggressive as that.

Michael: That would be great.

Cheree: Yes, but I would love to, you know, have periodic calls with you and

especially like I said, to encourage women. Even if a woman has children and she just wants to do this part time, she could take up one client and work five hours a week, and make \$3,000 a project. The opportunities are just endless with something like this. I'm going to be doing more opportunity analysis's and I'll email you,

and if you want to do another interview?

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Michael: Absolutely! Yes, let's do it. Call me back in a month and let's do a

part two.

Cheree: Fantastic!

Michael: Alright, thank you very much.

Cheree: Thank you.

Michael: Have a good evening.

Cheree: You too!

Michael: Bye bye.

Cheree: Bye bye.

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