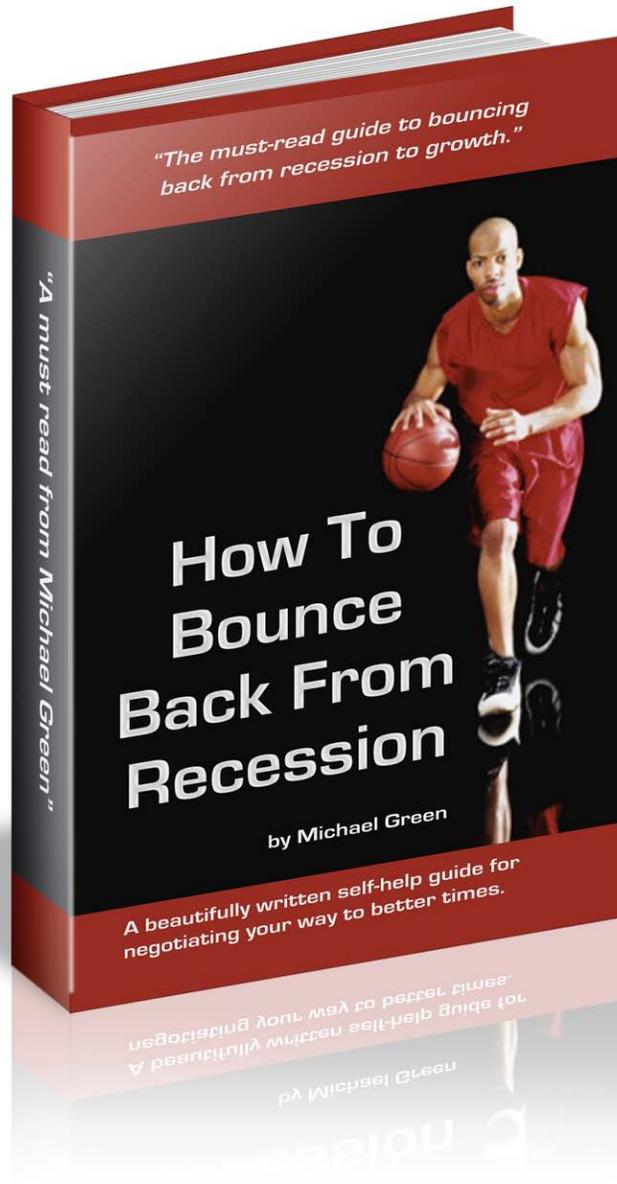


How To Bounce Back From Recession

Take Responsibility. Take Charge.



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What A Trip!

Living on a roller coaster ...

A recession is anything but amusing – although the recessions we've experienced in the last two decades certainly resemble an “amusement” ride. Amusing for whom? Certainly not for you or me. The ups and downs have been nerve-wracking to say the least. We shot out of the gates in the mid-90s from the earlier downturn in reaction to foreign competition. We were abruptly thrown forward and then solidly put back in our seats when our tech bubble burst at the seams, spraying any long-term security we thought we had, to the winds. That caused many of us to question our bases and stability.

But we were still strapped in and moving forward with the new-century globalization. So we rationalized our fears and held onto the time-trusted rail of stocks, properties, and real estate. We calmed ourselves and rode that up – higher and higher. The air seemed clearer the higher we went. Some of our lost confidence was regained. After all, none of us remembered the crash (nearly a century ago) and real estate never let us down.



Then – Over the top – Hold on!

White knuckles. The bottom fell out. Angry winds of foreign investors blew in our faces. Some of us lost their hats. Our hairs were blown back. Our knees buckled and our hearts were in our throats as we were separated from the security of our seats and plunged downward into darkness.

This time, our ride kept going down. It seemed the more we tried to adjust ourselves in an effort to feel more secure, or at least comfortable, the faster we plummeted. Most of us were being taken down further than we'd ever known before. We were forced through a narrow tunnel stripped of our senses; suffocated. And there was no immediate escape. We had no recourse but to ride out the experience. We were in it for the long haul, and we were not alone.

What the "Experts" Tell Us

Spend? Expand? Recover?

Remember, the recession is a global problem. There are as many in China and Japan as there are Britons, Americans, Europeans, and Latinos experiencing "the" recession. However, China has bounced back faster and higher than the West. This could be due to innovation, urbanization, credit resolution, or all of the above. Regardless, China and its citizens are on their way to recovery while other nations continue to struggle. China has expanded to get out of their recession, while other cultures appear to have pulled-back to correct deficits with workforce reductions, company mergers, and production slowdowns.

Not everyone is advocating cutbacks. Economic experts are actually telling consumers to spend, spend, spend! Really? They contend consumer debt is the root cause of recession – on one hand, and say spending is needed to help the economy bounce back and end the recession – on the other.



What are we to believe? Expansion seems to have worked for China. But what works for one doesn't necessarily work for another. In other words, how are we expected to "spend" when every penny goes to surviving unemployment, inflation, and asset devaluations?

"From the point of view for the entire economy we want people to spend," says Mike Walden, North Carolina State University economist. "Experts say that in a recession when times are tough individually every purchase helps collectively."

Most "mainstream economists" (those of whom most of us cannot personally relate to) believe that recessions are caused by reduced purchase of goods and services. These experts advocate expansion by politicizing the buy, buy, buy, or, spend, spend, spend dogma.

Depending on which particular school of thought or training the economist subscribes will generally determine which strategy he/she favors to be the quickest and most effective remedy for bouncing out of a recession. As a result, experts may suggest

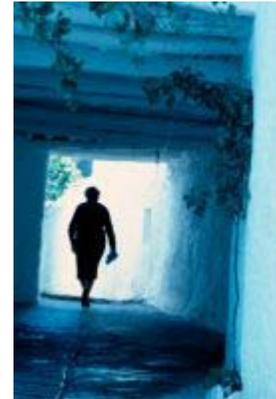
- raising or lowering interest rates (to control inflation and encourage buying, borrowing, and spending),
- government purchase of goods and services (spending on infrastructure improvements and research – which can create short-term jobs and increased spending on many levels),

- government redistributing (generally increasing) income paid to those on welfare and social security, as well as businesses that receive subsidies (to encourage spending and borrowing),
- tax cuts to promote business investment and expansion (possibly encouraging job creation that results in eventual increased consumer spending), and/or
- doing nothing at all, letting the market and economy naturally run their courses, which may or may not encourage consumer borrowing (to remain solvent and postpone foreclosures and other potential losses) and spending (capitalizing, and/or stocking up, on goods and services whose costs have been temporarily reduced).

There Is Daylight Ahead – No Thanks to the “Experts”

Surviving the ride

At any rate, we're coming around the bend now and into the station at last. They took photos as you emerged from this roller coaster go-round you know. See? How do you look? Did you survive the ordeal or did the ordeal (a.k.a “the recession”) survive you?



Make no mistake the ride goes on. It leaves the station and takes others on a similar journey as yours that they may or may not be prepared for.

The effort of the government to shore up the economy and plug economic holes is a short-term fix – a band-aid if you will. Like the amusement ride cars that stop to unload and take on passengers, the economy continues it's up and down course. Some get off the ride wobbling. Others fall to their knees, needing help to get up again. And some just lose their lunch!

The roller coaster course (economic problems) will not change, or be changed, quickly. Homes, the mainstay security of all we hope to possess, have lost their market value. Pension savings we scrimped to ensure would see us through our old age have been decimated on the stock market – or bankrupted employers liquidated them in the name of shoring up our jobs. However, not only have consumers' short- and long-term wealth been washed away, many of our jobs have as well.

So passengers must decide what they need to survive the ride. Typically, the ride (recession) is as bumpy, and lasts as long as consumer confidence is low. So, if you, the passenger, had a bad ride, what could you have done to make it better? Well, probably not much aside from abstaining from that last snack (panicking and over extending your credit) prior to embarking on the ride.

And there is no benefit in looking at what could have made the results of recent events better for you. Until the government comes up with some way to even out the track (restore balance to global trade), the effects will be the same – up and down for you and me. Therefore, the responsibility rests with *YOU* to decide how to navigate the ride and how you will bounce back from it when it is finally over.

And ... make no mistake ... *perspective* has a lot to do with it.

Change Is Good

Really, it is!

There are some benefits that come out of a recession that are not just advantageous for the government or foreigners. We will show you how to “bounce back” from the recession, no matter how scary it has been for you. You *can* do it!

Let's begin by remembering a few basics:

Rule Number One: *CHANGE is constant.*

Rule Number Two: *CHANGE is necessary.*

Rule Number Three: *You can't stop CHANGE.*

Rule Number Four: *The RECESSION didn't cause CHANGE. It only accelerated it.*

Think about it ... sooner or later complicity, reckless spending, and habits of instant gratification were going to catch up with us. But it was more the shock of the magnitude and suddenness of change seemingly beyond our control that brought us down. Our expectation of how things were and how they should be at the high point (of prosperity) was nice. Seriously, we all knew nothing would last forever. But the comfort and fun prompted us to live in a denial that would eventually require us to necessarily discipline ourselves, cut our wastefulness and overspending and lessened work ethic and faith in ourselves and our innate abilities to be imaginative and *SURVIVE!*

Another “rule”:

No one can keep you down (or stuck in the tunnel) but you.

You may feel “put” or victimized by events that critically change your life or lifestyle, or perception of them, but the ultimate adjustment and recovery is totally in your own hands!

That being said, let's get to the business of bouncing back!

Capitalize on the Advantages

Make lemonade from lemons! ... or ... Do you want cheese with that wine?

Easier said when one has a job and life feels stable. For many, it makes little difference what stage of the recession we're in. All they know is unemployment, hard times, and few opportunities to recover. Change is called for. But where do you turn when talents and skills you've used for decades are either not in demand or outdated? It indeed is the feeling and epitome of total rejection.



Do take heart. The advantages of the recession are not just for investors and governments and the top 1% of the (wealthy) population. For the average person, and you know who you are, the recession has brought about positive as well as some not so pleasant changes for you. You can wallow in your “bad luck” or lemons you’ve been handed, or you can be proactive. Instead of kicking your toe in the sand, resenting those around you who seem to be sailing unscathed through the recession, or waiting to be rescued from your problems, buck up and take charge of your change.

- Be a copycat – how have those around you who have also been impacted by the recession stay afloat?
- All you have is time – take advantage of it and make it work for you.
- Start your own SME (small-medium enterprise) – be your own boss.
- Cut out the riotous living! Eat in, grow your own or shop organic, walk, bicycle, join clubs (clubs are a very good source of networking to improve your employment and living situations).
- Don't hesitate to ask for help – no one can help you if they don't know you need it (barter for goods or services, attend workshops to enhance or acquire skills, research “free” services such as public libraries, food sources, etc.).
- Vow to resurrect your prosperity and status - “a penny saved is a penny earned.” Spare change adds up faster than you think. Collect it and put it into savings or invest it wisely.

YOUR BOUNCE-BACK TOOLKIT

Michael Green's Online Toolkits

- Be as good to you as you can – do not sacrifice yourself for everyone else's comfort all the time. Everyone, even the primary breadwinner, needs a break, a tension release, some time out from worry and stress – before they explode!

Emulate Your Nemesis

For those embittered and unable to see the glass, let alone that it is half-full, *EMULATE YOUR NEMESIS*. That's right. Love the ones you hate. Look at those you feel do not understand your loss (whatever it might be; job, income, home, support of family/spouse, etc.). What are they doing to make the changes of the recession, regardless how indirect (higher costs of housing, utilities, food and gas, lower wages, higher taxes, unplanned pregnancy, adult child moving back home, separation/divorce, etc.) work for them?

- What about the single neighbor that lost his job that now rents out a room or two to help make ends meet so he doesn't lose his house? He now has someone to talk and eat with!
- What about the teacher whose hours were cut and now tutors children needing extra help to make up lost wages. The specialized instruction will boost her résumé so she can get a fulltime position, perhaps in a private institution at a higher salary.
- Be open to the possibilities. Complaining alienates you from potential opportunities and people who might be able to help or know someone who can.
- In short, *network, network, network*. Ask those that are "making it" how they do it. Get ideas and go for it!

All You Got Is Time

For those who have lost their jobs, you have *TIME*. How often did you complain that there weren't enough hours in a day to do all you wanted, or had, to get done, and still have time to relax, spend with friends/family, or expand a dream or accomplish a long-sought goal? Well, now you have *TIME*. What are you doing with it?

Jump Into the Market

For those who have lost their primary means of support, *BECOME YOUR OWN BOSS*. What do you do best? How long have you been doing it for someone else? How can

you turn it into a small business? There are small business workshops to help you decide and establish your own SME. Workshops and courses discuss the advantages and disadvantages of it, how to get capital to start it, and how to expand it once it's up and running. Do your homework.

This is a great collection of Small Business / Careers / Hobbies eBooks which will get your thinking in the right direction for you own small business start-up:
[Click here to find out more](#)

Take Care of You

For those who have had their incomes severely impacted or reduced, you have an opportunity to eat better, slow the pace, shop smarter, clean out the useless, seldom-used, or forgotten items for cash or recycle, or spend more time with family/friends in simple pursuits like talking, cycling walking/hiking, camping, fishing, playing cards and games, learning skills or hobbies from others (playing an instrument, weaving a shawl, carpentry, mentoring). In short, you have the opportunity to begin to *LIVE HEALTHIER, FULLER & BETTER.*



Here are some great resources to check out as you begin this more balanced journey of life:

Cycling training plans and books:

Bicycling training plans and eBooks to help cyclists train systematically and improve their ability to ride. Bike training plans provide guidance as to how to plan rides that stress various cycling attributes and build fitness throughout the season:

[Click here to find out more](#)

Learn fishing secrets:

[Click here to find out more](#)

Learn To Play Guitar Fast:

Step by step video lessons make learning fun and easy. Start today.

[Click here to find out more](#)

Knitting For Profit:

An exciting new book that shows step-by-step how to make money from knitting or crochet. Great for home-based business and work-at-home mums, and learning how to turn a hobby into real cash income!

[Click here to find out more](#)

Healthy Urban Kitchen Cookbook:

A simple, step-by-step system for shopping, cooking & eating the worlds healthiest foods (all natural, organic produce & grass fed meats). Gluten & Soy FREE:

[Click here to find out more](#)

Recession Knows No Pride

For those who have hit bottom and are facing foreclosure or bankruptcy, or both, *SEEK HELP*. Do not be too proud to ask for help. You surely will not get it if no one knows you need it. Numerous private as well as government programs have become available due to the recession's impact. Use them if you need them and you qualify. They can help you modify or refinance your current mortgage (cheaply or at no points), reduce and/or subsidize your rent, restructure your debt, and generally help you downsize. There are workshops (many at no cost) that help you learn about your credit and finances, financial planning, and job searches. Government assistance and private food cooperatives, banks, and services offer higher discounts or breaks on childcare, utilities, clothing, and food now more than before.



It isn't pleasant, and you need to view your situation as temporary.

The job market is typically one of the last parts of the economy to recover after a recession. BEWARE of agencies that have popped up that exploit job seekers in dire need of employment. Many require a fee and take your money (possibly saved for your rent and food) and only give you a list of online sites to search and post your résumé to. You can do this on your own!

Even if you do not have permanent access to a computer, you can use one at the local library for free.

How To Find Happiness:

There are lots of strategies in life for trying to get the balance right, even when your immediate world around you is in a bit of a mess. This is a book that I personally publish and over the years I've received a great deal of positive feedback from it:

[Click here to find out more](#)

Decide to Recover

For those lucky enough not to feel the direct sting of the recession, and who have disposable income, it is prime time to invest and expand your assets. *CREATE PROSPERITY.*

Interest rates are low - the lowest in 60 years. Now could be a good time to buy a house or vehicle, or just borrow money. If you are going to borrow money you should always be careful and of course seek professional advice.

You might also consider getting some information on how to modify your existing mortgage to reduce costs. See:

[Click here to find out more](#)

Or you might consider investing in real estate foreclosures (rental houses, apartments, office spaces, vacation properties):

[Click here to find out more](#)

The stock market has been coming back, so there is time to beef up, or begin a portfolio. These might be some of the places to invest your money that thrive during high interest rate periods:

- base metals (copper, iron, and lead)
- futures (corn and soya bean)
- bond insurance.

The more self-aware and focused you are with your investing, the more successful you can be. Some investments require shorting the market or keeping a keen eye on significant fluctuations that can effect your investment long-term.

Learn about Penny Stocks:

[Click here to find out more](#)

Stock Never Loss Secret:

Brand New Product: How to Trade Stocks 15 minutes on the opening. Make constant profit (50 pips) every single day is so easy if you know one hidden secret:

[Click here to find out more](#)

If you do not feel comfortable with self-investing, consult a professional, but try to capitalize on the opportunity if possible.

Additionally, Treasury bond interest rates rise considerably as inflation takes hold.

Even if you aren't rolling in dough, you can save your change and coins in a jar. You'll be surprised how quickly they add up. Then you might choose to pay a nagging bill, take a weekend jaunt, or go online and purchase a share or two of promising stock, or open an online IRA for the US market or check out similar government backed schemes elsewhere. You can additionally deduct contributions to your IRA (to a certain amount depending on your age and marital status) on your federal income tax. For those who are not interested in taking any risk at this time, put your pennies in a conventional bank or credit union savings account.

Treat Yourself (in moderation)

For those who have prudently scrimped and saved, regardless of what circumstances the recession has imposed on you, *TREAT YOURSELF*. Prices are low for package vacations and cruises. Many recreational vehicles, cycles, snowmobiles and ATVs, boats, jet-skis and watercraft, and even airplanes and timeshares are being offered and sold if you have to, or want to, travel, use hotel points, airline miles, and online off-season and promotional discounts.



Skier Fitness Training:

Discover the joys of fitness when you learn how to ski with this comprehensive ski fitness program:

[Click here to find out more](#)

Travel/Vacation eBooks

Here's a great collection of travel and vacation books to enjoy:

[Click here to find out more](#)

How To Master Mountain Biking:

Comprehensive guide packed with tips, tools and tactics to help beginner

and intermediate mountain bikers quickly advance their mountain biking skills and knowledge to an advanced level:

[Click here to find out more](#)

RV Travel Guides: The Frugal Shunpikers Guides To America:

A series of e-book guides for RV travel on a budget. After 9 years of driving the back roads of America, the author reveals hundreds of free camping finds and other advice for budget RV travel:

[Click here to find out more](#)

Additionally, “treating yourself,” regardless how big or small the treat or reward is, is important to your mental and emotional well-being during hard times. No one can live in a pressure cooker forever. They will either wither away, dry up and blow away, or eventually *POP!

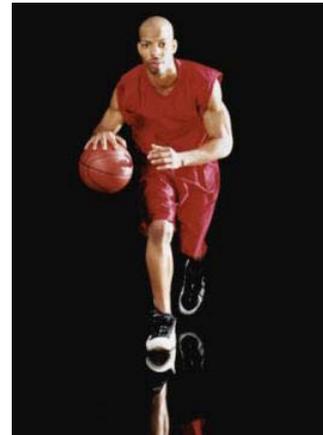
Splurge on an ice cream, have a picnic lunch indulging in anything but your current problems or situation, or plan a night watching a mindless comedy movie (or several) with popcorn and sodas. Some may opt to attend weekly church or organizational events. Getting up and out for even a few hours relieves some of the pressure and often clears the mind enough to allow creative thoughts, solutions, and problem-solving to occur.

Taking Action

Getting Some Spring in Your Bounce

In an effort to “bounce back” companies not only have reduced workforces and benefits, but they are more-positively trying to diversify and enter new markets. Many have been slow to bounce back, however, since obtaining financing is more difficult due to the credit crisis. Credit channels and the global financial system have been constricted, cutting off critical funding.

To help commuting employees save, some companies have begun offering incentives for those who bicycle or carpool to work. Others have re-introduced flex time (i.e.: working 4-10 hour days). In the UK in the 70s power cuts mandating a government imposed three-day workweek. Recently that option has been discussed as a flex schedule option. Other companies have looked into employees telecommuting from home several days a week, or entirely! Still other companies have opted to reduce their workforces and either hire project- or task-specific consultants on contract or apply for grants to fund temporary positions (also generally project - or task-specific).



The positive spin from companies is that work hours flexibility and other small incentives are employee-friendly --- as opposed to downsizing and layoffs. For the company, it is equally productivity-friendly. However, these modifications do not guarantee there will not be a company downsizing, benefits cuts, or layoffs. Additionally, many fast-food chains for example have maintained permanent employee part-time status since the chains' inceptions, which has resulted in the companies being exempt from offering mandatory benefits an employee having “full time” working status enjoys.

Companies surveyed have indicated how they have coped thus far with the economic downturn:

- Most have resorted to reducing the size of their workforces.
- Many hold on and only impose a hiring freeze.
- Some profess to keep “valuable employees” they reduced overall labor hours (i.e.: from a 40-hr. week to a 30 to 32-hr. week).

- Many consider freezing salaries and either reducing health benefits, requiring a larger monthly contribution with higher deductibles, or eliminating them altogether.

With all the day-to-day uncertainty, how does a person cope with the stress and anxiety of potential reduction in pay, elimination of major benefits, or unemployment?

Undercover Lawyer:

If your boss is harassing you and makes you feel like you can't endure going to work another day:

[Click here to find out more](#)

There are "recession-proof" businesses you might consider moving in to. Your option, if you feel your current position is in jeopardy, is to move into one of the recession-proof businesses, or consider getting training to be eligible to succeed in one of the recession-proof businesses *before* you lose your current job.

Typical recession-proof businesses that might offer you an outlet include:

- **Education** (teaching and instruction),
- **Healthcare** (nurses, medical technicians and assistants, physical therapists, and home care aides),
- **Security** (law enforcement and international/TSA experts and screeners),
- **Environmental** (engineers, "green experts," and sustainability experts), and
- **International business and relations** (translators and consultants working in other countries).

This is fine, you say, if a person is young enough, wealthy enough, or poor enough to obtain training or re-training or go back to school to learn new skills and techniques. What do you do if you do not have the time (years) and money to learn a new industry?

Our suggestion: *Quit stressing and take charge of, and responsibility for, your own success – or lack of it!*

Regardless what circumstance befell you, you are not alone, nor are you powerless to do something about it. Think in terms of luck – and *not* necessarily *bad* luck!

Ask yourself if risk avoidance and fear of failure have made you less competitive, less active, less motivated, less involved and less engaged?

Before you beat yourself up and decide maybe you *deserved* to be laid off/fired (which is *ree-dic-clu-ous!!*), invest time in taking stock of where you are now and where you would like to be this time six months from now, a year from now, 5 years from now.

If you have tried unsuccessfully to gain employment, quit trying. Look in the mirror. This is an opportunity in disguise to do what you've always dreamed of – being your own boss! Check your pride at the door and shore up your self-esteem.



You'll need humility and a hard shell to endure criticism.

There will also be well-wishers that might as much want to see you fail as get back on your feet. Be careful of whose advice you take because you will surely get a lot of unsolicited advice from people and places you never expected.

Stand firm. Don't settle. Bounce back into what you are good at, what will make you excited to get up in the morning, and what will enhance your and your family's life.

Enter the marketplace! – but with the full understanding that nothing worthwhile seems to come easily. Know what you know and know (and admit) what you don't know!

Be aware of the difficulties of establishing your own business. But by all means, if (your personal) bouncing back from the recession depends on you getting employment - GO FOR IT.

DO IT!

Personal Realities:

- Prepare to endure long hours, challenging management decisions and possible months with minimum or no income.
- Little or no experience in your chosen “business” adds risk or causes people (lenders, partners, suppliers) to take you less seriously.
- Be financially literate (if you do not have the background to operate and keep your financials, take night classes).

- Hire people whose skills compliment yours, fill in operation and intellectual gaps, and are in line with your company goals.
- Develop a solid business plan (or have a professional help you) that will attract lenders, investors, and partners.
- Conserve your money before you begin (expect to live on a “cash cushion” for the first six months of your operation).
- Keep focused on your goals (What are they? Pay your short-term bills? Build a thriving expanding enterprise? Develop a business that will survive generations?).
- Put yourself in your consumers' shoes:
 - Customers will go where they can get “more bang for their buck”.
 - People may not have as much money as they used to, but they won't give up the little pleasures (like a cup of coffee, out), even in a bad economy.
 - To move inventory items, you may have to lower prices or have sales.
 - The consumer sees competition among businesses, and that encourages more spending (become a main player and competitor in your particular market).
- Join and participate in industry and community groups (professional groups, industry organizations, Rotary and fraternal organizations, etc.).

Outside Realities:

- You must be cool and *KEEP YOUR COOL!* Only the strong survive.
 - Be flexible but structured. Make a plan and stick to it and its milestones and goals.
 - Adapt to changing (economic) circumstances as you would to changing market trends, preferences, and demographics.
 - Be prudent and thrifty. Do not sacrifice quality, but shop around for the most cost effective manufacturer, supplier, methodology/strategy, and marketing.

- Be proactive. It's easier, less time and cost consuming, and stressful for everyone if you, your management, operations, and your mission are grounded in being proactive (plan, utilize positive forward thinking, complete all tasks, projects, milestones in their entirety, and follow your mission statement while achieving your goal).
- Save. Do not be too quick to reinvest profits. You personally are still on the roller coaster, as are your business and employees/staff. Plan/save for times when the already weak economy falters again, taking fragile start-ups and SME (small-medium sized enterprises) down with it.

101 Essential Hints & Tips

Whether you're just getting into business or you've already got an established company set up, there are always more hints and tips that will serve your company well. Check out this wonderful guide:

[Click here to find out more](#)

- **RISK:** Your fledgling business will be more at risk during a recession than it normally would be. Volume and sales will fluctuate more in the extreme than during times of economic stability. What does this mean? It means some months you will wonder if your business will survive (due to lack of revenue or an abrupt downturn in traffic). And some months you will be frantically filling orders, up to your eyeballs in customer service inquiries, and tempted to hire several more employees to keep up with volume, inventory, and bookkeeping.
- **COMPETITION:** Competition is normal. But when the pie becomes the size of a tart, the fight over a piece of it, or the crumbs that are left, becomes brutal. Only the innovative, creative, strong, and balanced businesses will survive.
 - *Marketing:* Any cheap or free marketing and advertising is necessary to keep your business' *face* in the mainstream.
 - *Supplies:* Outbid critical supplies or monopolize suppliers to maintain an edge on your competition.
 - *Distribution:* Can you corner your market? Have you made contacts or networks with distribution chains (boutiques, eating/drinking establishments, retail/wholesale stores, construction/heavy equipment contractors, etc.)? Develop a specialty or special market-of-interest.

- *Reputation:* If you haven't established your reputation, set to do so quickly. Give your clients/customers what others don't – which extends beyond just having a good product.
 - Return calls promptly.
 - Keep on a schedule as much as possible.
 - Maintain effective and consistent communication with partners and employees, suppliers and supply chains, clients and customers, and the public in general.
 - Deliver on time.
 - Follow up on orders. Offer satisfaction guarantees – but do not “sell the farm” just to keep a customer that cannot possibly be satisfied, happy.
 - Provide effective customer service. Eventually you will encounter one customer that may drag down your company's morale through repeated calls voicing their dissatisfaction. *Do not change your entire system and discard what seems to work for the majority, for one fussy customer.* Do not second-guess your product or service and business relevance and savvy based on one or a couple hard-to-handle customers. **SOLDIER ON!**
- *Branding:* After you establish your market, distribution network, and reputation begin to centerpiece your product (like Starbucks, Nike, Coke, McDonald's, etc.)
- **CHEAP LOANS:** There is good news and not so great news here. Interest rates have come down, making it a good time to apply for a small business loan if you need one. The not so good news is that the lenders don't have any more money to lend than they had before the recession. Loan qualification standards have gotten more stringent and lenders are equally shy about how much to lend to whom, and if the loan will be repaid (or if your business has no chance of surviving the economic downturn no matter how much money is thrown at it!) So, you must have a solid business plan with financials all in order to qualify for the loan.
- **EMPLOYEES AND STAFF:** Remember that times are tough all over! If you have an established business, you know better what has personally impacted your employees and staff. If you are just starting your business, and have several employees, be aware they need what you need – stability and security

(generally in the form of a paycheck) and benefits for themselves and their families. To maintain their lifestyles, they may ask for a minimum wage or for an increase in pay. Higher costs of living do not discriminate. Everyone has had to pay more at the market, the gas pump, and the medical clinic.

You might find you have to:

- lay off inefficient employees/staff to accommodate higher wages or benefits programs for other employees,
 - hire fewer employees to establish and maintain operations, or
 - delay expanding or reduce output/operations (which is highly undesirable).
- **HUNGRY HIPPOS:** *Beware the hungry hippos of the business jungles and swamps!* The primary objective here is to take charge of your existence, destination, and life. The idea is to regain, not just your health and wealth, but your financial security in the long-term. *We want you to be very successful* in your SME venture. And know that with success comes more stress disguised as opportunities.

Oh NO! Not OPPORTUNITIES!

Large companies during a recession are like the top 1% elite who sail through adversity without so much as a burp. They not only thoroughly enjoy the roller coaster ride (laughing hysterically with their hands in the air at all the cheap thrills (a.k.a. reduced rates and cheap buys – foreclosures) that pass most of the frightened passengers by, but also at the SMEs (old and new) that have promise and have only mismanaged their revenues and assets, or that are prosperous and small only due to their owner's lack of capital to expand at the moment.

Large (stable and lucrative) companies salivate like hungry hippos at a watering hole at the smorgasbord of smaller competitors. Once targeted, your company may be offered a buy-out by these larger predators, or they may simply make it difficult for you to continue to effectively compete in the market.

"Microsoft was known to squeeze out small competitors by forcing computer stores not to carry those products"

----- Ron Kurtus' School of Champions,

Online at: http://www.school-for-champions.com/competition/business_types.htm#.

Other major name companies have been known to squeeze out SME competitors through lawsuits or by monopolizing, or strong-arming, suppliers. While your SME can be successful with consumers, going toe-to-toe with the big players is challenging if not financially impossible.

How To Make Sure Your Business Is Recession-Proof

Don't invest more in a start-up business than you can afford.

You have channeled all your energies into something positive. Very good! And now you find you have traded old stresses of losing employment, paycheck, and benefits for personally losing your business (your “baby”), your livelihood, and your home, family, and existence! Some might shake their head at you, tsk-tsk, and ask, “Are you never satisfied?!”

Of course you are. But the reality is, you have started a business during the worst possible economic climate and so far, has it survived by virtue of good business savvy, a good business plan, or just good luck?



Honestly, none of that matters. Remember what we said about outsiders’ unsolicited advice and critique? That’s right – pay no heed to it. Focus. You have built yourself a business and a new life and lifestyle. How are you going to maintain it throughout this recession and into the future?

Keep in mind that your primary mission is to ensure your business adapts to changing market conditions, regardless what those might be. We hope for better times, but we must prepare for an extended recessive downturn.

Basic strategies and decisions you must consider, and make, if your business is going to survive the recession and thrive afterwards include:

1. Optimizing your resources in the current difficult economic climate.
2. Making important decisions regarding gains and losses.
3. Evaluating and accurately determining which choices are critical to reducing risks.
4. Prioritizing energy and resource allocations such as managers, staff and teams, behind your core business strategy.

Additionally, there are steps to take to recession-proof your business if/when the recession (economic downturn) extends over a longer period of time (years rather than months).

- Prepare a 12-month cash flow safety net. Consider what changes you would make if your revenues dropped 10%-20%. This might require you to fine tune and tighten up your management reporting so you won't be caught off guard when leading indicators for your firm begin to falter.
- Do you have customers that cost your company more than they contribute to your bottom line? If you cannot turn around the relationship to make them be a more profitable asset, consider sacrificing them to your competitors. Turn them loose to make room for more profitable clientele.
- Keep your company lean. Set and measure inventory targets.
- Maintain consistent and regular communications with your sales and operations staff and suppliers.
- Also maintain close communications and contacts with your customers. "Lasting relationships are built in hard times."
- Be alert to new market opportunities. Customer needs change according to changes in business climate.
- Develop strategies to attract new customers – luring them away from your competitors! You need to constantly increase your customer base to survive. They are a business' life blood. It is doubly important to reach out to current and potential customers during a difficult recession period.
 - Make certain your customers have a good experience (working with, or purchasing from, your business).
 - Community involvement introduces and keeps your business in the forefront.
 - Actively campaign to greet those (potential customers) who are new to the community area.
- *HIRE*, don't fire, during a recession period. Keep sight of the BIG PICTURE. Traditionally, according to the experts, "economic downturns are short-lived." Time necessary to train new employees is more plentiful during slower growth periods. Employees laid off during slow periods will have to be hired back when business picks up, which costs companies more money in the long run.
- Don't decrease your marketing and advertising during hard times. It is natural to look for ways to cut costs during recession periods but don't let your fear associated with the recession make you inadvertently cut yourself off from

attracting *MORE* business to you. You want to keep growing and *SURVIVE* the temporary downturn. Keep reaching out for customers. Reduce costs rather than eliminate your outreach by marketing through:

- Blogs
- Emails
- Online newsletters
- Be thrifty. Watch your spending. Don't be late on payments! You must maintain your personal credit rating, since banks decide to approve or reject business loans based on your personal credit rating.

Internet Marketing

Online marketing, e-Marketing, i-Marketing . . .

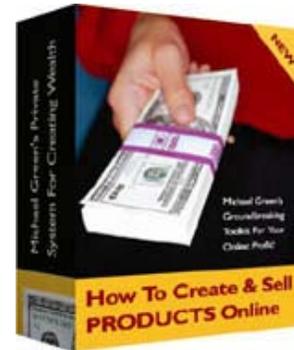
A recent option for selling products and services to masses – globally - that requires no inventory, and has profit margins exceeding 90% is *Internet marketing*.

The main attraction to Internet marketing is the wide exposure your business receives through its online presence without requiring a huge capital outlay.

Create and SELL Products ONLINE:

There are quite literally thousands of products out there, all claiming to explain how online marketing works. I can do no better than recommend my own internet Marketing bible to you. My very own Create and SELL Products ONLINE:

<http://www.CreateAndSELLproductsONLINE.com>



Advantageously, Internet marketing:

- is a low cost promotional strategy for your business that includes:
 - search engine optimization and submission and pay-per-click,
 - copywriting that encouraging site visitors to act,
 - webinars (cutting edge - provide a medium for experts, business owners and professionals and adds personal contact and a sense of meeting “the expert”),
 - online promotions,
 - blogs/video blogging (inserting ads and links can attract prospective customers who have grown to trust the company),
 - information products (eBooks, CDs, videos),
 - reciprocal linking, and
 - email marketing (the oldest and over-used),

- does not require a huge investment,
- operates completely online,
- is the easiest and fastest way to access a global market,
- does not limit your business to just one location,
- gives your online business, or portion of your business that is conducted online, a greater chance of success,
- reaches your target market quicker and more easily, and
- provides a quick and easy way for potential customers to reach you - with one click!

The drawbacks to Internet marketing, and, there are a few, include:

- the lack of “the personal touch” (your ads have to entice the customer and sell your product/service),
- delays in building customer/client trust (your website has to build your relationships with your customers – e-newsletters help this by providing ongoing connection with customers and updated information and offers),
- it doesn't show physical evidence (to the consumer or investors) that the business is a success and works,
- tough competition, and
- the challenge to make your information stand out among the competition.

Strategies

So, what strategy is best for you? That is your decision based on your staff availability, time, business plan, budget, and goals. Let's explain a few of them:

Search Engine Optimization (SEO)

It is the “Holy Grail of Internet Marketing” when it works right, since it can provide the highest ROI (return on investment) than any other Internet marketing strategy. One downside is the effort involved in designing, monitoring, maintaining, and tweaking parts of your website to achieve the highest rank on the search engine results pages,

and the cost to set up even a small SEO ad campaign. Expect to pay thousands of dollars initially, with continued monthly payments.

Another downside is the extreme competition. There are only ten positions on the front page for any given keyword or keyword phrase, and no guarantee positions can be provided from any SEO company. (Be aware that no SEO company can offer a guaranteed position unless they're selling Pay Per Click advertising as search engine optimization). Search engines have also been known to change their website ranking method which can cause a loss of positions.

However, when your SEO is successful, you will gain a high position for select keywords and phrases in the organic (free) results.

Banner Ads

Banner ads are animated block ads posted to attract the web site visitor's attention. Banner ads are moving or talking graphics (often annoying) posted across the top of a web page. Sky-scaper ads are similar. However, they run along the left or right side of a page. Ads that don't "move or talk" are less annoying, less distracting, and more effective.

Both types of ads link the customer to your website when they are clicked. The ads are designed "to entice the visitor to leave the page they are on to see what the other site has to offer." Essentially you are paying another website to display a banner advertising your product or service on their website for a certain length of time.

The only real way of maximizing banner ad campaigns is to utilize a network of high-traffic websites that have similar themes related to your product or service and the target website.

Buy Traffic

You can pay a cheap service to allow you to buy traffic – tons and tons of traffic! The service may redirect traffic from a popular site to the target site. The primary problem with this type of Internet marketing is that the traffic may or may not be relevant to the target site. Some websites like to convert any type of traffic. But for the most part, this service is almost "useless." In other words, you get what you pay for – more or less.

Pay-Per-Click (PPC)

Pay-per-click programs let you create ads and link them to keywords. *Yahoo* and *Google* are two popular programs available. These are considered the most effective, although not the least expensive, Internet marketing tools.

PPC enables a website to have link placed directly into a search engine's results for specific keywords or keyword phrases. When web surfers search on one of these words, your ad appears. You pay a small fee when someone clicks the ad and goes to your site. For those unfamiliar with PPC, it works like this:

- You only pay when someone clicks on your ad.
- The rate may be from two cents to hundreds of dollars per click.
- The more you pay per click, the higher your ad appears in the search engines.

Website Lead Generation

Web site lead generation is the least risky method of establishing an ad campaign. Leads are provided to you at a set price per lead.

An Internet marketing company produces qualified leads by creating a website designed for the company's products/services. The website is promoted using the desired type of Internet marketing. People are attracted to the website who are already actively seeking the product or service. The close rate of website lead generation out-performs telemarketing by more than twofold.

Link Exchange

If a website is of good quality, other webmasters will link to it from their own site. Keyword-targeted descriptive text is used as the click-part of the link, or, as the anchor text.

Purchasing text links works the same way, but rather than buying the exchange, you purchase the link. This will typically lead to a link being displayed in a more prominent place.

The cost to purchase links will depend on the amount of traffic on the site and its *Google* PageRank (PR) (which is an indication of the weight a link would produce).

Affiliate/Partner Programs

What are they?

Are you still unsure if you're ready to embark on your own business and all that's involved in internet advertising? OK. Let's look at affiliate programs.

Affiliate programs will pay you for sending web surfers to a particular website! They allow you to sell your products/services online as well as pay you a set amount-per-click/per-lead, or a percentage commission for a purchase transaction. There are a variety of affiliate programs:

- *Pay Per Sale* – you are paid a commission for each sale generated; if someone you refer makes a purchase, your commission is a percentage of the sale; the commission can be for a single purchase or for all purchases your referred customer makes within a given period of time (typically 6-12 months),
- *Bounty* – you are paid one time (typically \$10-\$20) for your customer referral,
- *Pay Per Click* – regardless if a sale is made or not, you are paid for everyone you send to the online merchant through a banner or text link (\$0.05 - \$0.10 per click),
- *Two-Tier Programs* – you are paid a 15% commission on direct sales you generate as well as a 5% commission on sales generated by affiliates you recruit,
- *Pay Per Lead* - you are paid one time for generating a lead for the merchant. Similar to a bounty program; if they fill out a questionnaire or application, you are paid \$2-\$5,
- *Multi-level Marketing* – you are paid on a multi-level/pyramid-type basis for each referral and their referral, and so on.

Selecting An Affiliate

How do you select an affiliate and program that works for you?

1. Find a program that offers products and services that are relevant to your Website's visitors and ones they'll be likely to purchase.
2. Consider an affiliate that offers emerging one-of-a-kind products (to increase your chances of succeeding as an affiliate marketer).
3. Subscribe to a program that is ever-changing and expanding, who will grow with you.
4. Go with the affiliate that has the best rates (maximum pay for minimum clicks).
5. Check out the affiliate's add-on features: message boards, mailing lists, 24/7 customer service, etc.

The ClickBank Affiliate

ClickBank is consistently ranked as one of the most highly-trafficked sites on the web." It is an affiliate program network between affiliates and actual product sellers that mainly handles informational products (eBooks, software, etc.). It is a secure online retail outlet that can be accessed from more than 200 countries. ClickBank equally serves more than 12,000 digital product vendors and 100,000 active affiliate marketers.

ClickBank boasts that it makes a sale somewhere in the world every 3 seconds and processes more than 26,000 digital transactions a day!

ClickBank suggests you first set up your own website and begin drawing traffic to it. THEN you can begin making money from a stream of income. You must have as many streams of income as possible to produce a reliable and much higher income. This includes having affiliate programs and pay-per-click advertising on your website.

To partner with ClickBank, set up a free account on the ClickBank Profit System website and then search for affiliate programs suitable for your niche. All the affiliate

programs in ClickBank are organized according to their niche so finding affiliate programs you can advertise on your website is fairly quick and easy. And remember, every time somebody buys one of these products, you'll be paid a generous commission!

- Carefully choose the products you want to advertise so your website doesn't begin looking like *spam!*
- Begin by advertising one or two affiliate products relevant to your niche.
- Consider the commissions offered. Certain ClickBank affiliate programs offer 70%-80% commission while others only offer 30% commission.
- Minimize frustration and wasted time by choosing the right type of affiliate programs. Go for products which are "selling like hotcakes and are popular!"
- You should have multiple and reliable streams of income!

Join ClickBank.com now.

Hopefully we have given you some hope and help getting through the recession, regardless of your particular situation. Keep in mind as you continue on the roller coaster ride of the recession that the ride will eventually end and you will get off! We want to help ensure when you get off the ride, you are smiling and refreshed – not blown to bits and dragging.

GOOD LUCK!

Check out the incredible HowToCorp toolkit range below:

Create Your Own Newsletter <http://www.howtoWRITEaNEWSLETTER.com>
Publish A Money Making Ezine <http://www.EasyEzineToolkit.com>
Get your own Ezine Editors List <http://www.ezine-editors-list.com>
Become A Great Public Speaker <http://www.HowToPresent.com>
How To Publish PDFs In 5 Mins <http://www.howtoPDFcreator.com>
Beat Stress And Be Happier <http://www.HowTo-FindHappiness.com>
Build Info Products <http://www.CreateAndSELLproductsONLINE.com>
Create A Product Seminar <http://www.create-a-product-seminar.com>
Protect ClickBank and PayPal Sales <http://www.Easy-Download.com>
Start Your Own Forum Today <http://www.HowToStartaForum.com>
Get A Corporate Email Use Policy <http://www.Email-Policy.org>
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Perfect Your Golf Swing <http://www.HowToAchieveTheSwingInGolf.com>
The Answer To Your Dreams <http://www.Meaning-of-Dreams.com>
24 Keys To Promote Anything <http://www.HowToPROMOTEaProduct.com>
The Secrets Of Movie Making <http://www.Instant-Movie-Making.com>
Turn Your AdSense Into Gold <http://www.PureAdSenseGold.com>
Learn How To Blog For Cash <http://www.HowToBlogForCash.com>
Be your own Traffic Czar <http://www.Traffic-Czar.com>
101 Essential Hints & Tips <http://www.101BusinessTools.com>
Try The 20/20 Challenge Today <http://www.the2020challenge.com>
Place Yourself On Pg#1 Google Results <http://www.Google-1st.com>
\$30k in 30 days or refund it <http://www.MoneyTreeChallenge.com>