

Respect, Revenue, and...Recess?

It's all in this issue of Marketing, Media & Money magazine.

Interesting things happen as we grow our businesses, don't they?

We sometimes fall into the hustle & grind, forgetting to have fun in our business.

Or we run into challenges with cashflow or team growth that stop us from stepping confidently into our next level.

As you dive into the pages this month, you'll find articles about:

- tapping into new revenue streams so you can generate the cash flow you need (page 10)
- discovering assets you didn't even realize were at your fingertips (page 38)
- gaining respect and defying people opinions (page 26)
- and living the life you want (page 35)

And discover what's smart and what's working right now tactically:

- how to get found with voice search (page 16)
- employees vs. contractors which is best? (page 20)
- content marketing that actually works (page 23)

Plus, we're taking you back to recess and playtime (page 8). Because there's more to entrepreneurial life than hustle.

See you on the inside (and on the playground),

Patty Farmer, Editor

P.S. Don't even think about sponsoring an event without reading the tips I've shared on page 4-5. They'll save you from making expensive mistakes!



Patty Farmer is a Marketing & Media Strategist, International Speaker, Radio Host, Event Producer, & Best Selling Author specializing in Marketing & Business Growth Strategies and works with lifestyle entrepreneurs and speakers to attract and convert their ideal clients 24/7 so they can make a bigger impact in the world, and even bigger deposits in their bank account. Let's Connect: PattyFarmer.com Facebook Linkedin Instagram Twitter

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Marketing Media & Money

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7 Questions to Ask Yourself Before Sponsoring an Event



by patty farmer

Growing your business is about more than just being online. A great website and having a social media presence is important, but you also need to connect with people in a real way – an in-person. way.

What Are Your Goals?

Sponsoring an event is a great way to promote your brand and business, all while engaging with the other attendees. But it can be so much more. Before considering sponsoring an event there are a few questions you need to ask yourself.

What are my goals for sponsoring this event?

Will my target market be at the event?

Is this a good investment of my time and money?

Are other sponsors in the same industry but serve in a different way?

Will I have direct access to the attendees?

What are all the options available for sponsorships?

How can I leverage sponsoring the event before, during and after the event?

When thinking about your goals for sponsoring an event, are you looking for more visibility for your brand, want to meet new connections in a specific industry, building a relationship with the event host or have a product or service you want to sell? These are just a few goals you may have for sponsoring an event, but it is very important to establish goals before making a decision that will be an investment of your time as well as money.

Who Is Your Target Market?

Considering your target market when choosing an event is very important and key to your success as a sponsor. Being a sponsor at an event where the audience is not your target market may not be the best investment of your time or money, unless, for example, you are planning a launch of a new product or service that will be targeted to the audience or other sponsors at the event. I have sponsored many events where it was the other sponsors and/or vendors who made the event profitable due to joint ventures, speaking opportunities, guest blogging or podcast interviews.

What Is the ROI?

Knowing what you will receive for your investment is very important, and many event hosts offer different levels of sponsorship as well as the opportunity to create a sponsorship level that does not already exist. If when looking at the different sponsorship levels, you do not see something that you feel works for you, consider contacting the event host and see if he or she is open to a conversation regarding creating one that would be a win-win-win for the audience, the event host and for you. You may suggest something they had not thought of and would be willing to offer.

#SponsorshipTip "Don't just write a check, maximize the opportunity to engage and serve the host, attendees & sponsors." ~ @PattyFarmer

What's in the Small Print?

Make sure when considering being a sponsor to ask if you will have industry exclusivity or if your competitors may be sponsors as well. Having another sponsor that may overlap with what you offer can sometimes be a good thing depending on what you will be promoting and may provide collaboration opportunities for the future.

Lastly, ask if you will have direct access to the audience via speaking from the stage, a break out session or vendor table or maybe an opportunity to educate during a lunch break. How much direct access to the audience you have and limits on what you can promote are critical in deciding on whether it is a good sponsorship opportunity for the investment of your time and money.

It is also important to take into consideration if this is a local event or one you will have additional expenses, such as airline travel, possible shipping of products and hotel. Make sure to ask the event host about his or her expectations regarding promotion of the event and if the timing coordinates with your promotional calendar before making your final decision.

These are just a few of the questions I ask when determining if sponsoring a specific event is the right decision for my business at that time. Asking yourself the right questions will help you save time and money and allow you to move forward with knowing it is the best decision for your business.

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Narketing Tip

Know your audience and get clear on what their problems are and the solution you provide to solve them.

-patty farmer



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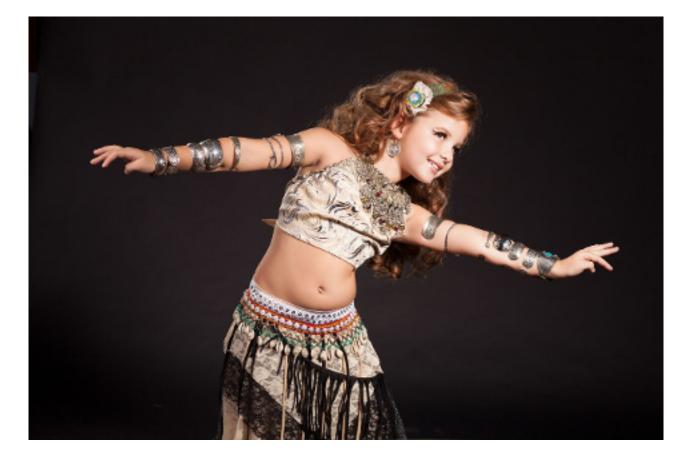
Recess to Reset: Playing Your Way to Success

by Dorci Hill

New Year, New You...the phrase that seems to embody the beginning of every year. Personally, I am sick and tired of the same old new year suggestions! I am not a new person necessarily – maybe a reinvented version of who I was and what I want to offer in terms of business. New – NOT! One facet of life I do believe in wholeheartedly is adult playtime. It is time to change the stigma from play as childish and not necessary to the mindset that it is vital for your body, soul and bottom line. While physical play activities keep your waist line in check, research now proves that play also increases problem solving, cooperation, collaboration and promotes a more inclusive work environment. All adding to a padded bottom line!

I am sure that many of you have spent countless hours setting up schedules and daily work routines and adult playtime is lacking or severely diminished from those lists. If you are like many an entrepreneur, your schedules are mostly non-flexible with income producing activities out the wazoo. And I have no doubt that your past years have been go, go, go, and build, build, build. The phrase, "All work and no play, makes Jack (Jill) a dull boy (girl)", comes to mind. This may seem childish, yet, most experts agree that playtime for adults is as vital as keeping an eye on your bottom line. Dr. Stuart Brown, author of Play, compares play to oxygen. He writes, "...it's all around us, yet goes mostly unnoticed or unappreciated until it is missing", and I would add, sorely lacking in the entrepreneurial business mindset. Most entrepreneurs would NEVER think of not following through on a business promise, scheduled meeting, or work project. And these same individuals will neglect themselves in a heartbeat. Continually breaking personal promises daily. Why is that, and why don't we see play as a non-negotiable?

As we age, it is looked down on to be happy and play. Stop playing and grow up! Sound familiar? We are hardwired for struggle from our education, jobs, and even families that reinforce this way of being. Waiting for the other shoe to drop because of course, the glass is half empty. Yet, it is the new year and now the best time for change! Change is a choice and you should be the first choice you make this year. Once you make the decision to put yourself first, schedule in some happy "hours", and get regular with play time, I promise that you will not want that "old you" any longer! Your relationships, business partners and bottom line with benefit as a result! Answers come easier, problems are solved faster, new solutions and opportunities are realized quicker with a happy, playful mindset. There is a reason companies like Google participate in burning man. It is a chance to let loose, be free, and drop into the collective mindset that is only found in play. A professional bodybuilder needs a break to allow for muscle rest and healing. Likewise, the entrepreneurial mind needs an adult recess to reset for success.



While everyone is offering their suggestions to start the new year, new you process with exercise programs, diet changes, journaling, vision boarding, setting weekly schedules, and daily content, my suggestion is to take a moment to add in some simple play activities! Now don't get me wrong, I agree with a healthier body and efficient work hours routine. Just consider how your week would look with a few happiness hours added in! I say it all the time, happy people make healthier choices and have way more fun along the way! Why? Because it is easier to make changes and work through problems when you are in a happy frame of mind. And what makes you happy? That is different for everyone and the simple answer is to find what makes your heart sing!!! Play doesn't have to be running around, waving your hands in the air, screaming at the top of your lungs chasing someone. Play can simply be a card game, reading/writing books, movies, music, comedy, relationships, conversations, walking, playing with a pet, or hand crafts. The list is endless and is as easy to incorporate as eating lunch. It doesn't have to happen every second of every day, think of it as a catalyst. A little bit goes a long way towards creating a happy, healthy body and bottom line. Your waist and your wallet will thank you!

Dorci Hill is a 3-time best-selling Author, Radio Host, Speaker, Healing Dance Therapist, Expert of Play and President of the Houston Writers Guild. She believes happy people make healthier choices and have more fun along the way to creating a playful, purposeful and pleasurable lifestyle! www.dorcihillglobal.com



Up Close and Personal with Charmaine Hammond, CSP,MA, BA

1. What are some of the changes business owners/entrepreneurs, in your opinion need to make to be successful in today's business environment?

I see a lot of entrepreneurs struggle with clarity of their brand, the audience and scaling their business, and who don't engage mentors or advisors to help. entrepreneurs who are able to find ways to work in their strength zone or genius will find that they are happier, the business is more successful and there is less stress to manage. Another change is to explore what your clients need/want and will purchase from you before spending a lot of time and money (and other people's resources). Often entrepreneurs create products and services they think others need and will buy and that may not be the case. Let your clients help you help them.

2. If you could have lunch with any CEO who would it be and why?

Daniel Lubetzky, owner of KIND. Not only do I love this product and eat their KIND bars regularly, I am a big fan of the way they support communities, schools, and organizations. This company is innovative, responsive and their mission of kindness is woven through everything they do, create and communicate.

3. What is your big 'WHY' that prevents you from giving up when times get tough?

My big why is to be able to contribute... helping others raise their dreams, and connecting with projects that matter puts a bounce in my step.

4. What keeps you awake at night?

When I am kept awake, which is pretty rare, it is usually ideas I want to explore and put into action. I jot my idea down so I know it will be there in the morning if I need it.

5. What is the lesson that took you the longest to learn?

There are so many lessons in business... some very humbling and tough to accept, but can certainly help you and your business develop. In the early years of business the longest lesson to learn was follow up and asking for help. As my business grew and I opened my second business (running two at one time), my lesson was discernment... what to say YES to and when to say PASS. Different stages of business and life provides opportunity for new lessons and challenges, which are great opportunities to grow personally and professionally.

6. What are you doing right now that you're scared of, but you're doing it anyway?

I am learning some new skills (use of different technologies and platforms) so I am stretching out of my comfort zone, and out of my interest zone. However, the benefit is outweighing the discomfort so I am sticking with it.

7. What was the biggest obstacle, blind spot or roadblock you had to overcome?

Through the years there have been different obstacles and blind spots to overcome. Perhaps the one that has been most challenging is about what to say Yes and No to. There are so opportunities in business, many that on brand and will move your business and mission forward, and just as many that take you too far off your business plan. Developing the skill of the 24 hour test has proven most valuable with this. This means waiting 24 hours (or more) before making a decision, so that it is well thought out, not emotive or spontaneous.

8. What are a few books you recommend every business owner read? (okay to include yours of course)

There are many books that have helped me along the way over the past 22 of owning my own businesses. The E-Myth by Michael Gerber, The Five Dysfunctions of a Team by Patrick Lencioni were two books that were very helpful with the work I do.



9. What do you love most about your business TODAY?

There are so many things I love about my businesses today. The ability to work on projects that matter means a great deal to me. The collaborations and partnerships that I have formed through my businesses are extremely important and valuable to me.

10. What's next for you?

It's time to write my next book, so 2019 will bring a new book and some new speaking topics. I am also on a team for an incredible project - animated film called The Beast (screenwriter/producer is Michael Mankowski), a film supported by educational resources that will help families, organizations, and communities recover and rebuild resilience after natural disasters.



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This collection is inspired by gemstones & pendants found throughout the world in an amazing array of color. These brilliant semi precious gem stones vary in their inherent color & purity creating uniqueness in every piece of jewelry created.

All designs are made with the highest quality materials such as fresh water pearls, gemstones, semi-precious stones, Swarovski crystals, hand blown glass, sterling silver & vermeil. Each is combined with color, shape, sparkle, texture for design complexity in creating wearable art design pieces.

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Media Tipo

Use each of your social and/or media platforms to strengthen the others. ex: Use Twitter to get more Facebook Page likes, Facebook to post YouTube videos, LinkedIn to re-purpose blogs, Pinterest and Instagram to post your Podcast Interviews. -patty farmer



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ROCKET Your Small Biz to the Top of Search Using Voice

by Elaine Lindsay

I'm talking about voice search LOL See what I did there? It's more natural for us to speak/say what we want/need and that is really good news for small businesses.

In 2016, 20% of all searches made with the Google app and on Android in the US are voice queries said Sundar Pichai at Google I/O.

Now in 2019 I believe it makes sense for small businesses to jump on the voice search train and make an effort to be at the front of the pack! There are in fact more of these interactive speakers coming on the market. They can help you manage your home: from your lights and thermostat to TV, Netflix etc.

"Our 'Google home' speaker is prominently perched on the room divider in our open plan bungalow. It seems most of what we say to him/he is a bit like the TV game show, Jeopardy, backwards. (I set it up to answer the hubby with a female voice and me with a male voice)"

As of January, the Google assistant1 is available on one billion plus devices: Amazon Alexa is available on 100 million devices2. Google has more because the Google assistant is also on all the android phones.

Voice assistants are now a consideration in car purchasing decisions for 60% of consumers. This shows that voice interactivity has truly made it into the mainstream.

Nearly one in five US adults today has access to a smart speaker according to a research from voicebot.ai. Adoption of smart speaker devices has grown to 47.3 million3 which is 20% of the US adult population in just the past two years.

I can't exactly compare smart speaker adoption and other technologies. There really is no apples to apples comparison. But, for instance, it took televisions 13 years to reach the 50 million mark. It took four years for Internet access to reach 50 million. Smart Speakers have basically done it in 2 years! We keep upping the rapid pace of technology adoption.

What does this have to do with small business? People are using voice search. Not only on these home speakers, people, are using voice search on their smartphones. And it's not only for nearby locational business, it is also for online.

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What does this have to do with small business? People are using voice search. Not only on these home speakers, people, are using voice search on their smartphones. And it's not only for nearby locational business, it is also for online. m one of the world's worst typists. Quite frankly, I'm an abysmal typist. My first typing class in grade 9, I wasn't there more than 5 minutes before the typing teacher, one of the nuns, tapped me on the shoulder and said "please go to the office. Get yourself put in math or science. You do not belong here". That nun was shrewd, I learned many years later, that I don't have great hand eye coordination.

All that to say, I jumped on voice search! (Google offered voice search in Chrome, back in 2011, and then the conversational search, <u>announced at Google I/O 2013</u>)

This is where small business can still get in relatively early and harness the power of voice. It's often easier to craft a question, than, to think of keywords you believe your prospects will use when searching for your products and services. Local business will benefit most initially, from the geolocation aspect.

With distracted driving laws, etc. mobile voice search is three times more likely to be used for local based queries than text searches. Okay. So, for instance as a owner of a pub in the Byward market in Ottawa or a restaurant beside the world's longest skating rink, you'll want to make a point of using these local landmarks in setting up your search parameters.

What I'm talking about is not necessarily local. It's for those small businesses that don't necessarily have a brick and mortar location. I want to encourage small business owners, entrepreneurs, coaches, etc. to think like the corporations. Don't wait, get in now on the adoption of voice search.

When someone is searching by voice, they tend to ask questions. It's very different syntax than when you are typing a keyword or phrase. And that's an important distinction to keep in mind: it's about how you naturally speak.

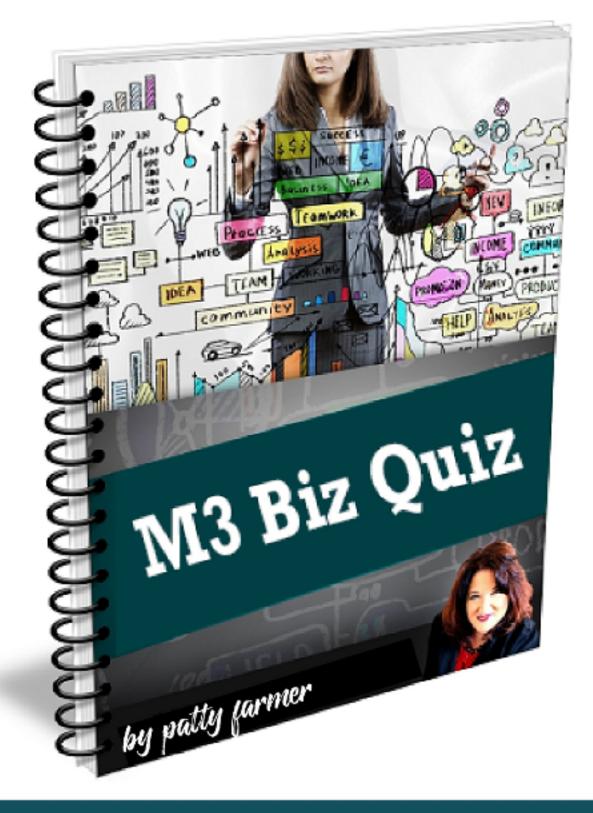
As a service business, your location is not often relevant, when people are looking for you, if you understand that they're looking by asking questions, then you can take the time to make sure you have a detailed FAQ page on your website that speaks to the important areas in your niche.

Why you ask? Because the bottom line for search, whether it's voice or text is that the **search engines want to return the most relevant quality information in answering the user query** and in essence, that's all there is to it.

Don't make it more difficult than it is. Keep it simple, provide the best information for your niche, provide short, succinct answers (remember, virtual assistants will be speaking these) to the questions you have researched, and added to your FAQ page and you're going to have just as much opportunity as the big corporations to get good placement in the Search Engine Results Pages. (We now refer to these as 'Answer engines', and 'Accessibility engines'. That's another story!)

Elaine Lindsay is the Glammapreneur who helps you get the love in the search results. You can Be Google's BFF. I Offer the Secret Sauce that gets YOU Found FIRST and adds the WOW factor: 10X your online properties to work for you so that you become the Go-To Authority in your target market. troolsocial.com





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I will assess 7 key areas of your business to discover exactly where you're excelling, where you need to make changes, and your next steps for business growth. -patty farmer

Employee or Contractor: Which is Best?

by Jamie Van Cuyk



Employee or independent contractor? Which one is better for you to hire? Like with most business questions, the answer is "It depends."

When it comes to employees and independent contractors, one is not always better than the other. As a business owner, you must evaluate your current needs to determine which relationship is best.

What is the difference between independent contractors and employees?

Before you can determine which one is right for you, it's important to understand the difference between an independent contractor and an employee.

An employee is a worker of the company. They are eligible for benefits, taxes are withheld from their paycheck, and the company pays the required employee taxes.

An independent contractor is not a worker of the company but is hired for term-based work. They do not receive benefits, are responsible for submitting their taxes, and pay self-employment taxes.

The main distinction between the two comes down to control.

Per the IRS, "an individual is an independent contractor if the payer has the right to control or direct only the result of the work and not what will be done and how it will be done."

Misclassifying an employee as an independent contractor can result in having to pay fines, penalties, and back taxes.

Benefits of having an employee over an independent contractor

In some cases, while you can hire an independent contractor, it is more beneficial to hire an employee. The benefits of hiring an employee over an independent contractor include:

Control – When you hire an independent contractor, the right of control belongs to them. While you define the result, they control the processes, equipment, and systems used. They also set their working hours which might or might not overlap with your working hours.

With an employee, you are in control. You define the processes, equipment, and systems used and you can specify when they work.

Cost – Independent contractors often seem cheaper due to tax and benefits savings. However, in some cases, an independent contractor's rate can be at or above the overall cost of having an employee. This is because independent contractors typically factor in the cost of taxes, benefits, and other business expenses when setting their price.

Depending on the scope of the project, it may be more cost effective to hire a part-time or temporary employee instead of an independent contractor.

Idea Exclusivity – Independent Contractors can work with other clients while serving your business. While a confidentiality agreement can prevent them from sharing company specifics, the independent contractor can use their created processes and templates across all clients resulting in similar work or ideas.

When you hire an employee, you have more ownership. With the proper employment agreements in place, you own the work, the processes, and the ideas used while they are with your company.

Is it the right time to move from having an independent contractor to an employee?

As your business changes, so might your hiring needs. If you currently work with an independent contractor, signs that it might be time to transition to an employee include:

You are using all their billable hours – One of the factors the IRS uses to determine if someone is an independent contractor or an employee is financial control. If you have financial control, they are an employee.

The test for financial control starts with the question "Can they have other customers?"

If you now use 100% of their billable hours and there is no definite date as to when they can take on an additional client, you are limiting their ability to acquire other customers. Therefore, you have financial control, and it's time to transition to an employee.

You need someone long-term – A relationship with an independent contractor is a short-term contract with a clear ending. When one contract ends, another set of terms can be defined, but with each agreement, you must establish an end date.

If your business has evolved to needing someone long-term with no clear exit, it's time to consider hiring an employee.

You want more control – Once again, the main distinction between independent contractors and employees is control.

As your business grows, you might realize that you need additional control to ensure standardization, customer satisfaction, and cost-effectiveness. Once you determine the need for more control, it's time to move from having an independent contractor to an employee.

With independent contractors and employees, there is no one size fits all. To determine which is best for you, evaluate your situation and consider consulting a lawyer.

Jamie Van Cuyk teaches small business owners how to make sound hiring decisions and effectively retain and maximize their employees. Through her help, business owners are able to create lasting teams that they can trust and depend on while successfully growing their businesses. <u>JamieVC.com</u>



How to Create a Successful Content Marketing Strategy by Monica Miller



Content is king. It's everywhere, from blogs to social media posts, videos to audios, and from newsletters to email sequences, there's a galore of content all around us. With so much content, how can you be sure your very own content is working hard for your business?

The way to ensure every single word is working for your brand and business is to have a content marketing strategy in place.

What's a Content Marketing Strategy? According to the Content Marketing Institute, a content marketing strategy is "a strategic marketing approach focused on creating and distributing valuable, relevant, and consistent content to attract and retain a clearly defined audience — and, ultimately, to drive profitable customer action."

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Basically, a content marketing strategy gives your content a job, an intention, or a goal to guide prospects to want to follow you, become a fan, and eventually buy your products and services. Your content strategy can hold a variety of content such as blogs, social media posts, newsletters, videos, podcasts, classes, workshops, webinars, speeches and more! Your content marketing strategy can be a combination of both on and offline activities that fuels your business funnel.

How do you begin to construct a content marketing strategy into your business? Here's how: Create the Ultimate Content Marketing Strategy that actually works in Your Business. First off, you need core content, which is content that is produced weekly that fuels your content marketing strategy. Core content can be a blog post, podcast episode, or video. You want to publish your core content onto your social media handles, email list, and any other places your audience may hang out at.

What kinds of content should you publish? Here's my secret sauce to generating twenty topics in just 20 minutes: 3 Ways to Generate 20 Core Content Topics in 20 Minutes

#1: Market Research- Although market research can take longer than twenty minutes, this content is gold! You will discover exactly what your audience wants to hear from you. Ask your audience this question on social media or via a google form: "What's your biggest challenge with [what you're brilliant at]?" When you ask your prospects for feedback, you are allowing them to express what they want to learn from YOU and how you can create core content just for them.

#2: Frequently Asked Questions- We all have those questions when people ask us, we already have an answer for them long before they are even done asking the question. Turn that question into a piece of core content. If one person is asking it, there's bound to be many more thinking it.

#3: Looking at Your Competition- Your competition is likely answering your target audiences' questions in a way that is getting their attention. Why not check out what other people are writing about in your industry? Subscribe to their podcast, blog, or YouTube channel and listen in on what topics they are talking about. Then ask yourself, "What questions are they NOT answering? What gaps are they not filling? How could I say this better?"

#3: Looking at Your Competition- Your competition is likely answering your target audiences' questions in a way that is getting their attention. Why not check out what other people are writing about in your industry?

Subscribe to their podcast, blog, or YouTube channel and listen in on what topics they are talking about. Then ask yourself, "What questions are they NOT answering? What gaps are they not filling? How could I say this better?" Then publish content that is uniquely your own base on what you learned from your competition. Time to Strategize!

Once we have discovered what fuels our core content and how we're going to publish it, the next step is to begin strategizing our content into a strategic marketing plan. Here's the key to having a successful content marketing strategy: Your content will be based off what you're marketing in a month, quarter, or year. Whatever you're marketing is what your core content should reflect.

For example, you conducted market research and found your audience wanted to know how to write a eBook. So, you come up with the idea of creating a online course that will teach your students how to write and launch an eBook. You plan to launch this by the end of the quarter.

How do you lead people into this new course? By getting your buyer's excited with relevant content! If your core content is publishing a weekly blog, then you want to create posts relating to your online course topic weeks before you even launch your course.

According to Amy Porterfield, she says to create between 8-12 weeks of relevant content with content upgrades that reflects your marketing activity (which in this case, is the eBook course). This includes both on and offline promotional content leading up to your course launch.

Create 8-12 posts that relates to writing, editing, and launching an eBook and publish it on your social media channels, email list, and promoting it during your offline activities. All pieces of content (on and offline) is driving people to your paid creation (the course).

When you put together an intentional strategy and plan your content, then there's the power of content working for you.

The Review Process

After your course launches, you want to take time to review what worked and what didn't work in your content marketing strategy plan. If a marketing tactic worked, continue to implement that more. If something didn't perform as well as you wanted, seek to know how it can be improved or let it go all together.

You'll want to look at your metrics on your core content and social media handles to see which content got the most views, comments, and shares. Look to see which emails got the most open and click-through rates. This will give you an idea on how to promote your course in the future.

Conclusion

Now that you have the foundation of creating a content marketing strategy, you can begin to create your very own strategy for your business and create the impact you desire.

Monica Miller is a Content Strategist, Author, and International Speaker, who works with business coaches on automating their revenue and increasing their sales by crafting content that impact lives. Start creating consistent content for your content marketing strategy by downloading your free calendar at monicawrites.com/Calendar



5 Keys to Gaining Respect as a Direct Sales Professional

by Rachel Lane



According to Gallup, the sales profession does not rank among the most respected professions in the United States. Direct sales companies are often regarded as a step below that. Customers tell me adamantly that they could never be a salesperson, and I talk to fellow consultants who tell me that they don't consider themselves to be salespeople. Why is sales a dirty word and how can we change that perception? I think we've all had uncomfortable situations where we felt manipulated, pressured or outright cheated by salespeople. Direct sales further intensifies this because we can have those feelings or experiences with people we considered to be friends, family or personal acquaintances.

Be professional. Treat your direct sales venture like a business. Because the barrier to entry in direct sales is typically very low compared to starting a traditional business, many people approach it casually as hobbyists. Identify your why—what's your reason for doing this business? Be intentional, set goals and define what success will look like for you in this endeavor. Then start working on the how. How will you reach your goal? Who can help you get there?

Practice impeccable integrity. Keep your word. Treat people fairly—as you'd like to be treated. Go the extra mile. Don't make claims beyond what your company can back up. Be sure your intentions are pure. People can feel the difference when you just need to close a sale, hit a sales goal, meet a recruiting goal vs. genuinely wanting to be of service. Help others get what they need and want in order to get what you need and want. When you take good care of your customers, they'll be loyal to you and spread the word to others.

Offer value beyond making a sale. Be a subject matter expert, resource and solution provider. Give excellent customer service. Don't be a hit-and-run salesperson—take the time to follow up after the sale building relationship. Answer questions and find out if you can be of further help.

Be consistent. Once I opened my mind to the possibilities of direct sales and joined the ranks, people come out of the woodwork to recruit me. Shiny object syndrome/trying on all the "hats" of direct sales options can be tempting. I joined a second company that had products I was interested in using at wholesale pricing. I went to a meeting where I listened to a young rising star director. He said you can only fish from one boat...meaning you can only give your full attention to one business. In that moment, I knew that the first company I joined was my boat and I never considered joining another company.

To be truly successful and have maximum credibility, you need to choose the vehicle that you're most passionate about and that you feel you can do the most good with. It's that passion and dedication that your customers are buying as much as products. Several times I've been impressed with someone's passion for a product and supported their business only to watch them drop it and move on to the next best compensation plan/new product. I felt a little betrayed and used. Can you relate to that? There may be legitimate reasons to make a business decision to transition to something new, but I'd urge thoughtful consideration and messaging to those who believed in you and supported you in your former endeavor.

Be authentic. Our best asset is genuine enthusiasm for products that we love and have used with great results. Sales is a relationship business. How do we approach friends, family and acquaintances respectfully without breaching the social contract? As salespeople, we tend to think everyone needs our products, but it's best to let people come to that conclusion for themselves. We can share our experiences with a more open-ended "do you know anyone for whom this might be of interest" approach. When selling products that are very personal, approach people with sensitivity (for example weight-loss or fitness products). People instinctively want to help you, so be sure to offer a variety of ways that people can support you from small to large. If you only offer the "big fish" as an option and it's not for them, they don't have the opportunity feel good by supporting you.

I believe through positive interactions, one person at a time, we can engender respect for our profession.

Rachel Lane is an Entrepreneur, Marketing Professional and Sales Leader with Norwex. She helps customers make mindful choices to radically reduce chemicals they use in their personal care & cleaning products to leave our world a better place for the next generation. She is passionate about growing her team of empowered leaders. RachelLane3031666.norwex.biz



5 Habits to Building a Foundation for Your Financial Future by Suzanne Bloom



The most popular New Year resolutions relate to health and finances. Deciding to take control of your finances can be challenging but also empowering. If you don't manage your money well, it doesn't matter how much money you make. You will stay broke. Most of us don't make significant progress towards our financial goals though because we don't know where to start. We continue in the same bad habits. These five basic areas provide a foundation for new habits to build your future wealth.

- **1. Build a budget.** Plan where you are going to spend your money. Add up your monthly expenses, including housing, bills, transportation, groceries. Subtract that amount from your average monthly income. That's your discretionary income. If there's not much left, then you may need to make some lifestyle changes. Look for places to cut costs or find a way to increase your income with a side hustle. If you stick to your budget, by this time next year, you're going to be in a much better place financially.
- 2. Eliminate credit card debt. The average American household carries over \$16,000 in credit card debt. Debt is becoming even more costly as interest rates increase. Now is the time to reduce that burden. Set aside a portion of your savings every single month to go towards paying debt. The easiest way to do that is to build it into your monthly budget. It's no fun to forgo spending and saving now to pay off debt, but it may make you happier and improve your financial picture in the long run.

- **3. Start an emergency fund.** Most of us have less than \$1,000 in savings and, according to the Federal Reserve, 40% of us could not cover even a \$400 emergency expense. This lack of savings causes many people to go into further debt to cover unexpected expenses. You should aim for at least six months of expenses in savings. Determine the amount you need based on the budget you created earlier. Don't be overwhelmed when you're starting out. Just start saving something, whether it is \$50 per month or \$500. Progress is progress and as you pay off debt, you'll be able to save more.
- **4. Get on track with retirement savings**. Ideally, you should be saving 10% to 15% of your income towards retirement consistently throughout your working years. According to Fidelity, most Americans have less than \$100,000 for retirement. Every \$100,000 you have in retirement savings will provide you with about \$5,000 annually in a 20-year retirement. If that's not enough to support the lifestyle you want in retirement, you need to adjust save more.
- **5. Review your insurance policies.** Look at your homeowners and auto policies to make sure you are adequately covered. Don't forget about your life insurance policy, too. Make sure it covers more than just accidental death. Some newer products even provide living benefits in case you become sick or injured. Don't rely just on the benefits from your employer. Oftentimes, the coverage is not enough, or it comes with stipulations, such as you have to work a certain number of days in a year to be eligible. If you are not insured or underinsured, your family could face extreme financial hardship in the event of an untimely death.

It's easy to make plans to improve your finances but seeing those plans through can be a challenge. Decide right now to improve your finances by setting manageable goals and committing to your plan. Stick to your plan by tracking your progress throughout the year. With financial goals, it's important to remember that, in general, it's a long game. It might be painful at first or feel like things aren't really changing. However, all the small changes in habit and mindset will add up to create a more stable future for yourself and your family.

Suzanne Bloom is a sought-after money expert and speaker and is the marketing director for several financial agencies located in Albuquerque, New Mexico and Washington DC. Suzanne is passionate about helping families and individuals achieve financial freedom and live the American dream. Linkedin





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Have You Built This Untapped Revenue Stream into Your 2019 Plans? by Charmaine Hammond, CSP, MA, BA



Collaboration and sponsorship are two of the most under-utilized and untapped revenue sources for speakers, authors, coaches, and podcasters/show hosts.

Why is that?

Simply put, most entrepreneurs don't know sponsorship is an option for them. Many entrepreneurs associate sponsorship with funding streams for nonprofit organizations and charities. That is not true. While sponsorship certainly is one way that nonprofits and charities fund their organizations, it is not a revenue stream solely dedicated to these types of organizations.

Sponsorship is a marketing relationship.

Sponsorship funds come out of a brand's marketing budget. Philanthropy, on the other hand, is typically a separate budget item and covers non-profit and charitable contributions.

Brands can choose to spend their marketing dollars on digital campaigns, traditional media marketing spends (newspaper adverts, public service announcements, TV commercials, radio ad spots, etc.) and on sponsorship. If you enter a sponsorship relationship with a brand, the company will "pay" you (either cash or in-kind) in return for various benefits such as brand awareness, promotion, getting in front of a target audience, product sampling opportunities, etc.

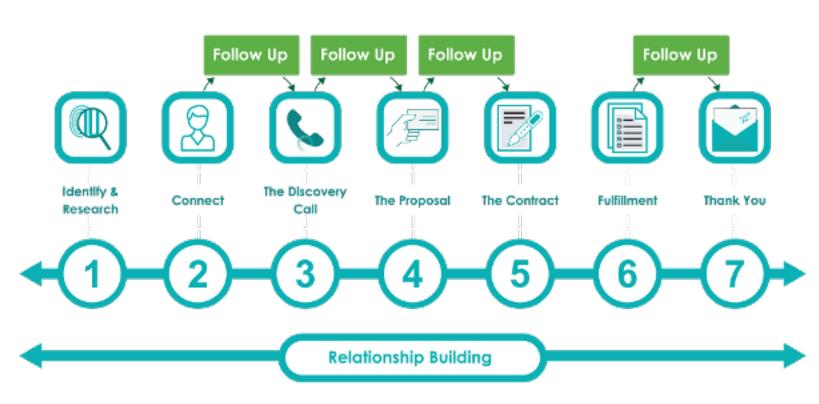
Businesses, small and large, are seeing the value of using marketing dollars on sponsorship opportunities because the ROI (return on investment) can be so powerful, long lasting, and cost-effective when connecting to new audiences.

These types of sponsorship relationships are most successful when grounded in collaboration. **Sponsors want to partner with you**, not just cut a check to market their brand through your projects, events, launches, shows, tours, and podcasts.

The great news about sponsorship and collaboration is that not only do these relationships expand your revenue and reduce expenses, they increase your reach and influence, build your brand, and maximize the impact you and your message have on the world.

Follow the 7-step model for sponsorship success. At Raise a Dream we use a 7-step model for building relationships with sponsors and partners.

The Raise a Dream 7-Step Model for Sponsorship Success



These 7 steps take you from identifying potential sponsors to closing the deal. You will notice that **two recurring activities throughout this model are relationship-building and following up.** Think of these as the glue that holds the model all together. Without these two elements, collaboration and sponsorship agreements can fall apart quickly.

The first place to look for sponsors is close to home within your current circle of champions and connections. Think of who you know. Where do you do business (where do you spend your money personally and in your business)? What are the brands and products you use, love, and tell others about?

Where do you shop? What about your dentist or hairstylist? What rental car company do you use the most? Where do you buy office supplies and get printing done? What clothing line do you love? These are great places to start. Why?

Because you already have a relationship with these potential partners, even if it is a transactional relationship (for now).

Write a list of all your ideas and names of local partners and businesses. Give some thought to what you have or do that may be of value to them (your social media following, your blog or podcast reach, events you speak at, your connections and clients.

Use the model with the idea of helping potential partners.

Apply the model to your list. Research these people and brands. Check out their website, social media, press releases, etc.

You might be thinking, "I already know this person," but please don't skip the research. You know the person in the context you know them - your relationship. We want you to better understand their business and brand from a different perspective. Once you research your potential partner, set up a time for a meeting or phone call (meetings are best when you know the person and easier to get than with a sponsor you don't know).

The initial conversation is about collaboration, not money. It is a conversation to better understand this business owner's needs, marketing goals, challenges, desired target audiences, brand messages they want to share more broadly, etc. It is a conversation to explore where there could be some synergies to collaborate.

Think of this chat as an **opportunity for you to help the sponsor** while they help you.

Be prepared to talk about the types of projects, events, and opportunities that you have available where you could integrate their brand into what you are doing and working on. You are not "selling" the sponsor anything; rather, you are finding ways to work together to bring about benefits to both of you. If it's a fit, the sponsor could provide you with in-kind or cash support and in exchange for their support you will deliver different marketing, exposure, and/or integration activities.

Now that you understand the potential, it's time to build sponsorship and collaboration into your 2019 plan.

Charmaine Hammond, CSP, MA, BA has been in the speaking industry more than 20 years, is a 5-time bestselling author, and appears as a frequent guest expert on media and podcasts sharing her unmatched speaking, sponsorship, and entrepreneurial experiences with business owners looking to expand the reach and impact of their projects.

RaiseADream.com



How Life Coaching Helps You Live the Life You Imagine

by Victoria Silva Wilger



If you are on this planet, alive and breathing, you know that life can be interesting, challenging and often takes you in a direction you were not expecting. Unexpected or even planned changes can be so challenging that they can stop us in our tracks. How do we bounce back? How do we move forward to the life we imagine and to the life we want?

Someone once pointed out that in every opera, the climax comes when the hero or heroine meets a tragic death. In Romeo and Juliet, Juliet takes her own life. In Carmen, the female lead is stabbed. In Tosca, the leading lady jumps to her death from Castel Sant'Angelo into the Tiber. In one production, the female protagonist was athletic enough to jump off the stage, giving the impression that she was jumping to her death. Below was a mattress for her to land on, but it was a hard landing. She talked to the crew and they, in turn, added another mattress, but it did not make much difference in the final production of the opera. Without telling her, the crew switched the mattresses for a trampoline. In the last scene of the final production, she sings her solo, she jumps...and...to her astonishment and the audience's, she bounces back.

Life is sometimes like that, not only are the props changed, but also the scripts, and we are not able to bounce back. Things are not what we expected, wanted, or planned. Sometimes we may not even know what we really want. However, what we do know is that something is amiss. That is where a Life Coach comes in. A certified Life Coach is professionally trained to help you maximize your full potential and reach your desired results. Life Coaches can hope you "bounce" back to wholeness.

A Life Coach is to a psychologist as a personal trainer is to a doctor. If you broke a leg, you would see a doctor. If you were physically strong and healthy but wanted to go to the next level of fitness, you would see a personal trainer. Life coaching is not therapy. Life Coaches do not work on past-based issues or traumas. Life Coaches are not psychologists or psychotherapists, Life Coaches focus on the present and the client's goals for the future. Life Coaches help people move forward and set personal and professional goals that will give them the life they really want. Most life-coaching clients are healthy, successful people who might be a bit stuck or want to make a big change in their lives and need the support of their own personal coach to do so. If you are well, but want more out of life, feel like something is missing, are not reaching your potential, have relationship, business, and/or personal concerns, then you need a Life Coach.

It is never too late to dream a dream and to become the person you want to be. Do you want to improve relationships, be more confident, change a career, gain clarity about what you want, achieve your goals, and be more successful?

Albert Einstein said, "No problem can be solved from the same level of consciousness that created it." A Life Coach helps you look at some things another way, with a different perspective. A Life Coach is there to help you refocus your thinking and establish your own motivation for change. Sometimes we may not even recognize the possibilities for our life. We need assistance; a sounding board for helping to overcome obstacles, fears and insecurities.

Life coaching is a synergistic relationship between an accredited Life Coach and a client and is designed to tap into your full potential. Just as Olympic athletes wouldn't think of training without the added insight, objective perspective, and enthusiastic support of an athletic coach, many of today's most successful business leaders, professionals, executives, entrepreneurs and CEOs use the services of a Life Coach to take their lives, careers or businesses to the next level. It is well documented that stars like Wayne Gretzky, Oprah Winfrey, Bill Gates, Warren Buffett, Richard Branson, Tony Robbins, and Arnold Schwarzenegger have coaches and advisors in their lives. Successful people have coaches. Having a coach helps them have the edge.



If there is a gap between where you are now and where you want to be, there is room for life coaching. Not only will your Life Coach help you close the gap, your Life Coach will help you break through your limited beliefs and challenge you to think bigger.

Why does life-coaching work?

Synergy between the Life Coach and the client creates momentum and enthusiasm. Life coaching provides a structure of support, helping you quickly break through blocks so that more is accomplished with fewer struggles and less effort. Your Life Coach is an objective, positive supporter.

In summary, why do people hire a Life Coach? Because they want more. They want to grow and they want it easier. It is as simple as that.

Victoria Silva Wilger is the CEO and Founder of Option3 Life Coaching and is a MBI certified Life Coach. She also serves on the board of <u>SmartSpider.net</u> a Professional Peer to Peer Business Community based in Albuquerque, NM. as Director of PR.



5 Business Assets You Didn't Know You Had



by Melody A. Kramer

Two decades ago I started my first business on a frayed shoestring, at least that what it felt like. The economy was lagging, career prospects for lawyers were bleak, and I had just lost my first "real job." No new job options were presenting themselves and bills were coming due. I wasn't seeing any good options. My boyfriend, however, saw something I did not see. "What do you need to start your own law firm?" he asked me after another fruitless day of job searching. "Money," I said, dejectedly. I had no idea how much, but it was certainly a lot more money than I had.

"No, really," he persisted, "what do you need?" I know now that I was already overlooking an amazingly valuable business asset right in front of me. My boyfriend was VP of a successful software company and had founded another company before that. Expertise like that doesn't come cheap, but I was getting it for free.

"What do I need?" I repeated his question to give me time to frame an answer. A law firm needed a computer and printer, paper, and envelopes, and a phone number. I needed simple business cards and a small phonebook ad. My boyfriend offered me the use of his home computer and printer, my personal phone became my work phone, and another \$60 got me paper, envelopes, simple business cards and a tiny ad. A coffee shop down the street would be my meeting place for clients.

Suddenly I realized that many businesses don't require large amounts of capital to start. All you need is focus and creativity to get what you absolutely need to start out. Looking back now, I had a lot more in assets contributed to my fledgling business than I realized. Here are five business assets you probably didn't even realize you had.

Asset #1 – Friends and family with experience. Who do you know that has owned their own business? Whether wildly successful or abject failures, they possess a wealth of knowledge about the details of starting and running a business. Take them out for lunch and pelt them with questions; they are usually happy to share their wisdom. Paying consultants for this type of expertise would cost you thousands of dollars; you can get it for a fraction of the cost over a hamburger and fries.

Asset #2 – Free or low-cost places to work. Home-based businesses have become more common than ever in the past few decades. Even wildly successful companies like Apple started in a garage. Sure, some day you want the fancy office, but your kitchen table may suffice in the beginning. If that kitchen table isn't working, there are also many co-working spaces that give you a professional-looking business location with greatly reduced overhead. I've been a member of one such space for years. Monthly costs are crumbs compared to what you would pay for even a small, exclusive office, and has added benefits.

Asset #3 – Organizational membership benefits. Do you have memberships at a bulk warehouse store, automobile association, or other club If you do, you should take some time to look at all the benefits these memberships offer. Many of these memberships give you access to low-cost or reduced prices on things your business needs, from price savings on hotels and rental cars to office supplies. Discounts here free up money that can be better utilized elsewhere.

Asset #4 – Free Marketing from Schools You Attended. You may not have read your college newsletter lately, but you should. Schools love to brag about the accomplishments of their graduates. Launching a business, writing a book, getting an award, these are all things they are happy to brag about to their entire mailing list of thousands of people. Its free marketing, and maybe more. Imagine my surprise when I discovered that a business incubator program I attended has funds allocated for book launch parties for any graduate who publishes a book.

Asset #5 – Free publicity on social media. Though this may seem obvious, far too many business owners overlook the benefits of free social media accounts. Unlike when I started my business, business owners can advertise 24/7, for free, on social media platforms used by millions of people.

Whether you are starting your business on a metaphorical shoestring or not, taking advantage of the wealth of unseen resources available to you can help you create the wildly successful business you've always wanted.

Melody A. Kramer, is a trial lawyer, public speaker, and best-selling author on a quest to make lawyers useful again. Melody launched her legal career as a public defender and special prosecutor in Nebraska and now runs a business law practice in San Diego, California.





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