

# **TODAY'S Multi-Millionaires**

## **What I Did & You Can Too**



**This Book Includes  
A Website That  
Sends Leads  
To Companies  
That Pay You!**

**Make money  
without selling  
a thing.**

By Lee Romanov

IncomeActivator.com

## Create A Website That Makes You Money

To get your website right now go to [IncomeActivator.com](http://IncomeActivator.com).

*You can begin NOW and refer to this book as you go or keep reading.*



*Income Activator tells you how to make money online through your own personal recommendations, and gives you a 'ready to go' website to make it happen!*



**LIFE ISN'T ABOUT  
FINDING YOURSELF  
LIFE IS ABOUT  
CREATING  
YOURSELF**

## Your Opinion Has A Market Value



Making money online 'By Telling People Where To Go' is a dream come true for many of us.

Through your own experience you can be paid for giving advice. You may even become an authority that people go to get the best information or advice. You can have people flocking to your website to see which companies offer the best services or who to buy from.

You do it every day. You may recommend the best painter to use, which lawyer or accountant to go to, or where to get the best deals on whatever. But you never get paid for it. Now you can.

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### Who Benefits

**Internet Marketers** - You now have complete control over your website. No webmasters or add on programs necessary.

**Newbies** - You can create a website that makes you money online even if you're a one finger typist.

**Website Owners** – You can instantly activate additional revenue streams on your own website today.

**Parents & Students** - You can operate your own business on your own schedule, and make money online without selling a thing.

**Jobless & Seniors** - Easy step by step videos show you how you can share your knowledge with the world and get paid for it.

**Artists & Musicians & Trades People** - Display your talents, while earning referral revenue. Selling your stuff is a bonus.

**Social Media Addicts** - Simply apply everything you're doing right now to this program and you'll make a shocking amount of money.

**The Shy** - You can begin to make money online right now without ever having to talk to anyone.

**Computer & Internet Illiterate** – Being unencumbered by knowledge allows you to get it right the first time. You have a ready to go website to begin generating revenue right now.

## You Tell People Where To Go... All The Time... Now Get Paid For It Online.

You can package your knowledge on any topic, in any industry, and be paid by companies for referring people to them.

**It works like this.** Imagine an accounting firm paid you \$40 every time you recommended them. The Internet allows you to get paid just like that for your recommendations, **Big Time!**

Sending leads to companies that pay you is a truly wonderful way of making money online. People and companies around the world are using this business model to make money right now. It's not a secret formula, and it's easy to implement. This book tells you how it works and you get the website to make it happen.

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### Your Website Features

You have a ready to go website that includes:

**Unlimited Website & Mobile Pages**

**Pictures & Videos & Links**

**Search Engine Optimization**

**Forms & Surveys & Data Collection**

**Auto-Responders & Unlimited Email Messaging**

**Visitor Commenting & Member's Sections**

**Online Store & eBook & Product Creation**

**Social Networks & RSS Feeds**

**Marketing Strategies**

**Proprietary Pay Per Click & Referral Programs**

You can create pages and forms simply by typing in what you want, or you can work in HTML. You can add pictures, links and videos with the click of your mouse. The marketing section of your website program steps you through the process of creating a website that makes you money with 'how to' videos and screenshots.

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# Chapter 1



## The Formula to Making Money Online



Send Leads  
To Companies  
That Pay You

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Here's how the formula for making money online works;

1. Identify the keywords people are using for online searches.
2. Create content related to those keywords.
3. Make money by sending visitors to companies that pay you.

*If you have more pages, you get more traffic.  
If you have more traffic, you make more money.*

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### Content Websites – THAT'S IT!

This is responsible for generating BILLIONS of dollars on the web right now. And this business model is never going away!



The entire Internet is made up of CONTENT. There will always be a NEED for content and therefore always a way to make money from it.

**Call it Virtual Real Estate, Content Websites, or Authority Websites.**

Whatever you want to label it, it's what makes the entire Internet work.

### This Is A HUGE Opportunity For You To Build A Business Around

You might already be making money from it as thousands of people are. But if you aren't, or you want to greatly grow what you're already doing then you'll need to consider having a website incorporating **Referral Revenue Streams**.

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## Identify The Keywords People Are Using For Online Searches

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New websites are being created every day that end up ranking #1 on the search engines for their search terms, also known as keyword phrases.

When you identify and target your website to a specific search term, your website will be indexed by the search engines for that keyword phrase, and displayed to people doing online searches.

Search engines need people to create websites to be included in their index. That's how they exist. There are 100's of search engines, such as; Google, Yahoo and Bing displaying websites to people doing online searches.

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## Create Content Related To Those Keywords

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When you identify the main keyword phrase people are searching for that applies to what your website's about, you create content related to those keywords.

You target certain keywords and create original content around those keywords.

The key here is GOOD content, not garbage.

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## Make Money By Sending Your Visitors To Companies That Pay

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Big companies build their entire business around this simple 3 step process of identifying the keywords people are searching for, create content related to those keywords, and monetize their pages with company pay models.

They make money from pay per click links, referral forms, and affiliate links.

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### More Pages, More Traffic, More Money

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If you have more pages, you get more traffic. If you have more traffic, you make more money. It's the ABCs of Internet marketing.



**A.** If you have more pages, then you have more content that gets indexed.

**B.** If you have more content that gets indexed, then you get more search traffic.

**C.** If you get more search traffic you make more money.

**That's it. It's Not Rocket Science.**

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### Then WASH, RINSE & REPEAT Every Day

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Search engines visit websites that are updated regularly and index their pages to be displayed for online searches ahead of websites that are rarely updated.

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### This Business Model Is Never Going Away

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If you want to build a rock-solid, long-term business online then build a content website where you send your visitors to companies that pay you for your leads.

In 10 years from now you'll be reading an article about what makes money online and content websites which send visitors to companies that pay you for your leads will still be one of the greatest ways to do it.

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### Earning Potential

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Leads are used by businesses all the time, but people either ignore it or just don't understand it enough to realize how TRULY GREAT leads really are.



## Every BIG Company Was Once A Small Company

Take these 3 companies for instance;

1. DEMAND MEDIA - They went public and are now worth \$2 Billion.
2. ASSOCIATED CONTENT - Yahoo bought them for \$100 Million.
3. HUFFINGTON POST - AOL bought them for \$315 Million.

What do all of these big money companies have in common?

*They're all using the same business model that YOU can use too.*



Lee Romanov

Hi, I'm Lee Romanov. In 1995, I began making money online by sending leads to companies that paid me. I created a comparison guide for insurance rates called [InsuranceHotline.com](http://InsuranceHotline.com), and made millions of dollars throughout the years. I was approached by Torstar, one of Canada's largest media corporations who bought my business and paid me handsomely for it.

After the sale, I created a website builder called Income Activator and incorporated all the revenue programs I used to make money online. Now, it's available to you.

Like all of us wanting financial security, and a better life, I had also turned to books like; 'Think And Grow Rich' and 'The Secret'. What I discovered is that these books only gave you half the formula to becoming financially secure and how to achieve a better life.

### Millionaires Mindset

*In an easy and relaxed manner, in a healthy and positive way, in its own perfect time, for the highest good of all, I intend \$1,000,000 to come into my life.*



While **Positive Thinking** is one thing, an **Action Plan** is the critical component that seems to have been set aside.

This book gives you both. You get the strategy and the ability to put what you learn into action.

It's a **GAME CHANGER** that can launch you into financial independence offering you a better and more meaningful life.

## Chapter 2



### Be Paid By Telling People Where To Go

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#### You Don't Have To Sell A Thing To Make Money Online

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You don't even have to talk to anyone to start your own lucrative referral business, which you can operate from anywhere in the world and at any time.

Here are the 3 proven business models where you can start sending leads to companies that pay you today. You can make money through pay per click links, referral forms, and affiliate links.

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#### Pay Per Click Links – Referral Forms – Affiliate Links

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##### Pay Per Click Revenue

This is when you're paid by a company when a visitor from your website **clicks on a link** and is sent to the company's website.



##### Referral Revenue

This is when you're paid by a company when a visitor from your website **completes a referral form** to get the company's contact information.



##### Affiliate Revenue

This is when you're paid by a company when a visitor from your website is sent to the company's website and **makes a purchase**.

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## Pay Per Click Revenue

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You have two ways of earning money through pay per click links.



**1. Google - Click Revenue** - You can run Google Ads on your website, where Google pays you 68% of the click revenue they receive from their advertisers.

**2. Income Activator - Click Revenue** - You keep 100% of the click revenue by having your own advertisers.

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### Google Pay Per Click Revenue

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You can make money just like the search engines do by adding the Google advertiser ads to your website. **Google pays you 68%** of what their advertisers pay them when a visitor from your website clicks on an ad. The best part, which most people love, is that you never have to speak to anyone to place the Google ads on your website.

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### Add Google Ads On Your Website

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All you do is register with Google's AdSense program online. It's free to register and participate in this program.

When you get your website, the marketing section shows you how to register, get approved, and how to activate Google's ads on your website with the click of your mouse. It takes only a couple of minutes to register and you're usually approved within a couple of days. You can have Google send you a check or transfer the money straight into your bank account.

There are other pay per click advertising companies you can register with such as; [Yahoo.com](http://Yahoo.com), [Adbrite.com](http://Adbrite.com), and [Chikita.com](http://Chikita.com). Your marketing section lists several other companies that also offer pay per click advertising programs. However, I recommend Google as I know for a fact they will pay you.



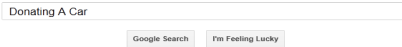
They even sent a check to my dog, before I corrected that little problem. It was an honest mistake. I entered my dog's name in instead of mine for Google Ads to run on his website [WhoLetTheDogIn.com](http://WhoLetTheDogIn.com).

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## Online Searches

The advertiser ads that would be displayed on your website are the same ones you see when you do a search on [Google.com](http://Google.com).

For example, when you type in a search term such as 'Donating A Car' into Google's Search Box, the search results are displayed.



## Google's Search Results

Google instantly searches for websites that have 'keywords' in their content that relate to, or match the 'search term' entered. Then Google displays descriptive links that lead to Advertiser's websites and Organic websites. You can see the keywords in bold text that are considered a match to the search term entered, i.e. Donating A Car.

**Advertiser Ads** - Advertisers decide when they want their ads displayed based on the keywords entered. Advertisers pay Google when their ad is clicked on and the person is sent to their website.

**Organic Search Results** - Organic search results are displayed based on the keywords and relevant content related to or match the search term entered. The description is pulled from a website's page that's most relevant to the search term entered. There is no fee to appear in the organic search results.

The screenshot shows a Google search for "Donating A Car". The results are divided into "Advertiser's Ads" and "Organic Search Results".

**Advertiser's Ads:**

- Donate a Car For Charity - CarsForBreastCancer.org**  
www.carsforbreastcancer.org/California  
Tax Deduction, Free Towing & Easy! Breast Cancer Foundation Grantee  
Fast Free Local Pickup 501(c)(3) Not-For-Profit Charity  
Easy Online Donation Get a Tax Deduction
- Make-A-Wish Car Donation - Orange WheelsForWishes.org**  
orange.wheelsforwishes.org/  
Get 100% tax deduction, 501(c)(3) Easy, free towing, 30 seconds to do  
Map of 575 Anton Blvd., Suite 300, Costa Mesa, CA  
Tax Deduction FAQ - Donate My Car Now - Get A Tax Deduction - Boat Donation
- Donate Your Car**  
www.cars4causes.net/  
Get a Tax Deduction this Year.  
Donate Your Car Today! 888-498-6023
- Donate Car to Kars4Kids**  
www.kars4kids.org/LosAngeles  
Fast Pickup and Free Towing,  
Free Hotel Voucher. **Donate Now!**
- California Car Donation**  
www.carsforprostatecancer.org/LA  
Help Fight Prostate Cancer!  
Act Now for a Max Tax Deduction
- CARS 4 ST VINCENT DE PAUL**  
www.yes-svdp.org/St.Vincent.de.Paul  
1 (888) 485 2031  
We Accept All Cars & Do Paperwork  
24/7, Same Day Pickup, 800-937-7837
- Donate a Car 2 Charity**

**Organic Search Results:**

- 10 Tips: How to donate a car to charity - Money - 10 Tips - TODAY.c...**  
today.msnbc.msn.com/id/.../ns/.../t/how-donate-car-or-boat-charity/  
Sep 10, 2008 - It sounds so simple: **Donate** your used **vehicle** or boat to charity,  
avoid the hassles associated with selling it, and score a tax deduction at the ...
- Donate Your Car to KCRW - KCRW**  
www.kcrw.com/about/donate-your-car-or-boat-and-support-kcrw  
Donate your car, motorcycle, RV or boat and support KCRW. Think of it as recycling.  
You'll not only benefit yourself with a KCRW Membership (with a KCRW ...

## Why Google Shares Their Revenue With You

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Google allows you to have their advertiser's ads on your website for free, and pays you because they're really generous. Oh yes, and it's also financially in their best interest to do so. Actually, 80% of people doing online searches click on the organic search results, instead of Google's advertiser ads.

This is because most people are savvy to the fact that these are ads.

When Google allows you to have their ads on your website they get another place to advertise which greatly increases their click revenue. Plus, it's much better for Google's advertisers. A lead from a website where someone has found what they searched for is a far better lead than a random click on Google's Search Results by someone who is still searching.



### Google Ad Choices

To view what Google ads look like on a website page go to [WhoLetTheDogIn.com](http://WhoLetTheDogIn.com) and click on pet stories or funny videos. This is my dog's website (If he wants steak... he can earn his own click revenue to pay for it!).

You can choose to have text links like this;

[PARROT AR.DRONE 2.0 WI-FI](#) Groundbreaking R/C Quadricopter Buy at The Source [www.thesource.ca](http://www.thesource.ca)

[Volunteer Opportunities](#) 40 Countries. From 1-52 Weeks. Leading Org. Featured on CNN [UnitedPlanet.org/Volunteer-Abroad](http://UnitedPlanet.org/Volunteer-Abroad)

[Finance Older Aircraft](#) Loan/lease options for used & older aircraft. King Air, Cessna, etc. [www.SinglePointFinancial.ca](http://www.SinglePointFinancial.ca)

AdChoices ▶

Or banner ads like this;



You can even block ads from advertisers you don't want appearing or are competing with you. Generally, text links look like 'resource' links and tend to be clicked on more often than banners.




## Creating A Website Page That Makes You Money


You have a 'ready to go' website that you can customize yourself on any topic. It can be from your own experience, knowledge or even about something you're interested in. All you do is type what you want to say into your website's pages.

Each of your website pages come with an opt-in form for your visitors to enter in their names and email addresses who want to be in contact with you. You can add your Google Ads, pictures, videos, and links with the click of your mouse.

Google pays you when a visitor from your website clicks on an ad. Here's an example of a website, [WhoLetTheDogIn.com](http://WhoLetTheDogIn.com) with Google ads display on the top and bottom of the page.



# WhoLetTheDogIn

Tell A Friend 

No one knows you're a dog when you're online.

Dog Home
Astrology
Pet Store
Pet Insurance
Unique Gifts
Pet Stories
Funny Photos
Funny Videos
Sponsorship
Contact Us

[50% Off All Dog Toys](#) Kong, Kyjen, All At Lowest Prices! Free Shipping Over \$49 Ends Today! [DogSupplies.com/DogToys](#)

[K9 Advantix® II for dogs](#) Help Prevent Dog Fleas and Ticks. K9 Advantix® II Helps Kill Ticks! [petcare.com/k9advantixfordogs](#)

[Discount Pet Meds](#) Buy 11 months and get 1 free. Enroll to start saving now! [cvs.com/pet-meds](#)

**Elephant Loves Dog . . .**

The concept of altruism in animals has been discussed and theorized by biologists and animal behavior experts for quite some time.

For us humans, one of the most touching examples of this behavior is when another animal's heart seems to break when their friend, from another species, takes ill.

Dogs and other non-canine mammals include pigs, deer, squirrels, and monkeys, but rarely elephants.

The natural world is full of amazing stories, but sometimes animals act in ways that seemingly go against all their instincts.

From an elephant standing guard over a sick dog, to a giant tortoise adopting a baby hippo, and a lioness that ignores all the laws of nature to look after a baby oryx, these heart-warming stories delve into the stranger side of nature as we ask, can animals really be friends with other species?



Send us your hilarious pet photo, and your best pet story and we'll post it online.

First Name

Email Address

Upload Your Pet Photo

Your Best Pet Story

[Esurance® Car Insurance](#) You Could Save 28% with Esurance. Get Your Free Online Quote Today! [www.esurance.com](#)

[Chicken Flavored Dog Food](#) Oven Roasted Chicken Flavor Dry Dog Food by Chef Michael's®. [ChefMichael's.com/Chicken](#)

[Save at 1-800-PetMeds®](#) Save On All Your Pet's Medications. Free Shipping On Orders Over \$39! [1800petmeds.com](#) AdChoices ▶

Income Activator | PPC Registration | Email Registration | Directory Registration | General Registration | Affiliate login | Powered by IncomeActivator.com



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## The Proof You Need

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Running Google ads on your website is an amazing way to prove to yourself that 'you are worthy' of an advertiser to PAY you for your visitor leads. This should empower you to consider adding your own advertisers too.

You may even find when advertisers see Google ads running on your website they'll call and want to advertise directly with you. You can easily accommodate this and quite possibly double your revenue at the same time!

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## Sharing Revenue

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Any time you have a middleman that stands between you and your revenue stream you make less money and are subjected to the middleman's way of doing business.

Google only gives you 68% of the click revenue, and they're using your website space to advertise.

So let's say you made \$680 from Google's ads in one month. If you received 100% of the click revenue you could have made \$1,000.

In other words, with a little effort you could potentially increase your monthly revenue by 32%.

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## Get Your Own Advertisers

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Your Income Activator pay per click programs allows you to keep 100% of your revenue.

Even better, you can set your own pay per click rates.

Plus, you can run both your Google Ads and your own pay per click programs at the same time.

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## Google's Limitations

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Google ads are a great way of making money online, but you need to beware of the limitations, aside from the revenue split. They are;

1. **Visitor Personalization Displaying Unrelated Ads**
2. **Can't Encourage Clicks**
3. **Can't Track Advertisers**
4. **No Ad Flexibility**
5. **No Idea What Is Being Advertised**

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### Visitor Personalization Displaying Unrelated Ads



Google personalizes the ads a visitor sees on your website based on the person's previous search history.

This often doesn't match what your website is about which will reduce the number of clicks. For example, if your website is about skiing and the person visiting your website is a chef, then food ads may appear on your skiing website for this specific visitor. This person would be more inclined to click on a skiing ad for Whistler when going to a website about skiing than an ad about a food blender.

Ideally you want to have advertisers that compliment what your website is about. For instance; if your website is about relaxation you may look for an advertiser who sells relaxation CDs online, rather than one selling strobe lights. Having complimentary advertisers on your website will increase your clicks, and make you more money.

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### Can't Encourage Clicks



Google has to protect itself against fraudulent clicks because their advertisers would stop advertising if the clicks and visitors were fake.

You're told not to encourage your visitors to click on the ads. Google also tells you to not even 'test' the click ads to see if they're



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working, as an advertiser gets billed for your tests. You need to be careful about this.

If Google feels that the ads on your website are receiving 'fake' clicks they'll remove their ads from your website. This leaves you with little control over your revenue stream if it can be taken away by a rogue clicker! So be careful.

When you have your own advertisers you can test your links, encourage clicks, and be in control of your own revenue.



### Can't Track Advertisers



You don't know which of the Google advertiser ads are being clicked on that are making you the most money. Therefore you don't know the kind of content you should be focusing on to increase your click revenue.

When you run your own ads with your own advertisers you know which ads are being clicked on, and which are not creating revenue. You can then get rid of the ads that are not working and focus on the ones making you the most money.



### No Ad Flexibility



Google provides you with text links and banners. Often these are ignored as visitors have become aware these are ads.

You can customize the look and feel of your pay per click links and banners and put them anywhere you want on your website. They can appear as simple text links in the middle of your page content or be built in as the main focus of your website.

This increases the number of clicks and ultimately the amount of money you make.



## No Idea What's Being Advertised

Be An  
Authority

Click here to  
[Donate A Car](#)



Using Google ads can be risky as you don't know their advertisers. They may give lousy service, be in direct competition with you, or have a bad product which may reflect poorly on you.

I looked at a friend's website and there were all these sexy, over the top dating ads. She had no idea these were appearing on her website. And just to make it clear, this had nothing to do with 'my personalization'. I'm not into this stuff! You can view websites without the personalization filter using the 'In Private Browsing' feature in your browser.

With your own advertisers you should have a better idea as to the quality of their products or services. Money is one thing; however providing quality referrals is the most important. It's all about being a trusted authority and giving people good information, and protecting them from bad suppliers.

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### It's Not Hard To Find Advertisers

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Advertisers are everywhere.

Look in the newspaper, listen to your radio, watch TV or search online. In chapter 5, I show you how you can find companies that are already using pay per click advertising and how much they're paying per lead.

You probably know people that have their own businesses that would pay you to send them visitor leads from your website.

I started by asking my friends, and people I knew in business if they knew who would be interested in receiving new customers? Can you think of anyone in business that would say no to that?

More and more advertisers are switching their advertising budgets to online opportunities as the Internet has left traditional forms of advertising like the Yellow Pages in the dust. Grab an old copy of the Yellow Pages and call these advertisers!

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**One Advertiser Will Do**

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You might think that you have to call gazillions of advertisers just to get one. **You don't.** Every company needs leads. I started by sending my visitors to one advertiser, known as a referral company that paid me for my leads.

**That's it. That's how you start. One advertiser does it.**

It wasn't until my first advertiser started writing monthly checks in excess of \$30,000 that I thought I should get more advertisers just in case my only one decided to leave.

They never did, they just kept on wanting more and more leads. And why would they? It's a guaranteed visitor. They can't get that through radio, TV, or newspaper advertising.

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**The Bar Is Low – Walk Over It**

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Google's pay per click leads has set the bar really low when it comes to sending advertiser's good qualified leads. It's not their fault. It's just that their pay per click model can't always deliver the highest quality of leads to advertisers from people doing random searches online. Plus, if Google ads are running on your website, you can't recommend to your visitor to check out an advertiser because you don't know what ads they're seeing.

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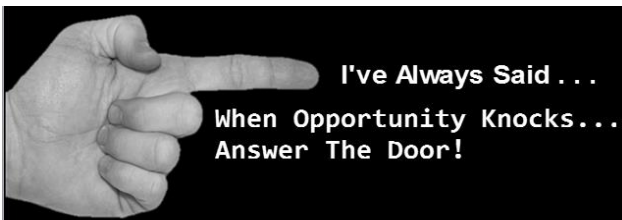
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**Opportunity Isn't Knocking - It's Banging The Door Down**

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This allows you the opportunity to approach advertisers who are using the search engines to get their leads and offer them better qualified leads through your own pay per click service. You can provide the advertiser with better ad positioning, less competition from competing advertisers, and a personal recommendation to your visitors to check them out. Many advertisers will welcome the opportunity to receive higher quality leads.



## Income Activator Pay Per Click Revenue

You can earn revenue from your own pay per click ads and your Google ads at the same time. You can make your ads look identical to your Google ads and also incorporate them into your website as resource link. As your own advertisers start making you more money than your Google ads, you'll know it's time to switch.

Here's an example of the Google Ads (1) and your Income Activators pay per click ad (2) running together. Kids can even make money too! Check out Marlee's website, [Marlee's website, MarleeArt.com](http://MarleeArt.com).

The screenshot shows the MarleeArt.com website. At the top left is a drawing of a dragon and the text "MarleeArt.com Love, Hope, and Wisdom Drawings". To the right are social media icons and a search bar. Below is a navigation menu with items like "Marlee Art", "Education", "Horse Drawings", "Dragon Drawings", "More Drawings", "Requests", "Online Store", "Drawing Lessons", and "Contact". The main content area features several links: "Show Up on Google" (with a red arrow labeled '1'), "AdWords Account Grader" (with a red arrow labeled '1'), "Online Degree Programs" (with a red arrow labeled '1'), "Fast Online Degrees" (with a green arrow labeled '2'), and "There's a Fire In My Heart" (with a green arrow labeled '2'). A video player on the right shows a drawing of an elephant on an easel.

### Get Your Kids Involved



Once your child sees that they can earn their own money from the skills they've developed from their Income Activator website builder, they'll spend less time on social networks and Internet games, and become more enthralled by the thrill of Internet marketing.

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## Marlee's Story

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Marlee was a distracted 12 year old who struggled in school. After she started her own website and felt proud of the attention she was getting for displaying her artwork online, within a year she became excited about her online accomplishments and her grades soared to all As & Bs.

You need to be 18 years of age to have a Google AdSense account, so when you register your own website for a Google AdSense account, you can add your child's website to your account, and you'll be able to see how much money each website is earning.

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## Earning Potential For Better Quality Pay Per Click Leads

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You can also charge the advertiser more money than Google by giving them better positioning, and build them into your content as a resource. With Google, the advertiser is limited to a couple of lines of text and is bunched together with their competitors. You can give your advertiser priority placement with no limitations on their ad. You can position them as a resource, and promote them throughout your website with pictures and videos. You can also ask your advertisers to supply you with content, pictures and videos that would be of interest to your visitors.

Here's an example using the website [WhoLetTheDogIn.com](http://WhoLetTheDogIn.com) of 3 pay per click links included as an integral part of the page's content sending visitors to get pet insurance. Anyone with a pet interested in comparing pet insurance coverage should check this out.

Once your advertiser sees what your pay per click program offers, you could easily ask for double what they're paying for their other pay per click ad programs. Back to my previous example, if you made \$680 from Google's ads in one month, you could potentially make \$2,000 for your personal recommendation and better placement on your website!

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## The Limitation Of Clicks As Quality Leads

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You can also provide a better lead for your advertiser than a visitor simply 'clicking' to their website. Take Google's pay per click program for instance. If an advertiser like a law firm is paying \$60 per click, the only information that the advertiser receives from Google is that they had 150 clicks and they now owe \$9,000. They do not know the visitor's names or email addresses to build a list of potential clients to market to and follow up with.

A better lead for your advertisers is when a visitor to your website enters in their name and email address to receive the advertiser's contact information. You can then email this information to your advertiser in real time.

Plus, making money from referrals is only getting better. Yeah, I know it sounds like a numbers game. I never bought into it myself, until it happened to me BIG TIME. When I sold [InsuranceHotline.com](http://InsuranceHotline.com) to Torstar, I was charging \$5 per lead. Within the year Torstar decided to double the referral rate, and didn't lose an advertiser. Now advertisers are paying as much as \$40 for that same \$5 car insurance referral I used to charge them for.

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## Referral Revenue

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Referral revenue is generated when you're paid by a company when a visitor from your website completes a referral form to get the company's contact information.



There are 2 types of referral revenue models.

- 1. Lead Generation** - This is when you send ONE lead to ONE company that pays you.
- 2. Directory Referrals** – This is when you send ONE lead to MULTIPLE companies that all pay you.

## Lead Generation

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A lead is generated when a visitor enters in their contact information into a referral form to get the advertiser's contact information.

You may think it might be difficult to have people to give you their contact information in exchange for your referral company's contact information, but it's not. When you find a credible resource that can give you reliable business contacts you have no problem with giving your contact information to get theirs. Finding trustworthy companies to do business with is as valuable as gold.

### Held Hostage

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One time, I felt like I was being held hostage to pay a webmaster I hired. He wanted me to pay \$1,000's of dollars or he'd add a code into my program that would corrupt my website and destroy my business. I called the police, and they said that they couldn't do anything, as his ransom calls were escalating. I needed the police to pay attention, and I needed the ransom calls to stop. So I took matters into my own hands and fought back with technology... I call forwarded my phone to the police station! As expected the webmaster had a moment of clarity and the problem went away. This example alone speaks volumes of the importance for getting good referrals.

### Website Owners Are Losing Money

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Many people running online businesses focus on trying to sell something, and ignore the indirect revenue they can generate through the power of their recommendations. There's a huge amount of money being lost if you're not being paid by companies for referring business to them. My mother always said "**Never give it away for free!**" I think this is what she meant. You can simply set up a resource page directing your clients and visitors to businesses you recommend. You can integrate Income Activator's proprietary referral programs into your website or blog to send leads to companies that pay you. It automatically tracks referrals and creates invoices for any industry, worldwide.

### Begin With Who You Know

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You can begin by providing referrals to people from companies you're already recommending in your private life. Advertisers who are using Google ads to get their leads are going to love the quality of the leads that you can offer them through your referral forms.



Give More - Charge More

This example website; [WhatsMedicalMalpractice.net](http://WhatsMedicalMalpractice.net) sends leads to lawyers. Law firms pay Google over \$60 for visitors just to click to their website! Imagine what an advertiser would pay for a visitor who enters in their name and email address wanting to be contacted by them?

The screenshot shows the homepage of 'Medical Malpractice'. At the top left is the logo with a stethoscope and gavel. To the right are social media icons and a search bar. Below the logo is a navigation bar with 'Medical Malpractice' and 'Income Activator'. The main content area is titled 'Medical Malpractice Questions & Concerns'. It features a chest X-ray image, a video player titled 'What is Medical Malpractice?' showing a stethoscope and gavel, and a referral form. The form includes fields for Name, Email Address, a dropdown for 'What area of medical malpractice are you dealing with?', a text area for 'If you selected 'Other', what happened?', a dropdown for 'Select Your Country', and another dropdown for 'If you selected 'Other', where are you from?'. A 'Submit' button is at the bottom of the form. At the bottom of the page, there are links for 'Referral login' and 'Site Map', and a note 'Powered by IncomeActivator.com'.

Completed Referrals

Once the visitor enters in their information into the referral form and clicks on the submit button, they're given the advertiser's contact information.

You can either send your visitor directly to the company's website or create a customized page featuring the advertiser's offer, service or product and include a link to their website.

Your advertiser can also login to your website and see their leads and how much they owe you. Every lead is tracked, and invoices are automatically created. You can also set your own rates and customize your own referral forms.





Email Notification



You can then setup your website to send an email in real time to one or all of the following;

1. The advertiser with the visitor's contact information.
2. The visitor with the advertiser's contact information.
3. Yourself, to let your know you just made some money.

Visitor Emails

Plus, you're also capturing your visitor's names and email addresses so when you create a new page you can email your list a link to it. Here's an example of a page about 'Assembling Evidence' that combines a referral form for leads and Google ads.

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**Earning Potential For Leads**

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A referral is billed when your visitor completes your referral form and is shown your referral company's contact information, or is sent to their website.

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**A Referral Is NOT Contact Information**

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A referral is NOT based on the information your visitor enters into your referral form because people often give fake information, but still contact the referral company.

I can't count the number of times Donald Trump completed my referral form to get the insurance company contact information and still turned into a viable lead. You've probably entered in fake contact information yourself when asked to supply your email address. This didn't mean you weren't interested, it just meant you weren't sure what the company was going to do with your email address.

With this in mind, it's beneficial to you to tell your visitors that you'll be sending their information to the referral company, on their behalf, so they'll know who they are when they contact them, and that you'll keep them updated with good information too.

Advertisers, like law firms, are paying Google \$60 per click. A person completing a referral form should be worth at least double what a click is worth. That means 100 referrals could be potentially worth \$6,000!

In Chapter 5, I'll be telling you how you can find out which companies, in any industry are advertising with Google, how much they are paying per click, and how to approach them to advertise on our website.



For people rushing for the answer, you can find out this information using Google's Keyword Planner.



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## Directory Referral Revenue

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Directory Referrals, in my mind, can be the most profitable.

This is when a visitor to your website completes a referral form and is presented with a list or directory of advertisers that can help them.

You can send your leads to multiple advertisers at the same time and be paid by all advertisers for the same visitor lead.

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### One Lead - Multiple Advertisers = BIG Money

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A Directory Referral program allows you display several companies at once to your visitor. When a visitor to your website completes your referral form they're shown a listing of all your referral companies. There is no limit to the number of companies you can display.

This is a better alternative for companies than paying a monthly fee to advertise on a website because they don't pay unless a visitor enters in their contact information to get theirs.

This referral model is also perfect for contractors, graphic designers, rental companies, photographers, interior designers, and so forth. Receiving referrals is very lucrative for businesses.

For instance, my brother was buying leads from a referral service for \$25 per lead. There were numerous other competitors paying for the same lead too, exactly like a directory referral program.

His business averaged about \$100,000 a year, but it jumped to \$350,000 when he went from cold calling to buying leads.



## TODAY's Multi-Millionaires

This example website; [BestPricesForPainting.com](http://BestPricesForPainting.com) send leads to painting contractors when a visitor describes the painting job they want quoted. When the visitor enters their description of the painting job, and clicks on the submit button, they're shown a list of painters and their contact information.

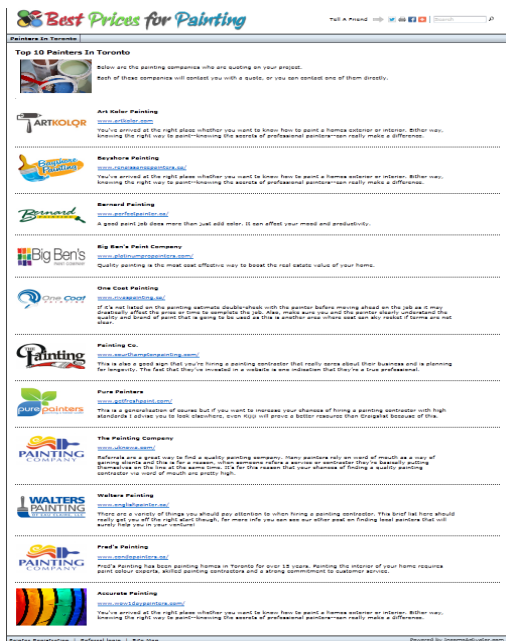


## Directory Of Referrals

You can have as many referrals companies as you want. You can even charge different rates for each referral company.

## Email Notification

An email is sent to all companies in real time, and another email is sent to the visitor with the company's contact information. You can also send an email to yourself telling you that you just made money!



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## The Earning Potential For Directory Referrals

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If you have 10 advertisers, each paying \$10 to bid on the job, then each visitor referral is worth \$100 to the website owner (you!). This means that 10 visitors have the potential to earn you \$1,000. You can do a lot of advertising for your website with that kind of revenue model.

### Put Your Referral Forms Everywhere

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You can even put your referral forms, and your pay per click links on someone else's website or blog, and share the revenue generated just like Google does. If you already have a website you can add Income Activator's referral programs instantly. Here's an example of a page on home renovations with a directory referral form for leads as well as Google ads. The search engines index every page you create, and it has the potential of being displayed to thousands of people doing online searches.

The screenshot shows a website for "Best Prices for Painting". At the top, there is a navigation bar with "Painters In Toronto" and "Income Activator" tabs. The main content area includes an advertisement for "Art School Online" with the text "Pursue Your Creative Passion. Earn a Creative Arts Degree Online." and a link to "Aonline.edu". Below this is a section titled "Save Money – Remodel" with text about the real estate market and home renovation costs. To the right of this text is a video player showing a woman in pink gloves holding a hammer. Below the "Save Money" section is a "Receive Painting Quotes" form with fields for "Your first name", "Email address to contact you", "Telephone and best time to call", and "Describe your painting job", along with a "Submit" button. To the right of the form is another video player showing a man in a tan shirt holding a wooden plank on a construction site. At the bottom of the page, there is an advertisement for "LVN School Orange County" with the text "Stanbridge College - Irvine CA Licensed Vocational Nurse School" and a link to "www.stanbridge.edu". The footer contains "Painter Registration | Referral login | Site Map" and "Powered by IncomeActivator.com".



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## Leads Provide The Best Bang For The Buck

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You may have an advertiser wanting to try your referral program before they agree to pay you.

It's your business and therefore it's your call. You can send the advertiser their first couple of leads for free and work towards a successful partnership.

The Referral Fee is Negotiable...  
...Take It or Leave It



However, referrals are at the top of the list for the best return per advertising dollar. The advertiser doesn't pay unless you give them a lead.

All other forms of advertising like radio, TV, and newspaper can't even guarantee one lead.

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### Referrals Do

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Advertisers only pay when a visitor clicks on a link to get to their website or completes a referral form to get the company's contact information.

An ad in a newspaper can cost the advertiser \$1,000's of dollars, a radio ad can double that, and a TV ad can triple that, all with absolutely no guarantee of a lead. Yet companies keep paying for this type of advertising, because they have sales budgets that need to be spent, and no one has offered them a better alternative, until now.

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### Referral Companies Stay

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Referrals are the best form of advertising that a company could ever invest in. If they don't like your leads, they can go away... but they won't! I know this because I lived it. I sent 1,000's of leads to 100's of advertisers and rarely did I ever have an advertiser leave.



After selling [InsuranceHotline.com](http://InsuranceHotline.com) to Torstar the new manager was paranoid that the advertisers would leave and was turning himself into knots trying to accommodate their every wish.

This was probably because he came from a newspaper background where advertisers were there one day and gone the next.

## TODAY's Multi-Millionaires

I told the manager to tell the advertisers "If you don't like it, leave." He was shocked at my obvious lack of 'advertiser appreciation'. Six months later, I overheard him on the phone telling an advertiser "If you don't like it, leave." **They never leave.**

### No Sales Force Needed

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I didn't need a sales force because referrals deliver. Newspapers, radio and TV stations have huge sales teams devoted to finding advertisers because there's continual turnover. If these advertisements worked, advertisers wouldn't leave and there would be no need for sales reps. Right?

### Referrals Are NOT Sales

---

Never let an advertiser tell you "I'll only pay if I make a sale."

I tried this once, and lived to regret it. At the time I was being greedy. I billed my car insurance leads out at \$5 each, and instead this advertiser said they would pay me \$150 for each policy they sold, so I sent the company 5,000 referrals. I expected about half of my referrals turned into sales. Even if they only closed 1,000 leads, instead of earning \$25,000, I'd make \$150,000!

**They reported NO sales, not even one!** But, they didn't want to stop the referral program and went back to paying me \$5 per lead. I was confused, if they weren't making any sales, why stay on the referral program? Then they offered to BUY my business from me! Okay, I get it. They were the ones being greedy by not reporting their sales to me. Then they tried a HOSTILE takeover of my company that landed in the courts, where I was awarded \$350,000 and the president got fired!



## TODAY's Multi-Millionaires

Never base your referral revenue on a company's ability to sell or honestly report on their sales to you. If Google, the newspapers, radio and TV stations don't get paid based on sales, you shouldn't have to either. Walk away from this kind of advertiser.

There are plenty of advertisers that would jump at the chance to get quality referrals.

If you have Google Ads running on your website, point them out to your advertiser and tell them that all these companies are paying for a click. What you're offering is much better positioning and you can build them in as recommended resource within your website.

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## Affiliate Revenue

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Affiliate companies pay you for sales.

**Affiliate Partnerships** - This is when a company pays you when a visitor from your website clicks on a link and is sent to the company's website and makes a purchase.

**Income Activator's Affiliate Program** - You're paid \$30 when a visitor from your website registers for their own Income Activator website.

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## Affiliate Partners

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With affiliate products or services you have to depend on a company's ability to sell and report their sales honestly to you before you're paid.



For this reason, you do NOT want to use affiliate partnerships as your main revenue model. However, it is advantageous to use affiliate products and services as a secondary revenue stream throughout your website.

You can do this by featuring affiliate products and services that are complimentary to what your website is about, and feature them in various website pages alongside your primary revenue stream.



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## Finding Products Or Services To Sell

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There are 1,000's of manufacturers in all industries who have products or services available for you to promote for online sales.

Commissions vary between affiliate companies. Information and downloadable software products have commission rates average between 50% and 75%, where products or services usually bring in commission rates between 5% and 10%.

You can search on Google for the type of products or services you want to sell. When you find the company selling it, you can call them directly.



Many of these companies also have their own affiliate program allowing you to sign up on their website to promote the sale of their products or services.

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### Consolidators

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There are also companies that have consolidated 1,000's of affiliate partners under one umbrella where you can go and select the kind of products you want to promote. Three popular consolidators are; ClickBank, LinkShare and Commission Junction. You then login to your consolidators or affiliate partner websites to see your sales.

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### ClickBank

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**ClickBank** – ClickBank sells information and downloadable software products with commissions ranging between 40% and 75%. You can register for free for ClickBank and be accepted immediately to sell any of the products from the companies they represent.

To register you simply go to [ClickBank.com](http://ClickBank.com).



Here's an example of a software product, offered by a company under the ClickBank umbrella, which monitors a child's activities on the web. It also protects against online predators. It's called [PC Tattletale Software](#).

The Tattletale software costs \$70.88 and the website owner receives 51% in commission.

Capture Your Visitor Contact Information

Affiliates provide you with banners or tracking links you can easily copy into your website. When a visitor clicks on it, and is directed to your affiliate, it tracks if a sale has been made.

Tracking links can usually track returning visitors for weeks or months and you can still receive a commission if they return to make a purchase. You should ask your affiliate partner the time frame that they attribute the sale to you for returning visitors.

Instead of just linking your visitors to the affiliate's website, you have the option of creating an opt-in form to collect their names and email addresses and then link to your affiliate's website. This allows you to build your email list, and track how many visitors you've sent to your affiliate to the number of sales.

If sales are low, you can ask your visitors why they didn't buy. This can also keep your affiliate partner honest. Here's an example of a page that combines your opt-in form for affiliate tracking and Google ads.


Teaching & Learning

Tell A Friend
👤
🐦
📧
📺
📌
🔍

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Online Education

[Art School Programs](#) Earn a Degree in Design at an Art Institutes School. Get More Info! [www.ArtInstitutes.edu](http://www.ArtInstitutes.edu)

[Forensic Science Schools](#) Search For Colleges & Universities With Forensic Science Programs. [Forensics.CompareTopSchools.com](http://Forensics.CompareTopSchools.com)

[UCLA Executive Program](#) Learn Business Essentials at UCLA In a Portion of the Time. Apply Now [www.ArtInstitutes.edu](http://www.ArtInstitutes.edu)

**PC Tattletale Parental Control Software Publisher's Description**

New parental control software and Internet monitoring software captures everything your child does online; what they see, where they go and even who they talk to! This easy to use Internet monitoring and parental control software makes it easy to help protect your children when they go online, use instant messaging, chat rooms or anytime children are online. PC Tattletale Internet monitoring software automatically records: All Email - both in AND outbound mail, all Chat sessions, all Instant Messages, every web sites visited, all Keystrokes, Passwords, Videos and more! This powerful Internet monitoring and parental control spy software discretely tracks & records all the computer activity of your children when they are on or off line. It runs automatically in the background, or you can use the built-in scheduler to monitor only during the hours your children use the family PC. PC Tattletale is backed by an Iron clad money back guarantee tool



0:00 / 2:15



**To Order The PC Tattletale Software complete the form below**

Your first name:

Email address to contact you:

[Art School Programs](#) Earn a Degree in Design at an Art Institutes School. Get More Info! [www.ArtInstitutes.edu](http://www.ArtInstitutes.edu)

[Forensic Science Schools](#) Search For Colleges & Universities With Forensic Science Programs. [Forensics.CompareTopSchools.com](http://Forensics.CompareTopSchools.com)

[UCLA Executive Program](#) Learn Business Essentials at UCLA In a Portion of the Time. Apply Now [www.ArtInstitutes.edu](http://www.ArtInstitutes.edu)

Online Education | Referral login | Site Map
Powered by IncomeActivator.com

Approvals Needed

Some affiliate companies have an approval stage to go through. Registration is usually free, but it can be a hit or miss on being accepted to promote the affiliate's products or services.

**LinkShare** – LinkShare product lines range in commission from 5% to 10%. To learn more go to [LinkShare.com](http://LinkShare.com). One of LinkShare's companies where you need to be approved for selling their unique product lines is [SkyMall.com](http://SkyMall.com). You may have seen their product lines in magazines on various airlines. Approvals are easier to get when you create an online store already created.

Here's an example of SkyMall Products being promoted on the website [RomanovReport.com](http://RomanovReport.com) using Income Activator's online store.

You can easily incorporate your affiliate products into your online store. When your visitors click on the 'Buy Now' button, they are sent to SkyMall through its tracking link, where your visitor can make a purchase and the sale is attributed to you. If you're promoting an affiliate product you should buy it from your own website to make sure your affiliate is tracking your sales and to see how the purchase experience would be for your visitor. Then, return the item to see how the return process works as well.

The screenshot shows the homepage of the Romanov Report website. At the top left is a blue sports car. The main header reads "Romanov Report" with the tagline "Join Me In My Fight to Keep Car Insurance Rates Low". To the right of the header are social media icons for Facebook, Twitter, YouTube, and RSS, along with a search bar and a "Tell A Friend" button. Below the header is a navigation menu with categories: Car Insurance Rates, Articles, Car Gadgets, Unique Gifts, Kid's Stuff, Health & Beauty Gifts, Contact, and Income Activator. The main content area is titled "Car Gadgets" and contains text about road travel inconveniences and a list of gadgets. A "Car Gadgets & Gifts" section features four product cards: Flatstoppers (\$259.00), Phantom ALERT Subscriptions (\$29.99), Nightvision Car Camera (\$85.45), and Garmin Waterproof Golf GPS (\$349.99). Each card includes a product image, a "More Details" link, and a "BUY NOW" button. On the right side of the page, there is a "Your Shopping Cart Contains 0 Items" notification and a "Follow Car Gadgets & Gifts" button. The footer contains an "Affiliate login | Site Map" link and a "Powered by IncomeActivator.com" attribution.

## Income Activator Affiliate Program

When you go to get your website, you're automatically approved you as an affiliate partner. Your website comes with an Income Activator affiliate page which you simply unhide when you want to participate as an affiliate partner. You're paid \$30 when a visitor from your website registers for their own Income Activator website.

This affiliate page example on the website, [BestPricesForPainting.com](http://BestPricesForPainting.com) allows your visitors to register for a website right from your computer. You also have the option of using an affiliate tracking link that sends your visitors directly to the Income Activator website.

**Best Prices for Painting** Tell A Friend [Social Media Icons] [Search]

Painters In Toronto | **Income Activator**

**Income Activator**

**Income Activator**  
Tells You How To Make Money Online & Gives You A Website To Do It  
The Power Of Referrals Can Make You Wealthy  
Lee Romanov, Consumer Advocate

**Create A Website That Makes You Money**  
Receive A Ready To Go Website. If You Can Type, You Can Do This.

First Name   
Email Address   
Website Title

**Begin Now**

**Take Control Of Your Website**  
All you need to do is type to create a website that makes money. Create unlimited pages, forms, add pictures, links and videos. Income Activator's website builder has all the tools.

**Search Engine Optimization (SEO)**  
All of the features of Income Activator were designed with SEO as a priority. Each page has SEO fields showing you on how to optimize it.

**Referral Programs (Runs On Other Sites)**  
A content based website using Income Activator's proprietary Referral Program generates income by sending leads to companies and advertisers.

**Unlimited Email Messaging**  
Do all of your email marketing through Income Activator's messaging system. Collect email addresses, create email newsletters, mailing lists, and send out unlimited email messages.

**Pay Per Click Ads (Runs On Others Sites)**  
Similar to the search engine's PPC ads, you can run your own, receive 100% of the click revenue and control over which ads go on your website.

**Shopping Cart & eCommerce**  
Included is a full online shopping cart allowing you to sell physical, virtual and affiliate products. Plus, through your store's affiliate program you can get partners to help sell your products!

Painter Registration | Referral login | Site Map Powered by IncomeActivator.com

## Business Opportunity

You can even start your own business by creating websites for people through Income Activator's website builder. You're paid \$30 for every website that's registered, plus you can charge what you want to for the website and any work you do on it.

## TODAY's Multi-Millionaires

You can set up Google ads, referral programs, affiliate partnerships, and even an online store for them. After you finished, your client can login to their website and make their own changes without having to pay a webmaster to do it for them. You can also give your clients some good advice from what you've learned in this book and from the tips you get from the marketing section of your Income Activator program.

### Compliance Guidelines

Always check with your federal or provincial guidelines for the advertising rules and regulations. In some provinces or states you need to state that you receive referral fees. An easy way of doing this is stating on the bottom of your front page that you have a business relationship with who you're referring people to. You can say you're being paid for your leads, but you would refer these companies even if you weren't being paid! Don't be sneaky, you don't have to. Business is business, and people understand that.

### Revenue Streams



Be smart and gravitate to where you get the most money from your visitor leads. You'll have a better chance of creating a website that makes you money that way.

You can begin by running Google Ads that pay you 68% of what the advertisers pay Google and start making money immediately.

Then incorporate your own pay per click referrals and get 100% of the click revenue, one advertiser at a time.

Ultimately, you'll want to take your best advertisers and move them through your referral programs where you can double and triple your referral rate, while spreading your pay per click ads and affiliate links throughout your website.

Now you know how to **GET RICH... By Telling People Where To Go...** I'm going to show you how to inject your website into the buying process and funnel some of the money that's flowing through the Internet into your pocket.

## Chapter 3

### Referral Revenue Verses Sales Revenue

It is easier to make money online when you're not selling a thing. In fact, this can be done for any topic or industry. You can take from your experience, knowledge, or passion and create a lucrative Internet business with everything you have right now!

There are billions of dollars flowing through the Internet every day from people buying from companies selling stuff. You can tap into this money by injecting your website into the buying process.

#### The Online Buying Process



#### How It Works

1. People search for information online.
2. They look for recommendations.
3. Then they buy.

#### Make Money By Selling Nothing

When you inject your website into the middle of the buying process, you can be paid by companies **By Telling People Where To Go...**



- You send leads to companies that pay you through;
1. Pay Per Click Links.
  2. Referral Forms.
  3. Affiliate Links.

**YOU ARE HERE**



## The Power Of Recommendations

Companies that sell online realize the power of recommendations, and they are willing to pay for it. There's no better sales force out there than one person recommending to another person where to go.

### *Nielsen Study*

*A Nielsen study measured the level of trust people have in certain forms of online advertising. Text and banner ads came in last. Trust jumped when consumer's posted their opinions online.*

***But trust from recommendations by people hit a high of 90%!***

You have the power of providing a company with the most powerful sales lead ever... your personal recommendation.

Here's how it works. Let's say I was joining Gordon Ramsay, a well renowned chef, at a restaurant in New York that neither of us had been to before. When deciding what to order I would ask the waiter for their recommendation as opposed to asking Gordon Ramsay.



Even though Gordon knows much more about food, it's the waiter's recommendation that's much more valuable to me because he knows the menu and what people like.

That waiter also has a vested interest as he has to deal with me if his suggestion sucked, as his tip would too.

In fact, I would value the waiter's suggestion above the restaurant owner's suggestion, as the restaurant owner knows what needs to be sold, fast, before it spoils!

The point here is that your experience can make you a trusted authority above the perceived experts.

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Trusted Authorities

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Everyone looks to trusted authorities.

I began being paid for 'Telling People Where To Go' in the 80s when I owned a travel agency.



People would do their travel research, but always asked for the ultimate... 'A Recommendation' before they bought their ticket.

Even when the recommended destination would cost them more money, they'd pay it.

Companies pay for recommendations, hence the popularity of consultants whose job it is to make recommendations.

In the 90s when I became involved in the world of insurance, I discovered that insurance companies charged vastly different rates for the exact same policy. You should check it out yourself by going to [InsuranceHotline.com](http://InsuranceHotline.com).

Knowing which insurance company had the best rate for my car and driving record saved me a pile of money when buying my policy. I knew this would save other drivers lots of money too. So I began a rate comparison guide and every time I referred a driver to an insurance company that had the lowest rate for them, I was paid a referral fee.

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Referrals Work Because There Is No Risk

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Referrals work because it doesn't cost the consumer anything to check it out and there's usually an upside for doing it.

Why shouldn't they follow your recommendation? There's no risk, there's no cost, and they don't have to actually spend any money.

In my referral program the visitor had the potential of saving \$100's or even \$1,000's of dollars off their insurance rate. For the five minutes it took them to check it out, the average driver saved around \$750.



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## Telling People Where To Go Is Only Getting Better

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When I started I was paid \$5 per referral. Today that same referral can be worth up to \$40 in Canada and upwards of \$50 in the US!

It's easy to tell people where to go, especially when they've landed on your website looking for your recommendation of 'where to go'. When you focus on the right target audience you should be able to direct at least 50% of the people who land on your website to your referral companies.

Let's say that you get 100 people to your website and you send leads to companies for \$10 each. If 50% of your visitor traffic follows your recommendations then you've just made \$500.

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## Selling Online Is Difficult

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Trying to generate revenue by selling online is much harder than referring leads to companies that pay you. Companies that pay for leads understand this, and know the power of what a recommendation brings to the buying process.

This is the one thing that a company selling online can't do themselves. The only thing they can do is post testimonials but it falls short of a third party recommendation. However, this should reinforce in your mind how powerfully companies believe in recommendations.

This doesn't mean you can't sell online, it just means that many website owners go broke trying. They spend HUGE amounts of money creating a website, and \$100's of dollars in monthly charges patching together programs like an online store, auto-responders, messaging, search engine optimization, plus the cost of webmasters, industry gurus, and consultants. Here's what Jimmy had to say about the process he went through trying to figure out how to make money from selling online...



### A True Story

*Lee, well where should I begin?*

*The start is a good place, which takes me back over 4 years. After a difficult business choice, I left a corporation as a Vice President for a growing company I had just taken to a national*



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*level. I was ready for a change. So at that time the web was my venue. I knew from the corporate world you need to invest and watch it grow. So invest I did, giving several companies \$5,000 to \$8,000 to build a website for me.*

Everyone had told me that making money online is the hardest \$50,000 job but the easiest million dollar business. Well they were half right. I spent 10 to 12 hours a day writing and supporting the websites, advertising and buying and spending in excess of \$50,000 to 'sell online'.

*So by this time I was depressed and broke from that venture. I went from doing this part time, to sometimes, and eventually I had NO time for it at all. Actually in 9 months I never made a dime off the websites.*

*Then I saw another 'easy to do' web business. So I called, got the information and started this again. I signed up for a \$10,000 tutoring course. Thinking that with the proper education I can learn what I did wrong. Well, in a very short time after that the company was gone and so was my money.*

*What was wrong was ME trusting others! So I went to the bottom of despair knowing that this was more of a challenge that did NOT make any sense to me. So I stopped that illusive dream. Yet, as a business person, and frustrated with not being able to crack this nut, I still wanted to know how to make money selling online.*

*Then in the fall I affiliated myself with another online business training course. Well now, I thought I had died and gone to cyber heaven. There were coaches, online seminars, success stories, this was it for me. I was in and going to be the next Internet millionaire.*

*Learning how to have a millionaire's mindset - feeling NOTHING could stop me, until after the first month they wanted \$3,000, and then an additional \$10,000 for level 2 training.*

*Well, three times bit and really shy, I was not going to pay any more money. Thus my coach said that there was nothing more he could do for me. So cyber hell is where I left those training eBooks.*

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### Many Go Broke

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From what I can tell, Jimmy spent \$68,000+ on webmasters, gurus, and advertising, only to go broke be trying to get rich by selling online. Unfortunately, many people go through the same thing Jimmy did.

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## Selling Online Is Very Competitive

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To sell something to someone online, they have to land on your website at the buying stage.

Your potential customer will view other websites selling what you are and compare everything. If they land on your website; they have to be comfortable with buying from you.

Many websites come across as 'faceless' identities. If your visitor doesn't know who you are, they probably won't buy from you. You're also competing with large company websites with huge advertising budgets, who are buying leads.

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## Selling Online Is Complicated

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You have to have a product or service ready to buy. Your website needs to be setup with an online store to take payments, calculate taxes and track sales. You may also have to deal with shipping, managing stock, returns, and the dreaded customer service issues.

While your Income Activator website comes with an online store, for those who are committed to selling online, you need to know that you may only get 1% or 2% of your visitor traffic to buy. This means that if you have 100 visitors to your website and you're selling a \$10 product, you would only make \$10 to \$20 in revenue. With this in mind, your friend with the referral website that just made \$500 should be the one paying for dinner and drinks!

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## Companies Have Sales Budgets

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Companies have sales budgets set aside to buy leads. They know how valuable recommendations are to get the person to the buying stage and will pay for it.

Professionals such as lawyers, accountants, and other businesses will pay \$20, \$30, \$50, and more for leads.

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## Consumers Don't Have Sales Budgets

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A buying decision for a consumer is personal. Often times they'll have to forfeit buying one thing to buy another.

Plus it's easy for them to shop around, and if they find it on another website for a penny less... they're gone.

Companies have set aside money, a lot of money, to pay for leads.

**It's there for the taking, so TAKE IT!**

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## Consumer Pay Model Verses Company Pay Model

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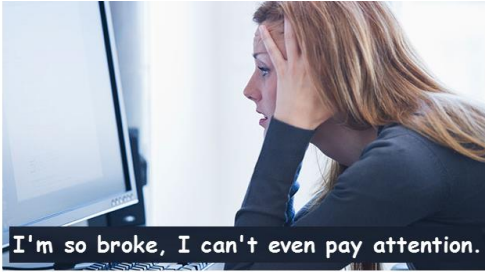
I didn't realize how on the money I was with companies paying for leads as opposed to trying to get consumers to part with their money until I had to switch to a consumer paid model.

There was a point in time where the insurance companies wanted the government to back off and allow them to adjust their rates according to their losses. As a protest, insurance companies stopped writing new business in the good market with the low rates and drivers with good driving records were being quoted rates high risk drivers with multiple accidents would pay. A driver that paid \$1,500 the previous year was now being quoted \$6,000. A multi-car policy for \$3,000 was now being quoted at \$12,000! As my visitor traffic soared from 3,000 people a day to 10,000. But companies stopped paying for leads. My 'company pay' model was crashing! So I decided to switch to a 'consumer pay' model.

The driver would see what the rate was, and if they wanted to know which insurance company would sell them the policy, they had to pay \$5 to receive the quote details and the company contact information. This came with a money back guarantee. If they didn't get the insurance policy for the rate quoted I would refund their \$5. Plus, I was not quoting the high risk markets. I was quoting the regular markets. That meant if a driver was paying \$1,500 for their car insurance they may have been quoted even a lower rate. Even though insurance companies were refusing to write business and throwing consumers into the high risk facility markets, it was illegal for them to deny insurance coverage for a mandatory requirement. When the consumer was armed with a printed quote, the insurance companies had to write it.

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At that time I was making an average of \$50,000 a month from companies paying for leads. Given my visitor traffic had more than tripled I expected to be just fine with the 'consumer pay' model. In fact, if the 'consumer pay' model performed as well as the 'company pay' model, I would surpass \$200,000 a month! Instead, revenue from the 'consumer pay' model fell faster than my chin hitting the pavement with shock. I went from \$50,000 a month to \$3,000 a month.



I couldn't, and still can't believe how extremely difficult it is to get consumers to part with their money online.

I wouldn't have believed it if it didn't happen to me.

Yet I look around and see website owners struggling online to make money through a 'consumer pay' model every day.

### How Much Money Does It Cost To Learn How To Sell Online?

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Like Jimmy, I also turned to gurus. I went to seminar where people were paying \$1,000's of dollars just for someone to tell them how to get the consumer to buy. And don't look at me to tell you how to sell online, I couldn't make it work!

**But I can tell you how to make money from referrals, and it costs you nothing! Plus, you've got a website to make it happen.**

Fortunately for me, the government and the insurance industry resolved their differences and I was able to resume my referral model.

*I can't decide if I want to be a millionaire or an artist*



*Can't you compromise and become a millionaire artist or something?*



You don't need to invest \$1,000's of dollars to make money online.

You don't need to learn how to have a millionaire's mindset.

**What is that anyway!???**


All Jimmy or you need to do is follow your passion.



## Chapter 4



### Follow Your Passion

The only way to do great work is to  love what you do. You have the opportunity right now to combine your passion with a lucrative online referral business.

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#### Don't Underestimate Your Value

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Your knowledge has a market value.

You can share your knowledge with the world through the Internet, and you don't even have to be computer savvy to do it.

Even if you have a website or blog, knowing how to monetize your knowledge and experience only adds to what you're doing right now.

Pick a topic you love, something that's in harmony with your talents, interests, experience, or passion. It's what you talk about at parties, what you do when you have some free time, or what you see yourself doing if you won the lottery.

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#### Life Isn't About Finding Yourself - It's About Creating Yourself

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Give Good  
Advice

Become An  
Authority



You can be an authority with what you know right now, and the Internet is a perfect avenue to be heard.

People need people to stand up and tell them what they know. People are open to listening to someone giving good advice based on their experience. Your knowledge and advice is an important contribution that you can make to the world around you.





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## Approval NOT Required

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Don't let people tell you that you're not qualified.

I was working in the insurance industry at a desk job for a year and wanted to get into marketing. The insurance company gave me an aptitude test to see if I had it in me.

**I flunked!**

Ironically, I later became the voice of the insurance industry fighting for the rights of drivers.

The point here is nothing's stopping you from doing what you want to do, even if it's a psychological behaviour test saying you'd suck at it.

### **You Have A Market Advantage Over The Corporate World**

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You have a HUGE advantage to what you can say over industry people. They're restricted by corporate policy to openly talk about touchy subjects surrounding consumer issues. Many professionals found speaking out risk their credentials being yanked away by medieval advisory boards.

You can speak out without the fear of being fired. Whenever the media needed a comment, they knew I could give it to them right away. To get a comment from a large company sometimes took days, if they could get one at all.

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## Credentials NOT Required

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You can be an authority figure simply by speaking from experience. You do not require any credentials or degrees to be an authority.

Here's another example. I am by no means a doctor; however, I can talk your ear off about back surgery.

The cartilage in my lower back and neck slipped out and was pressing against my spinal cord.

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My doctor said I needed surgery immediately. He wanted to fuse my neck and lower back and said if I didn't do it ASAP I could end up as a quadriplegic. Let me tell you, fusion is only good when you're talking about sushi.

I began talking to everyone I knew to see if they were familiar with this type of condition and could recommend anyone that could offer me an alternative to fusion. A friend of a friend had a similar problem and referred me to a doctor in Pittsburgh. This doctor had developed an instrument he used for brain surgery and discovered it could also be used for removing cartilage compressing against a spinal cord.

**No fusion necessary!** I was in for surgery at 7 AM, and at 4 PM I was sitting beside the doctor at his computer helping him out with his website. Even though I have no medical background, I can recommend Dr. Jho and his minimally invasive endoscopic spinal cord surgery all day long! In fact, I'll bet if you have back problems you're looking at his website; [DrJho.com](http://DrJho.com), right now! **Why? Because I recommended it!**

### Report On Information

Reporting on something you know about can be of great value to others too. When I owned [InsuranceHotline.com](http://InsuranceHotline.com), I told anyone that would listen that insurance rates varied by \$100's, even \$1,000's of dollars for the exact same policy for the exact same driver. I used every form of communication I could find to get my message out there. It's amazing how many free avenues are available for you. In fact, I documented over 50 ways in the marketing section of your website program. One day I pitched the editor of the Toronto Star newspaper a story and instead he pitched me on being a columnist!

**TORONTO STAR**

G SECTION TORONTO STAR SATURDAY, MARCH 26, 2005 • thestar.com 1ST OF 2 SECTIONS

# Wheels

## Answers to your insurance questions

*Wheels is pleased to introduce Lee Romanov today as our auto insurance advice columnist. Romanov is the founder of [www.insurancehotline.com](http://www.insurancehotline.com), a rate comparison service, and is familiar with the complicated details of an industry that many drivers find to not on their side. His column will run regularly in Wheels, responding to the questions that you send to us. See several recent and specific comparisons, but also in on your side.*

—Mark Richardson  
Wheels editor

**Lee Romanov**  
Insurance Matters

Q According to the Insurance Bureau of Canada, auto premiums have gone down by 12 per cent for the last 14 months.

However, it's not so true for me. Just a few days ago I received from my insurance company a renewal offer in which I was offered a new premium for my 1995 Nissan Maxima in the amount of \$3,848. That new figure is 12 per cent higher than my previous yearly premium (\$3,498). Note that both my 19-year-old son and I with 20 years of driving experience, including seven years of Canadian driving, have clear driving records and have never filed any insurance claims for anything.

What makes this situation worse is that I already have a 27.5 per cent "age and low mileage" discount applied to my insurance.

Surely, I'm among many unhappy drivers with clean records who got their pocket books slammed again. Name and address supplied at request to request.

The government is indeed waving a flag saying that insurance companies have reduced rates by an overall 10.6 per cent. What this means is that, overall, there is a reduction, but not every individual will automatically receive a 10.6 per cent reduction.

Each individual insurance company has looked at its business model and increased its rates in the areas where it is losing money and decreased its rates in the areas where it is making money.

It looks like you might be with an insurance company that has lost money for your particular location and driving profile. The theory behind how insurance works is that the premiums for many years for the losses of a few.

On average there is a \$3,300 spread of rates between an insurance that quotes you the lowest rate to the one that quotes you the highest rate.

The rate you are currently paying for auto insurance for your Maxima seems very high to me.

► Please see Insurance, G21

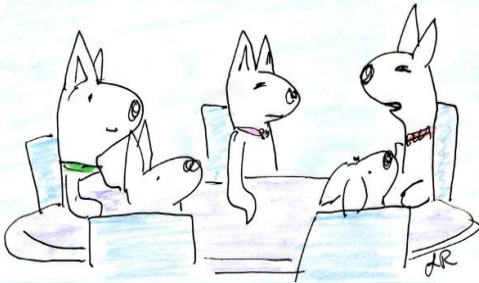
Apparently, the day before, his boss got hit with a huge rate increase from his insurance company and was furious! I told the editor I wasn't licensed as a broker, but he wanted a writer that could relate to drivers and felt that an industry person would be bias and not address the real insurance issues, like rate hikes!

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### If You Can't Invent It, Improve It

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Pick a topic that you have experience, or knowledge in, and improve upon to make life easier for others. Anything where you can provide some wisdom and insight into is worthwhile. For example, how to:



I'm not saying abandon Man's Best Friend,  
I'm just saying we could also be Woman's BFF

- \* Be a better parent
- \* Survive a crisis
- \* Work smarter
- \* Get rid of a rash
- \* Get a date
- \* Look younger
- \* Lose weight
- \* Gain weight

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### Exploit Your Failures – Don't Waste Them

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Failure is a major contributor to success. You can't make this up...



**Walt Disney** – He was fired from a newspaper for 'lacking imagination' and 'not having original ideas'.

**The Beatles** – Rejected by Decca Recording studios, who said 'We don't like their sound' and 'They have no future in show business'.

**Oprah Winfrey** – She was demoted from her job as a news anchor because she 'wasn't fit for television'.

**Steve Jobs** – At 30 years old, he was left devastated after being unceremoniously removed from the company he started, only

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to become one of the most successful entrepreneurs ever.

**Michael Jordan** – After being cut from his high school basketball team he went home, locked himself in his room and cried.

You've learned from your mistakes and apparently so did these people.

And if you think you're too far behind the learning curve, consider Albert Einstein who wasn't able to speak until he was almost 4 years old, and his teachers said he'd never amount to anything.

You can take what you've learned to help others, and make money from it to allow you to keep spreading the word.

Remember Jimmy? He could be telling people that they don't have to pay \$8,000 to have a website built for them. Plus, he could make \$30 every time he advised someone to register for their own website by going to [IncomeActivator.com](http://IncomeActivator.com).

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### Going In Blind Has Its Advantages

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I was in the travel business and at the time was thinking of setting up rate comparisons for travel. I knew the industry and knew how hard it was going to be, so I decided against it. Now look at how many sites there are where you can shop for the best airfare or hotel.

Sometimes, knowing too much is detrimental as opposed to beneficial.



Instead I decided to do insurance rate comparisons, because I was 'unencumbered' by knowledge.

I started off with travel insurance for seniors. It took a lot of time and effort, and it flopped. So I tried car insurance and it eventually took off.

Soon after, I was being copied by Progressive Insurance, and then dozens of others followed. And you wouldn't believe how many people in the industry said they were thinking of doing the exact same thing.

When you go into an area you know very little about, you can go into it with a fresh and different outlook that stands out from the same old thing and tired opinions.

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## Feature Your Talents

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These days I've been mainly living off gallery openings and drinks.



Whether you are an artist, musician, or builder you can feature your work, and make money from it even if no one buys your stuff.

As visitors come to your website to view your pages, usually there's a pay per click link that will catch their eye. When they click on it, you'll make money.

Even Marlee, a 13 year old girl is making money from links that send visitors to companies that pay her on [MarleeArt.com](http://MarleeArt.com).

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## Obsess Over Your Obsession

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It doesn't just have to be how-to information. A business acquaintance of mine pulls in over \$50,000 a month from his motorcycle obsession. He doesn't sell a thing; he just monetizes his website pages with Google ads, and affiliate links.



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## Nothing's Too Funky

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People love to be entertained and to find out more about funky stuff that interests them, and you can create a business around any of this.

A friend of mine has a website on conspiracy theories; she creates a new page every day with a video she finds online. Thousands of people go to her website, watch the videos and click on her Google ads where she pulls in over \$30,000 a month just by doing this. She said it took her about six months to build this momentum, but she could see it growing every week. People look for totally irrelevant stuff online every day. They're addicted to browsing the Internet for things like; crazy dance moves, UFO sightings, celebrity blunders, and funny junk like pet rocks and geckos. These areas are not considered 'main stream' and have huge followings with little corporate competition.

You can have a website on whatever excites you, as long there are people searching online for it.

## Chapter 5



### Identify The Keywords Being Searched

Identifying the keywords people are searching for is the 1<sup>st</sup> part of the formula to making money online.

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#### Formula For Making Money Online

1. Identify the keywords people are using for online searches.
2. Create content related to those keywords.
3. Make money by sending visitors to companies that pay you.

*If you have more pages, you get more traffic.  
If you have more traffic, you make more money.*

---

This is the single most important thing you can do to get visitors to your website, and have those visitors turn into referral revenue for you

There are hundreds of search engines out there like Google, Yahoo and Bing that millions of people a day are using every second to find websites that match their search terms.

You can get visitors to your website by focusing your website's content on a search term, or main keyword phrase that people are using for online searches.

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#### Selecting Your Main Keyword Phrase

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Selecting a 'Main Keyword Phrase' sets the stage for your entire website. Think of it as the title of your movie.

You begin by finding a 'Main Keyword Phrase' people are searching for online. When people search for that 'Main Keyword Phrase', and land on your website, you'll know how to address your visitor traffic, and what recommendations to make.

**Your recommendations are what generate you money.**



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## Identify The Keywords People Are Using For Online Searches

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Search engines like Google track what people are searching for online, and how many times per month the search term has been entered.

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### Keyword Planner

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Google has a Keyword Planner which you can access for free that tells you what search terms people are using and how many times these keywords are being searched for per month.

It also tells you how much advertisers are paying for a visitor to come to their website based on specific keywords.

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### Collecting Search Data

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This search data is collected from the people who go to [Google.com](http://Google.com) and enter in a search term, or keyword phrase to find websites relevant to what they're searching for.



In this example, I typed in **Donating A Car** into Google's Search Box.

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### Google Search Results

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Google instantly searches for websites that have 'keywords' in their content that relate to or match the 'search term' entered.

Then Google displays links to websites with the most relevant content related to the search term, as well as links to the advertisers' websites.

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The screenshot shows a Google search for "Donating A Car". The search bar contains the text "Donating A Car" and a magnifying glass icon. Below the search bar, there are tabs for "Web", "Images", "Maps", "Shopping", "More", and "Search tools". The search results are divided into two sections: "Organic Search Results" and "Advertiser's Ads".

**Organic Search Results:**

- 10 Tips: How to donate a car to charity - Money - 10 Tips - TODAY.c...**  
[today.msnbc.msn.com/id/.../ins/.../how-donate-car-or-boat-charity/](http://today.msnbc.msn.com/id/.../ins/.../how-donate-car-or-boat-charity/)  
Sep 10, 2008 – It sounds so simple: **Donate** your used **vehicle** or boat to charity, avoid the hassles associated with selling it, and score a tax deduction at the ...
- Donate Your Car to KCRW - KCRW**  
[www.kcrw.com/about/donate-your-car-or-boat-and-support-kcrw](http://www.kcrw.com/about/donate-your-car-or-boat-and-support-kcrw)  
**Donate** your car, motorcycle, RV or boat and support KCRW. Think of it as recycling. You'll not only benefit yourself with a KCRW Membership (with a KCRW ...

**Advertiser's Ads:**

- Donate a Car For Charity - CarsForBreastCancer.org**  
[www.carsforbreastcancer.org/California](http://www.carsforbreastcancer.org/California)  
Tax Deduction, Free Towing & Easy! Breast Cancer Foundation Grantee  
Fast Free Local Pickup 501(c)(3) Not-For-Profit Charity  
Easy Online Donation Get a Tax Deduction
- Make-A-Wish Car Donation - Orange.WheelsForWishes.org**  
[orange.wheelsforwishes.org/](http://orange.wheelsforwishes.org/)  
Get 100% tax deduction, 501(c)(3) Easy, free towing, 30 seconds to do  
» Map of 575 Anton Blvd., Suite 300, Costa Mesa, CA  
Tax Deduction FAQ - Donate My Car Now - Get A Tax Deduction - Boat Donation
- Donate Your Car**  
[www.cars4causes.net/](http://www.cars4causes.net/)  
Get a Tax Deduction this Year.  
**Donate Your Car Today!** 888-498-6023
- Donate Car to Kars4Kids**  
[www.kars4kids.org/LosAngeles](http://www.kars4kids.org/LosAngeles)  
Fast Pickup and Free Towing  
Free Hotel Voucher. **Donate Now!**
- California Car Donation**  
[www.carsforprostatecancer.org/LA](http://www.carsforprostatecancer.org/LA)  
Help Fight Prostate Cancer!  
Act Now for a Max Tax Deduction
- CARS 4 ST VINCENT DE PAUL**  
[www.yes-svdp.org/StVincent.dePaul](http://www.yes-svdp.org/StVincent.dePaul)  
1 (888) 485 2031  
We Accept All Cars & Do Paperwork  
24/7, Same Day Pickup, 800-937-7837
- Donate a Car 2 Charity**

Green arrows point from the text "Organic Search Results" to the first organic result and from "Advertiser's Ads" to the first ad.

## Advertiser Websites

Advertisers decide when they want their ads to appear based on keywords they select that relate to, or match the search term entered. You can see the keywords in the ads that are in bold text are considered a match to the search term entered, i.e. **Donating A Car**.

## Pay Per Click Fee

Google's search data reports that for the keyword phrase 'Donating A Car', advertisers are paying an average of **\$50** per click for a visitor referral. A lot of money is spent by companies trying to get visitors to click to their website, while competing with their competitors.

## Organic Searches

Organic search results are displayed based on the keywords and relevant content related to, or matching the search term entered.

The description is pulled from the website's page that's most relevant to the search term entered. You can see the keywords in bold text that are considered a match to the search term entered, i.e. **Donating A Car**.

These are called organic search results and these website owners don't pay for visitors to click to their website.

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This is ideally where you want to be. This is where you can be when you focus your website's content on a 'Main Keyword Phrase' that people are searching for online.

### Visitor Traffic

Using another example of a keyword phrase, **Debt Consolidation**, Google's Keyword Planner reports that approximately **60,500** people per month are searching for it.

### Google's Keyword Planner



You can access the data Google has collected from their search results, for free, by using Google's Keyword Planner.

All you need to do is register for Google's AdWords program. The marketing section in your Income Activator program walks you through how to register and how to use the keyword planner.

You can enter in any search term you want and it instantly tells you how many people have entered in that exact keyword phrase, and shows you keywords related to the one you entered.

Below is an example of how the Keyword Planner works. In this example, I entered in the keywords **Debt Consolidation**.

Google AdWords Tools and Analysis Billing My account

debt consolidation ← Your Search Term Get ideas

Ad group ideas Keyword ideas

Search terms	Avg. monthly searches ?	Competition	Suggested bid
debt consolidation	→ 60,500	High	\$22.91 ← Cost Per Click

**Related Keyword Phrases**

Keyword (by relevance)	Avg. monthly searches ?	Competition	Suggested bid
personal loans	135,000	High	CA\$7.22
bad credit loans	49,500	High	CA\$4.75
loans for bad credit	40,500	High	CA\$5.64

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### Search Traffic

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It shows this keyword phrase was searched for approximately **60,500** times per month, based on a 12 month average.

### Approximate Cost Per Click

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Under the **Suggested bid** column, it shows advertisers are paying a cost per click (CPC) to Google of around **\$22.91** when a person clicks on their ad to get to their website. These rates vary based on advertisers bidding against each other for the lead.

### Related Keyword Phrases

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Related keyword phrases are also displayed below the keyword phrase entered in. You should look at the related keyword phrases for additional ideas of search terms people use that you may not have thought of that get high search volumes.

Google AdWords Keyword Planner

Search Term	Monthly Searches	Cost Per Click
Donating A Car	880	\$51.38
Master Degree Program	110	\$12.06
Online College Classes	2,400	\$60.39
Online Degree Programs	9,900	\$35.30
Auto Injury Lawyer	480	\$48.86
Car Insurance Quote	8,100	\$43.34
Motorcycle Insurance	22,200	\$17.91
Online Accounting	1,900	\$18.45
DWI Attorney	720	\$27.16
DUI Attorney	3,600	\$44.34
Long Term Care	5,400	\$7.97
IT Disaster Recovery	210	\$18.74
How To Do Online Trading	50	\$13.98
Stock Trading	5,400	\$24.14
Rehab Treatment	90	\$22.08
Online Accounting	1,900	\$18.45
Medical Courses	320	\$9.30
Home Alarm Systems	14,800	\$21.47
Doctoral Degree	2,900	\$19.66
Design Courses	170	\$7.97
Debt Consolidation	60,500	\$22.91

### More Keyword Phrases

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Here are more keyword phrases, the monthly search volumes, and the approximate cost per click that advertisers are paying Google. This data is from the Keyword Planner.

This data changes daily depending on bid activity and seasonal changes.

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### Cost Per Click Amount

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Ideally, you would like to decide on a main keyword phrase where advertisers are paying top dollar for clicks with a high monthly search volume. This is definitely important if you're using Google AdSense as your main revenue stream.

You should look at selecting a keyword phrase where advertisers are paying around \$10 or more for a visitor lead to be sent to their website, rather than the ones that are only paying \$1.

### Search Volume

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Needless to say it is far better to find 20,000 people per month searching for that keyword phrase, than just 100 people.

As a rule of thumb you should stay away from keyword phrases with search volumes in the millions as there's huge competition from websites already focused on capturing those visitors doing those online searches. Monthly search traffic between 10,000 and 100,000 a month is a good range to stay in. However, traffic volumes that are higher or lower may still work depending on your market, and the level of Internet marketing expertise you have.

There are also several factors you should consider other than search volume such as competition, trends, double meanings, and sexiness (kidding).

### Focus On ONE Keyword Phrase

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When you know what your visitors entered into the search engines to get to your website, you know what they are looking for.

This way you can address their search inquiry immediately when they land on your website.

You only have 3 to 5 seconds to make it obvious to your visitor that they have come to the right website, before they click off!

Another benefit of focusing on one main keyword phrase means that you can make all your promotion and advertising consistent and address all your visitors the same way.

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## Bouncy Bounce

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One of the main reasons people with websites fail to make money online is that they don't focus on one main keyword phrase. Therefore, they don't know what their visitors have searched for to get to their website. Consequently, they don't know how to address their visitors when they land on their website to have them stay and turn into a lead.

This is why many website owners see huge bounce rates. A bounce is when someone comes to your website and leaves within 5 seconds of getting there.



I was at a seminar where the speaker said he had over 45,000 visitors per month to his website (very impressive), but only a couple of hundred generated revenue for him (not so impressive). I was shocked that he wasn't seriously embarrassed by these numbers. He was either wasting his time (definitely wasting my time) or his money getting visitors to his website only to have them go away the second they got there.

He was getting visitors to his website and had no idea what they were searching for, and obviously wasn't giving them what they were looking for when they got there. He ended up being just another guru trying to sell stuff to wannabe Internet millionaires.

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## Niche Market

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You can select a main keyword phrase that describes what your website is about, or lead with a niche market.

A niche market is a specific area within a market. For instance, if you wanted a website on dogs, the keyword 'dog' is very competitive and your website would probably never be displayed ahead of other websites for that search term. However, the deeper you go into a niche market; you decrease your competition level and increase your chances of capturing

free online search traffic.

With this in mind, you can focus on a specific breed of dog, like an English Bull Terrier and you'll have a better chance of your website being displayed for online searches.



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This doesn't mean that your website can't still be about dogs, it just means 'English Bull Terriers' is what you lead with on your front page with related content to capture free visitor search traffic.

Naturally, when someone searches for 'English Bull Terriers' they will expect to see information about English Bull Terriers on your front page, but your website can include other pages featuring toys for dogs, recommended vets, raw food diets, and funny pet videos. This is a back door way of getting into the market you really want to be in and not having to compete with the big guys on search terms such as 'dogs'.



For example, my website on insurance quotes included car, home, life, motorcycle, travel, and boat insurance. But I focused on a main keyword phrase on the search term '**Lowest Car Insurance Quotes**'. Once I got that search traffic to my website, I could funnel my visitors through my other referral programs.

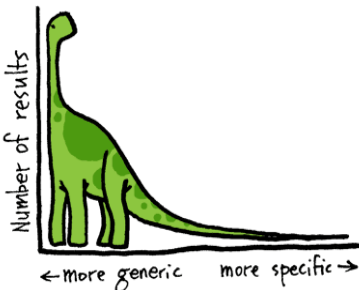
If my main keyword phrase was 'insurance' my website would have never been displayed ahead of the competition from the bigger players in the industry focused on that keyword phrase.

Another example of how to use niche marketing would be if you wanted your website was about charitable donations. The keyword phrase 'Donating A Car' is a niche market of charities. 'Donating A Car' could be your main keyword phrase that you focus your website on to capture this free search traffic. Then you could expand your pages to include other charitable organizations.

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### Long Tailed Keyword Phrases

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Long tailed keyword phrases are what you should use as your main keyword phrase.

They are a string of three or more words and target phrases that the main stream markets don't go after.

## Tap Into Untouched Search Volume

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The concept of a long tail keyword phrase is simply to tap into the large amounts of search engine traffic using longer keyword phrases, rather than the traditional one or two word short tail keyword searches.

## Target & Capture Qualified Visitors

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The long tail keywords define exactly what your website is about and how you want your website to be indexed under the search engines to be displayed for online search traffic. Some examples of long tailed keyword phrases are 'organic dog food', 'leather couch repair', and even more specific searches include 'mesothelioma medical malpractice lawyer.'

One word keyword phrases like 'car' are too general. You don't know if the person is searching for a new car, car repairs or car insurance.

One word keyword phrases are also what contribute to high bounce rates. You may think that having 45,000 unqualified people to your website is better than 1,000 qualified people, but that's simply not true as you can't measure your effectiveness and improve upon it.

If 90% of qualified visitors leave your website the second they get there, or stay but don't turn into revenue, you can fix that by tweaking your front page. If unqualified visitors don't turn into revenue, you have no idea what to do, other than to focus on getting qualified visitors.

Every visitor counts and should be making you money when they land on your website. If they aren't, you need to find out why, and fix it. Your marketing section shows you additional ways of turning your traffic into revenue.

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## Think Like A Consumer

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When searching for a keyword phrase using Google's Keyword Planner, try to think of the search term from the consumer's point of view. What words would they type into the search engine to find websites on that topic?

Phrases beginning with 'How To' or 'What Is' is a good place to start, i.e.; 'How to build a porch', 'What is the best online school', or 'How to save energy'.

## How To Find Advertisers Using Google

You can find 1,000's of advertisers already paying for leads by copying them into Google and doing a search. You can also find what these advertisers are paying for these keywords by using the Google Keyword Planner.

In the below example I searched **Personal Injury Lawyer**, and I went to the Keyword Planner and saw that it receives **12,100** monthly searches and a visitor click would cost the advertiser around **\$81** per lead.

The advertisers are shown above and to the right of the organic results. These advertisers are paying Google a lot of money for just a click.

If you repeat a search, different advertisers will show up.

There's nothing stopping you from calling these advertisers to see if they are interested in working with you.

You can offer the advertiser offer a lower rate, better positioning, and a personal recommendation, which leads to better qualified visitors.

Remember to remind the advertiser that they only pay you when you send them a lead, so there's no risk to give it a try.

The screenshot shows a Google search for "Personal Injury Lawyer". The search bar is at the top with the Google logo on the left and a search button on the right. Below the search bar are navigation tabs for Web, Images, Maps, Shopping, News, and More. The search results show "About 38,100,000 results (0.25 seconds)".

The organic results include:

- Personal Injury Lawyers - CalifornianInjuryAccidentLawyer.com**  
www.californianinjuryaccidentlawyer.com/  
Free Phone Consultations With Our Personal Injury Attorneys. Call Now  
Personal Injury - Car Accident - Truck Accident - Wrongful Death
- Attorney John A. Mendoza - johnamendoza.com**  
www.johnamendoza.com/  
Winning Cases For Over 30 Years. Free Consultation. 888-718-4815.
- Personal Injury Lawyer - Have You Been Injured?**  
www.habbaspilaw.com/Personal-Injury/  
Get Professional Legal Help Now  
Car Accident - Malpractice - Wrongful Death - Slip & Fall  
Map of 7700 Irvine Center Drive, Suite 955, Irvine, CA (949) 727-9300 - Directions
- Nokes & Nokes, a Law Corporation**  
www.nokeslaw.com/  
Google+ page
- Jafari Law Group**  
www.jafarilawgroup.com/

The "Potential Advertisers" section is highlighted with a green arrow pointing to the search bar and another green arrow pointing to the "Ads" label. It contains:

- LB Personal Injury Lawyer**  
www.michaelwaks.com/  
Looking for a lawyer in your area?  
30 Years Experience. Call Today!
- Aggressive Injury Lawyers**  
www.missionviejopersonalinjurylaw.com/  
Free Initial Consultation!  
Call In Southern California.  
Mission Viejo, CA (714) 455-9505 - Directions
- Injury Lawyers**  
www.injuryhelplineawyer.com/  
Injured? Contact Our HelpLine Now.  
Connect to a Local Lawyer for Free!
- Top CA Injury Attorney**  
www.cohenandblitzlaw.com/  
Let Us Deal With The Insurance Company. While You Recover!  
23151 Moulton Pkwy Ste 200 (949) 427-8107 - Directions

Location pins A and B are visible near the bottom of the organic results, pointing to "120 Vantis Drive #520 Aliso Viejo (949) 716-7200" and "120 Vantis Drive Aliso Viejo".

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And don't worry, Google isn't going to freak out and cancel their ads from your website if you talk to their advertisers. These companies advertise in lots of different places; other websites, Facebook, Yahoo, Bing, radio, TV, newspapers, and the list goes on. Google's not going to call you up and be mad at you because you've taken one of their advertisers ;-)

### High Searches Verses Cost Per Click

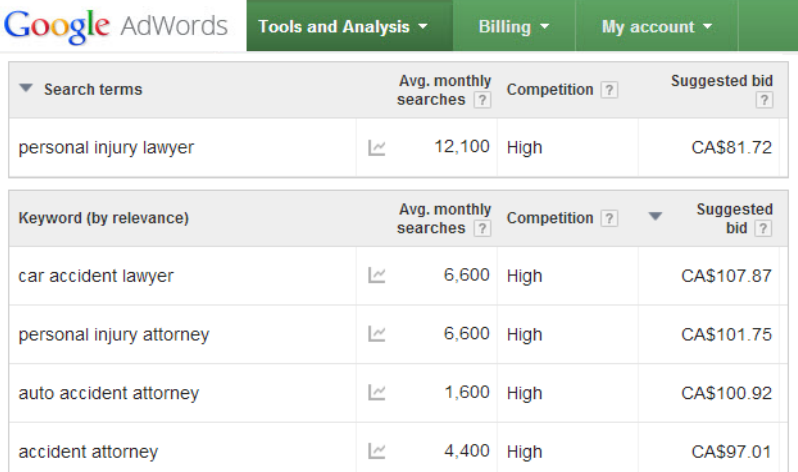
You also have an advantage if you get your own advertisers because you can select a main keyword phrase with high search traffic, and not have to worry about a low cost per click amount, as you can set your own rates.

For example, if your keyword phrase had 50,000 searches but the cost per click was only \$2, you could set your own rate at \$10. Providing the advertiser agrees on the \$10 per click amount.

Ideally, you want to contact the advertisers that are already paying high cost per click rates and offer to send them leads.

### Search Volumes & Suggested Bid Values

Google's Keyword Planner allows you to sort by **Suggested Bid** which is the Cost Per Click (CPC) by clicking on the column title. Below shows you related keyword phrases for the search term 'Personal Injury Lawyer' sorted by the highest Suggest Bid amounts. You can then do a Google search for the related keyword phrases to see which advertisers are spending upwards of **\$100** per click for a visitor lead.



The screenshot shows the Google AdWords interface. At the top, there are navigation tabs: "Tools and Analysis", "Billing", and "My account". Below this is a table with two sections. The first section is titled "Search terms" and has columns for "Search terms", "Avg. monthly searches", "Competition", and "Suggested bid". The second section is titled "Keyword (by relevance)" and has the same columns. The data in the table is as follows:

Search terms	Avg. monthly searches	Competition	Suggested bid
personal injury lawyer	12,100	High	CA\$81.72

Keyword (by relevance)	Avg. monthly searches	Competition	Suggested bid
car accident lawyer	6,600	High	CA\$107.87
personal injury attorney	6,600	High	CA\$101.75
auto accident attorney	1,600	High	CA\$100.92
accident attorney	4,400	High	CA\$97.01

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## Ways Of Getting People To Your Website

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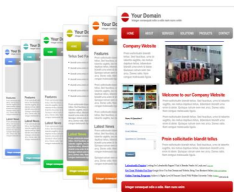
There are numerous ways of getting visitors to your website; in fact there over 50 ways to do this outlined in the Marketing section of your Income Activator website builder such as:

1. Creating YouTube Videos that include a link back to your website.
2. Creating pages on the main social networks linking to your website. These include Facebook, Twitter, Pinterest, and LinkedIn.
3. Sending interesting information to bloggers that write about your topic and have them write a post and link back to your website.
4. Sending interesting information to your local newspaper and offer to write an article for them.
5. Send a text to everyone on your phone's contact list about something interesting on your website, perhaps a new viral video you found.
6. Run a classified ad, or even post to Craigslist or Kijiji.
7. Contact Podcasts related to your topic and offer to be interviewed.
8. Send out direct mail, it's cheap right now and everybody opens their mail because no one ever gets it anymore.
9. Interview somebody that's familiar with your topic, put it on your website and have them link from their website to yours. That way you capture their traffic.
10. Posting on forums related to your topic and include a link to your website.

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### Creating Pages On Related Keyword Phrases

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Once you decide on a Main Keyword Phrase you can begin to create content related to that search term.

This is the best way of getting people to your website, the more pages you create, the more pages are indexed by the search engines such as

Google, Yahoo, and Bing for online searches.

These pages never go away and will always bring you search traffic.

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Below are related keyword phrases sorted by the highest to lowest search volumes. Related keyword phrases with high search volumes are good for creating additional pages to capture some of its search traffic.

Google AdWords

Tools and Analysis ▾

Billing ▾

My account ▾

Search terms	Avg. monthly searches	Competition	Suggested bid
personal injury lawyer	12,100	High	CA\$81.72

Keyword (by relevance)	Avg. monthly searches	Competition	Suggested bid
lawyer	60,500	High	CA\$5.57
attorney	40,500	High	CA\$6.01
car accident	22,200	High	CA\$29.53
lawyers	22,200	High	CA\$5.33



### Search Engine Optimization



Search engine optimization (SEO) is the process of making your pages more visible to the search engines so your pages appear higher up in the search results related to your content.

Your Income Activator website builder shows you how to give the search engines what they need to index for your pages to be displayed for online searches. This is done when you're creating a page.

You simply enter the 'search term' describing the page you're creating and a description you want display that in the Search Results.

#### That's it.

This is very simple for you to do, however most website owners do not even give the search engines a description of their page for online searches. There are several reasons for this. It might be too expensive to pay a webmaster to describe each page, their website program doesn't



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allow for a description to be typed in, or they just don't know it needs to be done. As a result the search engines pull random content from the page that matches the search term entered.

Take the example of the search results for 'Donating A Car'.

Look at the difference in pitches between the Advertiser's links and the Organic Results that link to websites encouraging visitor clicks. The Organic Result descriptions border on shameful.

The image shows a Google search interface for the query "Donating A Car". The search bar is at the top, and the results are divided into "Advertiser's Ads" and "Organic Search Results".

**Advertiser's Ads:**

- Donate a Car For Charity - CarsForBreastCancer.org**  
www.carsforbreastcancer.org/California  
Tax Deduction, Free Towing & Easy! Breast Cancer Foundation Grantee  
Fast Free Local Pickup 501(c)(3) Not-For-Profit Charity  
Easy Online Donation Get a Tax Deduction
- Make-A-Wish Car Donation - Orange.WheelsForWishes.org**  
orange.wheelsforwishes.org/  
Get 100% tax deduction, 501(c)(3) Easy, free towing, 30 seconds to do  
» Map of 575 Anton Blvd., Suite 300, Costa Mesa, CA  
Tax Deduction FAQ - Donate My Car Now - Get A Tax Deduction - Boat Donation
- Donate Your Car**  
www.cars4causes.net/  
Get a Tax Deduction this Year.  
Donate Your Car Today! 888-498-6023
- Donate Car to Kars4Kids**  
www.kars4kids.org/LosAngeles  
Fast Pickup and Free Towing.  
Free Hotel Voucher. **Donate Now!**
- California Car Donation**  
www.carsforprostatecancer.org/LA  
Help Fight Prostate Cancer!  
Act Now for a Max Tax Deduction
- CARS 4 ST VINCENT DE PAUL**  
www.yes-svdp.org/St.Vincent.de.Paul  
1 (888) 485 2031  
We Accept All Cars & Do Paperwork  
24/7, Same Day Pickup. 800-937-7837
- Donate a Car 2 Charity**

**Organic Search Results:**

- 10 Tips: How to donate a car to charity - Money - 10 Tips - TODAY.c...**  
today.msnbc.msn.com/id/.../ns/.../how-donate-car-or-boat-charity/  
Sep 10, 2008 - It sounds so simple: **Donate** your used **vehicle** or boat to charity, avoid the hassles associated with selling it, and score a tax deduction at the ...
- Donate Your Car to KCRW - KCRW**  
www.kcrw.com/about/donate-your-car-or-boat-and-support-kcrw  
Donate your car, motorcycle, RV or boat and support KCRW. Think of it as recycling. You'll not only benefit yourself with a KCRW Membership (with a KCRW ...

Green arrows point from the text "Advertiser's Ads" to the ad section and "Organic Search Results" to the organic results section.

The advertiser's descriptions talk about tax deductions and free towing, whereas the organic website descriptions have cut off titles, run on sentences ending in dot, dot, dot . . . with sloppy or irrelevant sentences.

In fact, 80% of people searching click on the organic search result links. All you need to do is to provide a better description than the other guy, and from what I can see it wouldn't be hard to do to capture this free visitor traffic.

## Free Press



I've done thousands of interviews for the radio, TV, magazines, and newspapers worldwide. But, I can truly understand that the media can be very intimidating for many people. The first time the press came to my office I hid behind a door, and let

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someone else take the interview. I went as far as hiring an actor to take my interviews. I soon figured it out that even if I gave a bad interview, it was a better interview than one from a bad actor.

Now, I go after interviews. The point is everything is hard when you're doing it the first time. Even walking! But we have to learn how to walk before we run. Keep that in mind whenever you're trying new stuff.



### Email Story Ideas

To get exposure all I would do is email information that I thought would make for interesting stories to the editors of media outlets. I got my contacts simply by calling up the companies and asking who I can send a story idea to. When I got to know a few of them, I would ask what stories they were working on, and then supply them with the information they wanted. As a result, my website would get credited as a resource and get people coming to my site.

### Keep Notes

I also kept a list of people's stories, so I could direct the media to these people who had experiences that would contribute to the story they were doing. When the media knows you can help them find people for their stories, you're the first person they call.

### How To Get On TV

#### City TV - LIVE - CP 24



**Insurance Hotline**  
Lee Romanov

If you want TV exposure, it's not that hard to do. How I began was by sponsoring a TV show on a local network. It was only \$1,500 a month and for that I would be on air once a week as a consumer advocate.

The network and host will work with you because it's in their best interest to keep you as a sponsor.

From exposure, comes experience, and from experience comes opportunities, where I landed my own TV show on City Pulse 24 - Toronto's breaking news station.

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They too wanted an 'unbiased' spokesperson to host a show on tickets, accidents, insurance and the law. And from my completely unbiased perspective I suggested we call the show **Insurance Hotline**.

One time I was approached at a party by some, not so eloquent guy, who said to me; *"You get more free press than anyone I know... who are you sleeping with?!?!?"* I replied... *"I didn't realize that was an option!"*

Once the media gets comfortable with you they'll keep calling. Years later, even after I sold my business to Torstar, I was still being approached by the media.

The Globe and Mail, Canada's National newspaper did the same thing as the Toronto Star did, and offered me a columnist position writing about consumer issues.

**THE GLOBE AND MAIL**



Home » [Globe Drive](#) » [Car Tips](#)



IT'S COVERED

### One accident, two rate hikes

**LEE ROMANOV**

The Globe and Mail

Published Tuesday, Nov. 03 2009, 8:21 PM EST

Last updated Thursday, Aug. 23 2012, 12:25 PM EDT

## Promotional Partners

Promotional partners are businesses that work together with each other. Working with promotional partners is a good way of getting visitors to your website, while increasing your search engine optimization.

All you do is supply online businesses with good information that they can put on their website or blog, with a link back to your website.

Links back to your website tell the search engines your website is relevant when other websites link to it, therefore they should display it for online searches.

Your promotional partners could also send out an email to their opt-in list. You could offer to share the referral revenue from their visitor linking to your page.

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I had a list of 100,000 subscribers and I was also looking for interesting stuff to send my list. And making money from someone else's hard work was always appealing.

Promotional partners can be found everywhere. I had an appointment to get my eyes checked, and the next thing I know I was talking to the doctor about night vision while driving.

We ended up in a promotional partnership where he'd link back to my website from his, and I'd send him 'referrals' for drivers to get their eyes checked out.



### Marketing



In your marketing section there are over 50 ways on how to get visitor traffic to your website for free. These include offline techniques which are sometimes ignored, like sending out post cards. Old strategies that worked extremely well in the past, and work even better now... When was the last time you got a post card and didn't read it?

All you need to do is pick the strategies to more get visitor traffic to your website that you'd enjoy doing.

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**Set Your Goals**

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**You can't score if there's no goal.**



If your referral fee is \$10 and you want to make \$1,000 a day, you need 100 visitor referrals a day.

When you focus your website on a search term that gets 100,000 searches a month you're on your way to capturing 100 visitors a day.

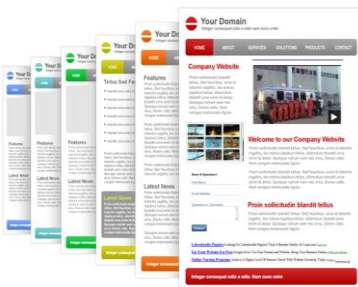
When you combine search engine optimization like page descriptions and back links your visitor traffic will continue to increase.

Any offline strategies like sending story ideas to the media also helps to capture targeted traffic

you can convert into revenue.

If your referral fee is \$100, you'll need 10 people a day. This can be achieved through your Directory Referral program by getting 4 advertisers to pay you \$25 each per lead.

Through Google's Keyword Planner you can find out who these high paying advertisers are and contact them. With this kind of revenue generation you could easily afford to run classified ads to capture specific, targeted visitor traffic.



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**Creating Pages**

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One of the best and easiest ways of getting traffic to your website is by creating pages.

This is something that you can do every day.

Always keep in mind.....

*If you have more pages, you get more traffic.  
If you have more traffic, you make more money.*



## Chapter 6



### Content Is King

Create content related to your main keyword phrase is the 2<sup>nd</sup> part of the formula to making money online.

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#### Formula For Making Money Online

1. Identify the keywords people are using for online searches.
2. Create content related to those keywords.
3. Make money by sending visitors to companies that pay you.

*If you have more pages, you get more traffic.  
If you have more traffic, you make more money.*

---

The more pages you have, the more pages there are to be indexed by the search engines. The more pages you have indexed by the search engines, the more traffic you'll get, the more traffic you get, the more money you'll make.



**Content**

#### You Can Create Your Own Pages

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Creating a page a day is what you want to strive for. You can create an unlimited number of pages from anywhere, at any time, even if you're a one finger typist.

You can add your own content, pictures, videos, and links with the click of your mouse. You can create forms to collect any kind of visitor information and send out emails to your list of opt-ins without having to worry about having to pay a webmaster to do it for you. Plus, you're in control of your revenue streams too. You can add Google ads, referral forms and affiliate links easily to any or all of your pages. You can do all of as easily as you can type.



## Your Competition Is At A HUGE Disadvantage

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Unfortunately, for other website owners adding pages and updating their content is a HUGE PROBLEM and very hard to overcome.

My brother, Warren, also has his own website business and uses the Income Activator website program. I've never known him to hold back on his opinion and I asked him to email me his experience with creating pages and so forth. At that time he was attending Internet marketing seminars. Here's what he wrote;



*I had attended yet another seminar and this one was on designing your website to accommodate an 'easy sales process' for the customer, along with getting traffic to your website.*

*Several of us got together and thought that it would be a good idea to form a group, with each person having a specialty. One person would specialize in forms, another person in auto responders, etc. I was to handle the SEO. Within 2 weeks we had 12 people all specializing in different areas meeting every second week through web conferencing. ALL of the people involved were far more technically advanced than I would ever even hope to be. To be honest, it was a bit intimidating.*

*The first task at hand was to build your website with all the required elements that we had discussed in class, such as; adding content, pictures, videos, forms, an auto-responder, email messaging, and to make your pages SEO friendly for Google.*

*All of us were using different website platforms. Being 'extremely' technologically challenged, I was using the Income Activator website builder and didn't have to do any HTML coding to create my pages with the functions I wanted. I just typed in what I wanted and pressed save. Everything else, pictures, videos from YouTube, forms, auto-responders, names and email collection for messaging, and SEO functions, etc..., were all built in and idiot proof.*

*Everyone else and I mean EVERYONE had to buy additional software that integrated into their particular website system. Some people couldn't even buy software that would integrate into their website platform, whereas I was just clicking on a save button and I was done. As a group they had to research, save up, purchase and install their new software, not just once, but for every single new module that they wanted to add.*



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*As you can imagine I was getting a little frustrated as we were now 16 weeks into this process and with the exception of myself, no one had a working system. They had spent 100's of man hours, all for something that I had completed in literally an hour or so. Virtually ALL of the 2 hour long conference meetings had to do with various types of software and integration methods, which were (1) way above my level of technical expertise, and (2) were completely unnecessary to me.*

*Therefore, I quit what should have been a potentially 'great' network of people just in order to move forward and do some real Internet marketing.*

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### Millions Of Websites Are Lost In Cyber Space

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Even though there are millions of websites out there, your competition is lost. Most people who put up a website rarely touch it afterwards. It's like they bought a car, but don't know how to drive it. If you don't drive it, it doesn't get you anywhere!

Most website owners just cross their fingers and hope that their website brings them in money someday. **It won't.**

Even website owners that know they should be adding pages and updating their content to grow their website business, fall victim to webmasters who control their websites. They're held hostage to do any kind of updates or marketing initiatives because of the high costs involved in changing their content or putting up new pages.

**Unfortunately, unlike the movie Field Of Dreams...**

**'If you build it they will come'... 'if it's a website, they won't'.**



When your website is not active, and new pages are not added to it regularly, the search engines like Google, Yahoo and Bing won't give it priority for online searches, and it will join the millions of other websites lost somewhere out in the corn fields of cyber space.

**Train The Search Engines To Index Your Pages Regularly**

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By adding new pages to your website, daily if possible, you train the search engines to come to your website regularly to index your new pages to be displayed for online searches.



So if there's a breaking news story that relates to your business, you can have a page up faster than some media networks, which the search engine will index immediately, and you'll capture the search traffic of people wanting to know more about the story.

### GoDaddy Goes Away



For example, [GoDaddy.com](http://GoDaddy.com), a popular hosting company was attacked by hackers and millions of people's websites were down.

I put up a page about the hosting company Income Activator uses [Codero.com](http://Codero.com), used by companies such as NBC News, Delta Airlines, and Expedia to name a few, because of its 100% guaranteed up time.

As a result, I captured some of this search traffic to my website where I recommended they switch a hosting service that's not getting targeted by hackers. Your website is your business, and you can't afford to mess around with low bandwidth and unreliable service.

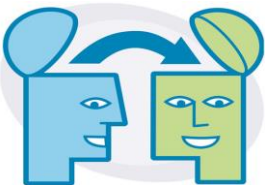
On the other hand, I recommend GoDaddy for domain registrations.

### Your Website Is Built For You To Communicate To People

Your website is your connection to millions of people, and you communicate to them by putting up pages relevant to what's happening in the world around you, daily when possible. When you can do that, as easily as you can type, you become a force to be reckoned with.

**Let's face it...** In a war, the guys with the machine guns are going to beat the guys with the bows and arrows every time.

### Hold Nothing Back



When you're creating your pages give every bit of knowledge and advice you have. Hold nothing back. The more you give, the more that comes back to you. Don't hand your work over to somebody thinking that they will produce the magic, they won't.

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Your content should include information related to your main keyword phrase. Each of your pages should include a revenue stream, or a link to your revenue stream.

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### Search Engines Love Authority Websites

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Search engines such as Google, Yahoo and Bing love authority websites which contain good information and tend to display them ahead of websites trying to sell someone something.

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### Create A Page A Day

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An online business needs to be worked on daily. Remember, if you have more pages, you get more traffic, if you have more traffic, you make more money.

Ultimately you should create a new page every business day. All you need to do is simply write a paragraph or two of some good original content.

You can add picture, video and your Google ads with the click of your mouse. You can also place your opt-in form anywhere you want to on your page. Once you get into the routine creating a page a day, it's quick and enjoyable to do.

---

### When A Page Goes Viral

---

Around the time Torstar was doing their due diligence, before the purchase of my company [InsuranceHotline.com](http://InsuranceHotline.com), they told me to 'lay low'. Probably, so they didn't have to pay more if my traffic began to increase, creating a surge in revenue. So I laid low, I thought.



You never know what's going to go **BIG** but I underestimated what can happen when a story goes viral, and the world wants to know about it.

It all happened because I had one last axe to grind with the insurance industry before I sold my business to Torstar. I never felt it was right charging such high insurance rates to young drivers even when they were accident free.

## TODAY's Multi-Millionaires

I was told by the insurance industry that it was because young drivers statistically had more accidents than older drivers.

Over the years I had captured a lot of driver data on my website, so I decided to compare 100,000 driver's tickets and accidents to their ages. Then for fun, I took the same data and compared it to their astrological sign.

### The Results Were Shocking!

There was only a 2.1% difference in accidents between the ages of 20 to 40 years old, BUT a 40.3% difference in accidents between astrological signs.

I put up a website page about this and I sent out a short email to the media saying;

### ***Insurance Companies Got It Wrong***

*I believe insurance companies have it wrong when deciding rates based on age. Instead they should be basing their rates on the driver's astrological sign!*

*Stats from 100,000 drivers showed a negligible variance of only 2.1% of driver how had accidents between the ages of 20 to 40 years old. BUT there was a whopping 40.3% variance between the astrological signs for drivers who had accidents.*



### Going Viral

I did this for fun not expecting much of anything, but the story went viral and in one day I had over ONE MILLION visitors to my website!

Sites like MSN bumped Brad and Angelina off their front page to feature my report. A friend from Spain called saying he heard my story translated in Spanish on TV. Universities called wanting me to further my study.

Reader's Digest did a full page spread in their 'America's 100 Best'

edition. CNN, FOX, CBC, BBC, and others all wanted interviews. Not surprisingly I also got a call from a VP at Torstar asking me.... "What didn't I understand about laying low?!?!?"

---

The Internet Is Your Resource

---

You can get your ideas and information from the Internet.

When I did this comparison of tickets and accidents I didn't know much about astrology. My stats showed that Pisces got a lot of tickets, so when I Googled Pisces and it said they were the sign of the day dreamer, naturally if you're day dreaming while driving you're gonna get caught by speed traps! And is it just a coincidence that Aries, the sign of the ram is prone to accidents?

It's all about gathering information and presenting it to your target audience. Even though people could find the same information you find online, the MAGIC is that you've assembled it together for them in an interesting, or entertaining way.

## Car Carma

... and the inner driver



When Bad Things Happen To Good Drivers,  
Could Your Astrological Sign Be To Blame?

I took my notes and created a book called; **Car Carma... and the inner driver.**

From there I created the website; [CarCarma.com](http://CarCarma.com) where both my eBook and soft cover version sell online.

It's the perfect gift to get a driver who just got a ticket or had an accident, as it probably wasn't their fault... they were just under the influence of their astrological sign.

### Your Own Store & eBook

---

As I needed an online store with the ability to sell my eBook, I made sure to include an online store with your Income Activator website. You can sell any product or service through your online store. It calculates taxes and shipping rates, creates invoices, and allows your visitors to pay by check, PayPal, or by credit card. It also walks you through how to get a merchant account so you can accept credit card payments online. Plus you're given eBook templates to create your own eBook to sell on your own online store as well. In fact, that's how the eBook version of this book was created. You're also shown how to create your own product line without costing you a dime.






Pages + Emails = \$

Every time I wanted to make an extra \$2,000 or \$3,000 I would create a page, and send out email to my list of opt-ins with a link my page about car insurance.


Pretty boring stuff, unless your email says, click on this link to see the most [Hilarious Driving Video EVER](#) - 2 women duking it out in a parking lot! As people watch the video, read the content, they also click on links and complete forms that generate referral revenue.





## Romanov Report

Join Me In My Fight to Keep Car Insurance Rates Low

Tell A Friend



---

Car Insurance Rates
Articles
Car Gadgets
Unique Gifts
Kid's Stuff
Health & Beauty Gifts
Contact
Income Activator

**Esurance® Car Insurance**

You Could Save 28% with Esurance. Get Your Free Online Quote Today!

[www.esurance.com](http://www.esurance.com)

**A Small Mistake That Can Equal A Huge Insurance Headache**

**Fender Bender's . . . Always shop for the lowest Insurance Rate**

Everyone that has a fender bender gets that feeling of panic and wants to flee the scene. Take a second to breathe, calm down and think this through.

It's the season for fender benders. If you've ever experienced hitting a parked car, then you'll know there's an immediate feeling of panic, and an immediate urge to dash off hoping that no one was looking.

*One reader wrote in to say just that: After 20 years of accident-free (and otherwise virtually spotless) driving, I recently clipped the driver-side mirror of a parked vehicle with the passenger-side mirror of my own car. I panicked and left the scene. A witness reported the accident. I co-operated fully with the police, and ended up with a conviction for failing to report a collision. Now my insurance company will not renew my policy and, according to my insurance broker, I am looking at \$369 a month with a company that handles "high-risk" drivers. I am shocked that my insurance company would go so far as to drop me altogether -- and that I am now in a group of drivers considered "high-risk" -- and forced to pay exorbitant rates.*

*I am an excellent driver who on the spur of the moment made a bad decision -- an event that was highly out-of-character and the likes of which will surely not be repeated. My situation seems to be more in line with people who have either had more incidents, or certainly a conviction far more serious. Is there anything that could be done to help?*

Everyone that has a fender bender gets that feeling of panic and wants to flee the scene. Take a second to breathe, calm down and think this through. The consequences of later being caught far outweigh the benefits of trying to get away with it. Remember, in today's high-tech world of video cameras, digital cameras and cellphone cameras, it's far more likely that you'll be recorded before you get 20 feet away. As to your insurance problem: First of all, if your policy is being cancelled or non-renewed, you need to know whether it's being done by your broker or your insurance company. This can lead to a lot of confusion for drivers.

Your broker does not need a reason to non-renew you. The reason may be as simple as they no longer do business with your insurance company and they now need to place you with another company.

*By Lee Romanov*   [Globe and Mail - Published Article](#)

Duel at the Mall




Join Me In My Fight

Drivers, join me in my fight to keep car insurance rates low





First Name


Email Address

Send To Lee



**Don't Go! Take a Look at the..**

-  [Cool Car Gadgets](#)
-  [Unique Gifts](#)
-  [Kid's Stuff](#)
-  [Health & Beauty For Women and Men](#)



**Esurance® Car Insurance**

You Could Save 28% with Esurance. Get Your Free Online Quote Today!

[www.esurance.com](http://www.esurance.com)

Affiliate login | Site Map
Powered by IncomeActivator.com



Related Keyword Phrases

Google AdWords

Tools and Analysis ▾

Search terms		Avg. monthly searches	Competition	Suggested bid
stock trading		5,400	High	CA\$34.62

Keyword (by relevance)		Avg. monthly searches	Competition	Suggested bid
etrade		673,000	Low	CA\$0.84
stock market		550,000	High	CA\$5.08
stocks		165,000	High	CA\$6.95
nyse		110,000	Low	CA\$0.29
penny stocks		74,000	High	CA\$5.47

You can use 'Related Keyword Phrases' that you find using Google's Keyword Planner to give you page ideas of what people are searching for. Here's an example of the main keyword phrase; **Stock Trading**. The related keyword phrases give ideas of pages you can create based on the search traffic such as 'penny stocks'.

**You Then WASH, RINSE & REPEAT Every Day**

Every day if possible, add a new website page with good original content. On average a page should contain between 350 to 500 words, but there are no rules. Your pages should include a picture and a video whenever possible. You can put up a quick page with a video you find online with a click of your mouse, and add a brief description of what the video is about in less than 15 minutes. You should also link to your new pages from either your front page or from your *Articles & Video Index* page to improve your SEO.

Any new page is better than no page at all.



## TODAY's Multi-Millionaires

### Tell A Friend Feature

Your site also comes with a feature that allows your visitor to tell a friend about your website, who tells their friend to check it out, and hopefully one of those friends is **Oprah!**



30% of my visitor traffic came from visitors referring their friends and family to my website.

### Opt-In Forms Are A HUGE Part Of Making Money Online

Your opt-in forms allow you to have interested visitors give you their contact information. To encourage your visitors to enter in their information you can give them a compelling reason to do so.

#### Make Your Opt-In Offer Irresistible



When you capture the right visitor with the right opt-in offer you can find yourself sending out one email to 100,000 people, inviting them to view a page you just created.

When I started capturing people's names and email addresses from my opt-in form, within a year I built up a list of subscribers most newspapers would envy.

You could entice them with an insider's report, a MUST SEE video, a top 10 list, an eBook, or a free voucher for something they'd want. Ideally, you'd like to have your visitors opt-in to receive daily updates from you.

Think about making a daily offer to get your visitors opt-in to your



**Learn Something New Every Day**

**Thoughts In Your Inbox**

**Today's Giveaways & Sales**

Think of creating an opt-in offer from your own perspective.



## TODAY's Multi-Millionaires

If you were sent a daily email with a link to a page, what would make you want to open the email and click on the link? What if you sent it to a friend? Would they open it, and send it on to their friends?

**Be creative. This works for any industry. It could be...**

*Weather related - World's top news story - A video that makes them laugh – What happened on this day in history - Who's celebrating their birthday – What you can do today lose weight – Joke of the day – Today's tax tip - How to eat better – Foods to avoid – How to think like a lawyer - Inspirational quotes– How to look younger – Today's stock tip – Insider news tip – Astrology – Who's having sales today – The good, bad and the ugly of today's politics – Creative renovation ideas – How to engage your child – What you can do today to be happier....*



Did you know over 16 million people a month search online for information on **How to be Happy?** For me, I watch funny dog videos. And according to Google, 26 million other people a month do too!

### Ask & You Shall Receive

You can also have a question in your opt-in form that asks your visitors if they want to share their experience with others. Your form also has a function that allows your visitor to send you a picture or document. Now your visitors are supplying you with ideas, and good original content for your website. You should also ask your visitors what they want, and you won't constantly have to be the all-knowing creative genius.

I do that with my dog's website, [WhoLetTheDogIn.com](http://WhoLetTheDogIn.com) because my dog's illiterate. I love the pictures and entertaining stories I get from his visitors to his website.

Your opt-in forms also give you valuable visitor feedback, and you can customize your questions simply by typing in what you want to ask. You can even use your forms to collect survey data.

When your visitors enter in their names and email addresses they're automatically entered into a mailing list in your website's messaging service allowing you to send emails to these visitors and market to them later.

---

## Emails Are A HUGE Part Of Making Money

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Ideally these people who complete your opt-in form would enjoy receiving free, easy to digest information on a topic they're interested in, every day! Or you can send out an email weekly, or whatever you're most comfortable with. It's your business. However, when you begin to see how much money sending an email out to your list can generate, you'll be trying to figure out how to do this every day!

### Emails Keep Your List Engaged

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All you need to do is write a short email, like the kind you'd send to a friend, and include a link to your new page, with an enticing reason for them to click on the link to check out your page.

One email can be sent to your entire list of visitor opt-ins, addressing everyone by their first name for a more personal touch.



### Your Daily Routine

---

Creating a new page and sending out an email to your list daily is ultimately what you want to strive for. You can time your email to go out overnight so that it will be waiting for your subscribers when they start their day.

Sending out emails to your opt-in list will get you instant visitor traffic to your website page.

### Wash, Rinse & Repeat

---

Develop a routine whereby every day you create a new page and send out an email to your opt-in list with a link to it.

The traffic you'll get from email marketing, the Tell A Friend feature, and what the search engines deliver will begin to earn you \$100's and then \$1,000's of dollars a month from people clicking on your ads.



### Check Your Visitor Traffic & Revenue Daily

---

Through a free program called Google Analytics, you can see the number of people that come to your website.

## TODAY's Multi-Millionaires

I talk more about this program in the last chapter, and the marketing section shows you how to use it goes through its full range of benefits.

You can login to your Google AdSense and see how much click revenue you're making on a daily basis.

### Rome Wasn't Built In A Day & Your Website Won't Be Either



Creating a website that makes you money is easy to do, but it takes some time to build momentum.

You can start off slowly, maybe one new page a week, and send an email to your opt-in list once a month. When you get comfortable you can gradually work this into a daily routine.

That being said, the learning curve is fast, and the faster you go the faster you'll start generating revenue.

**Go getters could be in the swing of things immediately.**



**Come on guys! We're contracted to build this in a day!**





## Chapter 7



### Website Setup

Many people don't know what a website actually costs and what needs to be done to run an online business. You may feel baffled by the tech talk of web designers and programmers when they try to explain what they're doing and why. I can help make sense of it.

#### There are 3 Cost Components

1. A Website
2. Hosting
3. Domain Name



#### Your Website

Creating a website can cost \$100s, even \$1,000s of dollars, as you read from Jimmy's experience. Your Income Activator's website includes all the components for making money online. After selling my website to Torstar, I needed to build another website.

I looked around at my options. There was nothing out there where I could simply type in what I wanted, that included all the components I needed for making money online. That's how Income Activator came to be. Now you too can enjoy the freedom that I have by running your own successful online business.

Website Templates



## TODAY's Multi-Millionaires

### Customize Your Website The Way You Want It

Your website is easy to customize yourself. Below are some examples of do-it-yourself websites. If you don't want create your website's look and feel, a web designer can do it using HTML code, and you can then go in and create your own pages, and do your own updates simply by typing in what you want.

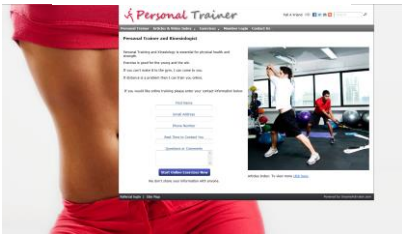
#### PatForan.com



#### TeslaElectric.ca



#### WhatIs Kinesiology.ca



#### WhatIs NGO.com



#### IncomeActivator.com



#### IAHome RealEstate.com



#### FriendlyGreenHome.com



#### WhoLetTheDogIn.com



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Get Your Website At [IncomeActivator.com](http://IncomeActivator.com)

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When you go to [IncomeActivator.com](http://IncomeActivator.com) to get your website, it comes with 8 pages, and opt-forms to collect visitor information. You create your own password that you use to login and customize your website. You can hide your pages while you're working on them, delete them or add as many new pages as you wish.

### Front Page Set Up

Below is what your starter website looks like before you begin to add content and customize it with your own look and feel. But here are the basics:

**Website Title** – When you go to get your website you'll be asked to enter in a Website Title. This title can be your business name or a couple of words describing what your website is about. You can easily change your website title when you login.

**Menu Title** – This is what will appear on the navigational bar linking to your other website pages. This is where you would want to use 1 or 2 keywords to describe each page.

**Home Page Title** – This describes what your home page is about. This is where your main keyword phrase should be.

**Welcome Message** – This should address your visitor's search inquiry, while leading them to your revenue stream.

The screenshot shows a website template with a blue border. At the top, there's a header area with the text "Website Title" on the left and "Tell A Friend" with social media icons and a search bar on the right. Below the header is a navigation menu with "Menu Title", "Articles & Video Index", and "Contact Us". The main content area is titled "Home Page Title" and contains a "Welcome Message" section. The message says "Please enter in your contact information in the form below." and includes a form with fields for "First Name", "Email Address", and "Questions or Comments", along with a "Submit" button. Below the form, it says "We don't share your information with anyone." To the right of the form is a large image of silhouettes of people standing in front of a glowing globe. Below the image, it says "Image Size - Width: 475 Pixels". At the bottom of the page, there's a footer with "Site Map" on the left and "Powered by IncomeActivator.com" on the right.

## TODAY's Multi-Millionaires

### Opt-In Forms

Please enter in your contact information in the form below.

First Name

Email Address

Questions or Comments

We don't share your information with anyone.

All pages come with a form allowing your visitors to enter in their name, email address, and send you any questions or comments. This is known as an opt-in form.

Your visitor's names and email addresses are automatically collected in your messaging section which allows you to easily send emails out them.

### Tell A Friend

Your Tell A Friend feature is on every page, where your visitors can easily also share your website on various social media sites like Facebook and Twitter.



### Pictures & Videos



Your front page should include either a picture or video that relates to your main keyword phrase so your visitors can instantly see that they've landed on a website based on their search term.

Surprisingly, you can use pictures and videos you find online.

Your marketing section shows you where to get free stock images and where to find up and coming viral videos you can put on your website. And YES... you can put YouTube videos on your website. There's a 'SHARE' button on YouTube that allows you to do this with the click of your mouse.

**Why you ask?** People put videos on YouTube for exposure. It doesn't really matter whether they're watched on YouTube, or on someone's website.

Search engines display website pages with pictures ahead of pages without pictures, and pages with videos ahead of pages with pictures.

## TODAY's Multi-Millionaires

Some people think this is because Google bought YouTube and is trying to promote the use of videos on websites. Who knows, who cares? As long as you know what works in grabbing visitor traffic.

Adding pictures to your website gets you traffic from Google's 'Image Search'. Uploading videos to 'YouTube' can also get you traffic from YouTube's search engine. How this is done is explained in your marketing section.

---

### Don't Be Faceless

---

When you have an authority website, do not make it a faceless identity. Put your picture on the front page. This works wonders.



It makes your visitors confident that you are backing what they're reading.

This increases the power of your recommendations dramatically. The best of both worlds is to have your image as the cover page to your video.

Adding pictures and videos is easy to do, and the learning curve showing you how to do this is only a few minutes. You only need to watch a quick video in your marketing section and you'll be an instant pro. In your marketing section, it even shows you how to get free visitor traffic from visitors sending your website to their friends.

Simple stuff like babies talking can bring in huge visitor traffic. This example of go about creating your own videos.

---

### Viral Videos

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You're also shown where to go to find new up and coming viral videos.

If you have good viral videos on your website you can get a lot of [Babies Talking](#) on YouTube has had over 45 million views (all you need to do is give birth to twins).

### Links

Your pages also include links that direct your visitors to other pages within your website. This is called internal linking. When clicked on they send your visitors to another page within your website.

You can also link to another website entirely. This is called external linking.

You can also have a link open up in a new window. This allows your visitor to remain on your website, while referencing another website like Wikipedia. Plus, adding a link to an authority website, like Wikipedia,

adds credibility to your website in the eyes of your visitors and the search engines.

Links are usually underlined and in blue text. So it's not recommended that you make your regular text in blue, as visitors may click on your text and think your links are broken.



### Links & Search Engine Optimization

Adding links from one page to another in your website is good for visitor navigation and adds to your search engine optimization (SEO).

SEO is the process of making your website VISIBLE to the search engines through good original content, and using keywords in your titles, links and pictures.

When you link from one page to another, you should describe the page you're linking to in the link text. For example, instead of saying '[click here](#)' use relevant keywords to describe the page you're linking to.

**Do This** - Want to [Donate A Car](#)?

**Not This** - To Donate A Car, [Click here](#).

This tells both the search engines and your visitors what your page is about you're linking them to. The search engines take this 'link text' and add it to their indexing for online searches.





### Back Links

When websites and blogs add links to your website it increases your website's credibility in the eyes of the search engines. These are known as back links or inbound links.

This comes naturally as you create interesting pages, ideally using original photos and your own videos.

However, an incredibly effective way to get HUGE brownie points with search engines from back links is when the media links to you. When you're email out interesting story ideas to the editors of various media outlets, and they use your story and put it online, you can ask them to link to your website. The media is completely open to this.



In fact, you can even give them the description you want them to use in their 'text link' that links back to your website. You'll want to give them the keyword you believe people will be using for their online searches to find the story. I didn't know how effective this could be until CNN linked to my website. Suddenly, my website was coming up at the top of the search engines everywhere for online searches related to my keywords.



### Your Website Pages

Your website also comes with an Articles & Video section which includes 5 subpages, all with opt-in forms, and a Tell A Friend feature.



You can copy these pages and use them to create new pages.

You can simply add a video, picture, content, Google ads, affiliate links or a referral form that sends leads to companies that pay you.

## Logging Into Your Website

When you login to the back door of your website you will see your Content Editor. There are only 2 main things that you need to know.

- 1. Create A Page** - The left is where you create your pages.
- 2. Page Directory** - The right is where your pages are listed by title.

You begin by typing in a 'Search Term' people would use to find your page. There's a link to the Google's Keyword Planner to make sure this term is being used for online searches. This search term, or keyword phrase is what's indexed by the search engines, along with your Menu Title, Page Title, and Content.

Next, is where you describe your page to the search engines to be displayed in their search results, instead of them pulling random content from your page. This is your 'sales pitch' giving people a reason to click to get to your website.

Then type in your content and click save. Your page is immediately visible online, unless you click to hide it. Your new page will be listed in your Page Directory to the right. To edit your page, click on the Page Title and it will open on the left side of your Content Editor.

### Your Content Editor

[Help & Support](#) [Log Out](#)

Home | Create A Page | Forms | Pictures | Videos | Comments / Blog | Members | Messaging | Your Store | Referrals | Your Account | Social Networks | Marketing

#### Create A Page

Search Term  [Keyword Tool](#)

Menu Title

Page Title

Describe your page for online searches [Search Results Title](#)

SEO Title

Page Address  [www.PageAddress](#)

Page Description  Search Results  
Page Description

Hide This Page

**Save**

Links Pictures Videos

This is where you enter in the content of your website such as text, pictures, videos, and forms.

#### Page Directory

Page ID	Page Title	Sub Pages	View
<input type="checkbox"/> 9484	<a href="#">Home</a>	<a href="#">Add Sub Pages</a>	<a href="#">View</a>
<input type="checkbox"/> 9485	<a href="#">Articles &amp; Video Index</a>	<a href="#">5 Sub Pages</a>	<a href="#">View</a>
<input type="checkbox"/> 9486	<a href="#">Contact Us</a>	<a href="#">Add Sub Pages</a>	<a href="#">View</a>
<input type="checkbox"/> 9487	<a href="#">Income Activator (Hidden)</a>	<a href="#">Add Sub Pages</a>	<a href="#">View</a>
<input type="checkbox"/> 9488	<a href="#">Thank You For Your Interest (Hidden)</a>	<a href="#">Add Sub Pages</a>	<a href="#">View</a>
<input type="checkbox"/> 9494	<a href="#">Thank You For contacting Us (Hidden)</a>	<a href="#">Add Sub Pages</a>	<a href="#">View</a>

---

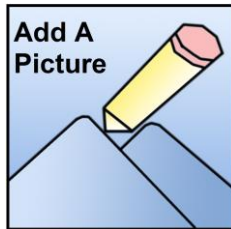
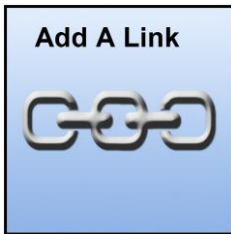
**Links - Pictures - Videos**

---

In your Content Editor there are icon buttons for adding Links, Pictures and Videos.

All you do is click on the icon and copy in the page address you want to link to. Copy the video code you get from YouTube, or select the picture you want displayed on your website's page.

There are videos in your marketing section showing exactly how to do this every step of the way.



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**Get Mobile**

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You can also create a mobile version of your website that will appear when someone visits your website on a smart phone or tablet.

You cannot ignore mobile visitors as almost 40% of North Americans have a smart phone or tablet.



There are four times as many mobile phones sold as PCs.

Almost half of North Americans own a smartphone.

In the marketing section you're shown how to create your mobile website quickly and easily.

All you need to do now is get your website, hosting and domain name.

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## Additional Functions

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All your website programs in your Content Editor are all accessible through your top bar navigation.

### Your Content Editor

[Help & Support](#) [Log Out](#)

<a href="#">Home</a>	<a href="#">Create A Page</a>	<a href="#">Forms</a>	<a href="#">Pictures</a>	<a href="#">Videos</a>	<a href="#">Comments / Blog</a>	<a href="#">Members</a>	<a href="#">Messaging</a>	<a href="#">Your Store</a>	<a href="#">Referrals</a>	<a href="#">Your Account</a>	<a href="#">Social Networks</a>	<a href="#">Marketing</a>
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It takes you through;

- Creating pages for your website and mobile viewers
- Creating and editing forms and storing your data collection
- Adding picture albums and videos
- Allowing for visitor comments like a blog
- Creating password protected member's sections
- Email messaging
- Your online store and eBook creation
- Your Pay Per Click, Lead and Directory Referrals Programs
- Adding Twitter and Facebook feeds
- The Marketing Strategies

Every section includes videos and screen shots on how to operate each function to create a website that makes you money.



You can login to your Income Activator website from anywhere, at any time.

You can create new pages, SEO them, add pictures, videos, forms, collect data, email out to your list of opt-ins and link them back to the page you created that has PPC links, and referral forms that generate you revenue.



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## Hosting & Domain Name

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Your only two expenses are hosting, which connects your website to the Internet, and purchasing your Domain Name.

Income Activator has packaged your hosting cost together with online support, domain connection, requests for personal and business email accounts, and free website upgrades.

After that, two free programs you'll want to add to your website are;

1. **Google Analytics** – This tracks your visitor traffic.
2. **Google Webmaster Tools** – This reports page errors and broken links.

These programs are free and you're shown how to add them to your website in your marketing section.

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### Your Income Activator Package

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Income Activator has packaged together your hosting to ensure your website is not compromised by dropped connections, low storage space, or bandwidth limits.

All of Income Activator websites are hosted through [Codero.com](http://Codero.com) because of their 100% guaranteed uptime and unlimited storage space and bandwidth supporting your ability to create an unlimited number of pages, and add an

unlimited number of pictures and videos. It would be impossible for us to provide online support and updates when websites are all on different hosting services. Everyone needs to be on the same page, so to speak.

**Hosting Company** - Codero has been around since 1992. Other companies using Codero are NBC News, Delta Airlines, and Expedia to name a few.

**Free Upgrades** - In the world of the Internet this is huge! This includes upgrades to the website features and tools, as well as updates and additions to the marketing strategies. Things keep changing faster than a fat kid on a candy. You don't have to pay for any of the cool stuff added to Income Activator; you just get notified it's there.

**Your total cost is only \$30 a month. That's it.**

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Plus, there are no penalties for leaving. If you ever want to use another website program, you have the option of transferring your website's content over. There's absolutely no risk to you financially, I guarantee it. Remember the days when starting a business meant renting office space. Virtual real estate is the cheapest way to launch a business, while inviting the world to your doorstep.

### Choosing Your Domain Name



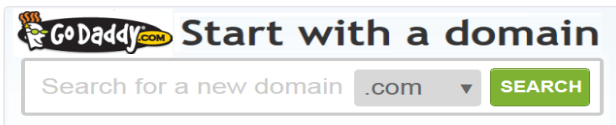
When you get your website, you'll be able to see it online. However, you'll want to get a Domain Name for your website.

This is what a person would type into their browser address bar for your website to come up.



All you need to do to get a domain name is go to a registrar like [GoDaddy.com](http://GoDaddy.com) and enter in a name you'd like for your website. Instantly, it will tell you if it's available.

**DO NOT** pay more than **\$20.00** per year for your Domain Name, or pay for any extras. Your Income Activator website builder comes with everything you need.



I was listening to a friend of mine on the phone registering a domain name and the operator was talking him into \$450 worth of extras, which he was about to pay.

I yelled; "**STOP!!!** Just buy the domain name for \$20 that's all you need and dinner's on you!"

Always register your domain name for at



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least a 2 year period as this tells the search engines you're serious about your website business, and it's not just a fly by night venture.

### Selecting Your Domain Name

The domain name that's attached to your website is also known as a URL, which describes what your website is about to the search engines.

Ideally, you want a domain name that describes what your website is about, that's memorable and ends in **.com**. No one ever got rich selling a **.net** domain.



For instance, a domain name like [BlueBuffalo.com](http://BlueBuffalo.com) is not about depressed buffalos.

This is an example of how to confuse the search engines. It's actually a website that sells dog food.

You have the option of attaching a descriptive, keyword rich domain name to your website and point other domain names to it.

In this example **NaturalDogFoods.com** would have been a better description for the search engine than Blue Buffalo.

If the **.com** exchange is taken, you could use another exchange like **.net**, **.ca**, **.org**, **.tv**, or **.biz** as the search engines don't add any weight to what exchange it is. Then you would point your 'Blue Buffalo Domain Name' to your keyword rich 'Natural Dogs Foods Domain Name'.



### Register Your Name

In this world of identity theft you'll want to register your own name as a domain name before someone else registers it and uses it for nefarious purposes.

You can then simply tell people to type in your name to get to your website. Then ask your registrar to point your domain name to your website's domain name.

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If your name is already taken, then try to get a variance of your name, i.e. **JohnWSmith.com** or **JSmith.com**.

You can find out who owns your name by going to [WhoIsSource.com](http://WhoIsSource.com) and typing your name into their search box. You can also try to contact the person that owns your name and ask them if they would sell it to you.

## Whois Source

The #1 WHOIS and Domain Research site on the Internet.

### Your Country's Exchange



Even though you should always get a **.com** extension for your memorable domain you may also wish to purchase your country's exchange;

**Canada: .CA**

**United States: .US**

**United Kingdom: .CO.UK.**

If you don't, and your website becomes well known, someone may pick up your domain name under your country's exchange and 'pick up' your visitor traffic too.



### Be Careful

Be careful how your domain name looks like when all the words are together with no spaces. All of these are legitimate companies that didn't know to do this. You can't make this stuff up.

**WhoRepresents.com** is where you can find agents representing celebrities, NOT representing ladies of the night:  
[www.WhorePresents.com](http://www.WhorePresents.com).

**PenIsland.net** is where you go when you're looking for a Great Pen. But it can be read as: [www.PenisLand.net](http://www.PenisLand.net).

**TherapistFinder.com** is where you go if you're in the need of a Therapist. But it could be read as: [www.TheRapistFinder.com](http://www.TheRapistFinder.com).

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Always look at your domain name's other spellings so your website is never referenced this way in an Internet book of what not to do.

### Your Visitor Traffic

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An important component to running a successful online business is in knowing the visitor traffic you're getting to your website every day.

### Google Analytics

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Google Analytics is a free service that reports the visitor traffic to your website. You're shown how to register and add Google Analytics to your website in your marketing section.

Google Analytics gives you the following information;

1. The number of visitors that come to your website and which pages they've visited.

Once you know how many visitors it takes to produce an income, it's simply a numbers game to figure out how much money you want to make. For example, if 100 people came to your website and 25 of those visitors generated you \$50, you can project that 200 people could generate you \$100.

2. The search terms people are using to find your website.

3. How long visitors are staying on your website and the time spent on each page.

4. Your bounce rate of visitors that stayed on your website for less than 5 seconds. If you have a high bounce rate, it means that what your visitors are searching for isn't matching what your website is about, or they can't find it quickly.

### Google Analytics Report

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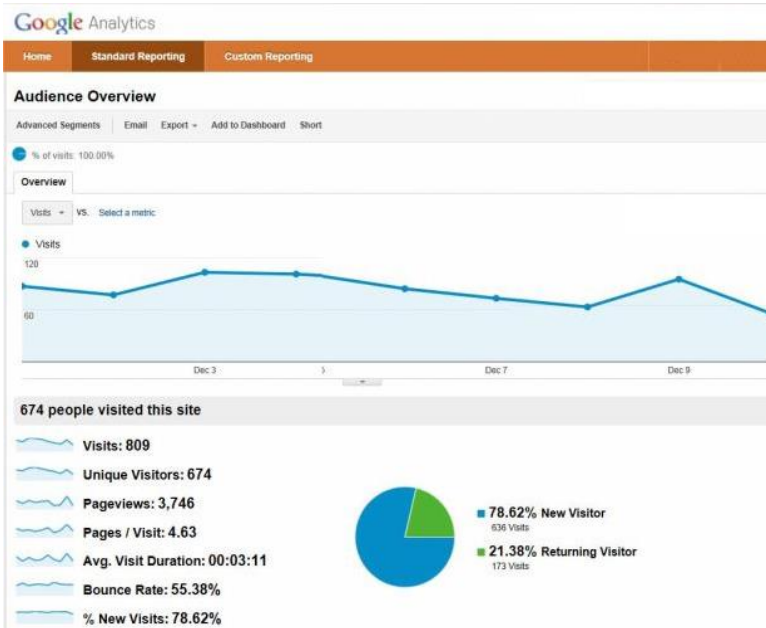
Here's an example of a report from Google Analytics showing traffic to this website from December 1st to the 10th.

This report shows that this website was Visited **809** times. Of that there were **674** unique or first time visitors which generated **3,746** page views. This means one visitor could have viewed 30 pages; however the average pages visited per visitor was about 5 pages (**4.63**).

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The average visitor stayed just over 3 minutes (**3:11**). **55.38%** of people that landed on this website left within 5 seconds of getting there. **78.62%** of this website's traffic was from new visitors and **21.38%** are from returning visitors.

**Revenue** - You would then look at your Google AdSense or your Income Activator Referral Revenue to see how much money these 674 unique visitors generated.



## Google Webmaster Tools

You should also know if any of your website pages have errors that stop them from being indexed by the search engines. As this means they won't get displayed for online searches.

Google Webmaster Tools is a free program that provides you with reports on your website's visibility on Google's search engines.



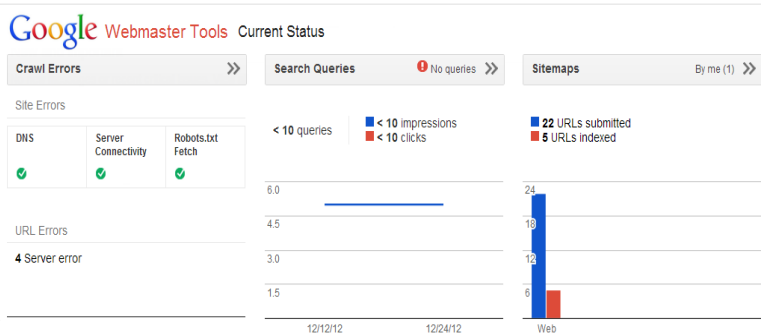
It also shows you what pages have, and haven't been indexed by Google. Once they're indexed by Google, it should clear up any problems that the other search engines may have for displaying your page(s) for online searches too.

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Further, Google's Webmaster Tool shows you if there are any page errors Google has encountered, such as a 'Page Not Found' or 'Broken Links'. Once you fix it you can resubmit it to be indexed to be displayed for online searches. Your marketing section shows you what to do to get your pages indexed. However, eventually the search engines will crawl your website and index your pages automatically.

Here's an example of a Webmaster Tool's report showing that this website has 4 page errors and 22 pages (known as URLs) have been submitted to Google's search engine to be indexed. Only 5 pages have been indexed.



You'll want Google to encounter as few errors as possible. Therefore, you should check these reports weekly to make sure that no problems exist and all your website's content is being indexed.

## Your Internet Marketing Resource



Internet Marketing is something you can spend an eternity exploring, testing and working on, but it all comes down to 2 things.

1. Getting visitors to your website.
2. Getting your visitors to do an action that makes you money.

**That's it!**

When you get your website you should go straight to your marketing section as it walks you through everything you need to know about creating a website that makes you money.

**Here's a quick overview of what your marketing section covers.**

### **How To Customize Your Website**

- Create content and add templates
- Add pictures, videos, and links
- Create mobile pages
- Change colors, title, add a logo
- Create or delete forms, view data collection
- Create and send emails through your messaging service
- Use online support, Google support and FTC compliance rules

### **GET RICH... By Telling People Where To Go**

- Be paid by injecting your website into the buying process

### **Do What You Love, Love What You Do**

- How to have a website you're passionate about
- Advantages of target marketing
- Setting goals

### **Get Your Website Displayed For Online Searches**

- How to do keyword research
- How to use Google's Keyword Planner
- Advantages of focusing on long tailed keyword phrases
- The power of recommendations

### **Your Website's Domain Name**

- How to select and have your domain name attached to your website

### **Creating Pages To Capture Online Search Traffic**

- Creating a sales path
- How to optimize your content, pictures, links and videos for the search engines.
- Establishing a daily routine

### **Creating Revenue Through Recommendations**

- How to use Google AdSense
- How to create your own pay per click, lead and directory referrals
- How to find advertisers

### **Additional Revenue Streams**

- How to make money from affiliates
- How to make money from Income Activator's affiliate program
- How to create and charge for memberships
- Creating your own product line for free



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- Writing and selling your own eBook and soft cover book online
- Creating an online store
- Creating payment options with PayPal
- How to apply or add your own credit card merchant account

You can check out the fun filled website for dog lovers;  
[WhoLetTheDogIn.com](http://WhoLetTheDogIn.com) that has all 10 revenue streams activated.

### Marketing Strategies

- Avoid getting banned from Google
- Monitor visitor traffic with Google Analytics
- Monitor page errors with Webmaster Tools
- Get a business email, and cards
- Create a privacy policy
- Add Google Places and Google Maps
- 50 ways of getting free visitor traffic
- Social media marketing
- Article marketing
- Email marketing
- Selling through promotional partners
- How to get media attention

### Computer Set Up

- How to make your website your home page, and why
- Adding Google's Tool Bar and as your default search engine
- Maximize your working area and adjusting your page size

**So That's it...all this for free!**



## You Now Have The Formula To Making Money Online... Plus The Website To Make It Happen!



So drive your website like you would a race car.

Take it out and drive it every day.

**Push it to its limits.**

Create new pages. See how much traffic you get and which visitors made you money and how you made it.

**If everything seems under control... you're not going fast enough.**

The next day take what you've learned and create more pages.

When you hear a breaking news story related to your business, then create a page about it. As the news story develops you could be one of the first pages displayed for online searches! Think about it, you can promote your website through news stories. The media can become your marketing department. Plus, the people that work at the media networks searching online for authority figures may call you for your comments.

As you're getting more and more visitors giving you their names and email addresses, send an email out to them daily if possible with a link back to a new website page containing pay per click ads, affiliate links, and referral forms. Include a viral video that your visitors will want to send to their friends, who will send it to their friends, and so on.

Here's a great example of a homemade video of Denver, the guilty dog who ripped into the 'kitty treats' package and caught the attention of [Good Morning America!](#)

Your emails to your opt-in list could be as simple, yet enticing as this:

***Subject: Why Mr. Fix-It & Mr. Perfectionist Don't Get Along.***

*Let's say that Mr. Fix-It and Mr. Perfectionist both decided to start an online business.*

*A year later, who do you think is miserable and broke... and who is happy and rolling in cash?*

*The answer may astonish you... while giving you the insight to start rocking your own online biz success.*

*Click on the link below to find out the answer.*

**[In this case you simply have to scroll down to the next page...](#)**

## Perfectionism Will Break The Bank Every Time

Mr. Perfectionist's finished website may approach a sort of awesomeness, but it's almost never perfect. Even leaders in the industry like Google.com, Amazon.com and Apple.com known for producing lush, slick, technically seamless websites get there through years of changes, fixes, and misfires.

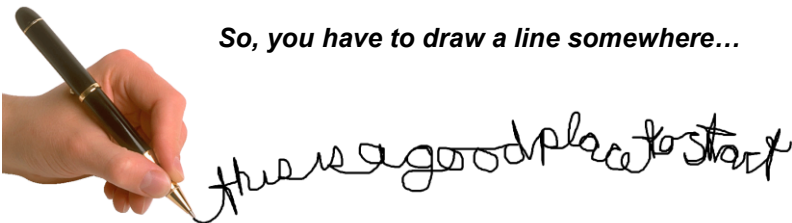
The key to creating a website that makes money is accepting that some parts will be thrown together (like this book) while other parts are perfected only over time.



Realizing that making money online is achieved through a constant process of FIXING things should make you FEARLESS about starting your website now. You're freed from having to know precisely what you're doing or where you're going to end up...

Instead, just get busy immediately and never hesitate to make mistakes or wander off into dark alleys (metaphorically speaking), because going from inception to a finished website is NEVER a straight clean line.

**So, you have to draw a line somewhere...**



Go Get Messy



Get your website now by going to [IncomeActivator.com](http://IncomeActivator.com) and enter in your name, email address and a website title that you just make up..... and don't worry you can FIX the title when you login!

10/18/13