

Are You Backing Up Your BIGGEST Asset?

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Are You Backing Up Your BIGGEST Asset?

By Alexandria K. Brown

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Have you ever accidentally lost an important file on your computer? Perhaps your computer crashed (again) or your cat sauntered over a dooming sequence of keys. Remember that little pang in your stomach you felt when you realized that file was gone for good?

OK, now imagine losing your entire e-zine subscriber list. Did that pang just get a bit more intense? (Ouch!)

"Master List Builder" Joel Christopher asked several Internet marketing gurus the question, "If your office was burning down and you could save one thing, what would it be?"

The unanimous answer among all of them was, "my list "!

Your list is your goldmine. It's your pool of warm prospects and clients with whom you've taken months to build a level of credibility and trust. They're your ticket to a steady stream of income.

It can take years to build a large collection of opt-in subscribers. But they can disappear in a flash if they're not protected.

So, are YOU backing up your list on a regular basis? (Be honest!) If not, let's get you started today.

If you send out your e-zine or e-mail promotions from your own computer, you MUST make backing-up your list a daily habit. And by "backing-up," I mean saving your list to a disk or location other than your hard drive. For example, you can save your list to:

- 1) a Zip disk (you'll need a Zip drive)
- 2) a CD (you'll need a CD burner)
- 3) a floppy disk (these don't hold much data though)
- 4) an external hard drive (these are less expensive now than they

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used to be)

5) a secure, Web-based file storage service.

I currently use option 5 for my computer files. The service I use is called I-Backup (<http://www.ibackup.com/>) and there are many others out there, starting at as little as \$3 per month. I prefer this option because I have so many large files on my computer that I'd have to backup my files to several separate disks or CDs. And because this method is so EASY, I'm more likely to follow through and back-up my files on a regular basis! I also like I-Backup for traveling, as I can upload files that I'll need to access on the road. This way I don't have to bring disks with me.

If you use a type of list management software that resides on your computer or your own Web server, such as Broadc@st or MailLoop, it can probably schedule automatic backups for you. See the program's help files or contact their support center for assistance.

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Even if you host your list online with a listserve (such as Topica) or an autoresponder service (such as GetResponse) that should make their own secure backups, you should still make your own backup copy on a regular basis! Just download or "export" a copy of your list each week for safekeeping. It should be pretty easy to do. This procedure varies depending on what program you use, so see its help files or contact their support center for assistance.

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Southern California is known for its frequent power outages, and they were wreaking havoc on my computer. So I purchased a battery backup unit. (I chose APC's 650 model.) It's about the size of a breadbox and keeps my computer going for another hour or so in the event of a power outage. This gives me ample time to back up any files I'm working on and shut down my computer properly. It also functions as a surge-protector to keep my computer safe from electric surges. You can buy units like these at any large office supply store, and they range in price from \$100 to \$500.

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I know that backing-up your files seems like another irritating addition to your busy schedule. But remember that you've worked hard to build your list ... and your business. So take just a few minutes each week to protect that investment. TIP: Pick a certain day each week to back up your list. For example, my electronic calendar automatically reminds me to do this every Friday.

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The 3 Ps Of Picking An Asset Management Team That Is Right For You

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By Jennifer Harper

Becoming successful in business is not a "my way or the highway" type of deal. Finding the perfect investment firm to manage your assets shouldn't be either. Because there are so many industries, so many investors, and so many different strategies of success, picking the right asset management team can be an overwhelming task. However it doesn't have to be.

You can find the right team to manage your physical assets by evaluating three essential areas of any investment firm. These essential areas are philosophy, process, and performance.

Investment philosophy is extremely important in choosing the right asset management team. Different investors have different philosophies on asset management. Some investors focus on small assets with high growth potential. Other investors focus on large assets that are extremely valuable. It is up to you to decide which investment strategy best suits your needs.

Next to philosophy on asset management is process. How does your asset management team approach investing? Are portfolio management decisions made by a single person or by a collective group? What criterion is being used to base asset management decisions off of? Is this criterion being researched by competent experienced analysts? The answers to these questions give valuable insight into the processes used by your asset management team.

The last essential area you should be aware of when choosing a firm to manage your assets is performance. Look at the performance record of your asset and investment manager. Find out the risk levels and earning potentials of your portfolio and compare your findings with the performance level of your investment manager.

Does your asset manager have a performance history of taking mid-level risks that have optimized earning potential for previous clients? Does she believe that a well diversified blended portfolio is the best way of maximizing your investment for the long haul? Is your financial advisor available to answer your questions when they arise?

Understanding what you are looking for in an asset management team and balancing that knowledge with an investment firm's philosophy, process, and performance will help ensure that your asset management team has your best interests at heart. By doing this basic research and examining these three areas, you can rest assured knowing that your assets are in capable hands.

Jennifer Harper is author of "Everything Home" and "Money Management for Millionaires." You can find additional material on asset management by browsing the informative asset management resources available at

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