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**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**Brand Equity – Worth Safeguarding**

**By Marcia Yudkin**

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The state government of Vermont has taken aggressive steps to safeguard the state's brand equity. That's the monetary premium attaching to tourism or products linked (honestly or not) to this bucolic home of around 500,000 souls.

Does your company have brand equity? If so, people place more trust in your quality and a higher value on your offerings than on a no-name competitor's. If so, the cachet of your brand envelops any new venture you launch right from the start.

The general public believes "Made in Vermont" means "Made by humans, not faceless corporations." In contrast, according to brand experts, "Made in Connecticut" or "Made in Michigan" add no extra monetary worth to a product or service. If a state can be more than a state, you can stand for something too -- do you?

In building and guarding a brand, think first about what values you would like to stand for. Volvo has linked itself to safety, BMW to the driving experience, Mercedes to luxury, Saturn to no-haggle buying. Marlboro stands for rugged individualism, Hallmark for warm and thoughtful relationships, Steinway for performance-level quality.

Brands also have a personality. Nike is confident and active, Joe Boxer is kooky and unconventional, Starbucks is comfortable and cultured, Microsoft is geeky and no-nonsense. The personality is built up not only through

advertising but also through product design, display design, Web site design, a company's public relations image and of course customer experiences in dealing with the company.

Price factors into brand identity too. Without looking at price tags, we know that a certain item sold at Neiman Marcus costs more than the comparable item at Kmart. Buyers reason in the opposite direction too. If they're not familiar with a brand and perceive the price as absurdly low, they'll create a bargain-basement image for the brand, while if they perceive the price as expensive, they'll imagine what they would get on buying as luxurious,

aristocratic or masterful.

After you invest in creating a brand for your company, don't be quick to change it. Chances are, you'll tire of it years before the public does. Repetition and consistency imprint your company identity and image in the minds of potential and actual customers. Imagine how disturbing it would be to run across a yellow-and-red IBM sign in a childlike logo, or a flowery, garden-themed ad for the perfume Opium! With a coherent, stable brand identity, you'll enjoy more repeat business, greater customer loyalty, easier word of mouth and eventually lower marketing expenses.

You'll know your brand is worth something when you start seeing poachers, imitators and other unscrupulous types trying to trade off the investment in your brand. It's worth hiring a lawyer to shoot off a cease and desist letter, where that's legally warranted. After all, our fourteenth state isn't allowing folks manufacturing in Indonesia to claim a Vermont connection. You should be the only ones presenting themselves to the public as you.

### **How to Mitigate Negative Equity**

**By Talbert Williams**

How to Mitigate Negative Equity Negative equity is the difference between balance and equity. In other words, if you are applying for an equity loan and the balance owed on the home is greater than the value of the home, then this is called negative equity.

One of the loans you could take out to avoid negative equity is the 100% loan, provided that the home

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falls below the value worth. The loans that offer a portion of the current home value may be optional, since if the equity drops, you have lesser chance of paying more for the home, and the negative equity most likely won't have a lasting affect. The 100% loans are secured loans that often have increased interest rates. The lenders will often include the high rates in the event negative equity occurs to protect against loss.

The lenders will often include an indemnity guarantee, which is an insurance. In the event that the equity drops below value, the lender will still receive his money. The indemnities are often steep over the course of the loan.

Another area that the lender will consider is if the home is seated in an unusual area. It may become difficult to get an equity loan if the home is composed of aluminum, metal, concrete, lumber, or prefab.

In the event your home is considered unusual and you do find a loan against equity, you most likely will pay high rates of interest and mortgage repayments.

Finally, shopping around is important when considering equity loans. Even though certain variables will get you better terms than others; they may get you even better terms at one firm than at another. This is why you should shop around and compare all of the different rates and terms to find an equity loan that is tailored to your exact needs and at a reasonable price.

Talbert Williams offers online debt advice. For more information, articles, news, tools and valuable resources on debt solutions, visit this site:



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