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Diversification

By Bob Osgoodby

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Many people in business on the Internet try to market only one product. If the demand for that product is weak or if the demand dries up, they are virtually out of business. Smart entrepreneurs however diversify their offerings, and if the demand is slow for one product or service, the others usually pick up the slack.

If you have a web site, and if you are trying to do business on the Internet, this is a must. You can feature your diverse offerings there. Strategically placed ads should point people to your web site, and if you have diversification, an added advantage is that your advertising is doing double duty.

People may be attracted to your site by an ad for one product or service. When they get there they will see your other offerings, and might purchase one of them, which may not be what attracted them there in the first place.

But here is the real thing that everyone who has a web site must realize. You seldom make a sale on the first visit someone makes, and there must be a reason for them to come back. There are a number of ways to get repeat visitors. Contests have always been a big draw, and this can take several forms. Most people can't afford to give away "high ticket" items on a regular basis, but there are a number of low cost alternatives. Informational products are always a good bet.

Sticky Web Sites are a hot button these days. So what is a "sticky" web site. I guess an acceptable definition is one that

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gets the people to "stick around" because there is good content there. There is no real criteria for good content as that depends on the focus of your site. The bottom line is that if people like what they see they will return.

If you expect people to come back and be a repeat visitor, you must not only have high quality content, but it must also have changing content. Your web site must also be recognizable as far as its name is concerned. Meaningful names today however, are not easy to acquire. As Dr. Kevin Nunley reported, "A recent survey showed that of the 25,000 words we commonly use in the English language, more than 93 percent are already registered as

domain names."

This means we have to be a bit creative when registering your URL. Forget about the long names that have no relation to an actual company. I'm reminded of the following joke:

"Jack loved going to the Web, and decided to have his own web site. His URL was "MickeyGoofyPlutoMinnie.com" and I asked why it was so long.

"Because," Jack explained, "they say it has to have at least four characters."

While this is a bit extreme, you get the point.

Some special characters such as a dash are permitted and so are numbers. We recently registered "<http://www.1-webwiz.com>" and "<http://www.1-bizwiz.com>". While not the most creative names, they are easy to remember. As an added bonus, we have different servers for these addresses so that in the event one is down, or has a long term problem, it is an easy matter to switch.

All of these are tools at your disposal to sell your product or service. Not only should your offerings be diverse, but so should your method of delivery.

Diversification is important in any business, but in one as "fickle" as the Internet, it is a must.

Bob publishes the free weekly "Your Business" Newsletter Visit his Web Site at <http://adv-marketing.com/business> to subscribe. As a bonus, get 40,000 FREE E-Books from Larry Dotson, when you visit <http://www.ldpublishing.com>

Should You Invest In Mutual Funds Or Stocks?

By **Bill Dufrane**

With so many options out there for the individual investor, it is sometimes difficult to determine that investments are right for you. The key to having a long-term, stable and profitable portfolio is to diversify your investments. For many investors the process of diversification includes investing in both mutual funds and stocks. The best course is to learn all you can about both types of investments and find your ideal balance between the two.

Mutual funds are open-end funds that are not listed for trading on a stock exchange. They are created by companies who use their capital to invest in other companies. Mutual funds will sell their own new shares to investors. Capitalization is not fixed and normally shares are issued as people want them.

1. Mutual funds have great characteristics for investors

Mutual funds are professionally managed. The mutual funds employ professional managers to operate all investing. These professional managers bring with them many years of experience. They are experts in selecting and evaluating investments for the fund. The managers make all of the buying decisions and selling decisions that relieves the individual investors from that responsibility.

2. Mutual Funds Are Diversified

Another advantage of mutual funds is that most of their portfolios are highly diversified. This means that the mutual fund is invested in a wide variety of stocks. The advantage of diversification is that if a few stocks drop in price the entire fund won't be dramatically affected. Diversification occurs by investing in many different companies. It can also be accomplished by investing in several different industries. The advantage of diversifying through mutual funds is that the funds can reach a wider diversification than can be reached by individual investors.

3. There are thousands of mutual funds to choose from

Depending on your preferences, you can choose to invest with a mutual fund that covers the whole market or with a fund that focuses on one or two industries. There are even mutual funds available that invest only in foreign markets. Mutual funds can be very convenient for the investor since the fund does all the record keeping. Your mutual fund will provide you with all the forms you need to file your taxes. Additionally, many may offer perks such as the ability to write checks against the money market fund.

4. Stocks Have Greater Returns (Potentially)

On the other hand, purchasing individual stocks has attractive features as well. After the brokerage fee is paid, there is no ongoing fee associated with owning individual stocks. This is in contrast to mutual funds that charge a participation fee. Mutual fund fees can totally negate the mutual fund return that you are expecting.

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With investing in individual stocks, an investor has the ability to be very flexible with their investing and move with market if they so desire. Mutual funds are very stable but this also keeps them slow.

Individual stock investments can be traded quickly if need be, and purchased just as quickly if the investor finds an undervalued stock.

5. More Control

With individual stock investing, an investor has a greater level of control over their investing. Although brokerage firms are involved there is the opportunity to be more hands on with the stock purchases. This level of involvement is impossible with mutual funds. Many investors like to know exactly where their money is going and this can be hard with a mutual fund that holds shares in 50 or more companies. Investing in individual stocks allows the investor to have a larger relationship with the company they are investing in. This can create a sense of comfort for the investor because they know where their money is being used. They can track the activities of the company they have invested in and feel like a true part of that company.

6. The Verdict

Investing a mixture of mutual funds and individual stocks seems to be the best method for a majority of investors. Those who do not want to take the time to research their stocks and would rather let an expert handle things are more comfortable with mutual funds. On the other end of the spectrum, those who want a greater level of participation with their investments will find individual stock investing attractive. As part of a long-term diversification strategy it may be best to look into both in the ratio that you are comfortable with.

For more great mutual fund related articles and resources check out

<http://weknowmutualfunds.info>



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