

"Had The Winning Bid, did you?"

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"Had The Winning Bid, did you?"

By Jane Fulton

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You arrive at an online auction and are eager to start bidding. You start looking at the descriptions and pictures of items you are interested in. Then the bidding starts.....

Wow! The excitement! You are now bidding on the item that you really *must* have. When the bidding ends, you are notified that you have the winning bid! My, how excited you are! You send your payment through Paypal or by mail. You can't wait to receive the item! After all, it is a *must* have item!

You wait anxiously for the mailman to deliver your package. You can't wait everyday until he delivers the mail. You run to the mailbox as soon as he leaves. This goes on for weeks! Now it's been months. It *never* arrives.

Don't feel that you are the only one that has experienced this. In 1999, consumers lost more than \$3 billion to Internet fraud [National Consumer League]. People never received what they purchased or the merchandise they did receive wasn't what the seller had described.

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What do you do now?

First, contact the person selling the merchandise. Mistakes **do** happen. Be sure to keep a copy of the correspondence [mail or email], between you and the seller.

Didn't get anywhere with that approach?

****Complain to the on-line auction site. Be sure you can give them proof of your payment and have**

copies of any correspondence between you and the seller.

****Check to see if the site offers a dispute resolution service. This service works for you, the buyer.**

****Most online auction sites have some type of insurance program. Ex- eBay will cover up to \$200, minus a \$25 deductible if you don't receive your item or receive items that don't live up to their description.**

If you feel the seller is operating his auctions dishonestly, send an email to the security staff of the auction's web site. They **will** investigate! The seller's account with the auction can be cancelled in this situation. You can also file a complaint with the Federal Trade Commission [FTC]. You can complete a complaint form at: <http://www.ftc.gov>

You can protect yourself when bidding at online auctions by using services that have been around on the internet for a while--eBay--Yahoo. R-E-A-D the site's buyer protection policies. Do they offer insurance and dispute resolution services? Find out what other purchasers are saying about the seller. Use a credit card to purchase. You will have more protection and can cancel a transaction up to 30 days after purchase. You may also want to check out an escrow service for expensive items.

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Using an escrow service can save you money in the long run, especially if you have a large amount of money at stake. Insurance at auctions only go up to a certain amount. An escrow service acts as a middle man. You set-up the escrow account and deposit the money that you and the seller agree on. The escrow service will let the seller know that the money is there and then the item is shipped. If you are satisfied, the escrow service releases the money to the seller. If you aren't satisfied, let the escrow service know and return the item to the seller. Your money will then be returned to you, minus the escrow fees for handling the transaction.

Using these techniques will help you have more confidence when bidding on merchandise at auctions.

Happy auctioning!!

Jane Fulton is owner and webmistress of: <http://janes-place.com> janes-place is dedicated to helping newbies. If you are new to the internet, you need to sign-up for Newbie & Affiliate SOS Newsletter and learn to use your computer like a pro! <http://janes-place.com/sos.htm>

Ten Tips for Creating a Winning Proposal - Part 2

By Cavyl Stewart

Ten Tips for Creating a Winning Proposal - Part 2 by Cavyl Stewart

Part 1 of this series described five critical components for creating a winning proposal. In some instances, these components are all a prospective client needs to make a determination and award the job. Be sure to carefully review the request for proposal to determine the amount of information you need to include in your proposal. Remember, each proposal is unique.

Here are five more tips to keep in mind when preparing a winning proposal.

Tip #6 - Properly Estimate Job Costs

Selecting the right price for the proposed work is a delicate

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balancing act. Pricing the job too low could cause you to lose money on the job. Also, a bid that's too low might be perceived by the client as unrealistic and cause you to lose the bid. Take time to properly consider the amount of time and materials involved in completing the tasks you have outlined and price the job accordingly.

Tip #7 - Add Meat as Necessary

Proposal requirements vary greatly. If you're putting together a proposal for a major corporation or a government job, you'll probably need extensive documentation. Examples of additional information that might be required include sub-contractor agreements, non-disclosure forms, contingency plans, change order procedures, risk analysis data, benchmark results and more. If the request for proposal asks for it, be sure you include it.

Tip #8 - Don't Reveal Too Much!

When submitting your proposed solution to the prospective client's problem, you must not reveal too much information. You need to satisfactorily explain your approach while at the same time keeping some information to yourself. Sound confusing? How about this: If you tell the client exactly how to solve the problem, the client might decide to implement your solution without your assistance! You'll lose out on the bid, not because your approach was inadequate, but because you explained it so well the client did not need an outside company to implement it.

Tip #9 - Proper Presentation

Once you've gathered all the important components for your proposal, take time to ensure it is properly presented. Put together a Table of Contents and check that all copies of all documents are proofread, smudge-free and in the correct order. Finally, insert the proposal into a suitable binder. Give the finished document a final review; it's your last chance to correct any mistakes. Submit the proposal according to the instructions provided and make sure it is delivered before the submission deadline. If possible, deliver the proposal in person. You never know who you'll encounter on the receiving end!

Tip #10 - Investigate the Winning Bid

If your company is not awarded the bid, try to learn more about

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the company that did submit the winning proposal. Put on your investigator hat. Find out the price submitted with the winning bid and the approach that was proposed. Research the company itself. Use whatever you discover as a learning tool for the next time. The information just might help your company put together the next winning proposal.

And there you have it - ten tips for submitting a winning proposal. Good Luck!



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