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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!**

**Handsome Dividends**

**By Bob Osgoodby**

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So you followed our advice and went to all the work to build your own website, and now it's up and running. You put a hit counter on the site, and are dismayed at the number of visitors who visit. Aside from your personal hits when you check the activity, there have been few if any other people stop by.

You notified everyone in your address book, put up a few FFA ads, paid someone to submit your site to a few search engines, and nothing seemed to generate interest. These are things often heard from website owners that are just starting out. A few years back, I wrote an article titled "I Shot An Arrow Into The Air -It Fell To Earth I Know Not Where."

Some people feel the words from this poem by Henry Wadsworth Longfellow make an appropriate strategy for an advertising campaign for their business. They purchase hundreds of thousands of E-mail addresses, and thinking of each as an "arrow shot into the air", hope that some will fall to earth and hit a prospective client.

The odds of this generating business for you are "slim to none". In fact, this is called spamming, and many ISP's, who have a zero tolerance for this, may discontinue your service. So forget the ads that promise that you will get millions of email addresses for a very low price, and all you have to do is sit back and watch the money roll in. Many of these lists are so old they have "whiskers".

The majority of the email addresses sold are actually harvested from the web. Most of the people who advertise, don't want to compromise their real email address so they get temporary free ones, and this is what they use in their ads.

My experience is that approximately two percent of these email addresses are discontinued for one reason or another every week. Some were trial memberships with AOL that they didn't continue, while others were shut down for spamming. Some people with free email accounts lost interest – their mailboxes filled up (with other spam) and they were discontinued.

If you plan to market by email, you should build your own list.

Sure this takes some time, but the rewards will be worth it. This is a responsible approach to the use of business E-mail. I do believe there is a "bottom line" here. If your list is highly targeted, remove requests are immediately honored, and you are providing something of interest, you should not encounter any problems and just may do some business.

There are a number of ways to get people to your web site so you can make the actual sale. One of the time proven methods is to search out Newsletters or Ezines that match your target market. Don't make the mistake of thinking that a huge subscriber base is best. It is better to advertise in smaller publications that are targeted to the group you wish to contact, then ones with very large subscriber bases that are not. Publications that are not targeted are like shooting that arrow into the air. Sure, you may get a few but realistically you won't get many.

Search Engines are a good bet. Get your web site listed, but don't fall for the pitch that someone can do it for you for a few bucks. To do it right, it is simply too much work to be able to get any type of good listing for a small amount. This is something you should consider doing yourself, and if you do spend the necessary time, the rewards will be worth it.

One of our publications, "Search Engine Tips" is a good starting place to learn the "ins and outs" of getting a favorable position. It is a free publication and is mailed out once a week.

Think about writing some articles in areas of your expertise. Most publications permit an authors credit box following the

article. If your articles are well written and timely, the odds are they will be published. Anything that you can do to improve your business exposure, will pay "Handsome Dividends".

### **Investing vs. Trading – What's The Difference?**

**By John Forman**

There is a question which is sometimes asked by those new to the financial markets, and even occasionally debated by experienced participants. That question is how one differentiates between trading and investing. Because both trading and investing – when one considers them from the perspective of the financial markets – are performed in very similar fashions, they are often thought of as interchangeable actions.

In my book, *The Essentials of Trading*, I followed along with this basic theme by introducing the idea that what differentiates the two is scope definition. Both trading and investing, after all, are at the most simple of levels application of capital in the pursuit of profits. If I buy XYZ stock I expect to either see the price appreciate or earn dividends - perhaps both. What separates trading from investing, however, is that generally in trading one has an exit expectation. This might be in the form of a price target or in terms of how long the position will be held. Either way, the trade is seen to have a finite life. Investing, on the other hand, is more open-ended. An investor will buy a company's stock with no predefined notion of when he or she will sell, if ever.

We can use examples to help demonstrate the difference. Warren Buffet is an investor. He buys companies which he sees as somehow undervalued and holds on to his positions for as long as he continues to like their prospects. He does not think in terms of a price at which he will exit the stock. George Soros is (or at least was while he was still actively running his hedge fund) a trader. His most famous trade was shorting the British Pound when he thought the currency was overvalued and ready to be withdrawn from the European Exchange Rate Mechanism. The position he took was based on a specific circumstance. Once the Pound was allowed to float freely, and quickly devalued in the market, Soros exited with a handsome profit. That meets the criteria of having a predefined exit, making it a trade, not an investment.

There is another way one can define trading as set against investing, though. It has to do with the manner in which the applied capital is expected to produce a return. In trading the appreciation of capital is the objective. You buy XZY stock at 10 expecting it to go to 15 and thereby produce a capital gain. If dividends or interest are paid out along the way, that is fine, but likely only a minor contribution to the expected profits.

In contrast, investing looks more toward income over time. That makes income production, such as dividends and bond interest payments, the major focal point. Do investors experience capital appreciation? Sure, but unlike in trading, that is not the prime motivation.

With these definitions in mind, consider what many people refer to as their single biggest investment - their home. Based our second definition of investing, however, a home is generally not an investment

## Handsome Dividends

because in most cases it does not produce any income. In fact, it produces considerable expenses in the form of mortgage interest payments, utility bills, and upkeep. If anything, a home is a trade. We buy it and hope for its value to rise over time, increasing our equity. And the fact that many people expect to move in only a few years and sell at that point makes it even more of a trade rather than an investment. (Of course owning rental property can certainly be viewed as investing, unless one is flipping it, which would definitely be more trading.)

As noted earlier, for many people trading and investing seem like the same thing. The mechanics of buying and selling are basically the same. Sometimes the analysis one does to make those decisions is identical as well. It's the intention and definition of objectives which separate trading and investing, though.

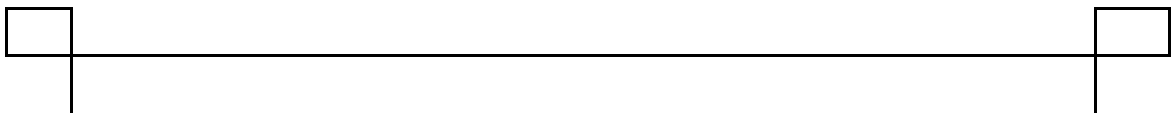
John Forman is author of *The Essentials of Trading* (

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near 20-year veteran of the markets. For a free e-book on getting started in trading go to



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