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**How To Maximize Your Profit From Infopreneuring**

**By Indratno Widiarto**

You might have heard the word of infopreneuring several times. While it is not a mystery, many people still don't understand how infopreneuring works and how they can profit from it.

Assuming that you have indeed got involved in infopreneuring activities, you may guess that the hardest part of infopreneuring is when day and night you struggle write, rewrite, proofread, edit and reedit your writing to make your manuscript perfect.

Unfortunately, the hardest part is not those things mentioned above. The hardest part of infopreneuring activities is to get the manuscript distributed and then read by your intended audience. Obviously, you need a publisher to print and distribute your manuscript to bookstores and other distribution channel.

Unless you can selfpublish your manuscript, there are several things you have to do before you see your manuscript reside on bookstore shelves.

To work with a publisher, you'll need to send out query letters and/or a book proposal. This is a letter or a few pages briefly describing your text, why it is unique, characteristics of your target market and how you can help market the book. Most publishers don't accept unsolicited manuscripts, so you'll need to convince them to read yours. If they request that you forward your entire manuscript, you have one foot in the door. Be prepared to send more than one query and don't expect a response next week.

There are writer's guides that serve as excellent resources to find publishers who specialize in your particular genre. These guides list the percentage of new authors published as well as the percentage of sales they pay. You may find pay rates ranging from 5–10% of sales. Some pay on wholesale sales and others on the retail amount. Do the math. Perhaps your book will retail for \$14.95 and the publisher will pay 6% on retail. This means you will earn 90 cents per book sold. Of course don't forget that the publisher is doing all the printing, distributing, and marketing of your text.

So, how to maximize your profit from infopreneuring if you only get 90 cents per book sold? Simply forget the publishers and publish your manuscript by yourself. You may need some advance cash to print your manuscript into books and do the marketing. But don't worry. You have alternative to

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monetize your book easily and less expensively. How? Convert your book into ebook and use the internet to distribute and market it.

When you selfpublish your works, you still have to pay upfront and do all the initial publishing works. But it worth it. Especially when you selfpublish through the internet.

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### **Gain More Control of Your 401k – What It Can Mean to Your Future**

**By C.C. Collins**

#### **Gain More Control of Your 401k – What It Can Mean to Your Future by C.C. Collins**

Points to ponder as you consider what can be done to maximize your 401k returns:

- 1.Are You Maximizing Your 401k Returns?
- 2.Is Your Plan Working Efficiently?
- 3.Do you need to Maximize Retirement Income?
- 4.Do you want Simple but Powerful Strategy to Increase Your Retirement Wealth?

For most people their 401k investment strategy is to "set it–and–forget it".

This mindset has long been in existence and has been perpetuated by 401k administrators and human resource departments alike. Don't make the mistake of thinking these people know what is possible, or that they will tell you if they do, to maximize 401k returns.

Unfortunately, accepting the given type of strategy at your company will most often result in less than optimal returns. Yet so many people believe that if there were more to be gained, their employers would have a system set up to capitalize on that fact. They don't!

If you were able to implement a strategy to squeeze a little more out of your 401k plan, say 8% more

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every year, this would result in four times the amount of money you would have at retirement because of the power of compounding interest!

Think about that for a minute: 4 times what you might expect when you retire just by learning how to raise your return by 8%.

Is this possible? Not only that, but people in the know are doing it by the thousands right now.

A very simple but powerful 401k strategy that works with any 401k plan involves two things.

1. Awareness

2. Use of an index fund (where available)

By awareness, I mean tracking the value of your 401k holdings on a weekly basis if possible. With this level of awareness you can easily spot a portfolio decline. If it approaches a predetermined amount (5% to no more than 10% suggested) you should switch into a money market. Or if you are well informed and have the ability into an index fund that is designed to profit from a decline (a Bear Fund).

The biggest advantage you will gain is NOT letting your account value sink to such dismal levels that a

40%, 50% or greater gain is required just to get back to even.

This alone could significantly increase the size of your 401 over time.

Is this the only strategy that can safely increase your return rate on your 401k?

Not at all. You just need to know what most people won't tell you. I have written a book on the subject called "Scientific Wealth Strategies." You can find it at <http://wealthscientist.com>

There are also a lot of resources available on the net to help you understand what you can do with your 401k to maximize default returns no matter how your 401k is set up by your administrator now.

A site in our publishing network helps you find this information. It can be found here:  
<http://www.401kinfo4u.com>

The worst thing you could do is let your 401k lay almost dormant with the minimum returns you are getting now. Calculate what it will be worth at retirement now as opposed to what you'd have waiting for you when you retire with 8% more in returns.

That should get you interested in seeking out the education needed to realize a whole different kind of retirement nest egg!

C.C. Collins is a Financial Planning Advisor and Author of "Scientific Wealth Strategies" at <http://www.wealthscientist.com> Find more information at <http://www.401kinfo4u.com>



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