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**How To Use the Multiplier Effect in Web Marketing**

**By Michael Southon**

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One of the most exciting things about doing business online is the Multiplier Effect. It's the principal factor behind some of the fortunes that have been made on the Internet.

How does it work?

The Multiplier Effect occurs when your marketing technique either:

A) replicates itself over and over again, or B) feeds into other marketing techniques

A classic example of the first kind of Multiplier Effect is the Free E-Book.

Ten people download your Free E-book and offer it from their websites. Those ten people each get downloads and it's now being offered on 100 websites, and so on.

The second type of Multiplier Effect occurs when one marketing technique results in benefits from another marketing technique.

A good example of this is Link Exchange.

Let's say you get links on 100 different websites. When the Search Engines spider those websites, they find your link. Your 'link popularity' then increases and as a result, your ranking in the Search Engines goes up.

This kind of Multiplier Effect often results in a 'feedback loop'.

Because your website now ranks higher in the Search Engines, more people want to exchange links with you. You now have links on 300 different websites. This in turn gives you an even higher ranking

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in the Search Engines, and so on.

Some marketing techniques have no Multiplier Effect. For example, posting to FFA sites – after only a few hours your ad drops off the FFA site and you have to start again.

One of the most powerful Multiplier Effects I know of occurs when you write Ezine Articles.

The main purpose in writing Ezine Articles is to get them published in Ezines. And that on its own will bring you a lot of highly targeted traffic. But the benefits don't stop there.

When your Articles are posted on other people's websites you get free links (from your Resource Box) back to your website – more traffic. This increases your link popularity and so your ranking in the Search Engines goes up – more traffic. Eventually you'll find your Articles appearing in Free E-Books – even more traffic.

As you can see, this kind of Multiplier Effect rapidly builds up its own momentum – after a certain point it's virtually unstoppable.

Here are 2 ways you could start using the Multiplier Effect:

### 1) Launch a Free E-Book

Start collecting Ezine Articles on a particular topic. The topic could be 'Search Engine Positioning', 'Website Design', 'Affiliate Programs', 'Ad Writing', 'Choosing a Web Host', or it could be on 'Parenting', 'Gardening' etc.

When you have about 25 good Articles on your chosen topic, contact the Authors and ask their permission to include their Articles in your Free E-Book (with the Author's Resource Box).

Make sure your free E-Book has plenty of links back to your website.

The secret to making this technique work is to ensure that your Free E-Book is closely related to the theme of your website. For example, if you market 'Search Engine Submission' tools from your website, an excellent topic for your Free E-Book would be 'Search Engine Positioning'.

Here's a tip that will help you find out exactly how much traffic you're getting from your Free E-Book.

Make a copy of your index page and re-name it something else, such as:

In your Free E-Book, instead of linking to your home page (index.html), link to the duplicate home page (free-ebook.html). This way, you'll be able to check in your webstats exactly how many visitors are coming to your website from your Free E-Book.

Include a short note on the index page of your Free E-Book telling people that they are welcome to give away your E-Book from their website.

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Then submit your Free E-Book to these directories:

### 2) Write Ezine Articles

Whatever you do on the Web, you must have picked up dozens of tips along the way – tips that would be very useful to other people who are just starting out.

Turn those tips into a series of articles, give them catchy titles and submit them to these 'article announcement lists' (you'll have to subscribe first):

Then put your articles on autoresponder and submit them to these 'online article archives':

Think of your Articles and Free E-Books as seeds – scatter them around and then watch them bear fruit and multiply.

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Michael Southon has been writing for the Internet for over 3 years. He has shown hundreds of webmasters how to use this simple technique to get massive free publicity and dramatically increase traffic and sales. [Click here to find out more:](#)

## **HOW BANKS CREATE MONEY**

**By Tanner Larsson**

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Did you know that banks can "create" money?

The vast majority of people have only the vaguest idea of how banks and financial institutions in general, operate. They just go about their lives never understanding what happens every time they deposit money into their bank.

I guarantee you if they did know what went on behind the scenes, they would demand much more than the pitiful, if any, interest rates they are getting now.

Now I'm going to give you a behind the scenes look at how banks create money.

Currently when banks receive a sum of money, they are able to lend out ten times that amount. That's right for every \$1 that comes into the bank, they can lend out \$10. This is called the money multiplier

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and it is based on the required reserve ratio.

The required reserve ratio is the percentage of the total deposits the bank receives that must be held in reserve and cannot be lent out. The required reserve ratio is determined by the Federal Reserve Bank (FRB). Whatever is left over after the reserve has been met can be lent out.

To figure out the current money multiplier, use the following formula:

$$1 / \text{Required Reserve Ratio} = \text{Money Multiplier}$$

Below you will find a basic example of how banks create money, in this example the Federal Reserve Requirement is 10%. That means that the money multiplier is 10, so the banks can lend out \$10 for every dollar they receive.

----- Begin Example -----

John deposits \$10,000 into his checking account at Bank A.

Bank A

Deposit: \$10,000

Reserve (10%): \$1,000

Lendable Amount: \$9,000

Mary borrows \$9,000 from Bank A and buys a car. The car dealer then deposits \$9,000 into their

account at Bank B.

Bank B

Deposit: \$9,000

Reserve (10%): \$900

Lendable Amount: \$8,100

Mark borrows \$8,100 from Bank B and has surgery. The doctor then deposits \$8,100 into his account at Bank C.

Bank C

Deposit: \$8,100

Reserve (10%): \$810

Lendable Amount: \$7,290

Sue borrows \$7,290 and shops at Versace. Versace then deposits \$7,290 into their account at Bank D.

Bank D

Deposit: \$7,290

Reserve (10%): \$729

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Lendable Amount: \$6,561

Kim borrows \$6,561 from Bank D and pays off her credit card, the Credit Card Company then deposits \$6,561 into their account at Bank E.

Bank E

Deposit: \$6,561

Reserve (10%): \$656.10

Lendable Amount: \$5,904.90

And so on through the system. When M1\* is measured, and the FRB totals the checking account balances in the entire system, the original \$10,000 deposit will have created a total of \$100,000 in deposits system wide.

\*M1 = First level of money supply = All currency held by the public.

----- End Example -----

That in its simplest form is how the banks create money. Now considering how much money the banks are making off of every dollar you deposit, does the 0.01% or 0.25% interest rate you're getting paid seem fair?

Not to me, but because the general public is uninformed of this fact of life, the banks and other financial institutions will continue to reap extraordinary profits from practically imaginary money.

Tanner Larsson is a veteran entrepreneur and the publisher of the award winning Work At Home Success Newsletter. Subscribe to his newsletter and receive 4 EXCLUSIVE Bonuses valued at \$276.<http://www.work-at-home-resource-center.com>

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