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How a Missing Signature Killed the Dreams of the Donald Jenkins' Family – Are You Making the Same Mistake?

By Daniel Gutschenritter

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The headline and accompanying article were only 3 sentences long:

"Tragedy Strikes Local Family – Donald Jenkins was killed yesterday evening in a single car accident when the vehicle he was driving hit a patch of ice and lost control striking a concrete bridge support. He is survived by his wife and three children."

Can two sentences sum up the life of Don Jenkins?

No way. You see I knew Don Jenkins and I bet you have friends just like him. A great guy, a loving husband and a caring father. Heck, you might be just like him yourself. Let me take a moment to share with you the story behind the story:

The accident occurred on a Friday evening in early December. I had just talked with Don earlier that afternoon and he was on top of the world. So many things were going right for him, he joked, it just wasn't fair for anyone else. He and his wife Marianne had been married for 24 years and she had given him three terrific kids. The oldest, Sarah, had announced at Thanksgiving that she was engaged and was going to be getting married the following fall. Everyone liked her fiancé and they were already making plans for a lovely wedding with lots of friends and family.

Next in line was his son Stephen who was a senior in high school. Stephen was a well-rounded kid who did well in school and was busy applying to a number of colleges. He hoped to get accepted to an Ivy League school and his grades were strong enough that he might just get in.

Finally, there was Tony who was a sophomore in high school. Tony was a great basketball player, good enough to play varsity, and was excited as the season was just getting under way. Don had not

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missed one of Tony's games since he was in the sixth grade.

For Don, well he was on a roll too. He had gotten a promotion over the summer that gave him a significant pay raise. Enough for he and Marianne to buy a larger home in a nicer part of town.

When I talked to him earlier that afternoon, he was making plans to leave work around 5:00 PM, go home and change, then he and Marianne were going to their first Christmas party of the holiday season. He was telling me he was looking out of his office window at a light snow falling.

Unbelievably, at approximately 5:52PM Don Jenkins was pronounced dead on the scene. Apparently, according to police reports, he was traveling down the road and hit an icy spot which caused him to lose control of his car and hit the bridge support head-on.

While Don's death was a great loss to those who knew him, it nearly tore apart his family. You must

understand, I loved Don like a brother, but there was one thing that he never did that I hope you take away as a lesson from this story.

Don never finished the application for the life insurance policy I had sent him. I had already filled in everything for him. All he had to do was sign it. Every time I asked him about it, he always put me off by telling me he would get around to it when he had time. He was just too busy, he said.

When Don died at the age of 48, his "estate" consisted of a \$400,000 house on which he owed \$325,000, some small stock and IRA investments, three cars, and \$22,000 in credit card debt.

- There was no life insurance to act as income replacement for the next 20 years.
- There was no life insurance to pay off the mortgage debt, credit cards, or auto loans.
- There was no life insurance to pay for the kids college.
- There was no life insurance to pay for Sarah's wedding.

Marianne ended up having to sell the house and take a job in order to make ends meet.

The really aggravating thing was that Don was in decent health and could have gotten a \$1,000,000 20 year term life policy for around \$150 per month. That \$1,000,000 would have gone to his family tax free in a lump sum and would have done a lot of good for his family at a time they needed it most.

Why do I share this story with you? I want you to be aware that the decisions you make (or don't make) can have a major impact on your loved ones. Whether you buy your life insurance from us or get it from someone else, just do it! Before it's too late.

Don didn't plan on dying when he did. Few people ever do. Take responsibility and take action.

For additional information, visit us at www.TermSelect.com for a free, no obligation quote for your term life insurance needs. Our technology searches a proprietary database with over 150 insurance companies and literally thousands of policies to find one that fits your needs and your budget. In addition, be sure to request our free report "The Insider's Guide to Secrets the Life Insurance Industry

Doesn't Want You to Know!" Learn how to be a smart consumer when making one of the most important decisions that affects your family's future.

Daniel Gutschenritter is the Vice President of Customer Satisfaction at <http://www.TermSelect.com>. TermSelect.com offers free quotes, calculators and information on term life insurance products for most major life insurance carriers.

They Took Minutes to Fix and Yielded Huge Results...

By Jim Daniels

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Today I'd like to share with you just two tiny changes I made in my online marketing campaign recently. While the changes I made took literally minutes, the results have been nothing short of spectacular.

Chances are, you are making at least one of these two mistakes as well. If so, I urge you to fix them as soon as possible. I promise you'll be thrilled with the results.

MISTAKE 1: Sign up form missing on home page...

For over two years my main page did not contain a signup form for my email newsletter. Sure, I had a link to my sample issue, which contained a signup form, but I never got around to adding the short form to my main page.

THE FIX: I added a short sign up form with a testimonial on my main page and my new subscriber signups nearly doubled, from 300 a week to close to 600. If I had smartened up a year ago I could be at 50,000 subscribers now, instead of 35,000.

Learn from my mistake! If you are not using a signup form on your main page to collect email addresses of your visitors, you are making a big mistake. It really is as simple as asking for their email address using a "formmail" script on your web server. Most web hosts offer that basic script for free.

MISTAKE 2: Including the same signature file with all outgoing emails...

A signature file is simply a short "footer" (usually 3–5 lines)

that you write yourself. The signature is included in at the bottom of each email message you send and it is an excellent way for potential customers to learn about your products and services. When done properly, your signature can constantly make sales for you.

Although most online marketers know how to use a sig file, nearly all are limiting themselves with this tool. Here's an example of how I was limiting my own sales...

My old Signature was one of those boring 3 line sigs with company name, contact information and URL.

Any time I replied to an email message it included that short signature at the end. Sure, I dabbled with other longer sigs but I never noticed much of a difference. That is, until I wised up and started targeting my sigs to each prospect...

THE FIX: Rather than use the same sig with every email, I now select from a menu of four separate signatures. Each one I created is geared to assist different people. It's usually pretty simple to tell from an email message what type of product or service each person may be most interested in. Now, before I click "send" on any message, I simply use Eudora's drop down menu and select one of my four pre-written signature files.

I suggest you take a few moments to set up three or four different signatures right now. Each one will be a mini-ad designed to assist specific customers and prospects. The sigs should also carefully promote each of your top products and services.

Tip: I've found that writing the signatures in a "P.S." format can be very effective since it looks like part of the email message itself.

Once you're done setting up some sigs, put them into action. That's the easy part... Before you click "send" on any email message, select the signature that would fit best with the recipient's needs. You'll quickly find that each client you deal with really does fit in well with one particular recommendation. This simple strategy can increase your online income more than you can imagine!



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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!