

Missing Any Markets Lately? (Or How to Quickly and Easily Increase the Size of Your Market.)

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**By Chris Marlow**

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Missing any markets lately? That's a good question to ask yourself if you've never given much thought to the disabled. I'm sorry to admit that I really hadn't, until a client gave me directions to include a TTY telephone number (for the hearing disabled) in a B2B print ad.

It's worth considering that the Internet is a liberating tool for many disabled, and that the disabled could be a significant market for your goods and services. According to a spokesman for the World Wide Web Consortium's Web Accessibility Initiative, these people make up some 8 to 10 percent of the Web-surfing population.

That's a big market to ignore!

In some camps, most notably the non-profit sector, Web page designers are beginning to design for easier access and navigation by the disabled. They're taking into account vision problems, and motor skills problems. And they're making their software compatible for the text readers and Braille translators used by the blind.

Another market that may be somewhat invisible to American e-marketers is not a group per se, but an entire country: Canada.

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In the Letters to the Editor section of Business 2.0, a Canadian IT professional complained that he is forever responding to U.S. ads that push him to their Web sites. Yet when he goes there and attempts to register, the site requires his "state" and "zip code." Not good — especially when you consider that per capita, Canada has a history of having more people online than the United States!

So whatever your product or service, think for a moment whether you're pulling in the disabled, or pushing them away. And a few tweaks to your Web site might just increase leads and sales from our fine neighbors to the North.

A veteran freelancer and award-winning copywriter, Chris Marlow offers business coaching to new, aspiring, and seasoned business freelancers who want to accelerate their success. She can be reached via <http://www.TheCopywritersCoach.com> or via email [chris@chrismarlow.com](mailto:chris@chrismarlow.com). Publishers please respond to: [jr-manager-thecopywriterscoach@earthlink.net](mailto:jr-manager-thecopywriterscoach@earthlink.net) © Chris Marlow, 2004 All rights reserved.

### **Bull Markets And Bear Markets**

**By Adam Masterson**

The difference between a bull and bear market is something that every successful investor knows. When the market moves downwards for a period of time the market is referred to as a bear market. Upward moving markets are bull markets. If a particular stock is doing well, it is said to be bullish. If it is losing value it is bearish. Of course, there are more to bull and bear markets than that, as you will soon discover.

#### 1. Bull Also, Bear Markets

These terms refer only to long term fluctuations, not short term changes in the market conditions. This is because even during a bear market prices may increase temporarily.

#### 2. A Reflection Of The Economy

Usually stock market conditions reflect the state of the economy. During bull markets the economy is doing well, unemployment is low and interest rates are reasonable. Bear markets usually occur during times of economic slowdown. Investors lose confidence and companies may begin laying off workers. At the extremes, an exaggerated bear market can lead to a crash brought on by panic selling. An exaggerated bull market can be caused by over-enthusiasm of investors. It leads to a market bubble that will eventually burst.

#### 3. When To Make Money

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Although most money can be made during bull markets, there are also opportunities during bear markets. Knowing the characteristics of each type of market allows investors to profit from them. As would be expected, when the market is bullish investors wish to buy up stock. The economy is doing well and people have extra money that they wish to invest in stocks. This creates a situation of short supply that drives up prices even higher. During bear markets, on the other hand, prices are falling so investors wish to unload their stocks and put their money in fixed–return instruments such as bonds. As money is withdrawn from the stock market, supply exceeds demand that drives prices down even further.

### 4. Bull Markets Offer The Best Opportunities

It is easiest to make money during a bull market. Getting in right at the beginning will allow you to make the most profits. During a bull market any dips in the market are temporary and should soon be corrected. The upward rising prices cant go on forever, though, so the investor needs to be able to gauge when the market reaches its peak and sell at that time.

### 5. When To Buy

Bear markets represent opportunities to pick up stocks at bargain prices. Getting in near the end of a bear market offers the greatest chance for profit. The prices will most likely fall before they recover, so the investor should be prepared for some short term loss. Short–selling is also an investment strategy during bear markets. Short selling involves selling stock that you do not own in the anticipation of

further price drops, so that when it comes time to deliver you can buy the stock for less than you sold it.

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