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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!

Seven Low-cost, No-cost Marketing Ideas

By Matt McGovern

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For marketing to be effective—especially for small businesses and professionals—it's something you need to be able to afford, time-wise and resource-wise. You might develop the most effective plan, but if you can't implement it because it's too costly, or because you don't have the time to commit to it, then it will fail.

That said, here are seven low-cost, no-cost marketing ideas you can put to use right away:

1. **MAKE MARKETING A SUBCONSCIOUS ELEMENT OF ALL YOU DO.** Now, this doesn't mean you should turn into a pushy salesperson (my apologies to salespeople everywhere), but you should develop the mindset that EVERY interaction with someone could be that "big break" for which you've been looking.
2. **WRITE YOUR OWN PRESS RELEASES** on new products, a new book, new services, awards you and/or members of your staff receive, etc. Don't be shy. These types of news stories always play well in local, weekly newspapers—especially those with business columns or business sections—and even some online venues. Be sure your articles have news merit and are not simply marketing pieces. Quotations from those other than the author and pictures are definite plusses.
3. **PROVIDE A LOW-COST, NO-COST WAY FOR PROSPECTS TO EXPERIENCE YOU OR YOUR SERVICES.** Offer something for free such as an e-newsletter, a free introductory call, a free teleclass, etc. By giving prospects a no-cost option to meet and/or interact with you, you make it easier for them to consider buying a product or service.
4. **ASK FOR REFERRALS FROM FRIENDS, CLIENTS, PAST CLIENTS, COLLEAGUES.** If you don't ask, sometimes you don't get. If you do nothing else . . . do this! Without a doubt, word-of-mouth is the most effective means of promoting your business—especially for service professionals.
5. **PRINT YOUR OWN DIRECT MAIL POSTCARDS** targeted at area small businesses, chambers of commerce, media, or other key influencers who represent all or certain segments of your target

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audience. Armed with card stock, a paper cutter, and a high-quality color printer, you could do this entirely yourself. If that's not your style, shop special print promotions. Look for "gang-run" print opportunities where you can have full-color postcards printed at sizeable discounts. If you have two or three specialty areas, consider getting several versions of your postcard printed. Commit to mailing 20 to 30 postcards a month to area business, civic, and professional organizations, libraries, etc. Tell them who you are, what's in it for them, and provide an easy response mechanism (phone or email).

6. **USE EMAIL AUTO-RESPONDERS.** If your Web host offers auto-responders (many do) set up 2 or 3 that contain articles you've written, a "Top 10" list, etc. Place a link on your site or in your email signature that readers can click to get an article for free. Everyone likes to get something for free (see #3 above)! Make sure your article is content-heavy and that you include your copyright, byline, and a brief 75-word or less bio with a link to your site. A plain text format is best to ensure compatibility with

all email programs.

7. **ASK FOR RECIPROCAL LINKS** on the Web sites of colleagues, clients, associates. The more links "from" your site and "to" your site, the better your search engine ranking, and the greater likelihood of increased traffic through cross-referencing.

Undoubtedly there are many more low-cost, no-cost ideas you can devise and implement. The only limit is creativity and time! The key is to remember that marketing doesn't have to be expensive to be effective.

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### **Low Cost Life Insurance**

**By Matthew Bourne**

Finding low cost life insurance need not be a complex process. The life insurance market in the UK is extremely cost competitive, with a glut of cost orientated life insurance companies keeping the cost of life insurance at record low levels. Competition in low cost life insurance has increased further over the last few years, with low cost UK supermarkets like Tesco and ASDA now offering cut-price low cost life insurance. A £100,000 term life insurance policy for 25 years now has a low cost of around £5 – £6 per month for a young non-smoker with low susceptibility to health problems.

But, despite the greater accessibility of low cost life policies, the cost of life insurance premiums does vary. Here is a review of the major factors that influence the cost of life insurance policies: –

**Low Insurance Age** – The age at which a life insurance policy is taken out has a significant impact upon the low cost of the life insurance premiums paid. The younger you are when you start a life insurance policy then the better chance you have of obtaining a life insurance policy at low cost. This is because

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at a younger age you are viewed as being at a low risk of passing away than someone 30 or 40 years your senior. Life insurance premiums will therefore be at a low cost for young people, but not so low cost for older people.

**Health** – Life insurance companies will award low cost life insurance to people who have low health risks. To qualify for life insurance at low cost on health grounds you will need a low level of hereditary disease running in your family. If you suffer from a life threatening disease, such as cancer or heart disease, your life insurance cost will not be so low. Also, if asthma, high blood pressure or cholesterol problems exist then a low cost insurance policy could cost that little bit more.

**Lifestyle** – A low cost life policy is available to those with a low stress / low danger lifestyle. If you drink excessively or you are a smoker or practice extreme or dangerous sports / activities then a life insurance policy that is low cost could be out of your reach.

**Insurer Cost** – Finally, no matter what type of life insurance cover you have, be sure to check the cost of other life insurance policies regularly. The life insurance market is always changing, so you just might find a better low cost provider of low cost life insurance the next time you search the life insurance market for low cost insurance policies.

Matthew Bourne has been working in the loans, mortgage and life insurance industry for over 10yrs and is currently working for



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