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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!**

## What Makes A Great Online Ad?

By Bob Osgoodby

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Trying to sell your product or service online differs from all other forms of advertising, and very few people seem to realize that this is completely different from all other traditional forms of advertising. Print media allows the use of attention getting graphics. Radio allows music or jingles and of course TV provides both visual as well as auditory stimuli.

Now a Web Page can also do this, but you have to get people there to see and/or hear your message. Spending a lot of money for a Web Page that no-one sees is like putting a "Bill Board" on a major highway and putting your Ad on the back of it. Sure you may get an occasional person who walks behind it, but you are not accomplishing your purpose.

The bottom line on any advertising campaign is to design your ad so that it gets attention. Classified Ads in the Newspaper are a good place to start in designing your online ad. In order to do this, you will have to examine the classifieds for a few days. Which ones run day after day and are really commercial in nature. They all have something in common, and after awhile you can get to spot them.

OK – with that behind us, we have to get our message across with words – and only words. All "great" ads have three things which make them work. The first is an "attention getter", the second is the "tease" and the third is the "call for action".

A great ad will first get someone's attention. If it doesn't do this, you are wasting your time and advertising dollars. An

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"attention getter" is basically the title of your ad – you must use powerful words here – FREE GIFT, EARN WHILE YOU SLEEP, I WAS REALLY STUPID etc. are just a few examples. Don't forget that FREE is one of the most powerful of these words. Titles that promise BIG EARNINGS or \$\$\$\$ EARN THOUSANDS \$\$\$\$ have become passe, and should probably be avoided.

Next we have the "Tease" – your purpose here is not to sell them something immediately. If we were selling a used refrigerator, we might say something about it to get them to call. Our purpose here is to get them to contact us for further information. You give them enough information to pique their curiosity. Don't try

to sell them here – you simply don't have enough space to present your offer properly – in fact you could turn off a prospect if done improperly.

Third, we have the "Call to Action" – this is what you want them to do. Online, we only have a few options, but they are very powerful. E-mail to you is one and a visit to your Web Site is another. If you have an 800 number, that should be included. But forget giving them a number to call that will cost them long distance charges – they simply won't do it. Forget about writing you for information – capitalize on their impulse.

Now how do I know I have a "great" ad? That's easy – you get responses. Does that mean sales – no. It means responses. The sales part is a whole different animal.

To wrap up this part of the discussion, we must remember that it takes at least 5 to 7 exposures, on the average in traditional advertising, to get a customer to "walk through your door". Advertising online is the same. You cannot expect your ads to generate leads if they are only done once or twice, or by using a shotgun approach. Consistency here is the key – keep your offer in front of your prospects on a regular basis.

Don't be afraid to experiment with your ad copy. Keep a notebook which has copies of your ads with one per page. When you get a response, make a note there and include their E-mail address. Rotate your ads on a fairly regular basis to ensure they are all getting a fair chance. After awhile, you will see which ads are generating the most responses. Discard those that are not and concentrate on improving those that are.

Bob publishes the free weekly "Your Business" Newsletter Visit his Web Site at <http://adv-marketing.com/business> to subscribe.

## **Online Mortgage Quote – Tips On Getting A Mortgage Quote Online**

**By Carrie Reeder**

Getting your mortgage loan on the internet has many advantages and benefits, although, it is not a good choice for all homebuyers. Online mortgage loans are both quick and convenient. The application process can be completed in the privacy of your home, at your leisure.

Applying for a mortgage online takes much less time to receive a reply when you apply. You can receive and compare the rates of numerous lenders almost instantly. Online shoppers are able to receive estimates on closing or settlement costs at the same time they apply for the loan rates. When applying for a loan in person, lenders are not required to provide a "good faith estimate" until 72 hours after receiving the loan application. The amount of time you will save from not having to contact lenders by phone or email makes online mortgage loans very attractive to applicants.

### **Save Money by Applying Online**

The process of completing an online mortgage loan application is less costly for the lender. When an application is filed online, the customer does not need to visit the lenders office or meet with an agent to fill out forms. When the cost of business is reduced, the lender is then able to give the customer a better rate. By applying online, customers are often given a discount on interest rates, loan origination fees, and closing costs. In general, customers who apply online tend to have more knowledge of the loan process and often have a good credit history. The less likely you are to be considered a risk, the more likely you are to be approved by the lender. There is also a great deal of competition among online lenders. In order to be successful, lenders must be able to offer rates that are competitive.

### **Applying Online is Safe**

Many people are cautious about applying for an online mortgage loan because they fear their credit information may be stolen. However, your chances of becoming a victim of identity theft are just as great when you apply for a loan in person. The vast majority of online lenders use encrypted transmission to send your loan information. After you complete the application, the text is changed to a secure code, which makes it difficult for others to obtain your personal information.

Carrie Reeder is the owner of

<http://www.abcloanguide.com>

, an informational website about various

types of loans. View her recommended

<http://www.abcloanguide.com/mortgageloans.shtml>



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