Writing Samples

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All the best,



Simon Carreck

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Articles

Privacy? What privacy? – Part 2

This was for jottr.ai, a very new news curation app which, at the time of writing, is still so new it's only available for iOS devices … while they're still working on an Android version. The objective here was to get readers used to the idea that total online privacy no longer exists. (I also wrote Part 1, which is available to read at https://medium.com/jottr-ai/privacy-what-privacy-58bb49953495)

How to cut the cost of working your long list by phone

This was for nett-sales, a marketing company that bases its strategy on starting conversations between businesses and their prospects. The objective here was to show the difference between old-style telemarketing (which I used to do, but hated) and today's conversation-starter style of marketing (which I do, and love).

A free and open internet … but for how long?

This was for perfect-layout, a web design agency. For a while, the internet world was worried that America would not only shut down websites merely suspected of copyright infringement in America, but would also do that around the world – all in the name of protecting us from web piracy.

Privacy? What privacy? – Part 2

Not so long ago, we looked into the idea of privacy or, to be more precise the lack of it these days, especially when it comes to the personal information gathered from our online transactions.

And, with the recent news that it's possible just for the battery in your cellphone - forget the phone itself - to track you around the internet, it would appear that the concept of online privacy is fast becoming just that: a mere concept.

That being said, there are definite advantages to being able to dip in and out of that multi-billion-gigabyte candy box of online content: we recently heard of somebody visiting a website and finding a reference to someone who had been very kind to them some decades previously. He ran a search on the name, found their contact details and sent an email (in Norwegian, thanks to Google Translate) to thank them for their kindness all those years ago.

You can't do that with a phone book and a copy of the Yellow Pages.

Read that last sentence out loud to a Generation C (for "Connected") and you'll most likely get a response along the lines of "Phone book? Huh?" or "Yellow? Pages? WTF?" - that's progress for you.

And yes it is: to anyone in Generation C, an online device is simply another improved, further-reaching form of input/output in addition to the standard-issue vocal cords and ears we're supplied with at birth.

And, like young people of any generation you care to name, Generation C are born in a variety of shapes, sizes, colors and amounts of reserve and spontaneity.

Those with a certain amount of reserve don't ignore social media (well, it is all about "social", after all) but think before they post, in case whatever they're uploading comes back and bites them later on. And that, for them, is automatic.

On the other hand, those with fewer inhibitions like, say, young Carter Reynolds and his ex, Maggie (who we referred to in a previous article) have no qualms whatsoever about famously breaking up and then bickering online. They're happy to bare their souls to whoever follows them, on whatever social medium they choose to use, thereby raising their online profile even higher than it was before thanks to Vine, Instagram, Twitter, YouTube *et al.*

We have seen the future, and it is Carter and Maggie. If they do get back together and breed, Generation C+1 won't be interesting to take time out to watch – even if we do feel that way inclined - because we’re not going to have any choice in the matter. They will be everywhere, virtually speaking.

Returning to the present, Carter and Maggie represent the growing tribe of people who don't take privacy for granted in any context - and soon enough they will both be old enough to have their own credit cards, if they aren't already.

They'll make online and real-world purchases using those cards without caring in the least how much information is gleaned about them from those transactions (and perhaps the battery levels in their cellphones) because that's how they've grown up.

They don't know any different.

They've also grown up online and connected, digitally speaking, to anyone in the world who wants to connect - and again, they don't know any different.

But for those of us who do know the difference, and have an inkling of what privacy used to be, it's not so easy. In fact, it's downright disturbing: who's got what information about each of us - and what are they doing with it?

Perhaps that's why President Obama's campaign platform pledge of the "Most Transparent and Accountable Administration in History" helped him into office.

After all, the government of any country now has all kinds of access to all kinds of information about its citizens, and who knows what use it's being put to?

On the other hand, transparency does work quite well the other way round, too: back in 2009, the UK government lost more than fifty of its number who were caught out fiddling their expenses, claiming for anything from a 99-cent chocolate Santa Claus to the cleaning of the moat around their ancestral home, which was considerably more expensive.

Funding for all of this came, of course, from the public purse and caused national outrage until those fifty-plus decided, in standard UK politicspeak, to "spend more time with their family".

So transparency does work both ways: if the data is there, it can definitely be used constructively. For example, the NYC BigApps competition gives contestants access to over 1300 datasets - both public and private - so they can create an app that makes life better for New Yorkers.

It's just a question of mining and then using that data appropriately - whether it's listing purchases that shouldn't have been put on expenses, or presenting the most relevant information to those requesting it in the most timely manner.

Those of us still concerned about the amount of information collected about us, whether we want to give it out or not, have to face one very important fact: barring an Electro-Magnetic Pulse which would effectively destroy any digital infrastructure anyway, that data collection is never going to stop.

It's here to stay, so like Carter, Maggie and their tribe we might as well get used to it.

And unlike Carter, Maggie and their tribe, we do know different, but isn't it time we took an alternative view about that data collection?

There are online services out there that collect only as much information as absolutely necessary to provide us with the type of intelligent help we require which, without our having to ask for it in so many keystrokes, makes our lives much easier in so many different ways.

Now is the time for us to discover those services.

And embrace them.

How to cut the cost of working your long list by phone

In those far-off days before the internet, or to be more precise those far-off evenings, working in telemarketing involved being handed a phone and a dog-eared script - which you absolutely had to stick to, unless you wanted to get fired there and then - and working your way through the names on a page torn out of the phone book.

And a very long list it was, too.

How much in the way of double-glazing was sold that way, who's to say - but I'm willing to bet it wasn't a lot, since I speak from experience.

And that's because the script was just trying to sell the total stranger at the other end of the line on a visit from a double-glazing salesman. And back then, they had a reputation for persistence. Like pestering people until the early hours of the following morning until they signed a sales agreement just to get rid of the guy.

So if you were fortunate enough to find a job in telemarketing back then, there you were with no flexibility in the way you interacted with someone whose dinner you'd just interrupted. And there you were trying to get them to agree to something they didn't want in the first place - at your very first – and only - contact.

If that telemarketing outfit I was lucky enough to work for was operating on a commission-per-appointment basis, then it's very likely they were losing money hand over fist. They had to hire the office space, get some second-hand desks, install those phones, copy that "sales" script and, of course, acquire a sacrificial phone book. Oh, and there was the small matter of wages for supervisors and staff - of which there was a very high turnover indeed.

Maximum effort, minimum results.

But now, in this digital age, some people are still putting in a huge amount of effort when it comes to their B2B telemarketing, and still paying through the nose for far too few results. OK, so phone books are pretty well a thing of the past now it's a simple matter to source names and numbers online these days, but you can still end up with a long list that’s very long indeed.

And if they can get past the gatekeeper in the first place, instead of trying to establish any kind of relationship, those same people are trying to sell them straight away on their service or product at their first - and only - contact.

How much more effective would it be for them if their initial call was looking for an expression of interest in what they could provide - something quick and easy as in "May we send you an email giving you more information for you to look at, at your leisure"?

If the answer is yes, then it's time to start establishing a relationship via email - hardly the most expensive messaging medium on the planet.

Minimum effort, maximum results.

And if the answer is no, well, there's always the next name on that long list.

A free and open internet … but for how long?

Just how long will the internet remain free and open? Not for much longer, it seems, if American and European politicians get their way. But they'll have a fight on their hands.

This, for example, was a Tweet from Jimmy Wales, founder of Wikipedia: "Student warning! Do your homework early. Wikipedia protesting bad law on Wednesday!"

And it wasn't just Wikipedia protesting that bad law on January 18th this year: other big web names showing their disapproval included Google, WordPress, Boing Boing, Tucows, Wired and Reddit, while an estimated 7,000 other, smaller websites joined the day of protest and blacked out either fully or partially … but totally in support. These included FAIL Blog, icanhazcheezburger.com and The Daily What.

And the bad law in question? Actually, there are two to consider: SOPA (Stop Online Piracy Act), introduced in the US House of Representatives together with its sister act PIPA (Protect Intellectual Property Act), proposed in the US Senate.

In theory they're to do with preventing web piracy in the form of copyright infringement. Not just in the US, but anywhere in the world.

In practice, though, it would appear the American government is slamming the stable door tight shut long after the proverbial horse has bolted - a British court very recently agreed to the extradition of UK student Richard O'Dwyer, whose TVShack website contained links to illegal copies of movies and TV shows. He now faces a potential prison sentence of ten years on the other side of the Atlantic. But he, at least, will have the opportunity to defend himself in a court of law.

PIPA and SOPA, though, go somewhat further than just looking out for copyright matters, because according to free speech organisations, they're paving the way for American authorities to shut down websites that have merely been accused of online piracy - both inside and outside the USA.

Guilty, in fact, until proven innocent - by which time any proof of innocence will be far too late: the damage will have been done, and it will take years for any website shut down in this way to recover. If at all. And it won't just be the websites that have been damaged - the whole technical architecture of the internet itself could suffer.

It's not like sponsors of those Acts haven't been warned about either of those possibilities or even that if there's actually a hidden agenda to SOPA and PIPA, it's not as hidden as they'd have liked it to be.

An open letter from the founders of Yahoo!, Wikipedia, and other major internet players like Twitter and Google warned that SOPA and PIPA would give the American government censorship powers "similar to those used by China, Malaysia and Iran".

Whether the US government would go as far as taking up the official Chinese state line of prohibiting (quote) "the spread of information that contains content subverting state power, undermining national unity [or] infringing upon national honour and interests" remains to be seen, but with SOPA and PIPA in the pipeline, many people think things could be heading that way.

However, there's always a way round everything: a single blog post in China can very quickly go viral, whether via Blogspot and Twitter for those with the right circumvention software, or even on state-approved Chinese Twitter clones. Once online, copies of that original post can stay up long enough for whatever damage censors might think it could cause - if any - to be done.

But it's not just government censors on either side of what's now known as The Great Firewall who'll have the power to shut down websites on a whim: internet marketers all over the world fear that if SOPA and PIPA do make it onto the statute books any hint of a free online market will go right out the window.

That's because other internet marketers with more clout, influence, friends in high places and, of course, money will be able, with a nod and a wink, to shut smaller businesses' websites down in the blink of an eye. Free market? What free market?

If SOPA and PIPA go through, we could be looking at the tip of the iceberg in terms of America's attempts to interfere with the internet: at least these two bills have been debated and discussed with a certain amount of transparency.

But what's lurking under the surface is another matter: on this side of the Atlantic, there's ACTA, the Anti-Counterfeiting Trade Agreement, which threatens civil liberties and privacy rights with "deep packet" inspection of our internet communications, according to a leaked document. Unfortunately, we know very little else about the agreement, because it's been negotiated in secret.

Hardly open, then.

And, on the other side of the Atlantic, we have the Trans-Pacific Partnership Agreement, between America and eight other Pacific countries. This, according to analysis of a leaked document that gives the public the first - and only - clue of what the Agreement is really about, includes provisions that would require alterations to US law in terms of trademarks, copyright terms and civil law liability, to name but a few.

Again, this comes under the banner heading of protecting us from web piracy. But we don't know precisely how we're to be protected.

Hardly free, then.

As America gradually starts to follow the lead of China, Malaysia and Iran, not just internally but also internationally, the freedom and openness of the entire world wide web as it used to be is going to vanish in exactly the same way that independent presses were absorbed or even put out of business by giant publishing corporations.

And perhaps, if we're ever able to look at the legislation closely enough, we might even discover that the freedom and openness of today’s internet is being destroyed for exactly the same reasons.

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Autoresponder sequences

My Debt Help

This was for MyHelp.com, publishers of a series of ebooks on such subjects as avoiding identity theft, getting out of debt and going on cruise vacations (presumably once the reader could afford to after reading the first two books). The objective of this autoresponder sequence was to gently introduce the reader to the possibility of paying off their debts and then creating a savings plan.

Horny Goat Weed

Yes, the key word here really is “horny”. The objective of this three-part series for foymen.com was to entice existing customers to purchase Tongkat Ali extract to maximise the effects of the Horny Goat Weed they were already taking. It’s a bit bloke-ish towards the end, and somehow managed to get past the email censors even though it listed some very famous names and what precisely was happening when they died *in flagrante delicto.*

Sophos Partners

Somewhat less sexual (and a lot more technical) this series was part of the ongoing support offered to Sophos franchisees both in terms of the technology they offered and the customer service that was expected by their customers (and prospects).

My Identity Theft Help

Again, this was for MyHelp.com. The objective here was to point out gently that the risks of online identity theft are probably greater than the reader has been thinking up to now, while offering enough hints to reduce some of the more immediate danger and – of course – encouraging readers to buy the ebook itself.

AE-3

This three-part series was for foymen.com customers who were already buying Tongkat Ali extract and the objective, naturally, was to get them to buy AE-3, which helps the body maintain higher testosterone levels. The theme here was that combining Tongkat Ali and AE-3 would produce incredibly powerful effects, and the analogy was NASA's Saturn V rocket engine that combined liquid oxygen and liquid hydrogen to produce an enormous amount of thrust to take man to the nearest (ahem) heavenly body.

The Fountain of Youth Report

And while we're on the subject of getting close to heavenly bodies, this 55-piece series (plus one extra email because we'd promised to tell readers the surprise effect researchers had found Viagra had on hamsters) was the grand-daddy of foymen.com's autoresponder series. ("Foymen", of course, being an abbreviation of "Fountain of Youth.) It went into all kinds of interesting - and occasionally amusing - detail about testosterone, as in its history, its effects, what happens when there's not enough … and even giving a couple of recipes for those interested in synthesizing it themselves.

How to Get a First

Judith Mueller is a very successful businesswoman, who figured lots of ways round some learning difficulties at university to get herself a First Class Honours degree from the London School of Economics. She distilled those ways into "How to Get a First" which is doing very nicely on Amazon these days. This twelve-part series offers some of those tips and techniques while encouraging readers to buy the book.

My Debt Help

Part 1

Back in the 80's the average American family only spent 90% of their earnings. Nowadays, the average American family spends 110%.

So what happened?

It's too easy just to say "credit", and leave it at that. Yes, credit - or rather being in debt - has become a way of life, but there are other, deeper reasons, too.

Reasons like:

The way we've been programmed to look at money in ways that would horrify our great-grandparents ...

... The way we're constantly being actively encouraged to project an image to others - and the real cost of that image …

... And the way we've stopped creating our own financial safety net for ourselves.

We've stopped saving because with credit, it's so easy for us to get our hands on money to cover those emergencies.

And when it comes to other purchases, because the retailers and finance institutions make it so easy for us with offers of "no money down" and "easy monthly terms", we're looking at the cost of things purely in terms of the payments we can afford each month.

And that's wrong. Because the lower the monthly payment, the longer the payment period ... and the more we end up paying in interest in the long run.

Small wonder, then, that the average American family dedicates a quarter of their monthly income to servicing credit card debts.

And since more than half of us only pay the minimum monthly payment on our credit cards - either by choice or out of necessity - we're looking at up to 30 years before our balances get cleared.

And that, of course, is always assuming there's going to be a steady salary during those 30 years. If that paycheck stops coming in, what other alternative is there, now we don't save any more?

Credit.

It can be a very vicious circle.

We've been trained to depend on credit. It's time to start digging ourselves out of the credit trap and depend on ourselves.

And by signing up for this email course, you've taken that first, essential step.

Part 2

One of the most important things we have to do to get ourselves out of that credit trap is to realize precisely how we've been manipulated into it, so we'll never fall for those little tricks again.

And how do we find ourselves being "persuaded" to spend beyond our means in the first place?

Walk down any main street, drive down any freeway, switch on the TV or radio ... or open up a newspaper or magazine, and there's your answer.

Advertising is a multi-disciplinary science, that takes in product development, market research, copywriting, graphic design, packaging design and - you can call this sinister if you like - psychology.

That's because advertisers work on our emotions first and foremost. We see celebrities endorsing products and associate the good feelings we get when we see those celebrities in action with the product they're advertising.

We're constantly being told that somebody's product will make us look younger, sexier, more mature, more intelligent ... in short, essentially better than we are now.

We're being told that using another product will make us more socially acceptable.

And we're having our egos massaged by being told how smart we are to want - and buy - some other product.

And because we've all grown up being advertised at 24/7, we've accepted it as a way of life, and don't bother thinking about what we're being told any more.

So those advertisers have us right where they want us - especially when we're slumped in front of the TV in the evening, hypnotized by the show we're watching, soaking up all of those sales messages slipping in under our conscious radar between segments.

Here's a little game to play tonight: when the commercials come on, sit up and watch them. Really watch them.

Now, as each commercial comes on, try and figure out which of your basic human and wants it's targeting in particular.

Some are too easy to guess. Others might take a little thinking to figure out.

And that's what's going to stop that sales message burrowing into your subconscious and popping out next time you see the product in real life - the thinking you're doing about it.

Because that's what the advertisers aren't counting on - people actually thinking about their advertisements. It tends to spoil the whole effect. And by spoiling that effect, you end up much less likely to spend money on the product.

Money you could use for more constructive purposes - like getting out of debt, for example.

Part 3

Now it's time to start thinking seriously about money.

Money - physically - isn't such a weighty issue any more. Time was, way back when, we'd carry lumps of gold in a bag.

Then coins were invented.

Next came paper money. You could carry a lot more round with you at one time, and count them out to use as payment.

After that, we had checks. No need to count them out any more - we just wrote the amount on the line, signed the check and handed it over.

Next we had credit cards. And all we had to do was sign our names – at least before PIN numbers came along.

See what's happened over the years? We've gone from having to haul around valuable chunks of rock we had to cut to use for payment …

… to carrying coins we no longer had to weigh, but still had to count out ...

… to paper money that also needed counting out ...

… to paper that all we had to do was write something on ...

… to credit cards that only required our signature ...

… to credit cards that just require us to key in four digits and press “enter” to confirm the transaction.

That's when it comes to paying for things. But what about getting paid, ourselves?

We got rock, coins, paper bills, checks ... and nowadays, it's all done for us by bank transfer.

Let’s face it, that's not really money, is it? Not the way our grandparents knew it, when they got paid in cash at the end of a hard day's work. No wonder it was so significant to them.

So it's not surprising that people don't take care of their money - there's nothing left of it, physically speaking, to take care of.

Here’s a little exercise to start you back on the path of really looking after your money: grab a handful of bills and carry them with you instead of your credit cards.

You may feel slightly paranoid walking around with a larger amount of cash on you than you're used to.

That's good, because that's the way you should be feeling about your money, in whatever shape or form: protective.

So go try it. Enjoy the feeling of having to count out your money, because you’re going to have more bills to count out. And they’ll help you out of your debt trap faster than you’d ever think.

Part 4

"Time is money."

In this session, we're going to explore why that cliché is so true - for banks, financial institutions and credit card companies. But not for us.

We've all heard the term "compound interest". Albert Einstein called it "the greatest mathematical discovery of all time", and coming from him, that's saying something.

Let’s get hypothetical: go grab that million dollars you've been saving for a rainy day, and find an investment that produces 10% a year.

Open two accounts and put half a million in each. One account you're going to take out the interest produced each year. The other, you're going to leave the interest there and let it produce more interest for you.

Let's see what happens: at the end of year one, remove your interest from account number one. Repeat at the end of year two. And so on. You'll always have half a million dollars in there, so you’re not going to lose out, are you?

Now let's take a closer look at account number two: at the end of year one, the balance stands at $550,000.

But by leaving the interest to generate more interest, at the end of year two, your balance now stands at $605,000. And at the end of year 3, you've got $665,500 in there.

That's fifteen and a half thousand dollars more than the half-million still in account number one combined with the interest it's paid out to date.

Now, here's where that “time=money” equation really starts ringing true: by the time account number one has produced $500,000 interest, account number two is now worth around $1.3million. That’s about $300,000, gratis and for nothing.

And if you're patient enough to wait another 20 years or so before account number one hits the two-million mark, you'll find that account number two is now worth nearly nine million dollars.

And this is why the “time=money” equation works so well for banks, financial institutions and credit card companies: they just go on, and on, and on.

Some banks on the other side of the Atlantic have been operating for centuries, now. Think how much a dollar would be worth if we’d invested it in with one of them in the year 1700, at 10%. The bottom line of your statement would look something like this:

$4,214,722,379,471.00

And that’s what you get when it comes to thinking about money in the long term.

For us consumers, though, it's a different story. Sooner or later, it's time for us to meet our Maker. At which point the money we owe gets collected anyway.

So those banks, financial institutions and credit companies can afford to wait, because they're going to get their money - eventually. And in the meantime, they're raking in the interest we have to pay them as well. So they’re doing just fine, thanks very much.

But what about us? We're not doing fine just yet. And we can't afford to wait - not one more second. Not if we want to climb out of that debt trap we're in.

Part 5

Last time, we looked at a hypothetical lump sum, and the compound interest it can generate.

Now let's get a little less hypothetical and assume, we've got the discipline to make regular additions to that compound interest.

In fact, let's head out to the real world - the ATM in your local convenience store, for instance.

Chances are, you're stung for, say, a $3.50 transaction charge every time you poke at the number pad and press "enter". And let's say you do that once a week, every week.

That's $182 you're losing out on each and every year. Or, since we're now starting to take a much longer-term view of our money, that's $1820 over ten years.

Now let's say that you stop using that ATM, so effectively you're saving $182 each and every year ... and once a year, you add $182 to an account that produces 10% interest ... and you leave that interest in that account.

Without going too much into the mathematics of it all, at the end of ten years you'd have nearly $3,000 sitting there. That's around twelve hundred extra dollars you've netted yourself.

And if you've got the patience to wait another twenty years, you'd have saved nearly five and a half thousand dollars in ATM fees ... which could net you nearly ...

... wait for it ...

... thirty thousand dollars, thanks to the miracle of compound interest. And all of that just for not using the ATM at your local convenience store.

Here's a thought: if it takes up to 30 years to clear the balance on the American average of seven credit cards per household, and the balance on each one is the average $4,500 ... by avoiding that ATM once a week for just over 31 years, you could clear all those balances.

How simple is that?

But then again, you're still saddled with those minimum monthly payments in the meantime. And they can cost you dearly.

Just how dearly, we'll find out next time we meet.

Part 6

Let's remind ourselves that the average American household has an average of seven credit cards, each with an average balance of $4,500 ...

... and let's find out how much it'd cost - on average - to clear those balances just by making the minimum monthly payments.

In total, we're looking at a lump sum of $31,500 to be repaid.

Now let's say that all of those cards have an interest rate of 17.5%, and the minimum monthly payment on each of them is 3% of the outstanding balance.

We went to www.mortgagereferral.com and clicked on "calculators" (maybe you should do the same) ... and this is what we found:

How long will it take to clear those balances?

28 years and 3 months.

Now, how much are the interest charges?

$29,608.

Now let's add the original $31,500 to that $29,608, and we get ...

$61,108.

Here's a basic rule of thumb: anything you buy with a credit card is going to cost you double - if you only make the minimum monthly payments on that card until that balance is cleared.

It's not quite exact, sure, but when it comes to a big-ticket purchase, it's worth bearing it in mind before keying in those four digits and pressing "enter" ...

... isn't it?

Let's just close by saying that it's not as difficult as you may think to cut the time it takes - and the amount you'd otherwise have to pay - to clear your credit card balances down to zero ... and start building yourself up some financial independence.

All it takes is a little clear thinking, and we'll look at how to apply that clear thinking to our money next time we meet.

Part 7

Today, we're going to look at the way we look at money.

It's a confusing and emotive subject. We get bewildered when faced with pages and pages of percentage points and decimal signs. We lose our tempers when we try and talk about it.

In short, we don't think clearly about money.

But why not? It's one of the biggest issues we have to face in our lives, whether we've got too little, just enough ... or even more than we need.

So let's start today's session by taking a little trip back in time, to find out why so many of us are so bewildered by such an important subject ... and close by finding out how to ditch that bewilderment and start looking at money in a grown-up way.

That might have sounded a little patronizing there, but it's the truth: all those emotions and confusion have been with us since early childhood, so let's go time-traveling.

What are your earliest memories of money? Can you remember? Possibly not - at least on a conscious level. Subconsciously, though, it's a different story.

Your subconscious remembers everything - whether it comes to the surface or not. And it bases your belief system on what it remembers.

So let's start at the time we started to get money of our own, because here's where our deep-seated, subconsciously-created belief system started to develop - and it's stayed with most of us until today.

First off, we'd start receiving money - out of the blue - on a regular basis. We didn't have to do anything for it - it just appeared.

So belief number 1 was that money appeared out of nowhere.

But when we wanted to spend that money, most likely we were told to "save it for a rainy day".

Belief number 2, then: spending money is weather-dependent.

That's a pretty bizarre concept to a four-year-old, especially when the sun’s shining come grocery-shopping time.

And when we wanted our parents to spend money on us, more often than not we were told - one way or another - there wasn't enough to spend.

Belief number 3a: money still appears out of nowhere. Belief 3b: Not enough money appears out of nowhere.

Next, when either of our parents disappeared for the day, it was because they had to go to work, so – we were told – they could get money for food to eat and a roof over our heads.

So there went belief numbers 1 and 3a. Things were starting to get a mite confusing, to say the least.

And as for going to school, to do work of our own ... but not get paid for it ... now we were getting really confused.

And because we haven't done anything about clearing up that early childhood confusion, it's stayed with too many of us until now.

In short, too many of us are still looking at money from the point of view of a confused five-year-old.

And as for the emotional aspect? Well, simply put, how many of us remember our parents jumping for joy every time a bill arrived in the post? Ever? And how many bills did our parents get while we were growing up?

Belief number 4: paying for things makes people unhappy. Therefore, to be happy, let's not pay for things (and how easy does using a credit card make that?).

We could go on and on about all those other childhood thoughts and feelings about money, but we don't have the time or space here.

So now let's grow up when it comes to the logic and emotion surrounding money - and how do we do that?

Simple - how much other childhood confusion have we grown out of now we're adults? Pretty well most of it. Here's an example: remember staring down at the laces or buckles on your shoes and thinking "Do those up? Me? No way! I can't!"?

And is that what you still think? Of course not!

So let's use that old association trick advertisers are so fond of using on us: next time you find yourself getting confused or emotional about money, just glance down at your shoes and remember how your thinking changed about them ... from "I can't do that" to "easy as pie".

And then, still holding that thought of "easy as pie", go back to whatever you were thinking or feeling about money.

Keep doing that, and pretty soon, you'll be associating "easy as pie" with money, and starting to replace those emotions and that confusion with the clear, grown-up thinking we need to use about money - which is essential when it comes to clearing our debts.

Part 8

Last time, we learned how to look at money from a more adult point of view. Unfortunately, while we were growing up we also absorbed an adult point of view about money that's stayed with us till today.

And it's an adult view that's caused a lot of damage to our relationship with money ... and it'll go on doing just that unless we put a stop to it - right now.

So that's what we're going to do here.

Think back to last time we met, and belief 3b: "there's not enough money". And in particular, we don't have enough. Roughly translated, through the years, as "I don't have enough money".

Let's touch on the subconscious again. What it hears - either from you or anybody else - over and over again, it believes. And it works hard to make that belief come true for you, all through your life.

So because it's been given the impression that you don't have enough money throughout your life, your subconscious has been working all out to make sure you really don't have enough money.

Now, let's do a little table-turning, here.

Given that our subconscious is now thinking about money in terms of lack (some would call this way of thinking "poverty consciousness"), let's start it thinking in terms of abundance (or "prosperity consciousness") instead.

Because however we think, whether in terms of lack or abundance, our subconscious is going to reflect that thinking in our lives.

Think that's a little far-fetched?

OK, let's look at it this way: we take the air we breathe for granted, don't we? Let's turn that around and think of it in terms of lack, so we now think there isn't enough air to go round, and especially not enough air for us in particular.

How would we feel about it then? Most likely, we'd be so busy gulping down as much air as possible we wouldn't have time to think about anything else - just making sure we breathe enough to keep alive.

But there's more than enough air to go round, for you and for everybody else. And we all know that, consciously and subconsciously.

So let's look at money that way, too - there's more than enough money to go round. Sure, bills go out of circulation every day - hundreds of thousands, even millions of them. But more get printed every day, as well - to replace them.

The money supply (at least in tangible form) is never going to dry up, then. And we're never going to run out of those little electronic ones and zeros whizzing between computers, either. Well, if we do, it's back to the Stone Age for all of us.

In which case, instead of looking at money as something in a finite, limited supply, let's broaden our horizons and look at it in terms of being all around us - in abundance.

And if your subconscious starts operating on that basis, it's going to make darn sure there’s definitely enough money for you. And you will, definitely have enough of it.

So here's today's little exercise. It may seem trivial, but don't underestimate its importance.

Next time you think or feel that there's not enough money in your life, stop and take a deep breath. And while you're breathing in, remind yourself there's enough air for everybody - think of it in terms of abundance.

Hold that breath for a second or two, knowing that when you exhale, there'll be more than enough air out there for when you breathe back in again.

Now, still holding your breath, go back to thinking or feeling there's not enough money in your life, breathe out ... and breathe in again.

What you're doing here is, once more, using that "association" trick that we've had played on us throughout our lives ...

... and we're associating thoughts of abundance in terms of the air we breathe to the money in our lives.

And pretty soon, if we keep on making that association, the way our subconscious works when it comes to money is going to change, for the better ... and out of recognition.

There will always be more, so putting a little extra towards those monthly minimum payments on your credit cards isn't going to be so difficult after all.

Part 9

Let's talk about stress - not the good kind that gets us out of our beds each morning and helps us do what we have to do throughout each day - but the other kind.

Instead, let's remind ourselves about the bad stress in our lives - the kind that keeps our hearts constantly beating faster than they should, that keeps perpetually pumping hormones into our bloodstream ...

... to the point where our bodies start breaking down and we find ourselves suffering from heart disease, hypertension, arthritis and weakened immune systems.

And mentally, we find ourselves much more prone to full-time anxiety and depression.

Short-term stress can save our lives, when we're physically threatened. It's that old "fight-or-flight" syndrome.

Long term stress starts when we begin to feel threatened in other ways, like the possibility of losing our job. Or our relationships are breaking down. Or there’s a possibility of them breaking down. Or even if we think our status within the community is threatened.

That's the kind of stress that stays with us 24/7 ... and that's the kind of stress that can end up killing us.

Enter a new, money-related stress disease: MSS, or "Money Sickness Syndrome", brought on either by the difficulty of making ends meet day in, day out ... or trying to put money aside for more long-term reasons, like retirement.

Physical symptoms include health problems thanks to poor sleep, lack of appetite and digestive problems.

Mental symptoms include forgetfulness, extreme negative thinking, poor judgment and bad decision-making.

Emotional symptoms include irritability, nervousness and mood swings.

And what sets MSS apart from ordinary stress is that it's contagious. It spreads through the family and, left unchecked, can damage it to the point of destroying it.

Say a husband successfully hides his debt problem from his wife ... until she finds out.

Now, because women tend to get much more stressed out by debt than men anyway, it doesn't take long for her to develop those physical, mental and emotional MSS symptoms.

And at that point, even trying to talk about money problems can - and usually does - escalate into a full-scale shouting match.

That's unfortunate, but it's the children who suffer most: with all that raw emotion in the air, and two very distracted parents whose previous, not-so-stressed parenting style has gone right out the window, they're left wondering what's going on in their lives.

To them, it looks like Mommy and Daddy don't love each other any more ... and in too, too many cases, don't love them any more, either.

So the children, too, start getting stressed out - which has a negative impact on life at home, their studies and their social life.

Plus, of course, there's the health risk: comfort eating, reaching for too many comfort cigarettes or too many comfort cocktails - any of those can take their toll.

It's a vicious circle - for everyone involved.

Part 10

Last time, we looked at the stress of being in debt, so today let’s work on wiping it out completely.

It’s probably one of the most important stages in the whole "My Debt Help" debt-elimination program.

Take away that stress - from the whole family - and we can find ourselves sitting down and talking about the situation calmly, rationally ... and optimistically.

Take away that stress, and we can find ourselves thinking clearly about what we should be doing next to climb out of that debt trap.

Take away that stress, and not only do we start thinking clearly again, we act - and act decisively - to attain our objective of being debt-free.

It's not an instant process, but every small success along the way builds up the knowledge that it can be done, and gives us the confidence and incentive to take that next step ...

... right up to the point where you open up that credit card statement to see a little notice at the top that says "Please do not pay. Your balance is clear".

(And yes, even though it's stating the obvious, credit card companies really do put that on their statements. And isn't that something to look forward to?)

So - stress reduction in general: that’s exercise, plenty of fresh air, peaceful quiet times to yourself, and lots of laughter to get those endorphins flooding through your system and flushing out those stress-produced hormones.

You’ll find many stress-reduction and stress-management plans out there. Choose one that suits you, follow it, and most of all, enjoy the process!

But debt stress reduction in particular? What's the most powerful emotion affecting anybody who's put their family in jeopardy - in so many ways?

It's got to be guilt.

So let's work on that.

People are in debt. Did they deliberately set out to try and ruin their life and the life of those closest to them? No, they didn't. Does being in debt make them a bad person? No, it doesn't. Does being in debt make them a failure as a human being? Not at all.

Read that over again, taking careful note of the answers.

And now read it once more, this time replacing "people" with "you".

Still feeling guilty? Debt happens, for heaven's sake. It's the American way of life, as we saw at the beginning of this e-course.

It's those who ignore it, or who deliberately decide not to take steps to repay it who end up in trouble. And you're not one of them. You've got nothing to feel guilty about.

And it's those of us - like you - who decide something has to be done about the situation, and set out to do it, who survive a small rough patch where we've temporarily lost control of our finances, and by doing so, lose control of our lives.

And after we survive, we regain control of our lives – and we thrive.

Yes, it's a rough patch in our lives. But it's only a very small rough patch. How long have you been in serious debt? One year? Five?

Feels like forever, doesn't it? That's because you're right in the middle of it, stressed out, making bad decisions ... and as for coping with it emotionally, well, only you can say how you're doing.

Let's end this course by putting this rough patch into perspective: say you've had debt problems for five years.

Now it's time for one final calculation, but we're not going to do it for you.

Say you've had debt problems for one year now. Compare that single year to those three score and ten we're given on earth. That year looks like one very, very small - albeit rough - patch now, doesn't it?

It's all down to thinking in the long term again. Like rich people do. Like successful people do. And with the help of this "My Debt Help" debt-elimination program, just like you now do, too.

Well, [FIRSTNAME], that brings us to the end of the My Debt Help email course for now …

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Horny Goat Weed

Email 1

Thank you for joining thousands of satisfied Horny Goat Weed users all over the world, %$firstname$%, and I hope that like them, you're enjoying the benefits it's bringing you.

But I have a question: does your newfound virility and hardness make the rest of you feel - in comparison - a little bit "soft round the edges", not just physically, but also mentally and emotionally?

It does happen, you know. And it happens a lot.

You get your edge back in one department (you know what I'm talking about here), but then you feel like you ought to have more of an advantage in other departments - both in and out of the bedroom.

Your body produces a substance that gives you that edge - and it's been doing that since before you were born. In fact, it's what made you male in the first place, and has been keeping you masculine ever since.

It gives you that edge by maintaining your:

- Muscle tone and growth
- Cognitive functions
- Feelings of well-being

… and if you haven't guessed what it is by now, I'm talking about testosterone.

So if you find you yourself feeling a little less strong than you know you used to be … having to cut through that old brain fog more often than usual … or even suffering a touch of depression every now and then …

… that could be a sign that your testosterone production isn't up to the level it should be – which could be more than a little disappointing when it comes to your enjoyment of those newfound benefits of Horny Goat Weed.

Now, there are ways of getting your testosterone level back up to where it should be, but too many of them involve chemicals administered in all sorts of ways like patches, implants and regular, painful injections in the butt.

Those ways also have a downside, because if you're not careful (I'm talking about bodybuilders especially here) your body gets its signals mixed up when it comes to the amount of testosterone in your system.

That’s because it can’t tell the difference between artificial testosterone and the real thing, so if it detects enough testosterone in your system, it shuts down production completely.

With horrible consequences.

I don't really want to go into any of the gruesome details here, but before moving on, I'll leave you with just one of those consequences: genital shrinkage.

Think pencil. Think stub. It happens.

What's the point of working so hard to become 250 pounds of dynamite … if all you're left with is a one and a half-inch fuse?

There is an alternative, though.

It's a perfectly natural way of telling your body to produce exactly the right amount of testosterone you need to feel sharper, and as hard round your edges as you now do in the middle.

It’s extracted from the roots of the Tongkat Ali tree, it's been keeping Indonesian tribesmen up all night, if you'll pardon the expression (and keeping big grins on their wives' faces all day long, too) for generations now ...

... it's available in an extremely concentrated extract called SD-200 ...

... and because you're a new customer of mine, I'd like to invite you to check out http://www.gh-2.com/sd200special.html, where you'll find a very special "New Customer" offer for you.

So while you're enjoying your newfound hardness in the bedroom, you'll also be making the most of life outside the bedroom as well. Guaranteed. Or all your money back. Every single penny.

I'll be writing again shortly, when I’ll be telling you more about Tongkat Ali, how it's been keeping those tribesmen up all night and how it's helping hundreds of thousands of men all over the world regain the vitality and passion they thought they’d lost forever.

Until then, this is Sam Lee Harrison wishing you all the best and reminding you that now you’re getting more in the bedroom with Horny Goat Weed, you'll also get more out of life outside the bedroom … with SD-200.

eMail 2

Hello again, %$firstname$% -

Last time, I introduced you to SD-200, an extremely potent extract of Tongkat Ali root that's been used in Indonesia for generations now to enhance performance both in and out of the bedroom by boosting testosterone levels back up to where they should be.

Symptoms of a drop in testosterone tend to creep up on you silently, so you might not notice an inexplicably expanding waistline … more and more of those little gaps in your memory … or an increasing feeling of the whole world around you going to hell in a handbasket.

You could put it down to getting older, but there's no reason to accept any of those symptoms, not when you've got the perfect way of raising your testosterone levels back up to where they should be - in the form of SD-200.

And there's definitely no need for artificial testosterone therapy – not when your body's quite capable of raising its own testosterone levels with just a little nudge from a daily intake of all-natural SD-200.

So just how does that nudge work?

In a nutshell, there's a feedback loop going on all the time within your endocrine system, starting with your hypothalamus constantly monitoring the amount of testosterone in your bloodstream.

When it thinks you need more, it sends a chemical signal to your pituitary gland, which, in its turn sends another signal that starts cells in your testes producing testosterone. And when your hypothalamus thinks there's enough testosterone in your bloodstream, it sends out more chemical signals to shut down production.

Tongkat Ali interrupts that feedback loop, so your hypothalamus keeps telling your system to create more and more testosterone – net result being an increased metabolism, so those extra inches round your waist start disappearing … your mental processing speeds back up again, giving you improved thinking and recall … and you find you're feeling better about yourself and the world around you.

Your sex organs get bigger and work better, too.

Now that's better than doing it artificially and ending up with shrunken genitals, isn't it?

After all, what would be the point of taking all your Horny Goat Weed when all you've got left to use is something the size of a pencil stub?

I said I'd tell you how Indonesian natives have been using Tongkat Ali for generations, and this is how they do it: they cut a little 3-5 gram chunk out of the root into small pieces, soak them in water for up to 12 hours, then boil that water for 15-20 minutes and drink the water.

Now SD-200 is a highly concentrated extract of Tongkat Ali root. For every 200 grams of root material, you get one gram of extract. It's probably the most concentrated, powerful extract available on the market today.

Now, here's a little math problem for you: If each easy-to-swallow capsule of SD-200 contains 300mg of pure extract, how much natural Tongkat Ali root does that equate to – in a single dose?

300mg times 200 works out to 60,000mg.

Remembering that a 3-5 gram chunk does it for those Indonesians, what would 12 to 20 times that amount do for you, if you're just taking a single capsule a day? Or even more than one?

Let's just say the effects are cumulative.

That's why I advise you to start a program of SD-200, rather than just taking it day in, day out. Some find five days taking it followed by two days not taking it suits them just fine. Others go for a week or two and then leave a longer gap between taking it. It's your choice.

Next time we talk, I'll have some interesting facts for you, one or two questions, and, like today, you'll be able to take advantage of my special "New Customer" offer and the moneyback guarantee that goes with it.

But if you can't wait, click here http://www.gh-2.com/sd200special.html to find out more.

Until then, this is Sam Lee Harrison wishing you all the best and reminding you that you get more in the bedroom with Horny Goat Weed, but you get more out of life with SD-200.

eMail 3

Hello again, %$firstname$% - last time I said I'd have some interesting facts and a couple of questions for you.

So in no particular order:

a) What do the following have in common, and

b) Name the odd ones out:

Pope Leo VII

Pope John VII

Pope Paul II

Pope John XIII

Nelson Rockefeller

President Felix Faure of France

British Prime Minister Lord Palmerston

Errol Flynn

Attila the Hun … and …

Millions of other men

Let's start with the odd ones out: President Faure? He died enjoying a blowjob.

Pope John VII was said to have been killed by the husband of the lady he was currently having sex with at the time. Likewise, and not so very much later, Pope John XIII died in exactly the same way. Some people never learn, eh?

Whether the same husband was involved, I can't tell you, but you should be starting to see a pattern here.

And as for the other two Popes? Heart attacks, both of them. In flagrante delicto.

Lord Palmerston, we are told, was enjoying a servant girl on his billiard table when he died.

The pattern should be becoming clearer now.

Nelson Rockefeller was nowhere near a pool table when he died, but he was doing much the same thing.

Likewise Errol Flynn.

And Attila the Hun.

And then, of course, there's those millions of other men who've suffered heart attacks during intercourse.

Got it now? 'Course you have.

Obviously there are worse ways to go but it's pretty awful for whoever they happen to be with at the time.

For example, the nice lady attending to President Faure was said to have developed hysterical lockjaw on his sudden demise, which meant it took some time and effort to remove monsieur le president's member.

Apparently, though, she made a successful recovery and went on to do the same sort of thing to many other noted gentlemen of the day, but usually with less fatal consequences.

Now a great many of those who died during sex were with people they weren't supposed to be having sex with in the first place.

This meant that the mere fact that they shouldn't have been there doing what they shouldn't have been doing sent their heart rate higher than it would have gone up during a less furtive romp at home.

In short, that kind of (over)excitement can lead to the heart giving out, which probably wouldn't have happened to many, many men if they'd kept it in better condition. After all, it is a muscle, and all muscles need to be kept in good condition, otherwise they get damaged or even ruptured, don't they?

And it's been proven that there's a link between low testosterone and a higher risk of heart disease … and even, in the case of most of the people we were talking about just now, heart attack.

And how to keep your heart in good condition? Obviously you need exercise, a good diet and a suitable amount of testosterone to build up your stamina and keep your muscle tissue well-toned.

I have to ask you - now you've got your mojo back with Horny Goat Weed, is there enough testosterone in your system for you to be as hard round the edges as you are in the middle now?

Are there times when you're short of breath in situations when you could breathe easily before?

Do you think you ought to exercise, but just can't seem to get around to it?

Could there possibly be more to it than just getting older?

Would raising your testosterone levels back up to where they were - safely and naturally - harden the rest of you up so you get more in the bedroom, and more out of life?

So would you be willing to try a course of SD-200, especially when you're entitled to my "New Customer" discount, and completely covered under my simple total-refund guarantee?

Just click <here> http://www.gh-2.com/sd200special.html

Do it – now.

Strike while the iron's hot because right now, at this very instant, with your finger ready on your mouse button, you have absolutely nothing to lose ... and you've got absolutely everything to gain - for the rest of your life.

And may it be a long and happy one.

This is Sam Lee Harrison, wishing you all the best ...

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Sophos Partners

E-mail #1 - Introductory and Immediate Updates

From: Morgan Wylie Sophos Partners

Subject Line: For Your Immediate Attention: Sophos Customer Product Update Reminder

Dear [firstname]:

We were going to start off this e-mail series by introducing ourselves in a bit more detail than just "We are Morgan Wylie, and we're here to help you sell more Sophos products".

But time is running out for certain Sophos products installed on our customers' systems. For example, as of July 31st, Sophos Anti-Virus for DOS/Windows 3.1 will be discontinued, and there will be no product upgrade.

OK, it's extremely unlikely that very many companies are still running Windows 3.1, but for later versions of Windows there will be always be free upgrades as existing Sophos products are retired.

We'll save the pleasantries until later, when we've attended to the needs of our customers because if they don't take advantage of their free product upgrades right now, they'll be putting their systems at serious risk.

You can download the following upgrades from <download page>

For small businesses:

Sophos Small Business Suite 1.x should be upgraded to Sophos Security Suite SBE 2.0 before the end of the month.

As should Sophos Anti-Virus SBE 1.x (to SBE 2.0) and Sophos PureMessage SBE 2.5.1 (to PureMessage for Windows / Exchange 2.6).

For our Enterprise customers:

Sophos Anti-Virus for Windows NT / 2000 / XP / 2003, v4.1x ... should be upgraded to either Sophos Anti-Virus for Windows 2000 / XP / 2003 / Vista, v7 or for Windows NT 4.7

Sophos Anti-Virus for Windows 2000 / XP / 2003, v5 should be upgraded to Version 7 for Windows 2000 / XP / 2003 / Vista.

Sophos Anti-Virus for Windows 95 / 98 / ME, v4.1x should be upgraded to v4.7.

EM Library 1.1 and 1.2 should be upgraded to EM Library 1.3.2.

EM Reporter 1.0 should be upgraded to Enterprise Console 3.

Enterprise Console 1 should be upgraded to Enterprise Console 3.

SAVAdmin should also be upgraded to Enterprise Console 3.

Remote Update should be upgraded to Sophos Anti-Virus for the appropriate Windows operating system.

PureMessage for UNIX 4 should be upgraded to PureMessage for UNIX 5.

There will be other products that need updating in the future, but we'll remind you of those closer to the time.

OK - that's taken care of our customers. Now, let's get back to us.

As you know, we're Morgan Wylie, and we're here to help you help your prospects make the switch to Sophos and your customers get the best from all it has to offer. So from here on in, we'll be sending you regular e-mails giving you:

Technical details

Pricing and license information

Features, benefits and advantages of Sophos

Hints and tips for approaching prospects

Sales tactics such as objection handling ...

... and much more.

In fact, over time, these e-mails will build up into a handy reference library to make your job easier, your customers happier and all of our commission cheques bigger than they are now.

It's worth setting up a separate folder and creating a mailbox rule to send these e-mails from Morgan Wylie Sophos Partners straight there. That way, you'll have them to hand any time you need to refer to them.

To start with, we'll be taking you through one possible way of introducing small business prospects to Sophos, first by comparing Sophos to other protection suites when it comes to networks of fifty computers or fewer.

Then we'll show prospects how simple and cost effective using Sophos can be when it comes to protecting entire networks, however many different operating systems are in place. And then we'll give them some very educational hands-on experience to give them a taste for Sophos and what it can do for them.

So next time, we'll be looking at how the Big Three system protection suites - Sophos, McAfee and Symantec - compare when it comes to securing the network of a small business.

Until then ...

[Boilerplate)]

E-mail #2 – Comparison between Sophos, McAfee and Symantec

From: Morgan Wylie Sophos Partners

Subject Line: How Sophos Compares to McAfee and Symantec

Dear [firstname]:

Last time, I said we'd look at the difference between Sophos and the other two leading protection suites, McAfee and Symantec.

In October and November 2006, Cascadia Labs (www.cascadialabs.com) ran a comparison test between:

McAfee Active VirusScan SMB Edition

Symantec Client Security 3.1 and

Sophos Computer Security SBE 2.0

The objective was to establish how well-suited each system was for small businesses, those with fewer than 50 computers.

Cascadia's evaluation featured aspects including:

Installation

Deployment

Usability

Management

Signature-based malware detection

Behaviour-based malware detection

Remote cleanup

Scanning performance

Support … and …

Updating

The results make interesting reading, if you have time. Click on <link in Sophos and Cascadia> - in fact, it might be worth downloading and printing out the entire .pdf for prospects to look through.

Much of the most important information is laid out graphically which makes it much easier for less-than-IT-literate prospects to understand at a glance.

We don't have the time and room here to go through each and every test result, but here are some of the reasons that led Cascadia to state that Sophos Computer Security SBE 2.0 "is an effective, well-designed and approachable endpoint security package. Its straightforward installation process and sensible default configuration make deployment easy and risk-free and its informative dashboard simplifies ongoing monitoring and management."

In short, even though McAfee and Symantec are very feasible protection providers, they're not completely suitable for a small business - in fact, it makes so much more sense for a business with fewer than 50 computers to use Sophos, and here, in a bit more detail, is why:

Installation

This test was to compare the time it took to install each of the three systems on ten computers, and to count how many separate actions each installation process needed.

McAfee's Active Virus Scan took over 30 minutes to install, and needed 45 separate user actions to complete the process.

Symantec's Client Security also took over 30 minutes to install, but needed a total of 104 steps before the installation was completed. And with each step, obviously, the possibility of operator error increased.

Cascadia noted the "sensible defaults" available to Sophos users during installation. This meant that the installation on ten computers took just 14 minutes, with only 18 steps – considerably reducing the risk of operator error.

Prospects might also find it useful to know that of the three packages compared, only Sophos protects older versions of Windows (from Windows 98 onwards), and also provides protection for Macintoshes for OS X 10.2 and above.

Scanning

As far as scanning the network and identifying an individual computer that wasn't complying with policy, neither McAfee nor Symantec could do so. Sophos, on the other hand, could, and with no need for user intervention whatsoever.

And when it came to scanning the network and identifying an unprotected computer, McAfee needed 5 operator actions and took 8 seconds. Symantec also required five steps, but took over a minute to complete the task. Sophos, on the other hand, identified the unprotected computer automatically and immediately, without the need for any operator actions whatsoever.

Support

Symantec offers 24/7 support as a premium option. McAfee and Sophos provide that kind of backup as standard.

Updates

McAfee's malware database is updated on a daily basis, and Symantec's updates are weekly. That leaves a far greater risk to any system protected by either of those two suites, because Sophos downloads update files throughout the day and night.

And since those files are extremely small (as opposed to the multi-megabyte offerings from Symantec and McAfee), there's no possibility of degradation in system performance while those updates are being downloaded and being installed.

I’m just going to mention one more major operational difference between Sophos and the two other suites, and that’s Sophos’ Behavioral Genotype ® protection. Simply put, whereas McAfee and Symantec allow suspicious code to execute before blocking it, Sophos identifies suspicious code as a potential threat as soon as it appears on the system, and blocks it before it has a chance to make any trouble.

That’s one of the most important selling points you can make about Sophos, either to an IT administrator who speaks fluent jargon … or a small business owner who doesn’t, because everybody understands the meaning of “pre-emptive”.

Pricing

And finally, of course, there's the question of cost. Leaving aside the support issue, here's a quick comparison, correct at time of writing, of the price of an annual license for five computers:

Symantec: $320

McAfee: $369 (including $100 on top for anti-spyware protection)

Sophos: $269

That's not to say that the more expensive suites don't give value for money. It does, however, confirm that in terms of cost, resources, ease of use and support, Sophos is definitely better suited to the needs of smaller businesses than Symantec and McAfee.

Those were the facts. But people don't base their buying decisions on someone else presenting logical facts, so soon we'll start looking at how you could introduce Sophos to prospects, one product at a time, so they can discover the power of Sophos protection for themselves.

Next time we meet, though, we'll be looking at how Sophos provides complete protection for any kind of IT system, whatever operating systems it uses …

… and how it’s much more cost-effective than buying a separate package for Windows, and another for Mac, and another for Linux machines.

Until then …

[Boilerplate]

E-mail #3 - Cross-Platform Security and Control

From: Morgan Wylie Sophos Partners

Subject Line: Sophos: Protecting Any Operating System against Any Threat

Dear [firstname]:

Today we're going to look at how Sophos can simplify protecting a multi-platform network. Multi-platform? Think of a graphic design studio where the actual design work is done on Macs, and the administrative work on a Windows system - or even, as is starting to happen more and more, one running Linux.

Up to now, the accepted way of protecting a multi-platform network was to install separate protection suites for each different operating system. That, as you can

imagine, made securing the whole network or applying or changing policies throughout the system a bit of a nightmare, what with the variety of controls and settings needing to be brought up and changed for each separate operating system.

However, all that is now a thing of the past: as of June 2007, Sophos Endpoint Security and Control 7.0 now eliminates any kind of administrative headache with its easy-to-use, single-screen central control console.

From there, system administrators can protect individual computers, groups of machines and even the entire network, whatever the operating system involved, with just a few clicks of a mouse against:

Viruses

Adware

Spyware

Hackers … and …

Potentially Unwanted Applications (PUAs)

Endpoint Security and Control 7.0 doesn't just protect a network from outside threats, though. It can also prevent end users from opening up the system to vulnerabilities by using Instant Messaging, VoIP and Peer-to-Peer file sharing, again, on any operating system.

It does that by controlling the use of programs like these by preventing staff from running pre-defined Potentially Unwanted Applications on their machines.

And that list of PUAs can - and should - include games. That's not just because of the system resources that get used up, especially in when it comes to internet gaming but also, of course, because of the more human timewasting element.

Now, from Endpoint Security and Control’s simple central console, a system administrator can scan the entire network at a glance, and with just a very few mouse clicks:

Change security policies throughout the system in a matter of seconds

Identify users who aren't complying with those policies

Identify vulnerable computers and instantly protect them

Disinfect infected computers

And also from that console, an administrator can manage the system firewall to prevent intrusion by hackers and any kind of zero-day threat. (Zero Day? A threat that's out there, but which hasn't been identified or added to any threat database yet.)

But that doesn't mean an administrator has to keep a careful watch on the console day in and day out: many of the Endpoint Security and Control functions are completely automatic, such as enforcing policies on new computers the instant they join the network, whether they're running Windows, Mac OS or Linux.

And should Endpoint Security and Control identify a potential system threat, it instantly notifies the administrator by e-mail – automatically.

I mentioned Zero Day threats just now, which leads us nicely to two other very important selling features... and their benefits to our prospects.

The first, extremely powerful feature is the difference between the way Sophos and other protection suites handle suspicious code that appears on the system.

Other suites monitor incoming code and examine it, but they only confirm that it's suspicious once it starts executing - by which time the whole network faces compromise.

Sophos, however, have developed a unique Behavioral Genotype ® Protection system which we'll look at in detail later on, because it really is superior to other protection methods and so it's a major selling proposition.

For now, though, let's just say that what sets Sophos apart from other kinds of protection is its ability to detect and block any kind of suspicious code before it starts executing, whether it's an established and listed piece of malware, or an unidentified Zero-Day threat. We used the term "pre-emptive" earlier on, and it's the best way of describing it to non-IT-fluent prospects.

The other feature and Zero-Day related benefit is the concept of instant and automatic updates. These can continue throughout the day and night, depending on the administrator's settings. And when a new threat is identified, analysed and added to Sophos' extensive database, details of that threat are automatically – and immediately – distributed throughout the Sophos user community.

So as soon as a Zero-Day threat is recognized and identified anywhere in the world, it's only a matter of seconds before our prospect's network is secured against that threat, unlike hours or even days when it comes to other protection suites.

And with the increasing threat to mobile devices and the threat of their infecting the main network, a nearly-essential optional extra for the Endpoint Security and Control package would be Sophos Mobile Protection, which we'll look at in detail in another e-mail shortly.

Now, if our prospect appreciates the value of a single, easy-to-use, cross-platform security suite enough to take advantage of a free 30-day trial, get them to visit <download page> and <download instructions: better if it's you and your credentials? We'll see>.

Until next time ...

[Boilerplate]

E-mail #4 – Free Endpoint Evaluation

From: Morgan Wylie Sophos Partners

Subject Line: Sophos: Finding and Blocking Unwanted Programs

Dear [firstname]

Last time, we laid the groundwork for a mutually beneficial relationship between Sophos products and our prospect by introducing them to Sophos Endpoint Security and Control 7.0. We showed them how it saves time, headaches and resources when it comes to protecting a multi-platform system.

Now it's time to step up the process by appealing to our prospect's curiosity and, once more, to their need to economize.

Question: how does our prospect check up on precisely what software is loaded on every single computer on their system? Chances are, it's a fairly involved and, therefore, time-consuming process.

"But why would I need to know what's on whose computer anyway?" our prospect might possibly ask.

Granted it's an extremely unlikely question, but you could bring their attention to the technical side of things, like the threat of virus-borne malware, Trojan horses and other security risks - including files brought in by P2P or comms applications all innocently brought in by mistake …

… or you could emphasize the human element like deliberately wasting company time (and using up system resources) by playing games, downloading music, using potentially unwanted applications or instant-messaging their friends.

Either way, it's up to the system administrator to make sure the company's making the best use of their hardware resources, and that those resources are performing at their best.

So instead of handing out "what-have-you-got-on-your-computer" questionnaires that may or may not be answered completely accurately, or even waiting until the user's gone home before sneaking a quick peek at their machine, how much easier would it be for our prospect to use a central console to scan every single machine on the network ...

... and block any non-work-related application on any computer - with just a few mouse clicks?

We'll let our prospect answer that one, and then we'll introduce them to Sophos' Application Discovery Tool.

And what kind of programs can it detect and block?

Games

Toolbars

Media Players

Peer-to-Peer file sharing programs

Instant Messaging programs … and …

Browsers and e-mail applications

There's a complete list of all the programs the Sophos Application Discovery Tool can identify at:
www.sophos.com/security/analyses/index_st_controlled_application.html (check against "endpoint evaluation"

The Application Discovery Tool will scan other PCs on the prospect's network that run Windows 2000 onwards, are registered with Active Directory, have WMI installed and are enabled for remote access (that's the Windows default setting).

It's a 30-day trial, available for download at
http://www.sophos.com.products/es/endpoint/eval/applicationdiscovery.

Prospects can download it themselves, or if they're unwilling to offer their contact details, you can use your Sophos credentials instead and download it for them.

It's a 3MB self-extracting zip file for PCs running XP Pro SP2, with minimum 256MB RAM and faster than 133MHz.

Once it's installed, all you have to do now is make sure the network is disconnected from the internet and any firewalls are disabled, before stepping back and letting the system administrator have a play. They can scan single machines at a time, or a group of computers, or even the entire network at one go, all from a single easy-to-use central console.

And from there, they can also block any inappropriate programs they find. Deleting them, however, can only be done by using the usual Windows uninstaller options, at least for the time being ...

... but if, during their 30-day trial, our prospect starts thinking they'd rather like to be able to completely delete certain applications from the control console, this would be a good time to let them know about the advantages of installing Sophos Application Control, which lets them do just that.

Next time, we'll look at another hands-on experience that not can not only save our prospects untold grief, but also develop what should by now be a growing relationship with Sophos and appreciation of what it can do for their network security.

Until then ...

[Boilerplate]

Email #5 – Free Rootkit Evaluation

From: Morgan Wylie Sophos Partners

Subject Line: Sophos: Detecting Rootkits on Your Prospect’s System

Dear [firstname]

A while back the Sony Music Corporation caused a major outcry by adding a little bit of pretty-well undetectable software on a number of CDs they'd released, and that software, once transferred from the CD to a computer prevented the computer from copying the contents.

And this little hidden application, as you may recall, was called a "rootkit".

Sony's reasons were, we have to assume, noble enough what with so much copyright infringement going on, but the very fact that they hadn't bothered to tell anyone they'd done it made the whole thing much worse.

But it does, however, serve our purpose because we now have a specific example of a rootkit for our prospect, and a definition, too: it's a program specifically designed to hide an application by concealing any kind of evidence it exists, whether it’s currently running or otherwise.

In short, they shouldn’t be on your prospect’s system, because who knows what they're hiding?

However, help is at hand in the shape of <?name>, and a 30-day free trial download from <download site>.

<download methods / sign-ins and the like>

Not only does <name> detect existing rootkits, but it also alerts the system administrator when one tries to enter the network via any entry point. It then prevents the rootkit from installing itself, as well as the software it's concealing.

It’s designed for PCs running Windows 2000 Pro and Server onwards, and it will also work, in a limited mode, on Windows NT4.0 with SP6a.

It's a very thorough scan, so it can take some time, especially when checking a server, so it's probably an after-hours job when all non-essential applications on the machine to be scanned can be closed down.

There are two ways to run <name>: for a single machine there's a simple Windows-style graphical interface. For a network, though, the network administrator has to use a command line. But then again, there's nothing in the rulebook that says you can't copy the program onto CDs and run it on several machines at once that way.

So what happens when it detects a rootkit - in a desktop, a laptop or a server? It lets system administrators know of its existence and leaves the decision whether to remove it or not up to them.

Whether they choose to remove the rootkit itself or not, there's now the probability of whatever it was concealing running loose in the network somewhere.

This would be the ideal time to introduce our prospect to the idea of the advantages of another 30-day free trial, and we'll cover that next time.

Until then ...

[Boilerplate]

E-mail #6 – Free virus, spyware and adware scan for prospects

From: Morgan Wylie Sophos Partners

Subject Line: Sophos: Finding Viruses, Adware and Spyware on Your Prospect’s System

Dear [firstname]

Last time, we looked for rootkits on our prospect's system with Sophos' <rootkit removal tool name?> but as for what they could have been concealing, we should now use another Sophos 30-day free trial download, <name> to scan their network for viruses, spyware and adware.

It may be that our prospect already has some kind of virus protection installed and so they could be a little reluctant to install Sophos as well.

However, Sophos <progname> won't interfere with any existing protection in the slightest way. In fact, if that protection is provided by:

Symantec

McAfee

Trend

CA

Kaspersky ... or ...

F-Secure

… it can even monitor how well it it's working on our prospect's system.

So there's no need to switch off any other protection system and leave a network open and vulnerable even for a second.

<progname> operates on machines using any version of Windows from 2000 Pro onwards, including Vista, and runs quietly in the background and performs scans at the administrator’s request.

It will also receive updates from Sophos automatically and, as we’ve seen before, those updates are extremely small in comparison with other similar update downloads from protection providers.

And that’s because Sophos updates are downloaded as soon as it becomes necessary to update the existing threat database already installed on a system. In this case, little and often is better, because there's absolutely no degradation of system performance during the download and updating process, purely because of the minimal amount of resources needed.

For an interesting comparative demonstration - that's if our prospect already has some kind of scanning software installed, get them to scan a particular machine using their existing program, and time that scan. Now get them to use Sophos<name?> to scan the same machine and let them see how much less time the process takes.

And why is the scanning process that much faster? Because instead of individual scans for spyware, and then adware, and then another one for viruses, and then another scan for something else, Sophos only needs a single scan to check for any threat hiding in a computer.

And as for total security, it's time to remind our prospect once more about Sophos' patented Behavioral Genotype ® protection system. It analyses any suspicious-looking code entering the system in any way, alerts the system administrator immediately and then blocks the code it before it has a chance to execute and potentially damage the network.

That’s as opposed to all the other protection suites, which allow suspicious code to execute before notifying the system administrator and then blocking the execution. So even though it's still minimal, there's a much greater risk of infecting a system than if Sophos was in place there.

Remember “pre-emptive” a while back?

Here's the download link: http://www.sophos.com/products/free-tools/sophos-threat-detection-test/download, but as of the time of writing, there's no way of avoiding filling in the form that asks for contact details - because the software requires administrator privileges to run it and needs a username and password which will arrive via e-mail.

So in the past three e-mails, we've looked at three possible steps to take towards convincing our prospects that Sophos is easy to use, requires very little in the way of time and resources ... and is devastatingly effective when it comes to protecting any network against threats from the outside and ... what's a tactful term for this? Ah, yes: staff preferences. As in paying more attention to Second Life, downloading tunes for their iPod or instant-messaging their friends than to what they're being paid to do.

But these days a network is now no longer limited to on-site hardware. With the advent of so many mobile devices, from on-the-road laptops hooked into Wi-Fi hotspots to the latest Blackberries, next time we'll be looking at showing our prospects how they can keep their networks safe from mobile device-borne threats

Until then ...

[Boilerplate]

E-mail #7 – Sophos Mobile Security

From: Morgan Wylie Sophos Partners

Subject Line: Sophos: Security On The Move

Dear [firstname]

These days, because it's so easy to connect to the internet when you're on the move, it's also potentially very easy to pick up some kind of infection if our smartphone, PDA, laptop or any other kind of mobile device doesn't have adequate protection.

And if that happens, it's far too easy for that infection, whatever it may be, to sneak into a business network.

And once it's there ... well, do we have to spell it out for our prospects?

So what are businesses doing about the threat to mobile devices? In February this year a survey revealed that 81% of IT administrators were concerned about the threat to mobile devices.

That's good - at least they're aware that this kind of threat exists. But then again, 64% of those surveyed admitted they had nothing in place to protect their company's smartphones and PDAs.

It seems that many system administrators, while not quite burying their heads in the proverbial sand, seem to think that mobile devices, for the time being at least, are safe. And yes, they'll get around to doing something about security when the time comes.

Unfortunately, the time has come: we all know how vulnerable Windows can be. We've also come across viruses infecting the Symbian operating system used by the majority of smart mobile phones.

What a lot of people might not be aware of yet is a virus that can infect Linux operating systems <here's a link for the full details> and which can live quite happily in an iPod. And OK, Blackberry devices are pretty secure at present but being such potential goldmines for hackers and other mischief-makers, it's only a matter of time before somebody, somewhere, figures out how to hack into them and starts causing chaos.

How much time is anyone’s guess. For all we know, a mobile virus could be spreading around the world even as you read this. That’s not to say it’s a good sales technique to scare the wits out of a prospect by going into graphic detail about what could possibly be happening right now, but it does provide us with the perfect opportunity of introduce them to the concept of Sophos Mobile Security.

It protects all kinds of mobile devices from malware infection through:

MMS

SMS

E-mail

Instant Messaging

Wi-Fi … and …

Bluetooth.

It's simple for system administrators to install, and, with an easy-to-understand graphical control screen, it's equally simple for end-users to run.

Administrators can create centralized or individual policies and security levels, schedule scans or run them as and when required. Should Sophos Mobile Security discover a virus or any kind of malware, it sends an e-mail alert back to the systems administrator and then quarantines that piece of code straight away before it has a chance to execute.

That's thanks to Sophos' Behavioral Genotype ® Protection that analyses incoming code and identifies it as a potential threat before it can do any damage, unlike most other protection systems that allow suspicious code to execute before identifying it as a threat. Remember “pre-emptive”?

Now, some of our prospects will turn round and tell us that £xxx for a user license is pretty steep, considering what they perceive as the current threat level, or lack of same.

And that's fair enough. But then again, nobody's ever actually announced they were about to unleash a virus on PCs across the world. Well, not so far. So when it comes to a mobile virus, the first anybody's going to hear about it is when the damage has already been done.

And that damage could be extremely expensive, costing our prospect much more in terms of repairing damage to their reputation, let alone their system, than the price of a user licence.

So if our prospects are going to keep their systems secure from any mobile-borne threat, they have two choices: be prepared ... or jump on the mobile protection bandwagon when it’s already too late.

Let’s help them make the right choice.

Until next time ...

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My Identity Theft Help

Part 1

Hello %$firstname$%, and thank you for signing up for your “My Identity Theft Help” e-Course, based on the book of the same name, by Susan Baker.

This e-Course introduces you to identity theft - the fastest-growing crime in the world – and, in the limited time and space we have here, helps you make decisions and take action to keep you and your loved ones from ever becoming victims of a silent crime that brings devastation to families everywhere.

Read it. Learn from it. And stay safe.

To you and yours,

Jim Travers

Publisher

Personal Information

From the moment we're born until long, long after we die, there's information out there about us.

Think about it: We start off with a birth certificate, medical records, a social security number, school records, then we work our way up to drivers licences, bank accounts, and credit cards,

And all that information about us is created and held by other people.

Looking after what information they hold about you is their business. Yes, there've been some astounding lapses in information security that we've all heard about, like those 40 million credit cards and their cardholder’s names, account numbers and verification codes that were hacked from CardSystems Inc sometime around March 2005, but short of standing guard in front of every single computer, there's nothing that we ourselves can do to prevent it happening.

So the objective of this course is twofold - to learn what we need to do if any of our personal information gets leaked where it shouldn’t go ... and to learn how to keep the information we've got and are responsible for as safe and secure as possible.

Now, let's get one thing straight right from the start - personal information is a commodity. Like other commodities such as grain, wheat and pork bellies, it can be bought and sold.

So who sells personal information?

Information about criminal proceedings and judgements is available for sale from courts and law enforcement agencies. You get a summons and your name goes on file. You serve time, your name goes on another file.

Information about the way you pay off your credit cards, store accounts and any other forms of credit gets reported to the three main credit reporting agencies (Experian, Equifax and Trans Union) goes on their files under your name.

You apply for a job that pays more than $75,000 a year, your name goes on another of their files.

You apply for more than $150,000 worth of credit and your name goes on another file.

You apply for more than $150,000 worth of life insurance, and your name goes on another file.

Someone sues you, and your name goes on another file.

Those files and others like them get combined to create a personal, at-a-glance profile about you - your credit report.

And who buys personal information?

Any court information about you gets purchased by information brokers. They sell it on to employment background checkers, private investigators and debt collection agencies.

And as financial information about you, it’s available for insurance companies needing to make sure you're not out to defraud them. And potential employers who want to make sure you're as trustworthy as you say you are.

Any business offering credit, whether it's a bank loan, a credit card or just a monthly account with a store needs to make sure you're not the type of person who’s going to default on your payments.

Landlords need to check up on prospective tenants.

Market researchers need to identify precisely the right kind of people they need to interview.

So the buying and selling of personal information is big business, which makes personal information a valuable commodity.

And because it's valuable, there are people out there looking to steal it.

There are so many statistics floating around about the growth of identity theft that it's impossible to gauge which one is closest to the truth.

For example, back in 2002, it was estimated there was one new case of identity theft every 40 seconds.

A more recent estimate calculates that over 13 people become identity theft victims each minute.

A more accurate figure would be the 635,000 complaints of identity theft registered with the Federal Trade Commission in 2004.

But whichever way you look at it, identity theft is on the up and up, and it's more important now than ever before to keep what could be our most important possession - our personal information - as secure as possible.

But who would want to steal anybody else's identity, and why?

There are two kinds of identity thief.

The first is a single person who - for whatever reason - needs to start up a whole new life of his or her own. All they want is enough plausible identification to set themselves up with a new identity, a new bank account, new lines of credit and a completely new existence.

These people just use another person's identity to start off the process, and unless things go completely wrong for them, the original owner of that identity knows nothing about it.

The second, and more dangerous type of identity thief is purely in it for the money. Your money. Some operate alone, others operate in groups known as "identity theft rings". They move into an area, locate suitable victims, get mailing addresses, apply for as much credit as possible in their victims' names, max out that credit and move on.

So let's not make it your money. And it won't be, because by the time you finish this e-Course, you'll know what it takes to keep your personal information safe enough so they'll never get their hands on it.

That's it for today, but just before we go, here's a quick question to think about until next time: How many free credit reports are we legally entitled to each year?

See you next time.

Part 2

Hello %$firstname$%, and welcome to Part 2 of your "My Identity Theft Help" e-Course.

Today, we're going to be looking at the kind of personal information identity thieves are after, and how easy it is for them to find it.

But before we start, here's the answer to yesterday's pop quiz. The question was: How many free credit reports are we legally entitled to each year?

If you answered “three”, you were right.

And if you answered “more than three” you were more right.

That’s because – as you know – you’re entitled to one free credit report from each of the Credit Reporting Agencies (Equifax, Experian and Trans Union).

But if you think you’re a victim of identity theft, you’re entitled to ask them for a credit report, just to check up.

And if there’s any item on those credit reports that needs changing because it’s incomplete, inaccurate, just plain wrong or is there because you’ve had your identity stolen, you automatically get a copy of your new, revised credit report every time that item gets cleared up.

And now, on with the course.

From the moment we're born, information about us is created, held and used by our government, financial institutions, associations we belong to and companies we buy from.

Sometimes that information overlaps, like, for instance, if you're applying for credit or a loan the company you're applying to will refer to government information - your social security number - to make sure you're who you say you are.

And that information overlap is exactly what makes it so easy for an identity thief to cause trouble for you - if you're not careful. One piece of identity saying the thief is you, plus another piece of identity to back up that claim can be all it takes.

And those pieces of identification don't both have to be personal, like your passport and social security card. Identity thieves can - and do - get away with using bank statements or invoices in your name.

Brace yourself: we're going back to high school, just for a few seconds, because it's time for some algebra. (It's OK, we'll come back to the here and now straight afterwards.)

Let x = one item of financial information about you (say, a statement with your name on it)

Let y = one item of personal information about you (say, something with your name and address on)

Let z = one item of government information about you (your social security number, for instance)

… and let a = any kind of application form for any kind of financial benefit.

Here's the Information Combination Equation identity thieves need to solve to guarantee themselves a tidy profit:

(x+y) + (z+y) + a = trouble for you

One name, address, date of birth, one social security number and one pre-approved credit card application form can be all it takes to set up just one new credit card.

Now an identity thief can use that credit card to back up his claims that he's who he says he is, and open up a bank account.

And that bank account - together with everything else, just makes his claim to be someone else more believable when he opens up a line of credit elsewhere. Or applies for a mortgage. Or even gets arrested. (We'll be looking at the legal implications of having your identity stolen further on down the line.)

There's not enough room here to categorize each kind of item that an identity thief could use against you in detail, In "My Identity Theft Help", however, you'll find a full rundown in "Your Personal Information Pyramid" - a section devoted to looking at the nine levels of personal information, and what risk it poses to you if it ever gets stolen.

We start at the bottom, Level 1 - the "Minimal Inconvenience If Stolen" zone, working our way through to Level 5 - the "Serious Financial Trouble If Stolen" zone, all the way up to Level 9 - the "Complete, Total and Utter devastation If Stolen" zone.

Here's today's Pop Quiz Question: If an identity thief gets hold of an infant's social security number, is it possible for him to apply for – and get - a credit card in the child's name - even if said child is only six weeks old?

See you next time ...

Part 3

Hi %$firstname$% - welcome back to Part 3 of your "My Identity Theft Help" e-Course

Last time the PopQuiz Question was: Is it possible for an identity thief to apply for - and get - a credit card using the social security number belonging to a child of only six weeks old?

If you answered no, deduct one point.

If you unanswered yes, award yourself a pat on the back, and another one if you know how and why: If you don't, well, there is no way a clerk at the other end of the phone line - or the computer at the other end of an internet connection - can check up on the age of someone applying for credit.

If the card issuer does check up on the applicant's credit rating from any of the three credit reporting agencies, there won't be a date of birth to match the social security number they find in the child's name.

And that means that if an identity thief using that social security claims to have been born 30 years earlier, that's the age that goes onto the credit reporting agency's records.

Which leads us very nicely into the risks we've been taking with our personal information over the years - up to now.

Chances are, we're carrying enough information about ourselves for any identity thief to solve the Information Combination Equation without even trying. Remember how it goes? (x+y) + (z+y) + a = trouble for you.

How many credit cards do you carry round with you all day? Why? Do you really need them all?

What kind of identification do you carry round all day? With your name, date of birth, address ... or even your social security number on it?

Now, what would happen if you lost your wallet or pocketbook to an identity thief? You don't have to answer that.

Let's make life difficult for a thief. Do not carry your social security card round with you, unless there is no way you can avoid doing so.

If you need to use your card, make a copy of it, and on that copy blank out all but the last four digits. Use that copy to identify yourself, because those four digits will match up enough for verification, like those few digits on your credit card receipt that refer to your card.

You do get receipts like that, don't you? Without the whole of your credit card number on them? Check next time you make a purchase - if you get a receipt showing your entire credit card number, you might just want to think about shopping elsewhere.

Reduce the amount of personal information you carry round with you to a bare minimum, and know what you've got with you, in case it goes missing.

One very simple and effective way of keeping tabs on what you're carrying round with you is to create a Personal Information Inventory. This should take you no more than an hour at the most, and could save you ... well ... everything.

And what goes on that inventory?

Your credit card information, like the issuer, your account number, start and expiry dates, and any other relevant information, including and especially the issuer's phone number in case that card goes missing.

Same goes for any other kind of card you carry round with you, like long-distance calling cards, store cards, club membership cards ... and any other cards you own.

In "My Identity Theft Help" you'll find an easy-to-use Personal Information Inventory form that helps you list all the above, plus other accounts you have like utility

accounts, phone service accounts, finance company accounts - plus contact details for your local police Department and Sheriff’s office.

That form, by the way, ranks at Level 8 on your Personal Information Pyramid, the "Financial and Identity Recovery" zone once it’s been filled in, and should be kept as securely as humanly possible.

Next time we're going to look at how you can keep your personal information safe from prying eyes, because - unless you've taken a few simple precautions - your computer can tell the world more about you than you really want anyone to know.

But before we go, here's another Pop Quiz question: What are some of the ways an identity thief can profit from just one of your checks, whether it's filled in or blank?

See you soon.

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AE-3

Part 1

Subject line: The 3 Enemies of Testosterone & the Launch of AE-3

Dear %$firstname$%,

It's been a while since I last wrote to you, so I'd like to start by thanking you for using Pure Science Supplements' SD-200 and enjoying the benefits of increased testosterone SD-200 has been bringing to so many men all around the world.

However, we have to look after our new testosterone because it has three very dangerous enemies, which I need to tell you about here.

Enemy Number One is aromatase, a naturally-occurring enzyme that converts testosterone to oestrogen. Aromatase is contained in fat cells - and that, if we need one, is another good reason for losing a little weight.

Obviously, we feel the benefits of increasing our testosterone levels, but we could feel much more of those benefits if we didn't lose a lot of it to aromatase ... not to mention the added oestrogen it creates.

Enemy Number Two is SHBG binding. SHBG stands for "Sex Hormone-Binding Globulin", which binds to the testosterone in our bloodstream and reduces the amount of “free” testosterone.

"Free" testosterone is the only kind of testosterone our bodies can use, and being bound to SHBG makes it biologically inactive - and therefore useless to us.

Enemy Number Three is excess oestrogen. The more oestrogen in your bloodstream, the more SHBG gets produced - it's a vicious circle and a double whammy we can all do without.

As well as that, though, excess oestrogen attaches itself to testosterone receptor sites throughout our bodies - effectively giving our systems the signal to reduce testosterone production. In effect, it's a triple-whammy which can be seriously undermining the beneficial effects of SD-200.

So, what can we do to defeat these three enemies?

We can significantly reduce aromatase and its effects with Chrysin, a potent natural flavinoid that inhibits aromatase production.

We can drastically reduce SHGB binding with extract of stinging nettle root, which contains elements that bind to SHGB, leaving testosterone in the bloodstream as "free" testosterone.

And what about getting rid of any excess oestrogen remaining after Chrysin and nettle root extract have done their work?

That's down to our liver, the organ that's responsible for flushing toxins out of our body, and at our age, we can definitely call excess oestrogen toxic.

An enzyme by the name of beta-glucoronidase interferes with that flushing process, though, and can cause oestrogen and those other toxins to be reabsorbed back into our bodies.

To prevent that interference, we need calcium-d-glucurate. Our bodies only produce it in small amounts, and if we don't eat enough fruit and vegetables like broccoli, cabbage and Brussels sprouts, we can suffer from a deficiency.

So we definitely need a supplement of calcium-d-glucurate.

And it just so happens that Chrysin, nettle root extract and calcium-d-glucurate are exactly what you get in AE-3, a new, advanced nutritional supplement specially formulated to defeat the three enemies of the new testosterone and the benefits we've been enjoying thanks to SD-200.

However, I'm not telling you about AE-3 to try and get you to switch from SD-200 - no way.

Stay with me because I'm about to let you into a very special secret, and that secret is ...

No, wait a second, I'm just going to remind you of something first.

July 21st, 1969: "That's one small step for a man, one giant leap for mankind." Remember those famous first words from the moon - and those grainy black and white pictures? And remember just a few days before, their Saturn 5 rocket, standing tall and proud on the launch pad, ready to thrust three men towards the heavens?

Now you may also remember that rocket was powered by a mixture of liquid hydrogen and liquid oxygen - each a very powerful rocket fuel in itself ...

... but mixed together, they produced more thrust than liquid hydrogen and liquid oxygen could ever do separately

And that, essentially, is what happens when you're combining your daily SD-200 with AE-3.

Taking them both together, you're stimulating testosterone production and effectively destroying its three enemies, so you're vastly increasing the amount of beneficial "free" testosterone remaining in your body - and I don't have to remind you of the benefits of that, do I?

So here's the secret: for just a very short time we've got a discounted introductory offer *only* for existing SD-200 customers, which you'll find at http://www.ae-3.com/launchspecial.html.

It's definitely time-limited, so I'll be reminding you a couple more times before it goes at exactly midnight <<<date>>> but when that offer's gone ... it's gone.

So hurry on over to http://www.ae-3.com/launchspecial.html to discover more about the benefits of combining SD-200 and AE-3, and to take advantage of your opportunity to enjoy the benefits of AE-3 - for less!

Sincerely,

Sam Lee Harrison

Part 2

Subject Line: 2nd Notice – Last 3 Days - The 3 Enemies of Testosterone & the Launch of AE-3

Dear %firstname%,

I wrote to you a little while ago to advise you that even though Pure Science Supplements' SD-200 provides you with the benefits of increased testosterone, those benefits can easily be reduced by the three deadly enemies of testosterone I told you about in that email.

I'll just remind you of those three enemies.

The first enemy is aromatase, the enzyme that converts testosterone to oestrogen.

The second enemy is SHBG Binding, which binds to the testosterone in our bloodstream, thereby reducing the amount of "free" testosterone available to us. And "free" testosterone is the kind we need, because any other kind is useless to us - especially that bound by SHBG (that stands for Sex Hormone Binding Globulin, remember).

And the third - and definitely the most deadly - enemy is excess oestrogen. As you recall, I described the effect of excess oestrogen as a triple - not double, but triple - whammy, in that the more oestrogen we have in our bloodstream, the more we produce SHBG ... and the more SHBG we produce, the less useful free testosterone we're left with.

What makes it worse is that excess oestrogen attaches itself to testosterone receptors all around our bodies … and by doing so, signals our systems to cut down on our already-reduced testosterone production.

In my previous email I reminded you that aromatase production can be dramatically reduced by a natural flavinoid called Chrysin, resulting in less oestrogen in our systems and more testosterone.

SHGB binding can be significantly reduced with extract of stinging nettle root, which contains elements that bind to SHGB instead of testosterone, leaving us with free testosterone in our bloodstream - and that's the kind we need.

And to reduce excess oestrogen even further, we need to help our liver flush that - and other toxins - out of our system with the help of calcium-d-glucurate, which prevents interference with that flushing mechanism that can cause excess oestrogen and those other toxins to be reabsorbed back into our bodies.

And yes, excess oestrogen really is a toxin. Aside from reducing testosterone production and the amount of free testosterone in our systems, excess oestrogen has been linked to an increased risk of:

Diabetes

Certain types of cancer

Heart disease

Narrowing of coronary arteries

Heart attack

I also reminded you that Chrysin, nettle root extract and calcium-d-glucurate are exactly what you get in AE-3, the new, advanced nutritional supplement specially formulated to wipe out those enemies of our increased testosterone and the benefits we've all been enjoying thanks to SD-200.

I didn't tell you about AE-3 to try and get you to switch from SD-200, but I did give you a very clear example of what happens when you take two elements and combine them, as in the liquid hydrogen and liquid oxygen fuelling the mighty Saturn 5 rocket that powered those first men toward their assignment with a nearby heavenly body. Liquid hydrogen is a powerful fuel by itself. Likewise liquid oxygen. And when the two of them are mixed together, they produce more power than they could ever do separately.

And that, essentially, is what happens when you're combining your daily SD-200 with AE-3.

Taking them both together, you're stimulating testosterone production and effectively destroying its three enemies, so you're vastly increasing the amount of beneficial free testosterone in your body - and I don't have to remind you of the benefits of that, do I?

So I'd just like to tell you once more that for just a very short time we've got a discounted introductory offer *only* for existing SD-200 customers, and you'll find it at http://www.ae-3.com/launchspecial.html.

It's very definitely time-limited, so I'll be reminding you just one more time but when that offer's gone - at midnight on <<<date>>> ... it's gone for good.

So hurry on over to http://www.ae-3.com/launchspecial.html to discover more about the benefits of combining SD-200 and AE-3, and to take advantage of your opportunity to enjoy those additional benefits of AE-3 - for less!

Sincerely, Sam Lee Harrison

Part 3

Subject Line: Final Notice – Last 24 Hours - The 3 Enemies of Testosterone & the Launch of AE-3

Dear %firstname%,

I've written to you twice now to advise you that even though Pure Science Supplements' SD-200 provides you with the benefits of increased testosterone, those benefits can easily be reduced by the three deadly enemies of testosterone I told you about in that email.

And this is your final reminder: at exactly midnight <<<date>>> the extra-special discount offer to introduce you to the benefits of combining AE-3 with SD-200, is going to get taken down – for good.

Until then, you'll find it at http://www.ae-3.com/launchspecial.html

Just to recap, those three enemies of testosterone are:

Aromatase

SHBG Binding

Excess oestrogen

Aromatase is the enzyme that converts testosterone to oestrogen.

SHBG Binding binds to the testosterone in our bloodstream and reduces the amount of "free" testosterone available to us. And "free" testosterone is the kind we need, because any other kind is useless to us.

Excess oestrogen is a triple - not double, but triple - whammy, in that the more oestrogen we have in our bloodstream, the more we produce SHBG ... and the more SHBG we produce, the less free, useful, testosterone we're left with.

Making matters worse, excess oestrogen attaches itself to testosterone receptors all around our bodies … and by doing so, signals our systems to cut down on testosterone production.

In my previous emails I told you that aromatase production can be dramatically reduced by a natural flavinoid called Chrysin, resulting in less oestrogen in our systems and more testosterone.

I also said SHGB binding can be significantly reduced with extract of stinging nettle root, which contains elements that bind to SHGB instead of testosterone.

As well as that, I told you we need to help our liver flush excess oestrogen out of our system with calcium-d-glucurate. This prevents interference with that flushing which causes excess oestrogen to be reabsorbed back into our bodies.

(Just as an aside, too much alcohol, or too many drugs of any kind impair that flushing …

… and talking of alcohol, I don't want to spoil your enjoyment, but did you know those frosty beers that slip down so easily are usually made with hop plants – and that hops are one of the most estrogenic plants on the planet?

Small wonder, then, that scientists are looking into using hops as an alternative to Hormone Replacement therapy for women going through a rough menopause.)

And then I reminded you that Chrysin, nettle root extract and calcium-d-glucurate are exactly what you get in AE-3, the new, advanced nutritional supplement specially formulated to wipe out those enemies of our increased testosterone and the benefits we've all been enjoying thanks to SD-200.

I didn't tell you about AE-3 to try and get you to switch from SD-200, but I did give you a very clear example of what happens when you take two separate components and combined them.

That example was the liquid hydrogen and liquid oxygen fuelling the mighty Saturn 5 rocket that powered those first men toward our closest heavenly body. Liquid hydrogen is a powerful fuel by itself. Likewise liquid oxygen. And when the two of them are mixed together, they produce more power than they could ever do separately.

And that, essentially, is what happens when you're combining your daily SD-200 with AE-3.

Taking them both together, you're stimulating testosterone production and effectively destroying its three enemies, so you're vastly increasing the amount of beneficial free testosterone in your body - and I don't have to remind you of the benefits of that, do I?

So I'm telling you one final time that you can find a discounted introductory offer *only* for existing SD-200 customers at http://www.ae-3.com/launchspecial.html.

It's very definitely time-limited, so when that offer's gone - at midnight on <<<date>>> ... it's gone for good.

So hurry on over to http://www.ae-3.com/launchspecial.html to discover more about the benefits of combining SD-200 and AE-3, and to take advantage of your opportunity to enjoy those additional benefits of AE-3 - for less!

Sincerely, Sam Lee Harrison

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The Fountain of Youth Report

Email #1: [F.o.Y.]: Thank You for Ordering “The Fountain of Youth Report”

Hello %$firstname$%, and welcome to the first step in your journey to a happier, healthier, more vigorous and more passionate you.

There's a lot of information in this series of emails. I could call it an e-course, but that sounds like you'll get a test at the end.

There won't be any tests - but we are looking for a result. And that result can only be a happier, more educated man enjoying the energy, vitality and sexual passion of a man many years younger.

And yes, I do have the products to help you regain that youthful energy, but my primary objective here is to help you understand what's going on inside you before, during and after what’s commonly referred to as a mid-life crisis ...

… and my secondary objective is to explain how the products I offer can help you.

However, I definitely will be reminding you about SD-200, and referring you back to Joseph Kersey’s “The Fountain of Youth Report” every now and then.

You’ll find a link to that report at the bottom of each of my emails in case you want to re-read it or send a copy to a friend.

In short, this email series is much more about giving you information than trying to persuade you to make a purchase. After all, you've got a right to know what's going on inside your own body. And you’ve also got a serious obligation to yourself and your loved ones to do something about it.

So … what kind of information am I talking about here?

This is an oversimplification, but testosterone is the hormone that makes us men masculine, and oestrogen is the hormone that makes women female. Too much of either isn't good for us, and neither is too little.

Unfortunately, as we're all too aware, as both men and women get older we don't produce as much testosterone or oestrogen as before.

For women, it’s generally like walking off the edge of a cliff: one moment they’re Mother Nature’s friends, capable of creating more life … and the next – no more babies, therefore no more use, therefore end of story.

For us, though, it’s a more gradual process. So gradual, in fact, that we don’t even notice it happening until one day we wake up and realise our mojo hasn’t been working the way it used to for quite some time.

And that’s what happens when our testosterone production tails off.

So we'll be looking at testosterone, how it was discovered, how it's produced and the effects it has on us throughout our lives, physically, mentally and even emotionally.

We'll be discovering what triggers our bodies to produce more testosterone, and what, inside us, tries to keep that production down. And, of course, what we can do to boost testosterone production back up again.

We’ll also be looking at what others have done to raise their testosterone levels and why their way of going about it can do much more harm than good.

I’m talking, of course, about testosterone replacement therapy. Yes, it’s a good thing in certain cases, like, for example, when puberty doesn’t happen in a boy when it should.

That kind of therapy can kickstart testosterone production, and there are many thousands of men out there who are very grateful for it.

However, when it comes to later on in life, the price we pay for testosterone replacement therapy might just outweigh the benefits.

And this is why a natural method of helping the body create the right amount of testosterone is so much safer – and more effective – than introducing synthesized chemicals into our bodies.

That natural method is, of course, SD-200, the nutritional supplement that helps you regain and increase all the youthful energy, vitality and sexual passion you once enjoyed.

So, until this time next week, when you’ll find an email from me with the subject line [F.o.Y.]: “The Fountain of Youth Report” - A Suggestion, this is Sam Lee Harrison thanking you once again for joining my mailing list, and wishing you all the best.

Disclaimer – These emails are for educational and entertainment purposes only, and should not be considered as medical advice. Before embarking on any course of supplements you are advised to speak with your physician about it.

You’re receiving this series of emails because you expressed enough interest in regaining your youthful vitality to have downloaded a copy of Joseph S Kersey’s “Fountain of Youth Report”. (Click here if you’d like another copy for yourself or a friend.)

And if you can’t wait for me to go into detail about SD-200 and want to get hold of some for yourself right now, then click here to visit your special promotional order page where you can save XXX% off the regular price.

Email #2: [F.o.Y.]: “The Fountain of Youth Report” - A Suggestion

Hello again, $%firstname$%, and welcome back.

Stick with me, because I’m going to be sending you a lot of information over the next twelve months or so.

That information is more than just important - it's essential, and the expression "life changing" is especially true in this case - it's all about your life, and how I can help you change it back to the way it used to be.

Like I said last time, you’ve got a right to know what’s going on inside your own body – especially when it comes to hormones and how they’re produced and, of course, that all-important testosterone. And that’s what I’m going to be telling you.

It’s not quite an ongoing biology lesson: there’ll be some history thrown in as well, plus a cocktail recipe or two, so it certainly won’t make for boring reading.

Occasionally I'll have to toss in a technical term like cyclic guanosine monophosphate but I'll explain it straight away. For example, cyclic guanosine monophosphate is a substance in your eyes that helps convert light into electrical signals. It's in your dick as well, but there's no point in shining a torch down your pants – you won’t feel a thing.

There’ll be a few other little factoids dropped in for you to enjoy and pass on, and of course we'll be looking at the supplements I can offer you, what they're made up of and precisely how they’re going to help you regain the kind of stamina and vitality both in and out of the bedroom that may just be missing from your life today.

We'll even be checking out a certain blue pill in the not-too distant future, just to find out how it works, and - if you're short of something to talk about over a beer one evening - what it's been scientifically proven to do for hamsters. (It's not what you think.)

So I'd like to make a suggestion here, if I may: once a week from here on in, you'll be receiving an email from me, and you'll recognize it because of the “[F.o.Y.]” at the beginning of the subject line. To make the most of this series of articles, you’ll find it worthwhile creating a separate folder in your email program and moving each email into it when it arrives. You could even set up a rule to do it automatically.

This way, you'll be able to read any email at your leisure and refer back to the information there any time you like. You may even want to forward one or two articles to friends of yours to help them through what they think is their midlife crisis, and who can't understand why you’re not suffering from the same sort of mental, physical and emotional symptoms they are.

And the reason you’re not suffering from those symptoms might just be SD-200, the nutritional supplement that helps you regain and increase all the youthful energy, vitality and sexual passion you once enjoyed.

So until this time next week, when we'll be looking at the run-up to what people call a midlife crisis in "[F.o.Y.]: The Midlife Crisis - What's Really Going On Inside You", this is Sam Lee Harrison wishing you all the best for now.

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You're receiving this series of emails because you expressed enough interest in regaining your youthful vitality to have downloaded a copy of Joseph S Kersey's "Fountain of Youth Report". (Click here if you'd like another copy for yourself or a friend.)

And if you can't wait for me to go into detail about SD-200 and want to get hold of some for yourself right now, then click here to visit your special promotional order page where you can save XXX% off the regular price.

Email #3: [F.o.Y.]: The Midlife Crisis - What's Really Going On Inside You

So, %$firstname$% ... do you feel like you might be heading towards a midlife crisis? Or could you already be there?

How many of these symptoms sound familiar?

Physically

· You take longer to recover from bumps, cuts and bruises

· You're putting on a few pounds, but there's no change in your diet

· You're finding more hairs in your brush and comb than you used to

· You're sweating more at nights - for no apparent reason

· Your skin's a lot dryer than it used to be

· You feel stiffer in all the wrong places, like muscles and joints … and you're not feeling stiff in any of the right places any more

· You're more tired for longer

Mentally

· Your self-confidence may be faltering

· You wonder if you've been living your life the wrong way until now

· You're not sure you're going to fulfil any more of those ambitions you had – or even if those ambitions are even important to you any more

· You're becoming increasingly aware of your own mortality

Emotionally

· You get tetchy much more easily than you used to

· You feel depressed for no obvious reason

· You're feeling a sense of restlessness

· You're starting to feel disappointed in yourself and the way your life has been going

These symptoms can be brought on by a variety of reasons:

· Children growing up and / or leaving home

· The death of a parent

· Divorce or separation

· The loss of a job …

… and they can feel worse than they already do anyway purely because we're living in the kind of society that places more value on the beauty of youth than on the wisdom and experience that comes with age. (And if that statement resonates in any way with you - any way at all - then welcome to the club, my friend.)

It's all to do with hormones, those messenger chemicals released from cells in glands such as the thyroid, the adrenals, the pituitary and the pancreas.

The hormones we're most concerned with here, though, are the ones classed as "androgens". They're created in our testes and adrenal glands, and help look after our central nervous system, bone and bone marrow, our muscles, blood and our prostate.

They also have a role in keeping us men sharp and alert, and research has recently started into the link between androgens and our moods.

And there is, of course, the not-so-small matter of sex, both in the womb, where androgens are the deciding factor when it comes to whether we, as foetuses, become male or female ... and, many years later, in the bedroom where they help control our sex drive and potency.

And there's one androgen we're going to be looking at very closely from here on in: testosterone.

Now, let's get back to what's going on inside us during our midlife crisis.

Whether it's started off by depression due to age, or an increasing sense of our own mortality, the death of a parent, children leaving home, a divorce, separation or even the loss of a job ... or whether a midlife crisis is what starts off our susceptibility to that kind of depression, it's also inextricably linked to the slowing down of hormone production.

That slowdown means the signals our body gives to our testes to produce testosterone get weaker and weaker. And as we produce less and less testosterone, what we do produce, simply speaking, gets converted into other hormones.

And the effect of lowered testosterone production equals the beginning of the slowdown towards the end of not just our sex lives but also out masculinity as a whole.

There could be other factors helping to cause that slowdown, such as depression, diabetes and heart disease, but if we're healthy, happy and not diabetic, then pretty well any slowdown in any aspect of our lives can only be put down to decreased testosterone.

But that decrease can be slowed down, stopped and even reversed with SD-200, the supplement that helps you regain and increase all the youthful energy, vitality and sexual passion you once enjoyed!

So let's look at testosterone in a lot more detail next time in "[F.o.Y.]: Testosterone for Beginners".

Until then, this is Sam Lee Harrison wishing you all the best for now.

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You're receiving this series of emails because you expressed enough interest in regaining your youthful vitality to have downloaded a copy of Joseph S Kersey's "Fountain of Youth Report". (Click here if you'd like another copy for yourself or a friend.)

And if you can't wait for me to go into detail about SD-200 and want to get hold of some for yourself right now, then click here to visit your special promotional order page where you can save XXX% off the regular price.

Email #4: [F.o.Y.]: Testosterone for Beginners

Today, %$firstname$%, we're going to get a brief introduction to what we really could call the essence of our masculinity - testosterone.

So …

What is testosterone?

Where does it come from?

Where does it go?

What does it do?

How much should we have?

Why would we have less than that ... and ...

How can we produce more?

Testosterone, then - what is it? It's an anabolic steroid, and the principal male sex hormone.

It gets produced in Leydig cells in our testicles, and that production is controlled by the hypothalamus and pituitary glands.

In women, it's produced in the ovaries and adrenal glands - but only about one-tenth the amount of the quantity we men produce. However, women are much more sensitive to testosterone than we are.

Where does it go? All round your bloodstream, for between 15 and 30 minutes, until it either settles in certain specialised receptor cells, or ends up in the liver, to be flushed out of the body in urine.

What does it do? Anabolic steroids in general enhance muscle development, strength and endurance by increasing protein production within those muscles. Testosterone in particular, though, does a lot more than that: before we're even born it controls the development of our genitals, and as we grow towards puberty it keeps our bones hard and muscles strong, as it also does beyond that time.

I don't have to go into too much detail about hitting puberty - we've all gone through those physical changes and they, of course, are pretty well all down to testosterone.

It also affects cognitive functions like attentiveness, memory span and some researchers even say it has an effect on our spatial ability.

As for how much we should have, testosterone levels are measured in nanograms per decilitre of blood (ng/dL). We should have between 300 - 1000ng/dL, and anything around the 350 mark and below is generally considered low. The highest levels of testosterone in our bloodstream usually occur in the morning, but after the age of 40 or so, there's a decrease in the difference between that morning level and levels occurring throughout the rest of the day.

Testosterone levels seem to be higher during the summer months, as do Vitamin D levels, and researchers are looking into the correlation between those two facts.

Physical reasons for having less testosterone than normal would include vegan diets or diets rich in carbohydrates; substituting soy protein for meat protein; a blood/sugar imbalance; a zinc deficiency ... and antiandrogens (compounds that can prevent testosterone from reaching receptor cells) such as - get this - spearmint tea. Spearmint? Maybe we should think twice before reaching for that pack of gum.

Other reasons for low testosterone levels would include stress, loss of status, a lack of feeling in control of the situation and, of course, age.

We can increase testosterone production - up to a point - by sleeping well, increasing the amount of proteins and fats in our diet, taking up strength training, resistance training or high intensity exercise ... and, of course, enjoying our shiny new sports car.

But what, I hear you asking, if your local Ferrari dealer is closed?

I've got two answers for you. The first is to click here and visit your special promotional order page where you can save XXX% off the regular price of SD-200 …

… and the other? Well, you'll just have to wait till next time to find out, in "[F.o.Y.]: Testosterone Replacement Therapy".

Until then, this is Sam Lee Harrison, wishing you all the best for now.

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And if you can't wait for me to go into detail about SD-200 and want to get hold of some for yourself right now, then click here to visit your special promotional order page where you can save XXX% off the regular price.

Email #5: [F.o.Y.]: Testosterone Replacement Therapy

Hello again %$firstname$% - today we're taking a quick look at testosterone replacement therapy.

If a man's body isn't producing enough testosterone, one way of boosting testosterone levels is by introducing artificial testosterone into his system.

But how much testosterone is not enough? Technically speaking, anywhere around and below 350 nanograms per decilitre of blood can be regarded as "low", and that level can be established either by testing either blood or saliva.

But then again, a low testosterone level doesn't necessarily mean you're feeling - or functioning - below par. And you can still feel lousy with a normal or even a high testosterone level.

It's somewhat subjective, to say the least.

However, there are situations where it's easy to tell when testosterone replacement therapy is needed, as in the case of delayed puberty in boys, where a course of synthetic testosterone like methyltestosterone can kickstart the process.

Testosterone replacement therapy takes many forms: patches, gels or creams on the skin, pellets under the skin, oral doses ... and injections into the butt muscle. Frequent injections. Potentially painful injections. Frequent and potentially painful injections.

But whatever form that therapy takes, it's essential to have regular blood tests to make sure it's working properly.

If it is working properly, someone receiving TRT should start experiencing positive effects like:

More get-up-and-go

More hair growth

Improved sexual activity

Less irritability

Less depression ...

... and, all in all, an increased ability to cope with what life throws at him.

On the other hand, there can be some not-so-pleasant side effects, like:

Oily skin and zits

Less hair growth

Prolonged and painful erections

Serious genital shrinkage

Man boobs - and swellings elsewhere around the body

Yellowing of the eyes and skin

Liver damage (therefore alcohol is a definite no-no)

An increased sex drive - but not much of an ability to do anything about it

Infertility

Thicker blood, which could lead to a greater risk of stroke ...

... and if there was anything even faintly cancerous around the prostate region before, testosterone replacement therapy has been known to accelerate the process.

And, just to reiterate, your genitals can shrink. Seriously small. Think pencil. Think stub.

All in all, then, if someone isn't very lucky, the benefits of TRT can be seriously - if not fatally - outweighed by the disadvantages.

But looking a little deeper, who's to say that TRT is the right remedy for a case of feeling down in the dumps in the first place? It happens to us all, and it's not necessarily caused by a lack of testosterone.

People can get antidepressant or tranquilliser prescriptions for depression, and if they want to do things a little more naturally, there's always St Johns Wort, which can help with negative emotions from anxiety to despair.

TRT could just be a quick fix - that's if it does really work. After all, who's to say that an awful lot of any perceived improvement isn't just psychological in nature, like just a placebo effect? Some say that the people who shout out the best things about TRT are the people who actually administer that therapy ... while making themselves big bucks in the process.

Yes, it is possible to raise testosterone levels with TRT, but as for filling yourself with an artificial, synthesized substance and risking anything from zits to a teeny weeny wienie, and even to prostate cancer, is it really worth it?

Especially if there's such a simple, natural and totally beneficial alternative that gives you all the advantages of increased testosterone production - with none of the disadvantages?

I’m talking, of course, about SD-200, the supplement that helps you regain and increase all the youthful energy, vitality and sexual passion you once enjoyed.

Just for the fun of it, next time we'll be looking a little deeper into testosterone replacement therapy, and some weird and wonderful facts in "[F.o.Y.]: A History of Testosterone (Part 1)”.

Until then, this is Sam Lee Harrison, wishing you all the best for now.

PS - I nearly forgot - the last email ended with the question "What happens if your local Ferrari dealer is closed?"

There were two answers. The first was to click here to visit your special promotional order page where you can save XXX% off the regular price of SD-200 …

… and the second answer is, of course, to go see your local Porsche dealer instead.

Because here's what researchers at Montreal's Concordia University discovered when testing testosterone levels behind the wheel: 39 young men each volunteered to drive around for an hour in a 16-year-old Toyota Camry.

Saliva samples showed their testosterone levels either remained the same or dropped slightly as they cruised round town in the battered old family car.

Samples taken while driving another car, though, showed their testosterone levels to have climbed significantly higher. Not surprising, really, when that other car just happened to be a Porsche 911 Carrera Cabriolet.

So now you know.

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Email #6: [F.o.Y.]: A History of Testosterone (Part 1)

Welcome back, %$firstname$%!

Do you know where the word testify came from? Here's a hint: the word "testicles" comes from the Latin "testiculi", meaning "little witnesses".

Vocabulary lesson over. Now, it's time for some history.

Since the dawn of civilization, there has always come a time in a man's life when it just won't stand to attention like it used to do.

And that's because, probably, civilisation meant that men could get old enough to actually lose the urge, as opposed to being trampled by a mammoth, eaten by a sabre-tooth tiger or meeting their Maker in some other uncivilised way before their testosterone production even had a chance to slow down.

Incidentally, even though we all know our erections are due to an inflow of blood, it took until Leonardo da Vinci worked that one out for people to stop thinking hard-ons were down to spirits (evil or otherwise)… or that their dicks were filling up with air.

Moving right along …

And since the dawn of civilisation, the search has been going on for something - anything - a man could take to restore his waning spirits and his drooping ...well, you get the idea.

Some kind of medicine - any kind of medicine. And fast!

The ancient Egyptians thought testicles had medicinal powers. In India, in around 1,000 BC, they recommended eating testicles to cure impotence. (Check the "Ayurveda of Susruta" if you want the exact recipe, but really it's just fried goat balls in butter. Simple.)

In the second century BC, the Greeks left their billygoats to go do what billygoats do best, and instead followed a recommendation to dine on hippopotamus testicles instead.

Orgies in ancient Rome called for refreshments such as liquidized goat or wolf balls.

So people have pretty well always had an inkling that there was something special going on inside the average scrotum. But just not what that something special was.

Let's move to 1848, when Arnold Berthold started everybody in the direction we're heading towards today. His research idea was to take six roosters and castrate them all. For two of those birds, he put one of their testicles back. For two other birds, he put two testicles from another bird back where they should have been ... and the other two he left castrated.

Berthold checked the wattle and comb on each of the birds and this is what he found: the birds with no balls lost their wattles and combs, while those of the birds with balls - their own or otherwise - went back to normal.

Bingo! This proved to Berthold that the testes – or something about them - had an effect on the bloodstream, which subsequently had an effect on the rest of the body.

And, of course, the older we men get, the less of an effect we get in our bloodstreams … and the rest of our bodies.

Now, we could let that happen and just, well, fade away, or we can slow down, stop and even reverse the aging process with SD-200, the supplement that helps us regain all the youthful energy, vitality and sexual passion we once enjoyed.

Feel like a little more history?

OK – see you next time in "[F.o.Y.]: A History of Testosterone (Part 2)".

Until then, this is Sam Lee Harrison wishing you all the best.

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Email 7: [F.o.Y.]: A History of Testosterone (Part 2)

Welcome back, %$firstname$% - ready for a little more history?

OK, then, let's head back to November 1911. It's a grey day outside in Philadelphia but in a well-lit surgery, history is being made.

Organ transplants are pretty commonplace these days, but back then they were unheard of.

However, an organ is being transplanted this grey Philadelphia lunchtime. The first one ever. A testicle. It would have been a sheep's testicle, but a human one had suddenly become available.

Unfortunately, the transplant didn't work – the testicle was rejected.

However, in 1914, things worked out a little better.

This time, it wasn't an entire testicle, but some fresh slices from one that was (extremely) kindly donated by someone to a man who'd lost both of his ... and four days later, said man now (quote) "had a strong erection accompanied by marked sexual desire. He insisted on leaving his hospital bed to satisfy this desire" ... which he did, constantly, for at least the next couple of years, until he disappeared off the scene completely.

The surgeon in question, one Victor Lespinasse, continued transplants like this - for those who could afford them - for some years, even including one on John D Rockefeller's son-in-law. This particular operation became the subject of a popular drinking song for a while afterwards.

At the other end of the social spectrum, experiments in the same vein were going on at San Quentin. Donors were easy to come by (think Death Row), and donors were equally easy to come by in Paris, where Serge Voronoff, testicle transplanter to the rich and famous was doing a roaring trade. But the testicles Serge transplanted came from African chimpanzees.

And the more the phrase "Monkey glands" was heard in polite European society (OK, perhaps not polite, but certainly well-off) the richer and richer Voronoff became. He even set up his own monkey farm in the south of France.

By the way, the next time you're behind the bar and you get asked to mix up a Monkey Gland, take 2 oz. Gin, 1 oz. orange juice, 1/4 oz. Grenadine and a dash of absinthe. Swirl the absinthe round the inside of a chilled cocktail glass, shake the other ingredients with some ice cubes, strain them into the glass and garnish with a slice of orange or a burnt orange peel. (Purists tend to throw out any loose absinthe not coating the inside of the glass. Just so you know.)

Voronoff had spent some time as surgeon to the Khedive of Egypt, and had been fascinated by the state of the eunuchs in the Khedive's palace. Their physical appearance and early deaths led him to believe that there was rather more to the function of testicles than just creating sperm and giving their owners the horn.

And he was right.

Just how right he was – and how that discovery was finally made, I'll be telling you about next time in "[F.o.Y.]: A History of Testosterone (Part 3)".

Until then, this is Sam Lee Harrison wishing you all the best for now.

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Email #8: [F.o.Y.]: A History of Testosterone (Part 3)

Remember those castrated roosters, %$firstname$%? (I'll bet you don't get many emails that start like that every day.)

Here's just a quick reminder - the ones that got their own testicles back grew their wattles and combs again. The ones that had other birds' balls stitched in grew those wattles and combs back again ... while the ones that didn't get anything back effectively lost their combs and their wattles.

All in all, the comb-and-wattle test became the sort of standard male hormone testing methodology.

So there must have been something in them there chicken nuts, then. But wait - back in 1911, one Albert Pézard discovered that the more extract of bull testicle he injected into a castrated rooster, the more its comb grew. So that meant there must have been something in both bull nuts and chicken nuts that they had in common. But what was it?

On the basis that there were female hormones floating around in the urine of pregnant women, researchers reasoned, there must be a certain amount of male hormone swilling around in male urine.

And, indeed, there was. OK, so it took 15,000 litres of the stuff, courtesy of the local police, to isolate a whole 15mg of this particular male hormone, but there it was.

They called it androsterone.

In 1934, the first artificial androsterone was synthesized at the Ciba labs in Basle, Switzerland. From cholesterol.

And for quite some time, people accepted that testicles produced nothing in the way of male hormone except androsterone, and that was that.

However ... once they switched their testing methodology from roosters to rats, researchers discovered that male hormones extracted from urine had less effect than male hormones extracted from testicle tissue.

Now, if you were thinking there must be better ways of conducting research than hanging around a police station holding a bucket, this probably isn't one of them.

In 1935, researchers isolated 5 mg of a new hormone they christened testosterone.

It was ten times more potent than androsterone when it came to the rooster comb test, and seventy times more so when researchers tried it out on rats.

But to get those 5 milligrams of testosterone, they needed to process nearly a ton of bull testicles. Once they'd mopped up the lab afterwards, researchers came to the conclusion that androsterone was what was left of any testosterone once it had been filtered through the liver and flushed out in the urine.

And, not so long after that, they'd figured out how to synthesize testosterone.

Again, they made it from cholesterol.

Next time, we'll find out how to create testosterone ourselves, in "[F.o.Y.]: Today's Recipe: Testosterone."

Until then, this is Sam Lee Harrison wishing you all the best.

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Email #9: “[F.o.Y.]: Today’s Recipe: Testosterone.”

Birds do it, so the song goes. Bees do it. Even educated fleas do it.

Let’s do it, %$firstname$% … let’s make testosterone.

And yes, it is possible to create testosterone outside the average scrotum.

For example, here's a recipe I found on the net a while back:

Dissolve 10 grams of Androstenedione powder in 400ml methanol, and cool it to 32 degrees F in a salt or ice bath.

Once it's cooled, stir in 2.5g sodium borohydride.

Keep stirring for another 45 minutes, always making sure the temperature remains at a constant 32 degrees.

Keep stirring while adding 2ml of acetic acid at a time and all the while checking the PH of the solution.

You'll be getting a whiff of hydrogen gas in the process, but never mind - keep stirring.

Keep adding the acetic acid, 2ml at a time, stirring all the while - and checking that PH level.

Once your litmus paper indicates the solution is turning acidic, you can stop stirring.

But you haven't finished yet.

Now boil off the solution until you've got 50 ml left.

Add that 50 ml to 700 ml of distilled water and filter out the cloudy stuff, which you’ll then need to rinse through with clean water several times.

Once it's rinsed, air dry it (or oven dry it at a very low temperature) until you've got a powder that's 80% testosterone, and the other 20% being androgenic steroids of various types.

And there you go.

Another popular - and possibly even simpler - method of synthesizing testosterone this time from DHEA (or dehydroepiandrosterone to give it its full name) involves creating a bacteria culture from yeast, DHEA and sugar.

You'll also need a little ether or methylene chloride, available from your friendly local pharmacist.

It'll take about a week, and if you want the full ingredient list and the recipe, you'll need to read through US Patent # 2,236,574.

On the other hand, you might just want to lie back and let nature take its course, automatically.

And I'm serious about lying back: your body produces testosterone 24/7, but peak output happens in the early morning.

So, while you're sleeping peacefully in those precious few hours before your alarm goes off, here's what's going on inside you.

First of all, think spaghetti. Really thin spaghetti. Capellini or even capellini d'angelo, for example. Now think of a huge bowlful of the stuff, freshly cooked and steaming hot. No sauce on top, though. Not even butter.

Now scoop up all that capellini, pop it into a plastic bag and squeeze all the air out of it.

And that, roughly, is what the insides of an average testicle looks like. There's lots of thin wiggly tubes, where sperms are growing. We'll just let them carry on growing, because we're much more concerned with what goes on in between those tubes.

That's where you'll find your Leydig cells, and we've got German anatomist Franz Leydig to thank for discovering them in 1850. Take a bow, Franz.

Without getting too complicated about it, Leydig cells have the capacity to take cholesterol and convert it from one compound to another to another and to another (and a few more) until they eventually create … testosterone

Now, these cells are part of a feedback loop that starts in the cerebral cortex, which sends a signal to the hypothalamus, which in turn sends a signal to the pituitary gland.

So far, everything's happened in the immediate area of the brain. Now things are going to go a little further afield.

The pituitary gland receives its message from the hypothalamus and starts producing two hormones - one of which has a lot to do with hair (and so it should with a name like follicle-stimulating hormone, or FSH) ...

... and the other of which has a great deal to do with testosterone production.

This hormone is known as Luteinizing Hormone (or LH for short) and it travels away from the brain, in the bloodstream, until it gets to the testes.

Once there, the Leydig cells on the outside of those tubes where sperm are growing receive that chemical signal and release the testosterone they've been creating from cholesterol into the bloodstream.

Much of that testosterone gets attached to a chemical compound which carries it round the bloodstream. We'll be looking at that process in detail later on, but for now, if you just want to remember SHBG (or Sex Hormone Binding Globulin) you can always find a fairly detailed reference to it in your copy of "The Fountain of Youth Report".

So those are just some of the ways we can make testosterone.

In short, you could spend hours and hours stirring methanol, or mix up something like a very small homebrew kit and wait a week ...

... or you could just turn the light out, go to sleep and let nature do its work.

But if you feel like nature's not working hard enough, you've always got the option of clicking here and visiting your special promotional sales page where you can pick yourself up a supply of SD-200 with a discount of XXX%.

So until next time, when we recap on what we've discovered so far in "[F.o.Y.]: Testosterone – A Quick Recap", this is Sam Lee Harrison wishing you all the best.

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Email #10: [F.o.Y.]: Testosterone – A Quick Recap

Hello %$firstname$% and welcome back.

Today, we're just going to do a little recap on what we've learned so far. I hope you've been finding this as interesting to read as I have to research it.

I also hope that even though I've been reminding you about SD-200 and what it can do for you, you don't think this whole email series is about trying to make a sale.

It's more about helping you understand what's going on inside you when your mojo doesn't work the way it used to any more … and how to help it perk up and get right back into the swing of things once again.

So, what have we done? We've looked at testosterone, what it is, where it comes from, where it goes, what it does, how much we should have, and ways of helping our bodies produce more.

We've also established that a low testosterone level doesn't necessarily mean you're feeling - or functioning - below par, because you can still feel lousy with a normal or even a high testosterone level.

You may have noticed that I wasn't exactly complimentary about testosterone replacement therapy in general. Of course it's a good thing when just a small amount helps kickstart the body into a puberty that's been delayed for whatever reason, don't get me wrong there.

But I also felt I had to point out some of the less pleasant (and perhaps possibly fatal) side-effects of ongoing testosterone replacement therapy – all so unnecessary when there's a perfectly safe, perfectly natural way of raising testosterone levels inside us.

We've also taken a little trip back in time, from the age of Ancient Egypt, to the Roman Empire and all the way up to mid-1800's Philadelphia in the quest for precisely what the "fountain of youth" inside us really is.

We peeked, very briefly at Arnold Berthold and his roosters, the eunuchs in that Egyptian palace, monkey glands, the discovery of androsterone …

… and from there, the discovery of testosterone.

We've had a quick little look at creating testosterone both in the kitchen and in our bodies, and next time we'll be tracking the trip our naturally-created testosterone makes through our systems.

In subsequent emails, we'll be considering the elements inside us that reduce the amount of available, useful testosterone in our bodies, and how we can safely and naturally raise that level once more.

And, of course, at some point I'll keep my promise and clue you in about what else Viagra can do for hamsters.

So, until this time next week, when you'll find an email from me with the subject line "[F.o.Y.]: The Travels of Testosterone", this is Sam Lee Harrison thanking you once again for being on my mailing list, and wishing you all the best.

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How to Get a First

Email 1

[Salutation]

Are there times when you want to do better at your studies?

Are there times when you wish those studies were more manageable?

And are there times when you wonder whether you're really going to gain the right qualifications to start you off on your dream career?

So would the ideal guide to making your studies easier and manageable enough to gain yourself a First Class degree be exactly what you're looking for?

Congratulations - you've just found it!

I'm Judith Mueller, holder of a First Class Honours degree (BSc Economics, London School of Economics, 2010) and author of "How to Get a First", the study guide that contains XXX tips, techniques and tactics already helping so many other students just like you gain their First - and go on to a successful, productive - and profitable - professional and personal life afterwards.

Now, getting your First - as opposed to having to make do with an Upper Second - doesn't require a 100% score ... a 90% score … or even an 80% score, but a score of just 70%.

Compare that to the 60-69% score for an Upper Second, and you'll see that it only takes a single mark more to make it from that level to the heady heights of a First.

Just one single mark? Is that all you could need?

Well, think of it this way: if you're aiming for an Olympic Gold and the fame and fortune that go with it, how much better do you have to be than the person you're going to have to beat into second place … who's going to end up as forgotten as you're going to be remembered?

Believe me, you don't have to be that much better: when it comes to racing, the difference between the glory of first place and the oblivion of second place (sounds like an Upper Second to me!) only has to be the tiniest fraction of a second – that's all.

You could call that a very slight edge.

Here's the [link] to a video clip that illustrates exactly what I mean when I say a *very* slight edge, as in the smallest fraction of a second. Watch and enjoy!

And that slight edge is all you're going to need to take yourself from a 69% score and the anonymity of an Upper Second up to that magic 70% mark … and all the benefits that come with a First Class degree.

From here on in, I'll be sharing some of my own tips and tactics I've put together for you in ""How to Get a First"". They're the ones I used for my own slight edge that netted me my First, and they'll do that for you, too.

Of course, if you can't wait until next time, you could always click [here] and get your very own FULL COPY of ""How to Get a First"", so you can begin using the XXX techniques there to get the head start you need towards your very successful adult life.

[Signoff]

Email 2

[Salutation]

Last time we discovered that the difference between a so-so Upper Second degree and the glowing prize of a First could only be the single mark that takes you from a score of 69% to one of 70%.

And talking of making a difference, that slight edge, that one single additional mark, could get you the career you've always wanted … as opposed to the one you'll have to put up with for the rest of your working life.

And which of those would you rather have? Right now is the time to decide: do you just want to cruise through uni and come out the other side with a ho-hum qualification, just like so many other graduates? Or would you rather find out – right now - how you can make the most of your time and graduate with that First the best employers are always looking for?

I know what I chose!

I said I'd be sharing some of those tips, tactics and techniques I developed to gain the First that got me to where I am today. I run several very successful businesses around the UK, and I'd never have made it this far if I'd settled for the oblivion of an Upper Second.

And here's the first tip, taken from the section in ""How to Get a First"" entitled "General Study Tips".

After years of stuffy classrooms, boring teaching materials (and let's not even think about the teachers themselves) it may be that a lot of the sheer joy of learning for you has just, well, gone.

And that's going to make your journey towards your First feel like one long hard uphill struggle. That's not an enticing prospect, is it? Especially if you've only just started on that journey.

So if that's how you feel about your time at university, what should you do?

For a start, you can re-connect with your Inner Child. Because for very young children, learning about themselves and the world around them has to be a fun process, otherwise none of us would have bothered to finish learning how to walk, talk and feed ourselves … as well as everything else we all need to take on board during the first few years of our lives.

Think back: how easy was it for you, back then, to pick up the lyrics to a song you liked? You just sang along with that song every time you heard it, repeating those lyrics, repeating them and repeating them … and then all of a sudden there they were – solidly locked into your memory.

And all because singing along with that song was fun.

But how can you make the serious grown-up business of studying towards your First – dare I say it – FUN?

Well, what attracts the attention of young children most? And holds it longest?

Here's a clue: why are those high-visibility jackets so easy to spot? Even when you're not looking for them?

It's the colour. The bright colour. It just jumps out at you. And that's especially true for young children. Because to young children, bright colours jump out at them, and they mean fun. For them, bright colours make something worth looking at, and something to enjoy.

So to make your studies more fun, it's time to re-connect with your Inner Child, the one who still loves all those bright colours and the enjoyment they bring. Break out your highlighters and brighten up all those dry facts on the paper in front of you …

… and bring a bit of fun back to your studies!

This is just one of the XX tips, techniques and tactics in the "General Study Tips" section of ""How to Get a First"", and next time I'm going to be letting you in on possibly the most dramatic way to get over that common fear of huge, intimidating textbooks, so you can get stuck into them more easily – and perhaps even more happily, too!

Of course, if you can't wait until next time, you could always click [here] and get your own FULL COPY of ""How to Get a First"", so you can begin using the XXX techniques there to get the head start you need to enjoy a very successful working – and personal - life.

[Signoff]

Email 3

[Salutation]

Hello again [name] – how have your studies been going recently? Are you feeling better about them now you're getting a bit of a helping hand? Have you been a bit happier using those highlighters … or did you think my advice about getting in touch with your Inner Child was just that little bit tame?

If you did, hold on to your hat, because this time I'm going to let you in on a bit of a mindblowing secret that cured me of my fear of those big scary textbooks. They were the ones that sat on my desk daring me to open them for far too long, before I plucked up the courage to turn to the first page.

Wouldn't you like to make books like that less intimidating and more manageable? I know I did.

But a word of warning: if you think a book – of any kind - is a thing of beauty, you might want to look away now.

Still with me? Excellent!

You've obviously come across the phrase "divide and conquer", and that's exactly what I needed to do to keep my daily reading on track and on schedule.

(I'll be talking about schedules later, because they are just so, so important if you want to walk out of uni and into the company you want to work for, instead of the one you end up working for.)

Back to those great big books, then: I took them and literally divided them into sections, usually around 20-30 pages long. You'll probably find using a modelling knife is better than any strong-arm tactics.

Dividing those books made them a lot less forbidding, because each shorter section was so much easier to work through (and a lot lighter to carry around, too!)

However, you do need to label each of those new sections very clearly so you can keep track of them, and I show you the best way of labelling them and creating a reference code to keep your reading on track - together with XX other tips and techniques to help you on your way to that First you deserve – in Section 2 of "How to Get a First" – "Tips on Textbooks".

Now, although dividing and conquering those massive textbooks won't endear you to your favourite librarian, there are other ways and means of staying on their right side (and you'll definitely need to do that) while dramatically boosting your reading speed and retention.

So next time I'll be revealing a new twist on an old, established method – a method you may be using already – to ramp up your reading speed and retention rate, while removing some of the tedium of going through those long dry passages of text that never seem to come to an end.

But then again, if you can't wait until next time, you could always click [here] and get your very own FULL COPY of ""How to Get a First"", so you can begin using the XXX techniques there to get the head start you need towards that very successful adult life you're preparing yourself for, during your time at university.

And you *are* preparing yourself for a very successful adult life at uni, aren't you?

[Signoff]

Email 4

[Salutation]

Hello again [name] – did you find last time's "divide and conquer" tip useful? It certainly took a lot of the fear out of opening those heavy-duty textbooks for me, I can tell you.

But once I'd conquered my fear and actually started reading, that's where another set of problems began.

Think of it this way: How many pages a week do you have to read through? Do you actually know? Have you created some sort of system to keep track of what you're reading, how much you've understood it … how much more you have to read … and by when?

And if you haven't, why on earth not?

I had to devise such a system for myself, but there's not enough room to go into it in detail here, but you can find it laid out for you in the "Tips on Textbooks" section in "How to Get a First" -

And now, back to my reading: I had at least five journal articles every week, totalling around 150 pages, that I had to read, learn and inwardly digest if I had any hope of achieving that First I was working for. That was 150 pages per module. And there were four modules. You do the math.

Unfortunately, my reading speed was such that I was spending sixty hours a week stuck in front of those articles and textbooks – and that was before I could start work on any kind of written homework, essays and assignments.

Now I said, last time, that I'd pass on a new twist on an old, established method – a method you may be using already – to ramp up your reading speed and retention rate, while removing some of the tedium of going through those long dry passages of text that never seem to come to an end, so here goes:

Have you ever used that old ruler trick, pulling it down the page to reveal each line in its entirety, one at a time? Many people swear that when they do this, their reading speed increases, and they remember more of what they've read.

For me, though, the lines above the one I'd just revealed kept catching my eye while I was trying to focus on the one I was trying to read, and at times that could end up adding a serious element of frustration.

However, using a ruler did speed up my reading and retention somewhat, so I stuck with it for a while, until the idea struck me: if the lines above what I was trying to read were interfering so much, why not cover them up, too?

So that's what I did, with the aid of some cardboard, sellotape and another ruler, I created the kind of screen that enabled me to read and retain one line at a time, while covering up the lines of text below and, more importantly, the ones above.

A bit Blue Peter, perhaps, but it definitely worked. Why not give it a go?

This and XX other tips, techniques and tactics are ready and waiting for you in "Speed Reading", one of the ten sections in "How to Get a First" the book I created to help you make the most of your time at university, so you can make the most of your life afterwards.

Interestingly enough, we're told that the earlier in the day we do our reading, the faster we read and the more we retain, so while we're on the subject of what time to get the best results, next time we'll take a look at how to schedule your studies so you get the results you need, to give you that slight edge that nets you the First you're after.

But if you just can't wait until then, you could always click [here] and get your very own FULL COPY of "How to Get a First" – quick, before everybody else does!

[Signoff]

Email 5

[Salutation]

And welcome back!

As you remember, last time I told you about a Blue Peter (or even Heath Robinson) method of blocking off text above what you're using a ruler to read, one line at a time.

Did you try it?

Did it work for you?

It certainly worked for me!

This time, let’s move on from studying to revision - it's a necessary evil, but one that you definitely have to put up with in order to gain the firmest possible foothold onto the career ladder of your choice.

Many people find themselves suffering from revision overwhelm - right when they need it least.

Symptoms of that overwhelm can include anything from staring blankly at a book for hours on end without absorbing any of the information in there ... to a sudden, impromptu visit to the student bar that goes on far too late into the evening … to that favourite student phrase about just about anything that absolutely that needs to be done right away: “Oh well, I’ll get around to that tomorrow".

Remember, back at the beginning of this series we talked about the “slight edge”? Mere thousandths of a second make the difference between the winner of a gold medal and the fame and fortune that goes with it … and the runners-up, oh-so-close behind, but still doomed to obscurity until they, too manage to win their own gold.

And to get that slight edge, at the risk of repeating myself, the best thing to do with your revision is to conquer it by dividing it up into thin pieces (think salami) and slot those pieces into some sort of revision plan, one at a time, so you’ve got a record of what you’ve revised, what you know off by heart … and how much you’ve got left to work on before exam day rolls round.

In short, random revision isn’t going to work. At all. So don’t even bother thinking about it.

What I did was to draw up three separate revision plans:

An overall revision planner which divided my whole workload into what I needed to revise and when

An overview planner so I could mark off topics when I really, honestly understood them

I also created a weekly tracker so I could track my progress towards really, honestly, understanding those topics.

Using all three of these gave me the confidence that came from proving to myself I could schedule all my revision - and follow that schedule, too.

And doing that will definitely give you the edge you need for your First.

Obviously there’s not enough room to go into the detail you need to draw up all three plans successfully, but it’s there – with sample illustrations – in the section in “How to Get a First” entitled “Revision planning”.

It’s quite possible you’ve come across the phrase “Failing to plan is the same as planning to fail”, but if you haven’t up to now, you definitely will at some point in the future.

So next time, we're going to look at an area of university life that might not look like it needs any kind of planning at all – but if you don't make some kind of plans for it, it's safe to say that you'll be losing a lot of that edge you're working so hard for.

And what is that area of university life? You'll just have to wait until next time, but if you can't, you could always click [here] and get your very own FULL COPY of ""How to Get a First"", so you can begin using the XXX techniques there to get the head start you need towards that very successful adult life you're preparing yourself for, during your time at university.

[Signoff]

Email 6

[Salutation]

Hello again, name, and welcome to another of the XXX tips, techniques and tactics in "How to Get a First", to help take you from university into the job you've always had your heart set on – thanks to your own First – rather than any of the other jobs you'd find yourself having to settle for because you gained a lesser degree.

I'm sorry if I sound like broken record (OK, then, CD) when I keep insisting on the importance of planning your studies or your revision, but that little quotation is still going round in my head today – and perhaps even more so now I'm running businesses up and down the country.

And that quotation was?

"Failing to plan is the same as planning to fail."

Now, as I said last time, you definitely need planning to make a success of your studies and revision, but there's also one other aspect of university life that far too many people don't bother to make plans for – and find themselves regretting not doing for a long, long time afterwards. Perhaps even until they retire.

And that aspect is, would you believe, their downtime.

Far too many people decide to give themselves an afternoon off, and just hang around and see what happens. Big mistake.

What happens before that lazy afternoon off? Well, for a start, there's nothing to look forward to.

And what happens during that lazy afternoon off? Not much, most of the time: perhaps there's something to watch on TV, or some study or revision that needs catching up on.

That’s another big mistake, and here’s why: the military have a term for time off, and that term is “R&R”, standing, depending on which military, for “Rest and Recuperation” or “Rest and Relaxation”.

Either is equally valid, because R&R is a set time for military personnel to spend away from military life, to do lots of activities along the lines of resting, relaxing and most importantly, recuperating.

And after those activities, now relaxed, refreshed and having recuperated, they return to military life and function much better in that environment.

So if you’re planning on an afternoon away from your studies for a bit of rest, relaxation and recuperation and find yourself catching up with those studies instead, you’re not going to work as hard the next day as you would have done if you’d planned something really special … and actually went out and did it.

And what happens after that lazy, unplanned afternoon off? When nothing really happened? Usually it’s an empty feeling of time having slipped away – time that’s wasted and time you’ll never get back again.

Which, in the long run, begs the question: is an afternoon sprawled in front of the box watching Countdown and Scooby-Doo - just because you can’t think of anything else to do - going to give you the edge that nets you your First?

Here’s a better alternative: as well as planning your study and revision time, make plans for your downtime – plans that take you as far away from your studies and revision as humanly possible … and which give you something to look forward to, so you don’t wake up the next morning wondering where all that time went, and regretting letting it go to waste.

That’s just one of the XX tips, tactics and techniques in the Time Management section of “How to Get a First”, and since we’ve been talking about something to look forward to today, next time I’ll be letting you in on a little secret along the same lines that helped me gain my First - and it’ll help you do it, too.

Of course, if you can’t wait, you could always click [here] and get your very own FULL COPY of ““How to Get a First””, so you can begin using the XXX techniques there to get that slight edge you need to walk away from uni with your First … right into your dream job.

[Signoff]

Email 7

[Salutation]

Welcome back!

Now you've had a little time to think about not just planning your revision and studies, but also making plans for the time you spend away from them, does what I say make sense?

If you're still a little dubious, let me give you an example: pretty well all the way through two exam years in Sixth Form, I was working on my studies seven days a week, both in termtime and during the holidays.

And that was my life. No rest, no relaxation, no recuperation. And guess what? I hit that well-known wall – just a few weeks before my final exams. Not what you'd call the best time to suffer from a bad case of burn-out.

Here's a nice phrase for you: "Bribery and corruption".

It can be equally applicable in the groves of academe as it is up and down those corridors of power, and how it relates to you is that to avoid corruption, you effectively bribe yourself.

By corruption I mean the kind of overwhelm that leaves you sitting staring at a book for hours and not taking in a single fact … the kind of overwhelm that causes you to forget why you decided to go to university in the first place … and the kind of overwhelm that can not-so-subtly cause you to drop just a few marks in your final exam, and snatch away that First you've been working so hard towards for all this time.

And by bribery, I mean … well, what's your most favourite treat? What would you buy yourself just because you really, really wanted it? (One proviso: you're on a student budget, remember!)

In short, how about bribing yourself to avoid that corruption?

To do that, you need to set yourself goals, promise yourself a little treat when you've achieved them … and then once you've achieved those goals, enjoy that little treat.

And depending on how much work you've had to put in to achieve each goal that treat could be anything from, well, a chocolate bar … to a visit to the student bar … to something much more extravagant – but the trick is to make it something to look forward to.

Think of this tactic as "carrot and stick", but without the stick … and the bigger the goal, the better the carrot!

One word of warning, though: even though you're on a student budget, try not to reward yourself with too many sweet treats: you may well find yourself needing new clothes to fit a suddenly-wider waistline … and as for the dentist, let's not go there, OK?

This was one of XX tips, techniques and tactics in the “Staying motivated” section of “How to Get a First”, and since we’ve just mentioned avoiding sugary comestibles, next time we’ll be looking at how to keep yourself fed and fuelled up for maximum brain power – even on a student budget.

Of course, if you can’t wait until then, you could always click [here] and get your very own FULL COPY of ““How to Get a First””, so you can begin using the XXX techniques there to get that slight edge you need to take you from the relative obscurity of an Upper Second to the First that’s going to be opening doors for you for the whole of your professional life.

[Signoff]

Email 8

[Salutation]

Last time we talked about a little bit of bribery and corruption – not the bad kind you hear about in the news, but the good kind where you set yourself a goal, dangle a little treat in front of yourself until you achieve that goal … and then enjoy that little treat.

Student budgets notwithstanding, though, I did suggest you steer clear of sugary treats as a staple, and talking of staple – at least in the context of diet, rather than little bits of metal that hold sheets of paper together - this time let’s look at keeping yourself fed and fuelled for optimum brain performance. As in staple diet.

Thing is, there’s more to studying and revision than keeping your brain in the best condition you can, because your body definitely needs looking after, too. *Mens sana in corpore sano*, and all that.

Another useful phrase that’s especially relevant here was coined in those far-off days before Bill Gates sealed the deal that made computing what it is today: GIGO, or, “Garbage In, Garbage Out” … as in “If you feed your computer a bad program, you’re going to get rubbish results”.

The same applies to your body: if you feed it good stuff, you’re going to get good results. But if you’re living on chocolate bars and other rubbish foods … well, need I continue?

But how much of the good stuff does your body actually need while you’re studying?

Especially when that studying starts stressing you out?

Ideally, you should be having three main meals each day (skipping breakfast may feel like a good idea at the time, but believe me, it isn't) and you should be topping yourself up with a mid-morning and a mid-afternoon snack.

You might want to stock up on some bananas for those snacks, because of the minerals they contain, as well as the fruit sugar – which is much better for you than all that refined sugar crammed into your favourite chocolate bar.

And since our bodies are more than two-thirds water, any reduction in that water is going to have a less than positive effect on anything we do, whether it's exercising (that's why they have water stations at regular intervals along a marathon course) … sitting at a desk taking in facts and figures … or sitting at another desk trying to remember those facts and figures to make sure of that slight edge that takes your exam score to the 70 mark – or even higher.

Dehydration may be fatal after a few days, but believe me, it only takes a very few hours before you start feeling those less than positive effects.

As for drinking anything else, well, coffee will help you stay awake should you ever find yourself having to burn the midnight oil – even though there's no reason to do so if you've got your studying and revision planned out, like we've talked about before now. But since caffeine makes you lose body fluids, you've got to take on a lot more water than usual afterwards to make up for that loss.

And the same applies to pretty well anything available at your local student bar: you'll need to top up your liquid level with lots more water afterwards.

These were just some of the XX tips in the "Nutrition and exercise" section of "How to Get a First"

But, as the name of that section suggests, there's more to keeping yourself in good shape than proper nutrition and proper hydration – there's exercise, which not only keeps your body working nicely, but also is another form of R&R, in that it's very useful to take your mind off whatever you've been studying beforehand.

And there's something else I haven't mentioned here that's as important as nutrition, hydration and exercise … and we'll be finding out about that next time.

If, though, you can't wait until then, you could always click [here] and get your very own FULL COPY of ""How to Get a First"", so you can begin using the XXX techniques there for the head start you need to get – and keep - that slightest of slight edges that's going to make the difference putting up with whatever job you can find just to pay all those worrisome bills (and there will be lots of those!) ...

… and enjoying the job you choose, that pays enough so bills are never going to be a problem.

Email 9

[Salutation]

Hello again, name - last time we met, we talked about keeping your body well fuelled and properly hydrated … and even touched a little on the topic of exercise because a healthy body is essential for a healthy, hard-working mind.

And that's especially true when you're giving it all you've got during the run-up to exams ... and when the time comes to enter the examination hall, heart beating just that bit faster than normal, you definitely need your mind and body to be operating at 110% for that too-brief time before you have to put your pen down and your paper is collected.

Sadly, far too many people head towards burnout on the way towards exam time - I know, I was one of them - and we don't want that happening to you, do we?

So ... good food, hydration and exercise make up most of the equation, but there is one other absolutely vital element which we simply can't do without, and that's … proper sleep.

Obviously there will be nights when you have better things to do than sleep, and however tempting it may be to make a habit of them I strongly advise you to make those nights the exception rather than the rule.

At the very least, you should be getting six hours sleep every night - and that six-hour night should only happen very occasionally.

But perhaps even more important than how much sleep you get is how well you adjust to your natural sleep cycle.

Along those lines, it's worth investing in one of the iPhone or Android apps to track your sleep phases by monitoring your movements throughout the night. The app can then tell you your sleep patterns, the average length of sleep you're getting and more, including what time of night you get the best sleep... and what time in the morning you should be waking up at the appropriate part of your sleep cycle.

And if you have too many of those six-hour nights, you could always take advantage of a power nap.

A daytime nap should only last for exactly 20 minutes or, if you're really tired, exactly two hours ... but it's best not to depend on power naps to see you through the day, even though it's always nice to know you have the option.

These were just two of the xx tips, techniques and tactics in the "relaxation and dealing with anxiety" section of "How to Get a First", and since we've just been talking about curling up and going to sleep for anywhere from just that very few minutes to as many hours as possible, next time we'll be looking at creating the right kind of environment so you can fall asleep pretty well instantly - no matter whether it's daytime or night.

Of course, if you can't wait until then, you could always click [here] and get your very own FULL COPY of ""How to Get a First"", so you can begin using the XXX techniques there for the head start you need to get – and keep - that slightest of slight edges so you really can ... Get Your First.

[Signoff]

Email 10

[Salutation]

Hello once again, name, and welcome back to this series of tips, tactics and techniques in "how to get a first" – the ebook every student needs to gain that slight edge to take their final exam scores up and into the 70% range.

Remember, that difference between 69% and 70% is the difference between an Upper Second, which - although having a certain amount of respectability in itself - doesn't open nearly as many career doors as a First Class degree.

Last time, I talked about the importance of sleep - not just about the length of sleep you need every night, but also about the quality of that sleep, especially with regard to your own personal sleep cycles. Your day isn't going to get off to the best of starts if you have to haul yourself out of bed at the wrong part of your sleep cycle, so I advised you to find an app for your phone that would work out the best time for you to sleep... and the best time for you to wake up.

But even with the most high-tech methods on the market telling you when you should be sleeping and when you should be waking up, for the best kind of sleep you definitely need to take your environment very definitely into account.

Because one of the problems of having a single room which is both the space where you work and where you sleep is that one definitely interferes with the other. A nice, warm comfortable environment promotes snoozing when you should be studying, while the opposite is true for an untidy, cluttered workplace.

You really need a separate space for studying and a separate space for sleeping. And, in an ideal world, that's what you'd have. Unfortunately, though, we're talking about the real world here.

The less clutter and confusion you have in your living space, the easier it’s going to be to slip off to sleep in just a few minutes.

So if you can keep your living space as clutter-free as possible, you'll be living in a much more restful environment than one with textbooks on your table, bed, the windowsill, the floor and any other horizontal surface available for stacking learning materials on.

In fact, if it's at all possible you could well find it better to get your homework, assignments and other studying done somewhere completely separate from your living environment.

You might find it somewhat of an inconvenience having to walk for those few minutes to, say, the library - but look at it this way: that's a nice little bit of exercise for you, and on the way back you get the chance to clear your mind of everything you’ve been thinking about up till then.

I suppose you could say, in these circumstances, that a change is as good as a rest ... and this is just one of the xx suggestions for you in the "Studying Environment" section of “How to Get a First”.

But does that proverb always hold true? Is a change really always as good as a rest? Next time we meet, we’ll find out how true that proverb really is when it comes to getting yourself that slight edge – the one that’s going to give you so more than just a slight edge after you leave university and enter the working world.

If, though, you can’t wait until then, you could always click [here] and get your very own FULL COPY of ““How to Get a First””, so you can begin using the XXX techniques there for the head start you need at university to get a head start in your chosen career – the one you actually want, rather than the one you’d otherwise have to put up with. For the rest of your working life.

[Signoff]

Email 11

[Salutation]

Hello again, name, and welcome back to this, the penultimate in the series of tips, techniques and tactics I’ve been sending you, taken from my book "How to Get a First".

It’s the simplest and most straightforward way of getting that slight edge you need to take your far from the ranks of all those at university willing to settle for second best - not just in terms of exam results, but also in terms of job opportunities, as well as the satisfaction and high income that go with the best of them.

Last time we met, we finished up by wondering whether or not that proverb really held true – is a change really as good as a rest?

This time, I'm going to start at by reminding you that a 70% mark is all you need to earn yourself a First Class degree. Just one mark below that consigns you to the ranks of those holding an Upper Second.

But here's the thing: even if you score 30 more marks to take you to an unheard-of 100%, all that extra work you've put in to gain those 30 points really isn't really necessary.

Yes, of course the idea of walking into the examination hall confident that you know absolutely all there is to know about the subject must be wonderful, although personally, I wouldn't know... but you'd be working much more than you'd need to throughout your stay at university to arrive at that magic 100% mark.

So I'm just reminding you here that there is such a concept is diminishing returns - after all, if you've got to have a minimum of 70% to earn yourself a first class degree, why risk burning yourself out just for a slightly higher score that isn't going to make any difference to the chances of landing your ideal job anyway?

However, that's definitely not to say that you can take it easy throughout your stay at university: you're there to work for your qualifications - and work hard.

But much of the hard work can be made easier with proper planning. Even more important than that planning, though, is sticking to it - religiously. There's no point in creating schedules if you don't stick to them, is there?

It's going to be difficult at first. It certainly was for me.

And I'm sorry to say that unless you're extremely lucky, sticking to your schedules and plans is going to be difficult at first for you as well.

But take heart: sticking to those schedules and plans will get less and less difficult as time wears on. In fact, one day you'll surprise yourself when you discover you don't have to force yourself to look at what you're supposed to be doing and when... and then get down and do it.

That's the day that's going to mark the turning point of your time at university – when you really will have developed good study habits – habits that will guarantee you that slight edge both at uni and afterwards.

It's said that it takes 21 days for a habit to get firmly entrenched. It could take a bit longer for you, or it could happen in much less time. So even if it takes a whole month before you automatically reach for your plan, weigh that up against three years at university and you'll see that, comparatively speaking, it's a very small investment of time indeed.

So, back to the original premise: is a change really as good as a rest? Well, if a change in your study habits is going to give you the slight edge that takes you to the 70% mark – or beyond – then I'd say that change is better than a rest. Much better!

And of course, improved study habits are more than just doing what you've scheduled, when you've scheduled it for, but there hasn't been enough time here to go into all those other good study habits I've put together for you in "How to Get a First".

In fact, since I've only shared a fraction of what's in "How to Get a First" with you in this series, if you haven't already done so, isn't it time you invested in your own copy? Right now?

Because the sooner you start developing those good study habits, the more chance you've got of acing your degree – and that's what you're at uni for, isn't it?

[Signoff]

Email 12

[Salutation]

Hello again, name, and welcome to the last in this series of tips, techniques and tactics I've been sharing with you, to help you get that slight edge now that's going to make all the difference later on.

Today, though, I'm not going to share any more of them with you, because by now you've had the chance to take what I've already shared, start making use of anything that resonates with you and to see a noticeable difference in the way your studies are going now.

(And that, of course, would be especially true if you've already invested in your future by investing in a full copy of "How to Get a First"!)

So today, I'm just going to remind you of what we've covered in this series:

1 – I made studying fun by getting in touch with my Inner Child. OK, so I didn't use my highlighters to scribble all over those dull textbook pages, but I did use them to liven up those pages. And with the colour code I'd developed I could find exactly what I needed to find on those pages – in an instant.

2 – I conquered those huge great (and weighty) textbooks, by literally dividing them into sections, which I then labelled carefully for future reference. And when I needed to read through those sections, they weren't nearly as intimidating as they would have been had they all been bound together in that book. Or so heavy.

3 – I improved my reading speed and retention with the two-ruler trick – a little bit Blue Peter, a little bit Heath Robinson, but with another ruler, a little cardboard and some sticky tape I could screen out enough on the page I was reading to be able to concentrate on (and absorb) the single line I was trying to read at the time.

4 – I created schedules and planners so I knew exactly what I'd done, where I was at and - perhaps more importantly - what I still needed to do, and when I was going to do it. If there's anything I want you to take away from this series, it's the importance of proper planning and scheduling, and even more important than that, sticking to those plans and schedules.

5 - Instead of aimlessly lolling around in front of whatever daytime TV might have been showing on those few days I took away from my studies, I planned my downtime to give me something to look forward to, enjoy at the time, and afterwards give me a feeling of accomplishment, as opposed to the feeling of having let all that precious time slip away. After all, what's more important in the long run: a successful personal professional life … or a re-run of Scooby-Doo?

6 – I indulged in the best kind of bribery and corruption, by promising myself treats while I was setting study goals … and enjoying those treats once I'd accomplished them. But remember, sugary treats might be a carrot to dangle in front of yourself occasionally, but doing that too often will end up in an expanded waistline, and perhaps even a very happy dentist.

7 – I took proper care of myself. When it came to eating, I had three good meals a day, plus a couple of snacks containing fruit sugars, as opposed to the processed kind that ends up in your favourite chocolate bar. I kept myself hydrated, and you should too – and that doesn't mean filling up on caffeine because you'll just have to drink more water to counteract its diuretic effects. And I exercised – *mens sana*, remember?

8 – I made sure I got enough of the right kind of sleep when I needed it most. That was in the days before you could simply download an app for your phone which would gauge your sleep rhythms, cycles … and when to make the best use of them. So I had to learn by trial and error, especially when it came to the best time to haul myself out of bed and start studying.

9 – I created the right environments for sleeping and studying. Well, I didn't create the library, but I kept my sleeping environment as free from study materials as possible, so I had nice, calm surroundings to come back to. Which would you prefer: opened textbooks covering every single available horizontal surface, including the floor … or a clutter-free area where you could just relax and get a good night's sleep?

10 – Finally, and most importantly, I made plans and schedules, developed these techniques to keep ahead in my studies … and stuck to them. Not only did sticking to them help me get the kind of degree you're aiming for, but it helped me develop the kind of self-discipline that's taken me from where I was then to where I am now. Let me tell you, it's a pretty good place to be, and I'd like to see you get there, too.

All it takes is a very slight edge. Just one mark could be all it takes to get you from an Upper Second to a First Class degree … and the lifelong benefits it brings.

Please, don't waste your time at university. I'm not saying you shouldn't enjoy yourself there, but I am saying that with a little more application, using the xxx tips,

techniques and tactics in “How to Get a First”, you’ll make your stay at uni pay for itself many, many, many times over.

So if you haven’t already made the investment that’s going to benefit you and your future family, now would be the time to do it, by clicking [here] for your copy of “How to Get a First” … and getting yourself that First!

[Signoff]

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Blog posts: HR

Extreme interviews

Google's decision to discontinue their "extreme interviews" was welcomed by those who couldn't quite cope with the kind of question like the one included here (see if you can work it out without peeking at the answer). But how would any of those people cope with the kind of extreme interview I've described here for Manta HR?

Some thoughts about social media at work

Like the other blog posts in this section, this was for Manta HR. This one offers a couple of solutions to the problem of people using company time to post stuff to their social media platforms – especially pictures of whatever they had for dinner last night.

CV's? Don't just chuck'em - check'em!

Like that old sherry commercial used to say "One instinctively knows when something is right". And when it comes to CVs, it's all too easy to bin the wrong ones on instinct alone, without looking through them. And that would be a shame, because you could miss out on such gems as: "Languages: Speak English and Spinach" and "Instrumental in ruining entire operation for a Midwest chain store".

A little social-media-in-the-workplace warning

This is probably the most bizarre story about a sacking I've ever come across – and you'd be hard pressed to find anything weirder. It involves social media, allegations without substance and family disputes, all featured in "Smizer v. Community Mennonite Early Learning Center". Enjoy!

Extreme interviews

You may or may not have seen the recent commercial for the world's first 82-inch Ultra HD TV screen - in fact, it's probably more likely that you haven't, since it's in Spanish.

However, it's worth a look and you can find it here: http://www.telegraph.co.uk/news/newstopics/howaboutthat/10290405/LG-pulls-apocalyptic-interview-prank.html

If you can't take a couple of minutes off (and don't mind the upcoming spoiler) then we'll clue you in on it, otherwise, look away ... now.

It's all about an interview with a difference: those nice people from LG (or, more likely, the ad agency who dreamed this one up) install an 82-inch Ultra HD and disguise it to look like an office window.

It's when the interviewees come in and sit down that the fun begins. The TV shows a peaceful cityscape in Ultra HD, and the interviewees think nothing of it ... until a meteor sails into the picture, destroys the city and as the debris comes closer and closer to the "window" and the apocalyptic sound effects get louder and louder, the lights go out and ... well, since the ad was all about how realistic the TV screen appears, thanks to the interviewees' reactions we discover just how realistic it appeared to them.

And as we watched the clip, we were reminded of the recent news that Google have decided to discontinue their policy of "extreme interviews". (On the basis that thinking you're about to be wiped out by a meteor strike during a job interview could be classified as pretty "extreme".)

However, that doesn't mean the book "Are You Smart Enough to Work at Google?" won't be required reading for much longer. The answers to tricky - perhaps even extreme - interview questions and their explanations are fascinating, even if you're not an HR pro.

Try this one for size: A man pushed his car to a hotel and lost his fortune. Explain.

But questions like that are to give interviewees the opportunity to demonstrate their thinking abilities both inside and outside the box, and their creativity.

However, what about making an interviewee sing a song in front of all the staff ... or make up a Christmas jingle advertising toilet rolls - and then sing that ... or pretend to be an animal ... give someone else a piggyback ... or even do the Famous Welsh Currys Interview Robot Dance, which we wouldn't have known about had it not been for interview whistleblower Alan Bacon.

That – if you're expecting nothing more than a question-and-answer session with an interview panel – could also come under the heading of "extreme". "Degrading", even.

So is interviewing like that company policy (Currys says it wasn't) ... or just a bit of fun?

Fun it may be for the interviewer (who obviously can't get enough of the ritual humiliation inherent in shows like "The X Factor" and, of course, the bush tucker trials in "I'm a Celebrity ...") but fun for the interviewees it most definitely is not.

Such stunts definitely separate the wheat from the chaff, but unfortunately for the company using off-the-wall interview techniques like these, the wheat goes elsewhere while the chaff remains, for whatever reason - usually desperation. And someone desperate enough to put up with an interview like this, one could think, would still be desperate enough to stay with the company once their hours are upped and their hourly wage cut.

But would workers like that be good for a company in the long run?

Our guess would be "no".

And talking of guessing, we guessed that the poor bloke who'd pushed his car to a hotel and then lost his fortune might just have been very unlucky in city traffic before spotting a space in a hotel carpark and then being mugged while calling the AA ...

... but in reality, he was just playing Monopoly.

Some thoughts about social media at work

Whether we like it or not, until the day a solar flare or somebody's well-placed EMP pulse takes out the National Grid, it looks like social media is here to stay - especially during working hours.

And we're not talking about social media as a marketing strategy, which to many businesses and organisations is still a whole new ball game (emphasis here on "new") but we’re talking about those time-outs from grindingly dull data entry or whatever, either to catch up with the peer group or to post a photo of that main course served at the dinner party last night.

OK, so it could be worse, as in a shot of the doner fresh from the kebab van down by the tube station, but like a painfully inappropriate Christmas present, it's the thought that counts, isn't it?

And in business, thoughts do count. But too many people don't give a second thought to using social media for their own purposes during working hours.

Perhaps they should.

Smart staff might well post photos of last night's gastronomic delights on their Facebook page (even smarter ones would probably plump for Flickr or PhotoBox), but they wouldn't be using company hardware to do so. At least, not until all those binary ones and zeroes making up the photo of whatever it was with a sparkler stuck into it transfer from the iPhone to the company network. This is starting to stray into BYOD territory, though, so we might just look into that aspect some other time.

But sadly, too many staff aren't smart enough to hold off their uploading until they get back home - or just can't wait to go online and see what their friends had for dessert last night.

In themselves, they're pretty well harmless to a business, except for those five to ten minutes of otherwise productive time wasted checking out the previous evening's arctic roll, rocky road or death by chocolate (spotted dick might be a completely different kettle of fish, so let's not even go there, OK?) but there are also staff located somewhat lower on the smartness ladder, and it's these who employers need to keep a lookout for.

They're the ones who think social media is there for them to use as a soapbox, or worse, a platform to vent their negative opinions about the company, their co-workers or even their customers. It may be a form of catharsis for someone to get all those negative feelings out of their head and onto the monitor, but in general that ill-considered mouse click that starts the upload process isn't going to be doing anybody any favours. And that's putting it very mildly indeed.

Social media in the workplace isn't going to go away. So what's the best way of dealing with it? Get the techie bods to block access to any and every social media channel for the whole day ... or allow access to them all during designated times like, say, lunch hours?

Or should someone set up a pomodoro system, so out of every half an hour employees are hard at work for twenty-five minutes, and can do their social media thing for five minutes before going back to work for the next twenty-five minutes?

Just as no organisation or business is exactly the same as any other, there's no one set answer to this particular quandary ... but it's definitely worth giving it a bit of thought, isn't it?

CV's? Don't just chuck'em - check'em!

First impressions always count, especially when it comes to CVs. Resume Bloopers relates the story of someone who sent in her CV and cover letter without deleting her friend's editing, which included such helpful notes as "I don't think you want to say this about yourself here". CNN's Ask Annie lists three first impression blunders, being grease and chocolate stains all over a CV ... a CV printed on the reverse of a cover letter to another company ... and "One applicant used coloured paper and drew glitter designs around the border".

But if you think that's a little garish, MaineJobs describes one applicant as trying to make an impression with her CV "by using four different fonts, three ink colours and a variety of highlighting options". And an impression she certainly made.

However, before consigning CVs like those straight to File 13, it's sometimes worth taking a second or two to check out what's written there, as well. You never know what you're going to find.

For example, "I am", wrote one candidate now immortalised on the HotJobs website, "a wedge with a sponge taped to it. My purpose is to wedge myself into someone's door to absorb as much as possible."

Well, honesty might be the best policy...

... but sometimes it might not. Fortune Magazine offers these three CV gems:

“I have become completely paranoid, trusting completely no one and absolutely nothing.”

“Personal interests: donating blood. Fourteen gallons so far.”

And perhaps our favourite: “Instrumental in ruining entire operation for a Midwest chain store.”

Now that, of course, could just be a misprint, along the lines, perhaps, of this one from ResumePower.com: “Seeking a party-time position with potential for advancement.” Or from Resumania: "Languages: Speak English and Spinach.” And while on the subject of food, another from Resumania: "Experience: Child care provider: Organized activities; prepared lunches and snakes.”

Bon appetit! (Oh, and legend has it that one applicant stated her previous employer was Pitney Bowels. True? Not true? Who knows? Who cares - we still like it.)

So perhaps it's worth glancing down the page of every CV - even at the risk of developing a three-day migraine as one would in the case of those far-too-colourful offerings described above, just in case you find classics like this one from Resume Hell: “I am about to enrol on a Business and Finance Degree with the Open University. I feel that this qualification will prove detrimental to me for future success.”

And finally, from Resumania once more, the last word: "Reason for leaving: Terminated after saying, ‘It would be a blessing to be fired.’”

Bless.

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A little social-media-in-the-workplace warning

A court of appeal in the USA recently upheld judgement in favour of an employer who had sacked a staff member. This was on the grounds that the employer believed the employee had posted a disparaging comment about them on Facebook.

Emphasis on the word “believed”.

A little background: in the case of Smizer v. Community Mennonite Early Learning Center, the Plaintiff claimed that the Early Learning Center had discriminated against him on the grounds of his sex after his dismissal because of the alleged Facebook post – which he denied ever having written in the first place.

So far, so straightforward.

Sort of.

For a start, the post itself was never presented as evidence at any time, even though other employees claimed to have seen it.

And had there actually been a post, it was never proved that the Plaintiff had written it.

However, if it had been written, it would have happened after an ongoing family dispute over the Plaintiff’s sister's regaining custody of her son. This was something the Plaintiff supported, unlike his mother and his grandmother. And as for the son in question, he didn't want to go back to his mother in the first place.

Shortly afterwards, a previous employee of the Early Learning Center sent the text of this alleged Facebook post to the son, word of which got back to the Plaintiff's mother.

At which point the mother got in touch with the directors of the Early Learning Center and demanded they fire him. And fire him they did. Hence the appeal.

The court noted that the Early Learning Center hadn't, up till then, relied on any performance issues to justify dismissing him, so everything depended on whether the Center had honestly believed that the Plaintiff had written that alleged Facebook post - the one that wasn't used as evidence ... and the one nobody could pin onto the Plaintiff in the first place.

The appeal was turned down.

There’s obviously a lesson to be learned, here.

Oh - and did we mention that the mother of the Plaintiff was also a Director of the Early Learning Center - the one that fired him?

Yes, there’s definitely a lesson. But we haven’t a clue what it is. Any ideas?

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Blog posts: Going to university

(These were all for applytouni.com, a website all about getting into university, and life once you're there. For a while, I was writing blog posts and advice articles for these people in between writing advice articles and blog posts for notgoingtouni.co.uk – a website all about alternatives to university and life outside the groves of academe. You can't get more balanced than that, can you?)

Ox blox Goog dox

There comes a time in every parent's life when Dr Seuss books become regular bedtime story fare … and I'm no exception. It was during that time that I wrote this little piece about Oxford University's decision to block Google Docs due to the large amount of phishing activity going on – as you can tell from the title.

Helicopter parents

Although done with the best of intentions, a committed and caring parent can overdo the commitment and caring and become overcontrolling – even after they've pushed their child into, through and out of the right school and into the right university. Trouble is, once their child has settled down at the right university, the helicoptering doesn't stop there. This piece explains why.

Money matters

This little advice piece reminded students that financially-speaking, there's more to university life than the obvious costs … and that those little extracurricular expenses can keep on adding up. They could be anything from joining fees for those specialist associations it seemed like a good idea to sign up for during Freshers' Week all the way up to examination charges.

Ox blox Goog dox

Yes, we know it sounds like a line out of a Dr Seuss book, but it's true.

There's nothing wrong with Google Docs per se, but those IT jocks at Oxford blocked'em to prevent any students falling prey to those nasty Doc-borne phishing scams - as in "please fill in this web form with all kinds of useful personal details. Thank you".

Once those innocent-looking forms have been filled in, online evildoers can use that information to take over students' computers and add them to their international networks assembled to send out tons of spam - but not ham. Or eggs, green or otherwise.

The jocks blocked the Docs as a result of what they say was a "marked increase in phishing activity" over the past few weeks, meaning they've had to deal with "several account compromises within a short length of time".

"Almost all the recent attacks have used Google Docs URLs," says Oxford's network security team, "Seeing multiple such incidents the other afternoon tipped things over the edge. We considered these to be exceptional circumstances and felt that the impact on legitimate University business by temporarily suspending access to Google Docs was outweighed by the risks to University business by not taking such action."

The problem is that although it's easy to set up some kind of security arrangement on a corporate network, where everything (and everybody) is cut, dried and micro-managed, it's not so simple when it comes to the randomness that comes with student life.

Cut? Nah.

Dried? Nope.

Micro-managed, whether hardware, software or (upcoming gross terminology warning) fleshware)?

Er, no.

It's not the first time Oxford jocks (but not the Docs) found themselves blocked - Hotmail went so far as to reject all Oxford emails for days on end because of the amount of spam coming out of the university domain, which didn't go down too well with the university.

They did not like it, Spam-I-am. They did not like it here or there. They did not like it anywhere.

Helicopter parents

How things change in the space of a generation.

Previously - and by that, we mean in the days before computers, when telephones were attached to the wall by a length of wire - the best one could hope for in the way of parent/student contact was an envelope containing a piece of paper called a "letter" ... or, for those finding it difficult to wield a ballpoint, waiting outside a red-painted booth until another student inside it had either finished speaking or run out of money to feed the phone inside.

How things change.

Nowadays, of course, hard-up students can text their parents and find their bank account boosted within ten minutes. Even though that's a cynical example, it does go to show how things have speeded up since the days of the pleading phone call, the long wait for the arrival of a cheque in the post and the even longer wait for that cheque to clear.

OK, that's the cynical bit over and done with.

In short, it's so much easier to communicate over long distances that even the most technophobe of parents - the ones who'd purchased DVD players and left it to their very young children (now uni students) to demonstrate how the things worked - can manage to tap out a text or even sort out the speed dial and instantly speak to the student in question.

And here's where things can get complicated.

After a lifetime of hovering over their children (hence the phrase "helicopter parenting") and pushing them towards uni, even to the extent of arranging tutoring for them at the age of three or four so they get into the best schools later on, old habits that should have been dropped long before have died so hard that it's not the students calling their parents for whatever reason - it's the other way round.

Of course a parent is entitled to enquire after their child's welfare, and so they should.

What they shouldn't be doing, though, is keeping up the pushing and controlling when it comes to eating habits, schedules, study times and the like - but far too many helicopter parents are doing just that, even though their children are miles away and should by then be learning to make their own decisions and basically looking after themselves.

And, of course, making mistakes and learning from them.

After all, uni's not just all about academia. It's a staging post between the comforts of home and the realities of adult life ... but many pushy parents seem to have forgotten that.

And research in America shows long-distance helicoptering does more harm than good - as if any research was needed in the first place.

Dr Holly Schiffrin, of the University of Mary Washington, in Virginia, found students with "overcontrolling" parents were more likely to be depressed and unsatisfied with their lives.

If all this sounds horribly familiar, here's one explanation: to use a well-worn US election campaign phrase from more than twenty years back ... it's the economy, stupid.

Eton housemaster Mike Grenier puts it like this: "There is a very fine line between the helicopter parent and the committed and caring parent while at the other end of the spectrum is the negligent parent which can be more dangerous.

"But this time of austerity seems to be ratcheting up the tension with more competition for jobs.

"There is the fear that if they don't get the right school and don't get the right university then they won't get the opportunity to fight for the best jobs. The stakes are higher in people's minds."

So if you hear the sound of rotor blades approaching, that's probably why.

Money matters

There's a lot more - financially speaking - to a university education than just those tuition fees.

There's food, accommodation, clothes, travel, entertainment, the occasional visit to the student bar ... but you're aware of those expenses already. Or at least you should be.

But there are other, not-quite-hidden costs to take into account, as well.

Here are just a few to think about when it comes to planning your uni budget.

You might need to join some kind of specialist association(s), depending on your degree subject, which means subscription payments (so you'll have to factor those into future budgets), and perhaps even a joining fee. And then, of course, you'll probably end up being offered all sorts of association-related goodies, and buying them will be a good idea at the time.

Something else to put under the heading of "outgoings" would be examination costs. Some professionally accredited exams will require an entrance fee - and so would the re-sits, but let's not go there.

Talking of going there - or anywhere, even - had you thought about field trip expenses? Some universities cover those when it comes to tuition fees, but others

don't, and that could leave you seriously out of pocket when it comes to, well, just about everything involved with any kind of field trip.

And what about writing up your field trip afterwards? And then printing what you've written? On the bright side, unless you're studying a subject like design - or, of course, IT - that needs a super-powerful, high-spec computer, then it's easy to eBay yourself a basic laptop.

But should you buy a printer to go with it? Good question - if you're planning on a lot of writing, then you could save yourself a small fortune when it comes to printing costs with an el cheapo printer as opposed to a 5p/page printing charge once any printer credit runs out. That's for plain black-and-white printing, though. Colour can run to 25p a page. But it's definitely a case of swings and roundabouts, because as a rule of thumb, the lower the initial cost of the printer, the higher the cost of the print cartridges.

And, of course, there's textbooks. Do you buy them new? Hope the library has a copy for you when you need it most? Buy second-hand and hope that edition is still up to date? Find virtual copies online somewhere?

Whatever you've got - and however you've got hold of it - it may be that as far as insurance goes, it's covered as part of your parents' home policy. But then again, it might not. And if that's the case, you'll need some kind of cover, just in case, and you can get everything insured from about £10 a month. Better to have it and not need it ... than need it and not have it.

Something to think about, anyway.

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Blog posts: Not going to university

(These were all for notgoingtouni.com, written around the same time as the pieces I wrote for applytouni.com. Amusement at the antics of certain government officials gradually turned to despair as things went from bad to worse when it came to education, and it showed in my writing. Notgoingtouni were quite happy with that, though … until the government provided them with an enormous grant, at which point they politely asked me not to be so rude about their surprise benefactors. Still, it was fun while it lasted.)

Taking exams seriously

Did you know that there's an entire country that collectively goes "Sssh!" when its students are taking their university entrance exams? China makes a huge fuss of its nine million exam candidates, from laying on taxis to get them to one of the 300,000-plus exam venues around the country, to re-routing aircraft away from those venues to prevent engine noise disturbing them during their exams. Sheer brilliance.

Two posts about Michael Gove

The more I looked into news stories about the then Secretary of State for Education, the less hope I had for my children's educational future. The word "omnishambles" kept springing to mind, whether because of the GCSE exam result cockup, his plans for the eBacc (don't ask) or … pizza. Pizza? Yes – pizza. It's scary.

Apology? What apology?

You may recall the musical version of then Deputy Prime Minister's apology for the university tuition fees debacle better than the actual apology itself. There are many things he should have apologised for during his tenancy at Number 10½, but this, thanks to the miracle of autotune, is the most memorable.

Taking exams seriously

Seriously, actually, is somewhat of an understatement - at least when it comes to China's annual university entrance examinations - AKA the "gao kao".

Well, it's not something they'd take lightly over there, what with over nine million candidates sitting those exams.

For example, there are more than seven thousand exam venues and over three hundred thousand smaller exam rooms throughout the country ... and nobody – but nobody - is allowed to honk their car horns anywhere near them, in case they distract the students in there.

And up above those nine million students sitting the most important exams of their lives, the usually noisy skies are silent. Any flight - commercial or otherwise - with the slightest possibility of its engine noise disturbing the students is re-routed.

This year, in the north east of the country in Shenyan, students who needed transport to the local examination centres had taxis laid on for them free of charge.

In the south, in Guangzhou dedicated traffic lanes were set up for vehicles taking students to their exams.

In Shanghai, parents booked taxis at least a week in advance to make sure their children got to their exams on time.

And in Beijing, all seven thousand of the city's transport traffic police - whether they'd booked time off or not - were in place to make sure traffic flowed smoothly and that students got to their exams on time.

Can you see anything like that happening here? For any kind of exams?

We can't ... but we'd like to!

Two posts about Michael Gove

Busy Mr Gove

He has been busy, hasn't he?

We're talking here, of course, about our Education Secretary Michael Gove.

It doesn't feel like all that long ago since there was a collective "wtf?" across the nation - in fact it was only on August 16th - when far too many people looked at their GCSE results to find their anticipated C grades in English had suddenly become D

grades - leaving them either in limbo or completely in the lurch when it came to their future plans.

And in that time, as well as arguing the toss with his Welsh equivalent, who ordered a re-grade for the students in his care, our Education Secretary has been busy defending Ofqual's decision to move those C grade goalposts so close to the publication of those GCSE results ...

… he's also been very busy washing his hands of that decision ...

… and he's been extremely busy refusing to grant an independent enquiry into the whole affair. For whatever reason.

All in all, he's been quite busy and chatty over the past month, but then again, he's been strangely silent on one or two subjects, like, for example, the possibility of 143 of those schools where students expecting C grades received those Ds instead being classified as "failing".

This means as things stand, there's the distinct possibility of their being re-classified as "academies", beholden to the government for their funding but yet exempt from many of the rules governing state schools, including dietary matters.

And he's been extraordinarily quiet about the £60,000 contributions made by his constituency party chairman - the biggest UK shareholder in Domino's Pizza - which may or may not have anything to do with the rash of certain pepperoni-related fast food outlets opening up in the immediate (or as immediate as possible) vicinity of schools and academies across the country.

We might look a little more closely into that one in the future.

And now, we have a neatly laid out solution to this summer's appalling GCSE blunders in the form of his newly-announced EBacc certification. In just over a month, he's worked out that single examination boards are a better option than today's multiple boards ...

… he's worked out the EBacc range of subject papers: English language, English literature, maths pure and applied (with an additional maths option), chemistry, physics and biology ...

… he's worked out that a three-hour exam for each of those subjects would give employers and further education establishments a better idea of the student's capabilities than a mixture of ongoing coursework and exams ...

… he's confirmed that "a sizeable proportion of students would leave school with no qualifications" ...

… and he's now busy making sure all his EBacc plans so firmly embedded that should Labour win the next election in 2015, it would be impossible for the new government to reverse those reforms before they came into operation that September.

And all this in just over a month.

He has been busy, hasn't he?

… and …

Gove's facts – stranger than fiction?

Well, if you've been hankering for those good old days when coursework was just a glint in a headteacher's eye ... when your entire future depended on your ability to recall facts and write pithy little essays during a three-hour exam ... where re-sitting of individual modules was unheard of so if you failed any part of your exam you'd have to re-sit the whole thing all over again ... then welcome to the wonderful world of Michael Gove's new EBacc certifications.

It's amazing how quickly he's managed to put the whole concept together in response to this summer's GCSE English blunders - when he somehow found the time between arguing with his Welsh counterpart about re-grading those papers ... defending Ofqual's decision to move those grade boundary goalposts to close to results publication day ... washing his hands of Ofqual's decision ... and refusing to grant an independent inquiry into the whole sorry mess. But strangely enough, he's said absolutely nothing about pizza.

So where did he find the time?

After all, it must take a lot of thinking to come up with the concept that multiple examination boards aren't actually the most brilliant of ideas, especially when they dumb down questions so they can say "look how many students passed our paper" almost in the same breath as "so, will you be renewing our contract next year?"

Perhaps that's a cynical way of looking at it, but it's not surprising given what's been happening recently.

But surely it's not cynical to scratch our heads and wonder at Gove's explanation to MPs that his new "English baccalaureate certificates" wouldn't be an examination reserved for elite pupils, but instead would be a qualification that almost all pupils could sit. And then confirming that under this new regime a sizeable proportion of students would leave school with no qualifications whatsoever.

Anyway, he's managed to find the time to make all those plans, he's told everybody about them and now, if there's any justice in the world, he should be treating himself to a well-deserved rest.

But no – he's still very busy even now: last we heard, he was working hard to make sure his new EBacc plans are set so firmly into place that even if the coalition lost the next general election in 2015, the incoming government would be unable to reverse his education reforms before they come into operation that September.

Now, here's an interesting question: could it be that Mr Gove has been working on all these detailed plans for longer than we think? And could it be that the GCSE catastrophe this summer (which he knew all about some time before Results Day)

was engineered to be part of the whole scenario – so he could step in and save the day with his rescue reforms?

Sometimes fact can be stranger than fiction. Maybe in this case, it is.

Who's to say?

Apology? What apology?

Famous Hollywood moviemaker and notorious language-mangler Samuel Goldwyn once said "a verbal contract isn't worth the paper it's written on" ... and there's no way we can disagree with him - especially in light of the Deputy Prime Minister's recent TV appearance

His onscreen apology was intended to start rebuilding our trust in him as a politician - something that's very necessary since a YouGov survey this month gave him an approval rating of -61% (and no, that minus sign isn't a misprint).

So what was he apologising for, anyway? Would it be for making "a promise before the election that we would vote against any rise in fees under any circumstances" ... and then going along with the Conservative plans for making a university education practically unaffordable for far too many people? Now, that's an apology worth making.

Perhaps it sounded like that on the original broadcast, but taking a second or two to find a transcript (and no, not the autotune remix currently going viral around the world) and looking through what's written there, there's a certain amount of verbal jiggery-pokery that would have done our Samuel proud.

How about this: "There's no easy way to say this: we made a pledge, we didn't stick to it. For that I am sorry. When you've made a mistake you should apologise."

Some cunning linguists everywhere have pointed out the not-so-small matter of what in particular Mr Clegg is saying he's sorry for. For what? For not being honest before the election? For making the pledge in the first place? For incompetence in not keeping it?

Other language analysts might be scratching their heads at this line, too: "I shouldn't have committed to a policy that was so expensive when there was no money around... But I also realise that isn't the point."

So, Mr Clegg, would you please tell us precisely what the point is, then?

That tuition fee promise wasn't just a verbal contract - it was an election pledge.

And if you look very carefully at several of those pre-election photos up on the web (just google 'clegg +"nus pledge"' images you'll see many photo-opp pictures of Clegg holding a pledge to vote against any increase in fees that he signed himself, in the company of university professors and students.

And unfortunately, even though it must have cost a few quid to produce those printed pledges for everybody to sign, what Mr Clegg put his signature to is now as worthless as all of his anti-tuition-rise election rhetoric put together.

So it turns out Mr Goldwyn was right after all.

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Blog posts: The working world

(These were all for sazneo.co.uk, providers of a group messaging service for businesses.)

Sailing on the seven C's – clues for effective communication

A little listicle here, without the numbers or bullet points expected nowadays – but still equally informative.

Dressing for success

Steve Jobs had his Issey Miyake custom-made black turtlenecks … Mark Zuckerberg wound up Wall Street by wearing a hoodie to a Very Important Meeting … but us non-millionaires have to abide by other people's dress codes. To get an edge, though, there's ways and means of dressing "one step up" from that code - and here's how.

Elevator pitch 101

OK, so the correct terminology on this side of the Atlantic is "lift", but whatever you call it, if you're in one with a potential client (or employer) you've only got a few seconds to make the best possible impression. Here are a few pointers to make that time between floors more productive.

Sailing on the seven C's – clues for effective communication

Whether you're writing a letter, typing out an email, thumbing out a text, talking face-to-face … or even out there under the spotlight in front of an audience, there are ways to make whatever you're saying or writing more effective so you can sail through your working day – and life outside the office.

Here are a few communication clues for you. Let's call them the 7 C's.

Communications need to be **courteous**: rudeness creates a bad impression ... and bad feelings in your audience. Phrase things from their viewpoint and you'll find they're much more receptive to your message, whatever it may be.

Communications need to be **concrete**: create a clear picture of what you're talking or writing about - add a few details to give your audience something to visualise - but only a few.

Communications need to be **coherent**: keep the points you're making relevant to your main topic, and make sure the connection between those points is logical.

Communications need to be **clear**: If you're not sure what you're trying to communicate, nobody else will be, either. So make sure you've made it as easy as you can for people to understand the meaning of what you're saying or writing. Nobody should have to spend time working out what your point is, or operate on any kind of assumption.

Communications need to be **correct**: check your writing for factual and grammatical errors - use your spell checker of course, but also read everything through again carefully, because no spell-check software is totally perfect. Make sure your terminology matches that of your audience ... and always, always, make sure you've spelled people's names correctly.

Communications need to be **concise**: there's no place for waffling on. Keep things brief by cutting out useless adjectives and adverbs ... and stick to the point, making that point once - and once only.

Communications need to be **complete**: many messages, whether written or spoken, inform an audience with a view to getting that audience to take action afterwards. But to take effective action, audiences need to know details like dates, times, location and the like.

So give your audience all the facts they need - and don't forget that call to action before they sail off.

Dressing for success

A while back, we looked at non-verbal communication, as in body language, tone of voice and everything else except the actual words we use.

What we didn't look at in that much detail, though, was ... well ... how we look.

"Dress for success", they say, but different people have different ideas of how to do that. Steve Jobs had his Issey Miyake custom-made black turtlenecks - hundreds of them - for his public appearances. Mark Zuckerberg and his hoodie wound up Wall Street (was that one of the reasons for the share price tumble?) and the day after "hoodiegate" a clothing label unveiled the ultimate hoodie to keep billionaire boy wonders and be-suited bankers equally happy: the Betabrand navy executive pinstripe hoodie.

But for those of us who aren't working on Wall Street or slumming it in Silicon Valley in our ripped denim and t-shirts, we have to keep up our appearances, so let’s make sure we dress for the success we deserve.

Whatever you wear, wear it well: polished shoes, ironed shirts and trousers that actually fit. Without any effort on your part. That means that your favourite pair - the one with the zip that only fastens all the way up if you’re lying on your back on the floor - really needs a new temporary home in your local charity shop. Stomach overhangs do not an attractive, businesslike image make.

And neither does bad grooming. That means facial hair, fingernails, oral hygiene and your haircut all contribute to that all-important first impression, so they'd better be absolutely perfect.

When you're meeting people from another company, you ought to be aware of their company's dress code. It is, after all, part of their corporate culture, so it's your duty to understand that culture.

And then, once you're aware of that dress code, dress "one step up" for that meeting, just to give you an edge. For example, if their dress code is smart, but without a tie, then one step up from that would be seriously smart, i.e. a suit - but without the tie. But best to keep the dress-code one-upmanship as low-key as you can.

Outside work, going seriously casual does give you some idea of who people really are by the way they treat you. If respect is involved even when you're in a t-shirt plus shorts and sandals (no socks, please. Ever.) then these are people worth dealing with. If, however, they judge you by what you're wearing, then be prepared for a certain amount of shallowness in their character.

Saying that, though, in the end it's not what you wear, or the way that you wear it that's going to make the biggest difference - it's what you do while you're wearing it that counts.

Elevator pitch 101

We've all got to have one. We'll have to use it one day. And who knows, we might even be standing in a lift while we're doing it. I'm talking, of course, about that miracle of self-marketing, the elevator pitch. Even if we were to carry several copies of our impeccable CV with us and hand them out as we go, it's highly unlikely anybody's going to have the time to plough through it, so our elevator pitch is going to have to do the job for us.

So what makes a great elevator pitch? How can it add to a (hopefully) favourable first impression? How can you make yours memorable - for all the right reasons?

A lot depends, of course, on what you want your elevator pitch to do for you at the time. So first, you have to know your audience. If you know what they want, it's easier to edit your elevator pitch to suit both of you. After all, even though some corporations would like to think it is, this isn't a one-size-fits-all world.

So flexibility is the key here, but like every good story, you should create a basic beginning, middle and an end to work with. Your beginning should tell your listener something about you that reflects the needs they have. Your middle should give evidence of your being able to meet those needs. And your ending should confirm that evidence, and lead into a more natural, less scripted conversation - started by the other person.

Throughout those three parts you should be showing your particular personal strengths, and what sets you apart from others in your field - in short, building your own personal brand. Companies like certain major soft drink manufacturers have been content to coast along on the strength of the branding that's been with us for so long, but your personal branding has just a few seconds to make a memorable impact. Therefore something like "I'm Jeremy de Pass and I help people make their dreams come true" only has a limited appeal.

In fact, it sort of begs the question "So what?" And that, believe it or not, is not such a bad thing. When you're drafting the beginning, middle and end of your basic elevator pitch, you should be asking yourself "so what?" at the end of each statement all the way through. And if you can't think of a decent answer, then you'd be well advised to take that idea back to the drawing board until you can come up with a constructive response.

And finally, at the end of your elevator pitch, stop talking and leave them wanting more.

Like this.

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Blog posts: Food

French Fries: are they really as French as all that? (Parts one and deux)

Lots of history in this couple of posts for belgique.co.uk: for example, did you know that even though Walter Raleigh is credited for bringing the first potatoes back from the New World, he never actually set foot in America? And that potatoes were banned in France? And because they weren't mentioned anywhere in the Bible, Protestants in Scotland and Northern Ireland refused to plant them … while Catholics there got round that little problem by sprinkling them with holy water?

Early one morning on a Greek beach

therealgreek.com is a chain of nine restaurants in and around London. They've got the kind of menu that makes me pine for those halcyon days of sleeping rough and picking grapes for a living down Crete way. And drinking Domestica wine at the end of a long, hard, grape-picking day. Lots of Domestica. Well, there were lots of grapes to pick.

Tajine cooking

Home House - pronounced "hume" - is a posh private member's club (is there any other kind?) in an extremely posh part of London. They wanted articles about how to make your home - pronounced "home" - more posh. On the basis that slow-cooked food is delicious but slow cookers are for plebs, this article introduces you to the delights of cooking on your Aga or Rayburn with a Staub, Emile Henry or even Le Creuset version of the traditional North African cooking vessel.

French Fries: are they really as French as all that? (Part one)

Even though superstitious people around the world were in a state of fear all last Friday (well, it was the 13th of the month) there was definitely a positive aspect to the date: in the USA it was National French Fry Day.

Now, that might just be a bit of misnomer, because even though it's a great example of alliteration, there's the distinct possibility that those fries might not have started out as French in the first place.

Well, what would you expect, since in the mid-16th century potatoes were banned in France - on the grounds that they caused leprosy?

Fortunately for several global fast food chains, that belief seems to have all but vanished nowadays. Actually, it took the best part of a century before potatoes were given a clean bill of health, but by the end of the 1700s potatoes were being sliced thinly, fried up and enjoyed.

And in 1802, American president Thomas Jefferson requested his White House chef to prepare potatoes in the French style: "deep-fried, while raw, in small cuttings".

But - leprosy aside - why shouldn't French fries have been French to start with?

They might even have been Belgian. It's time for a little detective work. Let's not call on the great Hercule Poirot, though: being Belgian himself, he might just be a little bit biased. As well as being fictional.

OK, then: hands up all those who thought Walter Raleigh brought the first potatoes back from the New World? Actually, no. For a start, Raleigh never actually set foot in America - instead, he organised the expeditions and helped to fund them, but he was such a favourite of Queen Elizabeth that she refused to let him go on those famous voyages.

In 1537, around fifty years before Raleigh planted the first potatoes in his garden at Myrtle Grove, Spaniard Jiminez de Quesada entered a deserted village in Colombia where he found what were originally called "truffles".

These were, of course, potatoes, which were quite small and bitter, and weren't at all suited to the climate in Spain and Italy, where they were originally cultivated. Over the years, though, larger and sweeter versions were developed and the potato started becoming an integral part of the European diet.

There were hiccups at first, though: we've mentioned the leprosy aspect, but religion had its part to play in the potato saga, especially in Scotland and Ireland. Since potatoes weren't mentioned anywhere in the Bible, it wasn't clear whether they were acceptable - or even edible.

So local Protestants refused to plant potatoes to start with. On the other hand, local Catholics got round that little problem by sprinkling them with holy water before planting them. Sorted!

Next time, we'll look a little deeper into whether or not French fries really were French to start with.

… and …

French Fries: are they really as French as all that? (Part deux)

Last time we celebrated America's National French Fry Day - admittedly a little late, but then again, that's Friday 13th for you: around then things can go ever so slightly awry.

And while our transatlantic cousins were recovering from their surfeit of thinly-sliced, deep fried potatoes (did you know that one in three French fries commercially available anywhere in the world is a McCain Fry?), we looked into whether those fries past and present, were really "French" at all.

In fact, we were going to look, this time, at evidence that those fries were actually Belgian to start with.

Just as an aside, because so many American fast-food chains have sprung up all over the world, in many countries their French fries are called "American Fries".

However, let's get back to our detective work.

Fact: Belgians consume the most fries per capita of any European country. That's an average of 75kg of what they call "frites" each year - around 30% more than the average American. And that's probably because Belgian frites aren't exactly your average burger-chain offering

Fact: Belgians are experts when it comes to frite cuisine. Who else do you know would crack a raw egg onto fries that have come straight out of the fryer, so the white gets cooked and the yolk stays runny - perfect for dipping those fries into?

Fact: In the 1680s, Belgian people in Andenne, Dinant and Namur used to fish in the Meuse river. The river itself rises in France, runs diagonally through Belgium, turns sharply to the west in the Netherlands and, after a bit of to-ing and fro-ing, ends up in the North Sea.

Fact: When the Meuse River froze in those days, it was no longer possible to catch and fry any of the small fish so instead, they used to cut potatoes into thick strips and pop them into their fryers instead.

Fact: It's not just McDonalds who fry their fries twice, to cook the inside and then the outside. They've been doing that in Belgium for centuries now. They leave their frites to cool off completely before the second frying, and salt them as soon as they come out the second time, so the salt gets absorbed into the oil.

Fact: To a Belgian, the true frites experience is all about a mayonnaise-based sauce on top of them.

Fact: In a country of ten million people, there are more than five thousand frites vendors in Belgium.

Fact: It's possible to take your frites into any bar in Belgium displaying the sign "*Frites Acceptées*", and order a beer to go with them.

Fact: In a country where it's estimated that nearly a thousand different beers are brewed, you've got a lot of choice in those bars.

Conclusion: Maybe French fries started off in Belgium. Maybe not. It doesn't make that much of a difference, because wherever they originated, Belgian frites have the reputation of being the best in the world.

And that's what counts.

Early one morning on a Greek beach

You know those mornings when you're not really sure where you are when you wake up?

'Course you do - that's part of the fun of travelling light and fast around an area you've never visited before. Or if you've been hitting the ouzo with a few newfound friends in the local taverna the night before. Or, in my case that September morning on the island of Crete, both.

That was when I woke up with the sun in my face, an ache in my head and sand in my ears. It was the sand that puzzled me, until I blinked a bit and discovered I was in a sleeping bag (not unusual around then) ... but this time, on a beach.

Mystery solved, I pulled my backpack back under my head and tried to get some more sleep.

However, there was something else that kept me awake: every now and then I'd hear a scraping noise, a series of little splashes, a 'bloink', a guttural muttering and then a few squeaks. In that order.

It got to the point where curiosity got the better of me so I sat up, and when I managed to focus this is what I saw and heard: not too far offshore was a small wooden rowing-boat. At the front stood an elderly Greek man, black hat, black waistcoat, black trousers, white shirt. Behind him, wielding the oars, sat an equally elderly Greek lady, black headscarf, black everything else.

The scraping noise? He was pushing a small trowel into the tin he was holding.

The series of little splashes? Those were the tiny pebbles he was sprinkling from his trowel, landing on the surface of the glass-clear water, sending sand swirling around the sea plants not too far below.

The 'bloink' was the sound made by a broom handle as the man poked it into the water. It took a few of those 'bloinks' to realise he had something attached to the business end... and a few more of them to note that it was just an ordinary table fork.

He was obviously trying to spear something in the seaweed below - and failing most times, judging from those guttural grumblings.

And of course, those few squeaks were the oars in their rowlocks, as the lady dipped them in the water and took the boat somewhere else in the hunt for ... what?

As the boat came closer to shore, the man sprinkled another trowelful of pebbles, peered into the water, drew back his arm - and stabbed. This time, his mutterings sounded a lot happier, and so they should have been - wriggling and flapping on the end of his fork was a small octopus.

The boat turned round and headed away, oars squeaking into the distance.

And what were they going to do with that octopus?

I'd guess they grilled it, and enjoyed it with olive oil, garlic and oregano, just the way real Greeks like it …

… and just the way they cook it - at The Real Greek.

Tajine cooking

Imagine: it's a hot North African desert night – the inky blackness above dotted with piercingly bright stars, while a small area of the sand below reflects the flickering orange firelight under an earthenware cooking pot topped by a conical lid.

The lid is lifted, filling the dry desert air with the mouthwatering aroma of meat, vegetables, spices and tangy lemon.

At long last, dinner is served. Tonight's menu: tajine.

Dating back to the time when Greek sailors first set foot on North African shores, the tajine takes its name from 'teganon', the Greek for frying-pan.

But frying, by nature, is fast cooking, while a typical tajine – the name of both the pot and the dish cooked in it – can take hours to create the subtle mixture of flavours that sets tajine cooking apart from anything we're used to here in the UK.

In fact, it's common for restaurants in Morocco to fill their tagines with meat or poultry, together with vegetables, seasonal or dried fruit, nuts, honey and spices

such as cinnamon and saffron the night before … and let them simmer overnight before serving them the following day.

Tajines are traditionally made of heavy clay and comprise the cooking pot below a cone-shaped cover that allows steam rising from the simmering ingredients below to cool down and return to the pot - over and over again.

This guarantees the kind of tenderness you'd find from a conventional electric slow cooker. But since the tajine was primarily used in the desert, where water was much more precious than gold, there's a lot less liquid involved.

So there's a lot more flavour to enjoy.

And how to enjoy tajine? Usually with crusty bread, rice or mashed potatoes.

Gaining in popularity here in the UK, tajines are available in more than just the traditional clay version, with Staub, Emile Henry and even Le Creuset getting in on the act these days with their Aga and Rayburn-friendly stoneware version.

So why not bring a touch of Arabian Nights to your next dinner party? Tajine cooking is simple, slow (which means you get more time out of the kitchen to spend with your guests) … and devastatingly delicious.

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Blog posts: Men's health

Food for thought on Valentine's Day

This was for foymen.com, and offered an alternative look at Valentine's Day, including a glimpse into an extremely ancient Roman lottery, a fairly ancient (but extremely happy) Jane Fonda, and some thoroughly up-to-date romantic cuisine hints, such as pies containing gravy infused with slow-cooked bulls' testicles for a February 14th dinner menu.

Suicide by soft drink

This was for becomeyounger.com, and I'm so glad I chugalugged every single sample available at that Coca-Cola museum in Sydney before I discovered just how bad soft drinks can be for you. In regular soft drinks, the massive (and very addictive) sugar rush combined with phosphoric acid and carbonation does a person no good at all. And as for diet soft drinks, best not even to think about what they're using to sweeten those. But you'll find out here.

Five things soft drinks fans do not want to hear

ManVFat.com is a new-ish online mag for overweight men who don't want to be overweight any more. I've written a few pieces for them, including one about what you'll find on the Bristol Stool Chart (hint: it's not about seating) … and this is a more detailed mini-listicle of why you should really avoid any kind of soft drinks and stick to Lowenbrau, Pinot Grigio, the occasional mug of Chateau-Neuf-du-Pape and endless buckets of Long Island Iced Tea instead.

Food for Thought on Valentine's Day

It’s nearly Valentine's Day - something for which florists, confectioners and restaurateurs have been rubbing their hands together in anticipation for weeks now. And, of course, card companies. Definitely card companies.

Aren’t we being just a little bit cynical here?

Possibly. But then again, we seldom hear the whole of the Valentine story: yes, Valentine was a priest who was arrested for performing marriage ceremonies that the Roman emperor Claudius II had banned (married men, he believed, did not make good soldiers), and yes, Valentine was executed on February 14th.

Now, if you're a big, big fan of roses and chocolates at this time of year, you might want to skip the next paragraph.

Here’s where the Valentine legend starts becoming a little less rosy: as the Romans expanded their empire, more and more soldiers found themselves being based in outposts far, far from the comforts of home. And even a sword-wielding legionary needs a little lovin'.

So every February 14th, the names of young girls in the captured territory were written down on tickets and put into a box. In a twist on today’s tombola, each soldier drew out a name from that box, and the owner of that name had no choice but to keep that soldier serviced and satisfied until the next time February 14th rolled around.

And what were these tickets called? That's right - Valentines.

However, things are a lot rosier these days. Presents, flowers, cards, a night out in a fancy restaurant and then afterwards ... well, let's just say that in a lot of bedrooms now, there's more gentle snoring than creaking bedsprings once both parties hit middle age.

However, as we all know, the more testosterone in our systems, the higher our libido. But what we might not know is that the same can hold true for our partners. Many of us remember Jane Fonda in her younger days (and if we don't, we can always rent movies she's been in - like Klute, Barbarella and the China Syndrome (and, of course, for lycra fans everywhere, her fitness programs) to remind ourselves of her former glory.

She's now in her seventies, and she's still definitely got a lot of what she had way back in the sixties, which, for a while, she attributed to – would you believe it - testosterone. The best sex of her life, she's reported as saying, didn't happen until she was 71, when she'd started taking it.

The gloriously-named Professor John Studd of the London PMS and Menopause Clinic says about testosterone therapy for women: "It is not just about libido. The benefits include more energy, more self-confidence, better mood and all of those things."

So perhaps those of us who might just fall into the "gentle snoring" category should consider changing our Valentine Night venue and menu.

How about an evening at home this Tuesday, with a couple of piemaker Charlie Bigham's “Cock & Bull” Pies?

They’re packed full of “sexually stimulating ingredients” like steak pieces marinated in Mama Juana liquor, (that's red wine, honey, rum, tree bark and herbs, concocted by the Caribbean Taino Indians to set the scene for nights of anything but gentle snoring) ... plus ginseng ... and as for the gravy, it's infused with slow-cooked bulls' testicles, for that extra testosterone boost for both partners.

Available only through the UK's online supermarket Ocado, these pies are, er, now completely sold out.

What a surprise, eh?

Happy Valentine’s Day, anyway …

Suicide by soft drink

On the whole, I'm OK with museums: from the Uffizi in Florence, to the Musée des beaux-arts de Montreal - and many others in between - there's always been something that’s made a museum visit memorable, and usually one thing alone.

Those original Muchas leant casually up against the basement wall in Montreal before being hung in pride of place, and Botticelli’s Primavera in Florence made those two particular visits excursions to remember, because usually it's just the one thing per museum that stands out in my memory.

My favourite museum in the whole world, for a while though, just had to be the Coca-Cola Museum - not in Atlanta, but in Sydney, Australia, down by Circular Quay, the harbour ferry station – and not just for the one reason, either

In fact, there were, as far as I can remember, about forty of them: soda dispensers ranged around the tasting room, offering samples of a surprisingly large and varied range of carbonated drinks produced by the company.

Visitors could choose to try anything form a plain vanilla-flavoured sparkling concoction to a fizzy non-alcoholic pinacolada - and almost anything in between. And I did. All of them.

Most of them were delicious, which could explain the average person’s soft drink consumption in the US rising from ten gallons a year in 1985 to twenty-five today.

But if I knew then what I know now, aside from the obvious discomfort of a much-longer-than-anticipated busride back to where I was staying, I'd have been a little more selective in my choice - and the size - of the drinks I sampled that afternoon.

For example, what I didn't know then was that the combination of phosphoric acid and carbonation makes soft drinks more acidic than my body tolerate. So it had to leach calcium from my bones to bring my blood back to its proper pH level. In fact, it's been established that some soft drinks are as acidic as vinegar.

For at least one kind of those soft drinks I sampled, it takes 400 fluid ounces of water to neutralise a single sixteen-ounce serving.

Admittedly, I wasn't chugging sixteen-ounce servings that day. I may have had a couple of second-helpings of some of the more interesting drinks on offer, but let's assume that on the basis of one fluid ounce being just about a mouthful ...

… at two mouthfuls of soda times forty equalling eighty fluid ounces consumed ...

… it would have taken two thousand fluid ounces of plain uncarbonated water (or just over 59 litres) that afternoon to take my blood pH level back to where it should have been.

Now that would have been an extremely uncomfortable busride.

Fortunately, I wasn't aged over 40 at the time, because for those of us who are, that's the point in our lives when our kidneys stop being able to excrete phosphorus so well. That means any balance between our calcium and phosphorus levels starts getting way out of whack and our bones become more brittle than they should be.

And then, of course, there's the question of sweetness. Non-diet soft drinks contain enough sugar per normal can (think eight teaspoons ... and then imagine stirring them into your coffee) to give you a very intense - and extremely addictive - sugar rush.

The effects of sugar on health are well-documented: increased risk of type 2 diabetes, stroke, heart disease, depression, memory problems and learning disorders - and it's not too good for the teeth, either.

And as for diet drinks? Saccharine has been shown to have a carcinogenic effect on the bladder and elsewhere around the body.

I could go on for days about aspartame, and may well do so in the future, but suffice it to say that it involves methyl alcohol in our systems (that’s antifreeze, as opposed to drinkable alcohol), and some websites list over ninety other unpleasant physical, mental and emotional side effects linked to aspartame.

And then there's the caffeine. It's a diuretic that, together with the carbonation and phosphoric acid also causes loss of calcium.

I'm not saying free samples at the end of a tour are a bad thing - I've visited more than my fair share of breweries in my time ... but that's another story.

But what I am saying is if you take your family to a museum like that one in Sydney, where there's a help-yourself soft drink bar at the end of the tour, make sure the samples are mere mouthfuls.

And make sure you've got enough plain, non-carbonated water with you to start the neutralisation process as soon as possible ... and perhaps you ought to plan a few comfort breaks during the journey back to wherever you're staying, as well!

Five things soft drinks fans do not want to hear

Why should you think twice before reaching for a soft drink? Here are five very good reasons:

Reason #1 - Sugar

A single can of your average soft drink contains the equivalent of around ten teaspoons of sugar.

Over a year, that adds up to 39 pounds of the stuff.

And with each soft drink, your pancreas is going to strain itself senseless creating enough insulin to counteract all that sugar which, in that kind of quantity, can seriously interfere with the mechanism in our brain that tells us when we've eaten enough.

All in all, not great when you're trying to lose weight.

So perhaps it's better to switch to sugar-free soft drinks instead? Er … no. Not really.

Reason #2 – Sweetener

Way too many soft drink manufacturers use aspartame as a sweetener, and so far it's been linked to all kinds of physical, mental and emotional disorders – over a hundred of them, at last count.

At warm temperatures it converts to methanol (think antifreeze), which then breaks down to formaldehyde and formic acid.

Diet soft drinks can also increase the probability of metabolic syndrome, which raises the level of cholesterol levels and blood sugar … and goes a long way toward creating that spare tyre around the midriff.

Reason #3 – Caffeine

Whether your soft drink is sweetened artificially or naturally, chances are it'll contain caffeine.

As well as being a very efficient diuretic, caffeine can increase the amount of acid the stomach produces. And in that department, it can either bung you up completely, or produce the opposite effect. But you don't get a choice.

By itself, caffeine leaches potassium out of the bloodstream and has been linked to high blood pressure, dodgy heartbeats and even certain cancers … and in combination with the carbonation and the phosphoric acid in most soft drinks, it can cause serious calcium loss.

Reason #4 – Other ingredients

Phosphoric acid can also cause problems with the heart, kidneys and muscles, but other ingredients aren't that great for you either.

For instance, the water many soft drink manufacturers use is plain old fluoridated, chlorinated, heavy-metal-laden … tap water.

And then there's those mould inhibitors in diet soft drinks: sodium or potassium benzoate can cause severe damage to DNA.

High fructose corn syrup is, in the main, created from genetically modified corn, despite the lack of long-term studies regarding its safety. And there's a certain amount of mercury involved in the manufacturing process.

Dark-coloured cola drinks can use 4-methylimidazole as a colouring agent, a substance that can increase the risk of cancer.

Citrus-based soft drinks (and some sports drinks) use brominated vegetable oil to stop the flavouring separating from the rest of the drink. That oil is also a flame retardant in plastics - and can cause nerve disorders and memory loss.

Reason #5 – Soft drink containers

There's an epoxy resin in most soft drink tins to prevent a chemical reaction between the metal in those tins with the acids in the drink they contain.

That resin, bisphenol A (AKA BPA) is known to interfere with hormones and has been linked to reproductive problems, diabetes and obesity.

So the next time you feel like reaching for a tin of something cold and refreshing, you might want to think what it really is you're reaching for … and reach for something else instead.

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Blog posts: Procurement

(These were all for Corporatebrainz.com, as are the training pieces you'll find elsewhere in this collection.)

Sometimes suppliers say no

At first glance, the invitation from a retailer as big as, say, Costco or Wal-Mart to supply a particular product would be every manufacturer's wet dream … but looking a little deeper it's not actually a dream come true by any stretch of the imagination. For example, the product may well have taken decades to establish a great reputation for itself, but if the only people you can talk to about it is a general, all-purpose Saturday-Staff-type person who knows little or nothing about that product, then for the manufacturer that dream can rapidly turn into a living nightmare.

German government IT procurement rules ban foreign surveillance backdoors

GCHQ, you might know (but you shouldn't because it's all allegedly top secret) developed all sorts of malware with glorious names like Gumfish, Dreamy Smurf and Foggybottom. These and their ilk, according to the German government procurement office are not welcome in the Bundesrepublik. No, in Deutschland imported foreign IT spyware is strictly *verboten* … but home-grown domestic spyware is still *sehr gut* indeed.

Procurement opportunities in the People's Republic

Not only does this piece tell you exactly how to fool Microsoft into downloading updates to your Windows XP computer until 2019, it also opens up a potentially lucrative overseas opportunity. Suspicious of infestations of Gumfish and the like - now XP has been replaced by Windows 8 - the Chinese Central Government Procurement Centre has decreed that hardware purchased can have any operating system installed on it – with the glaring exception of Windows 8. Now go out there, and *sell … sell … sell!*

Sometimes suppliers say no

We were talking the other day about when a deal wasn't really a deal, and, of course, the whole issue of buying cheap and paying twice crept into the conversation. And that, we thought, is what makes a global retail giant a global retail giant - or so it seems, as in the following all-too-common scenario.

Problem: Cheap trainers purchased at Global Retail Giant™ fall to pieces within three months.

Solution: Head straight back there for another, equally cheap, pair.

And then repeat as necessary.

So that's why, to just about anyone producing just about anything, getting it sold by Global Retail Giant™ could well be the ultimate wet dream. At least for the first year.

But then, it's very likely each successive year down the line would become less of a dream and more of a nightmare.

How easy is it, for example, to keep up a high standard of product quality when the company you're supplying demands more and more of the same - at a lower cost - every year, year upon year upon year?

In time, something, somewhere along the line, is going to have to give. Sacrifices in quality are going to have to be made to keep costs down: a change in specification here, a spot of off-shoring there ... and that's the start of the spiral that could send an established Quality Product spinning swiftly down the pan.

And as for the reputation of that Quality Product before it was taken on by Global Retail Giant™, consider this: it takes years – decades, even - to establish, build, maintain and nurture that reputation.

One of the prime reasons for that fine reputation has to be the distributors who actually know the Quality Product inside out, and so can help buyers with any problems that may have developed after their purchase.

But Global Retail Giant™ isn't going to plant a specialist dealing with that Quality Product in each and every one of its many thousands of stores around the world, so the best anyone can hope for when it comes to advice there would be the chance of speaking to a floor supervisor about a replacement.

And if you happen to be the person who's taken that Quality Product from conception to where it is today, you really don't want to see its quality and then its reputation go down the drain.

Yes, Global Retail Giant™ sales could well add a few million to your bottom line each year, but how much is your product's reputation worth in the long run? And how valuable are those knowledgeable distributors to you? And how valuable is the Quality Product and its reputation to them – especially if Global Retail Giant™ is busy selling the product for much less?

So although being part of the family might be good at first, there's the distinct probability that as time goes on, there will be regrets, and lots of them ... and that's why some quality products will never find themselves on the shelves of any global retail giants.

Which brings us neatly back to buying cheap at Global Retail Giant™, and then paying at least twice.

Happy shopping ...

German government IT procurement rules ban foreign surveillance backdoors

Even now, long after Edward Snowden's revelations about the National Security Agency's intrusion into millions of private lives, if you listen very carefully you can still hear the sound of cans being opened and the worms inside them making their slithery bid for freedom on the other side of the Atlantic.

Here on this side of the Pond, cans are called tins, but the worms previously cooped up inside the ones here with "GCHQ" on the label are still worms, many of them answering to names like Warrior Pride, Gumfish, Dreamy Smurf, Captivatedaudience and Foggybottom.

Who'd have thought that GCHQ's malware developers had enough of a sense of humour to refer to one of their little spy programs as "Foggybottom"?

But across the channel from here, where traditionally it's been said that there is no sense of humour whatsoever (that, of course, would be Germany) the government procurement office there is taking the prospect of citizens being watched via their own laptop webcams - and any other kind of surveillance matters - very seriously indeed.

In fact, they're tightening up their tendering rules for sensitive public IT contracts. But here's the catch: it's only for foreign tenderers, who have to declare any kind of legal or contractual requirement they have to pass certain kinds of information on to third parties.

As if any foreign IT developers would admit to having anything to do with Krieger Stolz (The German version of Warrior Pride), GummiFisch, Traum Schlumph or GefangenPublikum would admit to it – or even if they had access to Nebel Gesäß (literally "Fog buttocks").

However, if they're caught out – or even if there's the faintest whiff of online intrigue – said developers would have to go all out prove their innocence, while the authorities don't have to provide anything in the way of evidence that any data of any kind has been passed on to anybody.

But what are the chances of being caught out? Since no foreign tenderer is going to admit to having any links with GCHQ or the NSA or any other similar body in their response to an RFI, those chances could be very slim indeed.

Interestingly enough, because these rules don't apply to domestic tenderers, we find ourselves wondering whether it's just a case of the German government being relaxed about home-grown surveillance software keeping a secret eye on the populace ... but not wanting any other foreign agency to get a look in.

Oh, and in case anybody's listening: *"Wir lieben dich große Bruder".*

Naturlich.

Procurement opportunities in the People's Republic

Time was when as soon as a reigning monarch popped the royal clogs there would be an announcement along the lines of "The monarch is dead ... long live the next in line to the throne".

Which, if you're reading this on a computer screen, could resonate with you in the case of the recent demise of Windows XP. Or at least the support offered by Microsoft for that venerable operating system.

Actually, you can still get continuing support for XP, apparently, by fooling your computer into thinking it's a cash register - more details and a how-to viewable at http://www.sebijk.com/community/board15-other/board73-tutorials/2985-getting-xp-updates/ - and that could keep your updates coming in until 2019. It should save you a few quid if you don't want to join everybody else who's forking out for their paid-for XP updates, but it's entirely up to you whether to try it out, and we take no responsibility for anything that happens if you do.

So, Windows XP is dead (ish), therefore long live Windows ... Vista? Hm. Perhaps not.

OK, Windows XP has fallen off its perch, so long live Windows 7? That's a bit better.

But how about Windows XP is no more ... It has ceased to be ... It has expired and gone to meet its maker ... It's a stiff ... Bereft of life, it rests in peace - and so on and so forth - and therefore long live Windows 8?

Er, not in Beijing, apparently.

Most government agencies in China are still running XP on their machines, and that's the way (uh-huh, uh-huh) they like it, and as for Windows 8?

No thank you: the Chinese Central Government Procurement Centre has officially decreed that all desktops, laptops and tablet PCs purchased by central government agencies must be installed with any other operating systems than Windows 8.

Now whether that's just preferring to live in the dark ages as far as their IT policy is concerned, or whether the Central Government is (justifiably) nervous of Microsoft adding a few undetected surveillance features to Windows 8, who's to say?

But if somebody wants to get onto the good side of their Procurement Centre, it might just be simply a case of checking out that link above, making sure it works, talking to the right people ... and cashing in.

Now, if you'll excuse us, we have some phone calls to make. Long distance.

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Blog posts: UX design

(These were all for a web design agency specialising in improved User Experience. Another assignment they gave me was to explain precisely why they called themselves creativecushion.com. Researching these pieces went quite some way to convincing me that my prized copy of an early version of Dreamweaver really was now long past its sell-by date.)

Card sorting: what exactly is it?

Instead of just declaring “this is the way your users are going to have to organise the information you’re going to give them, so deal with it”, good UX designers invite participants representing clients’ real-life users to sessions of rearranging decks of index cards, each card corresponding to a single piece of content. This gives designers a much better insight into making the users’ experience as good as possible … as well as making sure those users are doing what the client wants them to do.

Eye tracking

Ever heard of saccades? Me neither. I thought they were something nasty sweetening up a soft drink, but it turns out they’re the tiny movements your eyes make as you read along each printed line. And they’re the fastest movement your body can produce. Measuring the speed and direction of those saccades give an indication of the thought processes going on behind them – very useful when it comes to web page design.

Wireframes: the whys and wherefores

Having thought for most of my life that a “wireframe” was something three-dimensional made out of coathangers, it came as a surprise that they are, in fact, glorified scribbles - done and re-done before UX designers transform their ideas about information architecture represented by those scribbles into the real thing.

Card sorting: what exactly is it?

When you're designing a website, you may have your own ideas about how to lay out information, but before going ahead with what could quite possibly be a time-consuming and expensive creation process, it's always best to check if potential users agree with those ideas.

Because if they find your website hard to understand, they won't be coming back,

It's quite possible that because you've been so involved with the creative side of things that you see patterns, grouping and hierarchies within the information you're planning to present that make perfectly good sense to you, the expert.

But to non-experts – or, in other words, your average users – those patterns, groupings and hierarchies may leave them scratching their heads and wondering what you're on about.

So card sorting, essentially, is a way of finding out how users would best organise the information you're presenting, to make it easier for them to find what they're looking for … and do what you want them to do.

And by using the information gleaned from a card sort, you'll give your users a much more intuitive, satisfying experience – one they'll want to repeat over and over again.

Card sorting is exactly that: sorting cards. The cards themselves - generally 3" x 5" index cards - each correspond to a piece of content to be included in your planned website.

A title or description of that content for the participants is visible on one side of the card, while on the other is a short reference to enable you to make analysis of the card sort much easier, especially if you're using a spreadsheet or some other piece of software for that purpose.

Ideally, you should have between 30 and 100 cards to sort, because more than 100 cards can end up confusing participants and fewer than 30 cards may not give a good idea of grouping.

These cards are then shuffled and placed on a large table, together with some blank cards together with a pen for the participants to use in case they have suggestions about the content, or think additional information should be included.

Participants should ideally represent your ideal users. They can sort the cards either as individuals or in small groups - preferable since you can listen to them discussing where to put which card, and take notes.

Whether as an individual or in a group, participants are then given the cards and asked to sort them into groups that make sense to them.

Once the card sort starts, you should note any comments - whether or not they seem relevant at the time - and questions your participants might have.

In no way should you try to influence the outcome of the card sort, but once participants have created groups of cards, you should ask them for an explanation of the thinking behind each group.

Now comes the interesting part: analysing the results.

Depending on how many cards have been sorted, you can either physically lay them out in groups on the table to look for patterns across or within those groups or, if you have a large number of cards, use a spreadsheet or specialised software.

Those patterns will give you and your designers an insight into the way your users expect content to be organised, as well as what they will or won't understand, and – perhaps most importantly – whether or not they'll end up doing what you're intending to ask them to do.

But don't think a single card sort is going to give you precisely the information you require, because you'll need to repeat your card sort several times - with both groups and individuals - to make sure you get consistent results before deciding on an overall structure for your website.

Eye tracking

Next time you open a book and start reading, you may notice that your eyes don't sweep smoothly along each line, but move in tiny movements called saccades. In between those movements the eyes stop moving briefly, and those stops are referred to as fixations.

Saccades are essential for humans and many other animals, to enable them to build up a mental three-dimensional map of any scene. Many birds, on the other hand, simply stare without moving their eyes.

Interestingly enough, saccades are the fastest movement your body can produce.

There are several different kinds of saccades: some are brought on by reflex reactions, others by memory, and others by tracking a moving object.

When it comes to measuring the speed and direction of saccades, it can be done in a number of ways: the original eye tracker involved a kind of contact lens, where eye movements were recorded mechanically.

Later on, researchers shone beams of light onto subjects' eyes and recorded their reflections on film. Electrodes around the eyes are used regularly these days, which can accurately measure the duration and direction of the smallest saccades.

However those eye movements are recorded, they give an indication of the subject's thought processes while observing a scene - in either two or three dimensions - by

revealing what elements of that scene their eyes fix on first, most frequently and for how long.

That's not to say the most important element of every scene is what attracts the subject's attention. In many cases, it's some aspect of that scene with no importance whatsoever.

So when it comes to creating web pages - in fact, when it comes to any kind of human-computer interaction - eye tracking is an invaluable tool for designing and testing user interfaces.

Tracking saccades helps designers make sure users' attention goes straight where it should go every time they open up a web page, either by position, shape or colour.

Analysing fixations can reveal causes of confusion, where a user looks at an element of the web page for longer than expected.

There’s obviously much more to eye tracking than we’ve got space for here, but it’s one of the tools we use to create the most positive experience possible for users – whether they’re sitting in front of a huge desktop monitor at work, or surfing on their iPhone while waiting for their train home.

That’s because the better the users’ experience, the more likely they are to return – and that’s the mark of a successful website.

The kind we love to create.

Wireframes: the whys and wherefores

There's always been legends about brilliant ideas being sketched out on the first bit of paper that comes to hand. The idea of the Compaq Computer Corp's first "portable" computer was, we're told, scribbled onto the back of a place mat from the House of Pies, in Houston, Texas.

Closer to home, JK Rowling wrote ideas down on napkins for a certain series of books and films that made her the first billionaire author in history.

And even closer to home, in our office actually, we map out ideas that probably won't make us billionaires, but certainly do add substantially to our clients' bottom lines as far as their apps and websites go.

We don't usually use napkins or placemats - sheets of A4 will do quite nicely, thank you - and the rough sketches we produce are just schematics for what clients' users are going to see when they visit a website or open up an app.

Technical term: Wireframe.

Like the difference between, say a tinny transistor radio and something fresh out of the Bang&Olufsen showroom, there are low-fidelity wireframes that are the kind you really do find on the back of placemats ... and high-fidelity wireframes that lay out the information in exquisite, beautiful detail.

And what kind of information are we talking about here?

Well, let's start with what the average wireframe doesn't (or shouldn't) show: styles, graphics and colours - to start with. And text. That’s text as in copy, as opposed to written words.

Yes, we need some sort of indication where we need to place whatever kind text we’re going to insert. For example, if we want to include a call to action we scribble a box shape in the most appropriate place on the screen layout.

And instead of writing something like "Click here for XYZ" in that box, we just write "Call to action" and leave it at that. At least, for the time being.

And as for what our average wireframe should show? It depends on what kind of hat we're wearing at the time.

If we're wearing our developer hats, it's all about functionality. If we've got our designer hats on, it's all about the user interface. And if we're dressed to impress with our UX design headgear, it's all about information architecture and navigation between pages and sections within the website.

Whatever hat we're wearing, this is how we tend to create wireframes:

Draw rectangle to represent the screen of iPhone / tablet / PC / wallscreen

Indicate number of columns and their width

Insert scribbled box to represent header graphic

Insert representations of headlines and subheads

Indicate - with drawn boxes - where images should go

Add scribble for navigation panel

Add other additional elements and label them

Yes, there's software out there that will do all that for us - and do it beautifully.

But we tend to find that if we present our clients with what's essentially a very rough pre-planning schematic that looks too much like a finished layout, all kinds of confusion can arise. That's one disadvantage of a high-fidelity wireframe.

Another disadvantage of both computer-generated and hand-drawn wireframes is that they're not brilliant at showing interactivity, like hover effects, carousels and expanding panels.

But then again, the biggest advantage of a hand-drawn wireframe is that if we get a better idea (and we very often do) all we have to do is scribble another wireframe onto a fresh piece of A4, crumple up the original and chuck it into the recycling bin.

Simples.

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Blog posts: Motorcycles

(These were for a motorcycle tyres and accessories shop originally going under the name "sticky stuff" – presumably a reference to the road-holding qualities of the products on offer there. They later rebranded themselves as motorcycletyresandaccessories.co.uk, which must have brought them a bit closer to the top of the search engine rankings.)

Think of Steve McQueen ... think of Triumph

Petrolhead actor Steve McQueen was famous for doing most of his stunt driving, and if you'd like to remain convinced that he did That Jump – twelve feet up and 65 feet along, viewable most bank holidays towards the end of "The Great Escape" - look away now. And no, it wasn't a horizontal twin 750cc BMW R71 doing That Jump: it was a TT Special 650 Triumph, ridden by a friend of his. But no matter who did That Jump, or what on, what you're watching is the first and only take needed to make cinema history.

How to prolong the life of your motorcycle battery

For all those fair-weather riders out there, the beginning of winter marks the end of the year's biking. But by the time spring rolls around again, it's very possible that their battery will lose its charge over the winter months. This little piece gives some essential advice for riders who want their bikes to start first time, every time, once the sun finally comes back out again.

Honda's newest Fireblade – even hotter and sharper than before?

I seldom drool onto the keyboard while I'm writing – unless it's about a particularly tasty beer – but this piece had me reaching for the tissues before my C, V, B, N and space keys disappeared in a puddle of saliva. Even though it's been decades since that last ride on my beloved SuperDream, writing this made me hanker for those good old Honda handlebars all over again.

Think of Steve McQueen ... think of Triumph

Ah, bank holiday duty visits – don'tcha just love'em? Years ago, if we timed it right, we'd arrive at Our Nan's during the first few minutes of The Great Escape, when this time (as she said every time) she really would stay awake long enough to see that nice Paul Newman ride that big German motorcycle over that barbed wire fence.

She never did, of course. Instead, she'd snore contentedly throughout the entire movie, as opposed to singing along with the whole of the Sound of Music, which is why we were very, very careful when it came to timing our duty visit.

And we never had the heart to tell her that, actually, it was Steve McQueen, not Paul Newman ... and that it wasn't a big German motorcycle but a McQueen trademark Triumph.

But then again, thanks to technological advances, if you've got the time, inclination and high enough screen resolution, you might just do a bit of freeze-framing and see that one of the German motorcyclists chasing Captain Virgil Hilts (played by one Steve McQueen) was played by popular American petrolhead and actor, Steve McQueen.

So yes, he really did ride a big German motorcycle in the film - most likely, we're told, a horizontal twin 750cc BMW R71, which would never have survived That Jump.

However, before he got to playing Captain Hilts, McQueen used to supplement his acting income by competing in motorcycle races, usually bringing home $100 or so each weekend in winnings. But for McQueen, racing wasn't a case of two wheels good, four wheels bad: he finished a very respectable 3rd in the 1961 Brands Hatch British Touring Car Championship, driving a BMC Mini.

And, of course, there were the cars he drove in movies like "Bullitt" and "Le Mans" where he did most of his own stunt driving, even though he did confess to Playboy magazine that he only took his Porsche 917 up to a mere 225 mph, not the full 240 it was capable of.

But there wasn't much in the way of jumping either the "Bullitt" Mustang or the "Le Mans" Porsche over barbed wire fencing á la Great Escape.

In fact, because of the insurance aspect, McQueen wasn't even allowed to do That Jump. Instead it was longtime friend / fellow biker / stuntman and proprietor of a Triumph Dealership in the San Fernando Valley, Bud Ekins.

It was a friendship that worked well: Ekins originally taught McQueen how to handle the Triumph 500 scrambler he'd sold him, and the favour was returned in the form of McQueen setting him up with stuntman jobs – most notably this one.

So every bank holiday, while Nan was sleeping off that one lunchtime sherry too many, Bud would gun the engine, accelerate and jump 12 feet up and 65 feet along on a 200-kilo TT Special 650 Triumph made up to look a bit more Germanic.

Fortunately, Ekins only needed one take, for which he earned what was then a record-breaking fee of $1000.

McQueen went on to amass a huge collection of cars and bikes, including Indians, Husqvarnas and Hondas, but whether it had to do with That Jump ...

... or the fact that he'd spent so much time between scenes racing around the Great Escape set on a 1961 Triumph TR6 Trophy Bird ...

... or whether it was because it was a Triumph he rode for America throughout the 1964 International Six Days Trial ...

... or whether it was because of the number of Triumphs in that huge McQueen collection ...

... whenever we think of Steve McQueen and bikes, we can't help thinking "Triumph" as well.

How to prolong the life of your motorcycle battery

It's at this time of year when motorcycle batteries need a little bit more TLC than normal, but it's worth looking after your motorcycle battery all year round because if you don't, you could find yourself in trouble when - and where - you need it least.

And that's especially true for fair-weather riders: you might think a motorcycle battery's going to keep its charge from one fine day to the next - however long that interval may be - just like the kind of batteries you pick up from your local supermarket. But that's not the case at all, because leaving your motorcycle battery unused for long periods can reduce its charge or even leave it completely flat.

The solution? Keep your battery fully charged with a trickle charger - sticky stuff offer a choice of dedicated chargers for motorcycle batteries, delivering the correct charge rate. Don't ever be tempted to use a car battery charger because they charge they deliver is too high for a bike battery.

And this time of year, when temperatures can drop to below zero, batteries are most vulnerable to cracking and/or freezing. Keeping your motorcycle indoors is one option, otherwise if you're going to leave it out all winter and start riding again in the spring it's best to remove the battery completely, store it indoors and put it back when the weather warms up again.

Don't forget: always disconnect the negative terminal first.

But here's something to look out for: placing your motorcycle battery on a surface that can conduct electricity will start it discharging, so always find a piece of wood or something equally non-conductive to store your battery on.

So, what kind of extra TLC would your battery need, now it's been removed and in a warm place?

Well, for a start, now would be the perfect time to give it a good overall visual check. For example, are the terminals looking a bit corroded? If so, give them a once-over with a small wire brush to get the corrosion off, and then smear them with grease or petroleum jelly to prevent further damage and improve the connection once you've reinstalled the battery.

If you've got a conventional lead acid battery (as opposed to a factory-sealed one), this is the time to check the liquid levels in each cell and top them up if necessary. Always, always use distilled water as opposed to tap water, because tap water contains chemicals that can effectively kill your battery stone dead. And always, always do that somewhere with enough ventilation - battery acid fumes don't do anybody any good.

But then again, neither does a dead battery. The better you look after yours, the better it will serve you - and for much longer, too.

Honda’s newest Fireblade – even hotter and sharper than before?

It’s been 21 years since Honda’s first Fireblade, and during that time we’ve seen a lot of changes.

And this year’s 2014 CBR 100 RR Fireblade SP is no exception.

It’s Honda’s fastest streetbike, but the “SP” stands for “Sports Production”, meaning that even if it’ll get you to the next set of traffic lights before anything else on the road, it’s actually been designed to get you round the racetrack faster than the competition.

So ... changes?

For a start, the handlebars are noticeably wider and positioned slightly more forward than those on previous models, while the foot pegs are just a bit further back than before. Some would say that’s to make the riding position more aggressive, while others would say it’s to make it a little more relaxed, to reflect the advancing years of the average owner.

However, it’s more than just the riding position that’s changed with this year’s model: as before it’s powered by a 999cc four-stroke, with a top speed of 180 mph. But this year, with its polished and reshaped intake and exhaust ports - and a touch more tuning - we’re looking at a slightly higher output of 178bhp at 12,250rpm, and at 10,500rpm a peak torque of 84 ft/lb.

You'll probably be too busy to notice that difference out there on the track, but you might just feel a little less in the way of vibration: previously Honda would settle for piston and connecting rod sets with a maximum weight variance of three grams but for this year's Fireblade, they've cut that down to one gram – or less.

As before, we're looking at a six-speed transmission, and as before it's good ... but it could be much, much better with an electronic quick-shifter – especially for track work.

You'll find some subtle changes in the suspension department: the front forks of the Ohlins suspension give this model Fireblade more braking stability thanks to their reworked outer tube, now 1mm larger than before.

The twin-spar frame has had a little bit of revision in the swing-arm pivot area, giving riders a certain amount more flex and the improvement in feedback it brings.

And as for braking, it might take a little while to get used to the new Fireblade's Brake-by-Wire™ setup. Rather than being connected directly to the brakes, an ECU picks up your braking pressure and activates a servo.

If you're looking for an ABS system, Honda's Combined ABS option will set you back an additional £600 and add 11kg to the Fireblade's kerb weight.

However, there are changes we would have liked to see included in this year's model: that quick shifter, for a start. Traction control would have been nice, as would multi-mode riding choices. The jury's out on the anti-wheelie ... but it all adds up.

This SP model doesn't have the kind of electronics found in other rival machines, which for some is going to be off-putting. However traditionalists – those who can live quite happily without that kind of electronics – could well see that as an advantage.

So there must be a lot of traditionalists out there: for the past twelve years, one in three 750cc+ superbikes sold has been a Fireblade.

From what we gather, just about every single one of the first batch of the newest Fireblades that arrived here earlier on this year had already been spoken for.

And that, we think, says it all.

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Case studies

(I have to take my hat off to consult-hr.co.uk – they're the only company I know of who could pull off recruiting for both of the world's biggest soft drink manufacturers and therefore two of the biggest rivals in global business - for over a century now. So even though I've been less than positive about the effects of soft drinks on the body elsewhere in this book, I still think it's a bit of a privilege to have been asked to write these two particular case studies.)

Coca Cola

Pepsico International

Boutique

On the whole, these were based on testimonials, but were to be used as mini case studies.

Coca Cola

Our Client

With nearly 14,000 employees in 11 key European regions, streamlining the Coca-Cola Company’s EU operations required a distinct shift in mindset.

To implement this shift, the company launched the Coca-Cola University - a global vehicle to deliver behavioural change in the form of a forum for common language, methodology and Coca-Cola best practice.

The position of European Group Capability Director was created to roll out the European Coca-Cola University development strategy. An extremely high-profile role, it entailed a great deal of independent decision-making throughout an extremely varied range of duties, while requiring a strong element of creativity and innovation.

And to fill it, with our 10-year track record of delivering them the highest calibre talent, it was a logical decision for the Coca-Cola Company to come to us.

Our Brief

Over a series of meetings to understand the Coca-Cola Company's corporate culture, the context of the role and its expectations of the ideal candidate, our brief evolved into a search for someone whose skillset included, but by no means was limited to:

Consulting expertise at the core

The capability to drive, embed and develop the University and its curriculum

The ability to engage and guide senior European staff on developmental opportunities

The aptitude to create consistency through global liaison, together with the talent to create bespoke solutions within a local framework

Our Search

Once we had established the Coca-Cola Company’s specific requirements, it was obvious that the pool of suitable candidates would be very small, so we undertook a combination of direct Search and an advertised route in the Sunday Times. This combination identified 215 candidates who, through a series of robust interviews, we brought down to a shortlist of four.

However, because of internal moves within the company during our search process, the role evolved to one that took on a considerably higher degree of strategic

responsibility. This required us to review our longlist as well as our shortlist, but within a very short period of time we presented three further candidates more suited to Coca-Cola's new and more senior strategic requirements.

Our Result

As always, the selection process never ends with the presentation of a shortlist. Once the company's final decision had been made and the role offered, we facilitated meetings and discussions until both sides were convinced that this was, indeed, an excellent match and our candidate accepted the offer.

Pepsico International

Our Client

PepsiCo International is a world leader in foods and beverages, with revenues of $39 billion and over 185,000 employees. The company consists of PepsiCo Americas Foods (PAF) – which includes Frito Lay, Sabritas and Gamesa snacks and Quaker foods, PepsiCo Americas Beverages (PAB) – including the Pepsi and Gatorade drinks businesses, and PepsiCo International (PI) which covers the UK, Europe, Asia, Middle East and Africa.

PepsiCo brands are available in nearly 200 countries and territories.

Many of PepsiCo’s brand names are over 100-years-old, but the corporation is relatively young. PepsiCo was founded in 1965 through the merger of Pepsi-Cola and Frito-Lay. Tropicana was acquired in 1998 and PepsiCo merged with The Quaker Oats Company, including Gatorade, in 2001.

PepsiCo’s success is the result of superior products, high standards of performance, distinctive competitive strategies and the high integrity of its people.

PepsiCo’s mission is to be the world’s premier consumer products company focused on convenience foods and beverages. To produce healthy financial rewards to investors and we provide opportunities for growth and enrichment for employees, business partners and local communities. Consistently in all activity is the drive for honesty, fairness and integrity.

Our Brief

PepsiCo established a key manufacturing site in Skelmersdale, Lancashire, in the North West, as a Greenfield start up site two years ago. The site was therefore in the early stages of structural, cultural and capability solution – with all the opportunities and risks that brings.

The current job holder had done a great job from scratch, in maintaining Skelmersdale as a non unionized site and achieving its rapid growth to a c.600 headcount. The client did not have internal talent ready and mobilized to fulfil this key role hence needed to recruit a senior HR Manager, reporting to the UK HR Director – Operations and the site GM, to build on this success and define, develop and successfully execute the HR agenda for the site.

This was a really challenging role, given that this was the 2nd largest site for them in UK. The location was difficult to recruit in to and additionally the client was looking for someone that could demonstrate true future leadership potential. Candidates, therefore, needed to be fully geographically mobile within the first two years in role.

So, naturally, PepsiCo came to us.

Our Search

Having worked for the last 23 years with the client we had a good understanding of the business as a whole. However, we also need to get a good understanding of the operation in Skelmersdale hence our first priority was to learn as much as possible about the site, the leadership team and the role requirements. And then, of course, we had to discover precisely what was to be required of the candidate, both professionally and personally to deliver both in this role, and as a future leader within PepsiCo.

We advertised online and in print media, and interrogated our extensive databases of leading HR professionals across every industry throughout the UK to contact those we felt had the character and experience required for the position.

Our Result

We held an intensive series of longlist interviews to present PepsiCo with a shortlist of four candidates we had assessed as matches for the position of which one candidate was felt to be the ideal candidate and was offered, and accepted, the position.

Boutique

Sarah 35yr – Retail fashion buyer, London

Being a woman who wanted to travel alone for a bit of head-clearing (and maybe a little adventure) was OK, until I heard some nightmare stories about women travelling alone to Marrakech – which is precisely where I was headed for.

So I needed my holiday planned properly by a woman who understood my concerns about security, and who could address all my other needs as a female

And Boutique helped me plan my trip from a totally female perspective.

They took great care to make sure I'd feel secure throughout my trip, covering details like where I stayed not being isolated (and having 24/7 room service) and they even set me up with a full-time travel guide.

They also gave me an emergency number in case I needed to get in touch with them, and even went to the trouble of contacting me once I'd arrived to make sure I'd got there safely.

Alex 35yr – Doctor, Hackney, London

I work all the hours God sends me, in a hospital that often feels like a war zone.

Up to now, any time I had to myself was taken up with mundane things like household chores, paperwork or just catching up on lots and lots of lost sleep.

If I was going to have any kind of life away from work, I calculated that I'd need at least two hours of help every week.

Your company ticked all the right boxes for me, from managing those day-to-day jobs such as keeping my fridge stocked, to running errands for me like taking my Siberian hamster Elliot to the vet.

Now I've got the time to catch up on my hobbies, and better than that, my stress levels have gone right down.

Martin 45yr – Music Producer, East London

In a male-dominated industry such as the music business, a seriously professional female presence at client meetings gives my company a lot more credibility.

For such meetings I needed a female executive on board, one with a business development background who could meet and greet potential clients, discuss the finer points of their contracts with them and handle the exchange of money.

And since you can’t always predict meetings like these, I only wanted someone like that on an ad-hoc basis, for maybe just a couple of hours a week at most.

Boutique sent <name>. She had exactly the right kind of professional background and the kind of customer liaison skills and experience I was looking for. In fact, they were better than what I required: she had been working for blue-chip companies previously and even though she wasn’t familiar with the music business, she still knew exactly what to say – and when.

Daniel, 51yr – Management consultant, Poughkeepsie, NY, USA

My role within the major multinational I work for requires me to define problems, develop solutions and present the best way to implement those solutions.

I tend to create and draft those solutions during the time spent travelling between meetings, but it used to be difficult for me to create informative and instructional PowerPoint presentations and accompanying documentation while on the move.

That's not a problem anymore. I just send briefing notes for the support materials I'll be requiring for any upcoming meeting to <name>, the documentation and PowerPoint expert Boutique found for me, and I know she'll produce exactly the presentation and handouts necessary to put forward my solution in the most effective way possible.

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eBook extracts

(To keep this whole Book as easily downloadable as possible, I've had to leave out samples with illustrations, such as the Roulette system guide my wife - the graphic designer - and I created together, and the Identity Theft handbook I wrote for MyHelp.com, who also asked me to write the first two ebooks sampled below.)

My Cruise Help

I was fortunate enough to have gone on a cruise around the Aegean some years previously, so although I still had to work my way through a lot of reference material it was reassuring to know that – based on personal experience – most of that reference material was accurate.

My Debt Help

I was unfortunate enough to find myself in a deep financial hole a while after writing this ebook, so it was very helpful to be able to refer back to my initial notes and final submitted draft to find ways to get myself back out of said deep hole. And we've been using some of those ways here ever since.

20 Killer Mind Apps

I ghostwrote this for Dr Keith Scott-Mumby, who gave me the reference material (which I liked) and the title (which I didn't). That's because I have this thing about stuff that's good for you being referred to as "killer". But since the phrase "killer app" seems to have found its way into today's lexicon of life I just buttoned my lip and got on with it. Again, I learnt a lot in the process, which is part of the fun of researching and writing, isn't it?

My Cruise Help

Your Cruise Choices

i A quick introduction to cruising

ii The kinds of cruises available

iii Size matters: What to expect on big cruise ships ... and what to expect from small ones

iv The destinations to choose from

v River cruises

vi Cruising with children

vii More adult cruises, including singles cruises

viii Cruising for those with special needs

ix The types of accommodation available

x And, of course, food

i A quick introduction to cruising

In 1970, half a million Americans chose to go on a cruise vacation.

Nowadays, ten million or more go cruising each year, so the cruise lines must be doing something right.

And what's that?

For a fuller picture, let’s go back to the days when getting there was half the fun - and took most of the time.

Well, it might have been half the fun for some people - pirates in particular. Apparently the word "cruising" comes from the Dutch "kruisen". That means "to cross". And that's what pirates used to do, crossing shipping lanes from side to side without much in the way of a route map, a schedule or a plan ... except to raid the first ship they sighted.

When piracy started to fall out of fashion, the term cruising began to refer to just sailing from one port to the next in your own good time, with the option of taking a detour as and when you felt like it.

Things changed at the beginning of the 20th century. Ocean liners ferried the rich and famous between Europe and North America in a great deal of luxury ... and the not-so-rich and not-so-famous in not quite so much luxury, if any at all. (We've all seen that movie, haven't we? The one with the iceberg? That's the sort of luxury - and lack of it - we're talking about here.)

To cut a long story short, the liner companies were losing money when their ships came back home half-empty. So someone had the bright idea of filling up those empty cabins with passengers who might not have pressing business to attend to on the other side of the Atlantic, but who'd enjoy a week of being pampered well away from the frantic pace of (then) modern life.

And that's what they did. Until World War I broke out. Then there were more pressing matters to attend to, like converting liners into troopships for the duration.

And in peacetime, too, there were other important matters for shipping lines to take into consideration, not least the Prohibition.

Because it was now illegal to stop off anywhere in the US for a quick drink before dinner, it made sense to offer thirsty Americans the chance to step off dry land and leave their equally dry lifestyle behind - for a few days at least - while enjoying a tipple or two outside the country, in international waters.

It made sense to the passengers, too: what they were drinking out in the ocean was, on the whole, much better quality than what they'd get back at home ... and nobody had to worry about an unexpected knock at the door.

At this point, countries on both sides of the Atlantic started building ships specially designed for cruising, and tried to outdo each other with bigger, better and more luxurious ships, until the Second World War broke out, and it was back to transporting troops wherever they needed to go once more.

After the war, more and more companies saw the economic sense of converting standard ocean liners into cruise ships. Some didn't stop at liners: they rebuilt ferries ... and even a tanker.

All this changed when air travel came onto the scene. Ocean liners were now more of a liability than a viability, financially speaking, when it came to commuting across the oceans. Companies were faced with a stark choice: adapt their liners ... or die.

So ships that had previously been ocean liners found themselves being converted to cruise ships. Companies stopped building and commissioning ocean liners for good.

As aircraft companies started building bigger and faster passenger jets, shipbuilders started building bigger (and smaller) ships - just for vacationers.

And, given the nature of competition, those ships offered their passengers more and more activities and entertainments to choose from, as cruise lines tried to outdo each other.

Which brings us neatly up to the present day: the more the airlines cram their passengers into aircraft and cut back on in-flight essentials (like meals!) … the more

the cruise lines go all out to make sure their passengers have as much fun as possible – both on board and on shore (and eat!).

So if you travel on a cruise ship, wherever you're going, it's definitely a case of half (or much more than half) the fun really is getting there.

ii The kinds of cruises available

Cruise ships don't necessarily have to be the size of an ocean liner - it all depends on what kind of cruise you're looking for.

For all-singing, all-dancing, all kinds of entertainment laid on 24 hours a day cruising, a purpose-built cruise ship fits the bill perfectly.

But then again, and you might not want to sail amongst glitzy discos, a huge selection of bars, waterslides, ice-rinks and glass elevators.

You might, for example, prefer the sound of the waves lapping against the hull below you and the rustle of sails in the breeze above. If that's the case, then there are plenty of sailing cruises to choose from - on board anything from yachts to three-masted schooners.

If you don't feel the need to be entertained all day and all night, how about a cruise aboard a cargo ship for that perfect get away from it all experience? You'll have to make your own entertainment on board ... and you'll certainly be away from it all.

But perhaps the prospect of days on end on the high seas, with nothing to look at except waves and sky isn't that appealing. If you'd like to look out and see land on either side of the ship, you could always go on a river cruise.

For now, though, let's concentrate on more conventional cruises, and leave cargo ship and river barge cruising alone for the time being.

So here's a few of the kind of cruises that you can choose from:

Adventure cruises

Educational cruises

Family cruises

Luxury cruises

Party cruises

Resort cruises

Romantic cruises …

And specific cruises often have themes such as:

Art

Archaeology

Big band music

Book signings

Broadway shows

Celebrity entertainers

Chefs and cooking demonstrations

Country and Western music

Ecology

Education

Finance

Fitness

Food and wine

Guest speakers,

Health and well-being

History and culture

Hobbies of all kinds

Jazz

Lectures on every subject under the sun

Movies

Murder mysteries

Nature

Painting

Poker tournaments

Rock oldies

Rum and/or wine tastings

Sports and sports celebrities

So you can mix and match types of cruises and the themes on those cruises to your heart's content which leads us nicely onto our next question: just how long is the average cruise?

There's no answer to that. Cruises can last for a single day... to a weekend, when people on board have an extremely good time... to three or four nights, when passengers have a little more time to party in, so they can be a bit more relaxed.

On a five-night cruise you'll find a mixture of laid-back party animals and cruise vacationers.

On a seven-night cruise you'll meet more mature passengers, still out to have themselves a good time, but not to such an extreme, because they're also interested in the shore excursions on offer.

As a rule of thumb, the longer the cruise, the more mature and affluent the passengers you'll find on board - all the way up to one of those round-the-world cruises that last for months and cost a hundred thousand dollars or more. (Well, they've got the time and money to enjoy it!)

Talking of age, most cruise lines prefer their passengers to be aged 21 or over. Younger passengers are welcome, but they have to be accompanied by someone over the age of 25. Married couples under the age of 21 are equally welcome, as long as they can produce a marriage certificate or some other proof that they are in fact man and wife.

iii Size matters: What to expect on big cruise ships ... and what to expect from small ones

When it comes to cruising, size definitely matters: you can choose to spend your vacation aboard a huge cruise ship with thousands of passengers, with all the facilities (and more) that you'd expect to find at a land-based resort.

At the other extreme, you might prefer to spend your days at sea in a more intimate setting, with only a handful of other passengers, so all the crew know your name by the second or third day... but you'd only have a very few of the amenities you'd expect to find on a larger crew ship.

Or you could go for a happy medium - on board a cruise ship with 500 passengers or so, with some well-chosen facilities to keep you happy and entertained onboard, plus the type of personal attention you'd otherwise get on a smaller ship.

iv The destinations to choose from

The Caribbean is the most popular destination for cruises: you have the choice of all the Caribbean islands plus Mexico and/or San Juan and Aruba.

From there you could turn right into the Panama Canal and head out into the Pacific and all that ocean has to offer.

Or you could head east towards Europe and the Mediterranean.

Or you could choose to head north towards Canada and New England... or, on the other side of the country, further north to Alaska.

On the other hand, you could head south towards Antarctica - you won't find much in the way of souvenirs to buy there, but you will come back with some amazing memories of icebergs and the wildlife you've spotted there.

v River cruises

For a more sedate cruising experience, with the emphasis on shore visits, you've got river cruises, with destinations like:

The California Wine Country

The Columbia and Snake Rivers

The Hudson River

The Erie Canal

The Great Lakes

The Pacific Northwest

The Mississippi River System

Further afield, with the local culture firmly in mind, you could go on river cruises throughout Europe (including Russia).

But if you're expecting to party your way up and down the Danube, you'll be disappointed, because river cruising attracts a different breed of passenger. They're usually more mature, and are much more interested in the shore excursions than whooping it up all night long.

vi Cruising with children

Cruise lines require minors to travel with adults, but that doesn't mean they're not welcome onboard.

Most cruise lines offer special facilities for children, and employ youth councillors to keep them amused during the daytime ... and looked after at night, to give parents a chance to enjoy themselves in more adult company.

Saying that, there are some cruise lines that cater specially for families with children. And there are some that politely request passengers not to bring children at all ...

... which leads us nicely to the topic of travelling alone.

vii Travelling alone

If you're travelling by yourself (as opposed to going on a singles cruise), even though you'll have to pay a premium for privacy in your cabin, you're more than welcome on any cruise ship - to any destination.

For ladies travelling by themselves, some cruise lines can offer what they like to call a gentleman host - to keep you company, to provide interesting conversation and to act as a dance partner. You don't have to take the cruise line up on that offer, but sometimes it's nice to know that it's there.

The gentlemen hosts aren't employed by the cruise line, but they do receive a discount in return for their services.

viii Cruising for those with special needs

Cruising isn't limited to the more able-bodied amongst us. Even though the cruise lines request that disabled passengers are accompanied by someone who can give them assistance when needed, recently-built cruise ships are much easier to get around than older ones.

Cabins for those with special needs are specially designed to accommodate wheelchairs, provide room for them to manoeuvre, have light switches set lower in the walls and tables high enough for wheelchair to go under.

Bathrooms in such cabins have special toilet seats, handrails on the walls and adjustable mirrors above the sink.

ix Types of accommodation available

Since we mentioned cabins just now, let's take a very quick look at the kind of accommodation available on any given cruise ship.

Most cabins are designed for two people travelling together. Sleeping arrangements can vary: some cabins have bunk beds, some have twin beds. Some cabins with twin beds don’t give you the option of moving those beds together to make something bigger. Others do.

You'll find very few cabins for three or more people - and they tend to get booked up very quickly.

The least expensive cabins run down the centre of the ship and have no windows.

Next up the price scale, you'll find cabins around the outside of the ship with windows, but with a lifeboat hanging in front of them.

Then you have cabins with windows giving a clear view of the ocean.

Higher up the scale (and higher up the ship), you have cabins with balconies...

... and at the top of the range you have cabins on a par with hotel suites. But they won't be the same size as your average hotel suite because space on board is at a premium.

When it comes to choosing a cabin, a lot depends on what you're planning to use that cabins for: if you're planning to enjoy yourself around the rest of the ship and just use the cabin to sleep and shower in, an inside cabin will do.

(We'll look into how to choose a cabin later on in more detail.)

x And, of course, food

No rundown on cruising, however brief, would be complete without mentioning ... food.

There's lots of it, whenever and wherever you want. From a pre-breakfast snack to the traditional midnight buffet, you can always find something to eat onboard - even before you set sail on the very first day.

Dining options range from a completely informal buffet by the pool ... to a five-star dinner experience in the gourmet restaurant... and pretty well everything anyone could ever want in between.

If you have special dietary requirements - for health or any other reasons - as long as the cruise line knows beforehand you'll be looked after (and looked after very well) in that department.

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My Debt Help

Part 2 – This Book + Your Attitude = Success

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2.10 – So you think you’ve got debt problems?

2.1 – Why this is the right book for you

Some people can owe millions of dollars without losing any sleep over it. Others can owe less than a thousand dollars and lie awake nights worrying themselves sick about how to pay it off.

You've bought this book because you need to find out how to clear your debt - however big it is.

However much you owe, and however many credit cards you need to pay off, this is the book for you. Here, you’ll learn the simple steps you need to take to clear your debt completely - without scrimping and saving throughout the entire process.

As you read through "My Debt Help" before embarking on your complete deft elimination program (and we recommend you to read it through first, so you know what to expect) you'll find:

You don't have to make huge alterations to your lifestyle

You'll start looking at money in a completely different way

You'll become very aware of your spending habits and change them for the better

As you start clearing your debt, your life improves – physically, mentally and emotionally

The program itself is simple, painless - and fun!

What you won't find here is pages and pages of complex mathematical calculations for you to work out. Yes, there'll be a couple of times when you need to gather up your receipts and statements to see what you're up against in reality – and it's essential you do that – but you're not going to be sitting up all night punching numbers into a calculator.

And as for trying to plow through and try to understand pages and pages of financial jargon that would have a chartered accountant reaching for a dictionary ... well, you won't find any of that here.

You will, however, find some statistics, mainly about percentages of the population and how they deal with their money, so be prepared for a few %'s and a handful of figures with decimal points in them. It won't be anything like the finance pages of any newspaper, and it certainly won't remind you of math textbooks from your schooldays.

In short, we've got a lot of ground to cover, but we're going to cover it as simply – and enjoyably – as we can.

2.2 – No hard work, but no false promises

"My Debt Help" is here to reassure you that however deep in debt to you think you are, there is a way out - and it's easier than you ever dared hope.

And then, once you're reassured that there really is an end to that downward spiral of debt, we'll take you step by step through the process.

It will take time, no doubt about it. Because time really is money. And we'll find out why in detail. Up to now, that time and money equation's been working against you, so you know there's truth in that statement.

Now it's time to turn the tables and have that equation work for you. And yes, you'll have to do a little work yourself.

But any "work" you need to do only comes right at the beginning of the program. And it's the kind of thing you can do in the evenings with one eye on the TV.

And after you've completed that "work", you can just relax while the program carries on by itself on autopilot.

In fact, the only changes you'll have to make your life from there on in will be the numbers you write in the "amount" box on those monthly cheques to your creditors.

What "My Debt Help" doesn't promise to do is:

Turn you into an instant millionaire

Order you to cut up all your credit cards (although you may want to after reading through this book!)

Teach you any investment strategies...

... or make the process any quicker and easier than it already is.

If, after reading this book, you decide that the program isn't for you, then at least it will have given you a few ideas that you'll definitely find useful in the future.

2.3 - The right mindset: how to guarantee success

But if you decide to use this program, perhaps the most important thing that we can say here and now is that if you find yourself backsliding at any time, don't beat yourself up about it.

In an ideal world, plans and programs like this one - or ones like embarking on a new diet, giving up smoking, or taking up a new exercise regime - would work perfectly first time, every time.

Sadly, though, this world is far from ideal, and human nature being what it is, diets do get broken, cigarettes do get reached for … and one day, the gym is just too much hassle to get to.

However, that doesn't mean the dieting, the giving up smoking, and the new exercise regime have failed. Or you have.

It just means that there's been a blip in the process - and that's all it is: a blip.

It's down to the individual: some people go back to their bad eating habits right after their very first guilty slice of cheesecake; others rush down to the corner store for a pack of smokes after their very first sneaky cigarette ... and others let their gym club membership lapse the very first time they miss a workout.

Some, on the other hand, will just regard that cheesecake, cigarette or missed workout as a very minor obstacle between them and their ultimate success.

And these are the people who can - and do succeed.

They don't beat themselves up: they pick themselves up instead, and get right back on track once more.

So if you find yourself using a credit card - for whatever reason - during the course of this program, you haven't failed.

Or if one month you don't make the extra payment you're supposed to make, you haven't failed.

Or if you just want to take a couple of months off and only make the minimum payment necessary on your cards, you haven't failed.

It's just a blip, and blips happen.

2.4 – What about mortgages?

Let's add a note about mortgages here: some people consider their home an asset. Others would consider it a liability - at least until their mortgage is paid off in full.

However you feel about your mortgage, you won't find detailed plans here to pay it off in full early. Ideas, yes. Suggestions, yes. And yes, at the end of this program you will have extra cash each month that you could put towards your mortgage, and it might just be the right thing for you to do.

But then again, it might not: different homeowners have different circumstances, and they've got different attitudes towards their mortgages. This book is here to take you through the process of eliminating your debts completely - but not to advise you in any way, shape or form about the best way of paying off your mortgage as fast as possible.

Because it's up to you what you want to do with that suddenly-surplus cash you'll have at the end of the program: you might want to hand it over to a broker to invest for you. You might want to build up a nest egg. You might want to save for something in particular … or you might want to use it to pay off your mortgage. It's your choice.

2.5 – The program itself

So what is this program, anyway?

Ever heard the term "divide and conquer"? Well, that's what we're going to do with all those credit and store cards screaming out to be paid each month.

If you look at all of your card statements at once, chances are that it's pretty overwhelming for you - at least at present.

So we're going to divide up all those credit payments and work on them – one at a time. And in the process, conquer them all.

Chances are, you're letting some of your credit accounts tick over with the minimum monthly payment required.

At this rate, it could take up to 30 years to pay off those accounts in full, even if you never used those cards again. And it would set you back thousands and thousands of dollars in interest payments.

However, by paying more than the minimum required amount on any given card, you start to lower its outstanding balance.

But where, you ask, does that extra money come from, to pay more than that minimum?

Say you have five cards, each with an outstanding balance. That extra money you're looking for comes after you've paid off the smallest balance in full.

And once you've finished paying off that smallest balance, you've got however much you used to pay towards it sitting in your bank account every month.

The trick here is not to spend it, but to add it to the minimum payment you need to make on your next smallest balance, and so you're on your way to paying that one off completely, too.

Once you've paid that card off, you add what you would have been paying anyway on your previous two cards to the minimum payment for the next card ... and so on, and so forth.

If you're halfway through an auto loan at the moment, so much the better – once you've cleared that, the debt-clearing process really takes off. Same goes for any other outstanding financial commitments you've got.

It's not an instant process by any stretch of the imagination, but it takes a great deal less time to clear all your balances than by paying the minimum amount each month.

And you'll only pay a small fraction of the interest charges in the meantime. (We'll find out just how small a fraction later on.)

And the net result of the program? You'll have all your debts paid off in full, money in the bank, major improvements in your physical, mental and emotional wellbeing … and the know-how to use your money wisely so you now know exactly where it's all going – instead of wondering where on earth it went.

2.6 – What debt isn't

Let's get clear about debt itself.

First of all, let's define what debt isn't: it's not what you have to pay for goods or services on a monthly basis.

For example, even though it may feel like it when the bills come in each month, these are not debts:

Your electricity bill

Your telephone bill

Your cellphone bill

Your cable TV bill

Your gas bill

Your insurance bills …

… in fact, anything you get provided with on a regular basis - and get charged for on a regular basis – can better be referred to as "running costs".

Those charges will keep going on and on until you start generating your own electricity, disconnect your phone, throw your TV out the window ... you get the picture.

2.7 - What debt is

So let's define debt, then: yes, it's money you owe for goods or services previously received. In the main, it's also money you have to pay off on a regular (like a monthly) basis - however long it takes to pay it off in full.

And once the balance has been cleared, that's it. No more payments to make ever again. End of story.

So we can categorise debts as:

Bank loans

Student loans

Credit card balances

Store card balances

Auto loans ...

... in fact, any money you still have to pay for goods and services already received.

Now, whether you consider your mortgage a debt or an investment is up to you. For the purposes of this book, as we said before, let’s leave it out of the whole equation altogether, and just concentrate on card debts.

2.8 – E pluribus unum – a more up-to-date translation

How about “out of many people, one thing”?

And what’s that one thing? How about “debt”?

It’s a way of life - for entire countries, for multinational conglomerates, for huge national companies, for Mom’n’Pop stores across the nation ... and for us as individuals.

It's such a way of life that people now commit themselves to service and credit card contracts that charge them penalty fees if they don't use them often enough - and they think that's normal.

Small wonder the Federal Reserve Board tells us that US consumer debt hit the $2 trillion mark a while back.

(Shall we define "trillion"? That's one million, multiplied by one million, and looks like this: 1,000,000,000,000.)

And, again according to the Fed, almost a quarter of the average household's wages are paid towards the interest on that debt, plus - with each interest payment - a small bit of the original money loaned. A very small bit. We'll go into why it's so small in more detail a little further down the line.)

(While we're in a defining mood, "interest" is the money charged for the act of borrowing, and "principal" is the term used for the money that's actually been borrowed - and still needs to be repaid.)

And all the time that proportion of the average household wages goes towards paying off that debt interest, said average household racks up more and more debt - either intentionally, or accidentally ... or because there's no other option.

The Fed also says that some consumers even have debts that total more than their annual salaries.

So it's back to that old "time is money" equation once more.

Now add to that the fact that it can take less than five years for a credit card balance to double, because of the additional interest that gets tacked onto that balance (let's leave out the minimum monthly payment factor here, just to keep things simple) ...

... and the net result is debt piling on debt, piling on debt, piling on debt ...

... and if we take a nationwide perspective on all this debt piling up, it's not surprising that a large percentage of the population finds their debt spiralling out of control – simply because there isn't enough money in existence to cover everybody's interest charges.

So if there isn't enough money to pay off interest charges, why doesn't the whole credit industry collapse? Or the nation's economy? Surely there'll come a point when everything just grinds to a halt and the industry implodes, taking the economy - and everyone else's with it - down the drain?

There's two answers to this one: first, it's a numbers game. The only reason finance companies and credit card issuers make as much money as they do is because of the sheer number of customers they have. And even if all of them only made the minimum payment each month, there'd still be enough in the kitty to see those companies and issuers through the following month - and then some.

So even if the average monthly minimum credit card payment was, say, $20, (it's actually over $135, but let's keep things simple), given that there's over a billion

credit cards in circulation in the US today, that's $20,000,000,000 divvied up among credit card issuers every month.

That’s if everybody only paid the monthly minimum.

And that’s not including the card companies’ “late payment fee” charges. That’s a nice little money-spinner for them, too. In 1996, they only made an extra $1.7 billion. Not much, perhaps, compared to that hypothetical $240 billion a year we were talking about just now … but six years later, in 2002, that had grown to $7.3 billion. And it can only go up.

Oh, and let’s not forget those nice little “convenience” checks that come with our credit card statements, the ones that cost ten dollars or so to write out. Each.

The technical term for all this is “revenue enhancement”. It’s got a nice ring to it, hasn’t it? Much nicer than lots of other things we could call it.

And there’s enough people being charged those late fees and paying for the convenience of those convenience checks to make this whole credit business a numbers game worth playing – for the finance companies and credit card issuers.

The other reason that the whole credit industry doesn’t collapse on itself is that commercial banks are allowed to extend much more credit than they can cover. The ratio here is 9:1, where they can lend nine dollars for every single dollar they physically possess.

(We’re not going to go into the ethics of banking here, but say if only half the people with an account in a given bank were unhappy enough with that bank to want to put it out of business, all they'd have to do is withdraw all their money at the same time - and hey, presto! Bank now broke and owing.)

But that ratio - once again - depends on the "time is money" equation, where the more money they lend, and lend it for as long as possible, the more money they stand to make in the long run.

And that's the difference between financial institutions and us as individuals: time is very definitely on their side. After all, banking dynasties throughout history weren't limited by things that make a difference to us mere mortals, like, for instance, dropping dead.

When the head of any banking family passed on, there was always another one groomed and ready to take over and keep everything running smoothly. Same goes for finance companies and banks today.

They can all afford to take a much longer-term view of debt and interest payments than we can. Especially since we owe them, and not the other way round.

On the other hand, we, as consumers, spend most of our lives repaying credit card debts. And if we haven’t managed to do so by the time we’re dead and buried, those debts get repaid out of our estate anyway.

So either way, finance companies, credit card issuers and banks can’t lose.

However, that's not to say we can't learn a few tricks from them - especially when it comes to time being money. And that's what we're going to do throughout this book.

2.9 – As our savings go down, our debts mount up

Our parents and grandparents - and generations before them - worked on the basis that a portion of what they earned should be set aside to cover emergencies.

Without wishing to sound trite, that was referred to as "savings", and was necessary simply because there was no alternative.

All that changed when credit cards appeared on the scene: now money became so easily available, there didn't seem to be any need to set any aside.

If a refrigerator broke, previous generations had money put away to cover the cost of repair or replacement. And if several financial emergencies arose at the same time, well, tough. They'd have to sit down and prioritize what they really needed to spend money on - against what they wanted to spend money on ... and needs, rather than wants, came first.

That was then. Nowadays, if the car breaks down, the central heating system gives up the ghost and the refrigerator conks out all on the same morning, it's perfectly possible to get everything fixed or replaced by the end of that afternoon. At least, financially speaking: garage bills, plumber bills and the bill for a new fridge can get put onto plastic, and usually do. Whether or not you can find a plumber to visit at such short notice, though, is another matter.

And there's no need to sit down and decide which out of the three emergencies you need to sort out first.

So saving seems to have gone - if not out the window completely - somewhat out of fashion. After all, with so much instant credit available, what's the point?

Yes, some people do save, but statistics show they don't save much more than $3,000 a year. But then again, that's only the people who do save.

Let's go back to the beginning of the 80's, when families saved an average of about 10% of their income - and did it consistently. Back then, they, at least, had some sort of safety net to fall back on in times of trouble ... because they were spending less than they earned.

Now, twenty-five years later, we're spending more than we earn - something that hasn't happened since 1933 in the Great Depression when nobody had much in the way of money anyway.

And we're spending so much - and saving so little - that over 80% of us are only 90 days from total bankruptcy if the family paycheck should stop coming in.

But family paychecks do stop coming in. Whether it's because of a lost job, or a break-up, or a medical crisis ... or for any number of other reasons, the money supply can dry up - pretty well instantly.

So in that case, there's no choice but to use credit cards as a safety net. But they're a double-edged sword. We use them to get ourselves out of a hole in one respect, but we're also using them to dig ourselves a deeper hole if we don't start earning again PDQ ... and things being what they are these days, the chances of that happening are getting slimmer and slimmer.

2.10 – So you think you've got debt problems?

If you think you're drowning in debt, let's put things into perspective here: at the date, hour minute and second of writing this sentence, the national debt of the USA is approximately …

$8,536,837,242,327.76 – and mounting every second.

That works out to $28,505.50 for every man, woman and child in the country.

So unless you owe several million dollars, you've still done a better job of managing your own money than the government's done for the USA – and therefore, for you and me.

And we don't seem to be too concerned at the job they're doing.

After all, who lies awake at night worrying about their share of the national debt?

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20 Killer Mind Apps

Introduction

Welcome to '20 Killer Mind Apps' - a personal home-study course by Keith Scott-Mumby.

It will help you on your way to:

Becoming much clearer about your own identity

Discovering exactly what it is you want in life

Deciding on the best way to get it ...

...and all the while consciously transforming your life for the better.

You can read, study and apply each Mind App at your own pace, and in your own time.

You will also discover how your beliefs shape your life experience and by doing so, become aware of the way you are creating your own reality, and how you can make that reality the one you really want.

Together with these Mind Apps, you will find practical elements for you to apply in everyday life. By applying those elements you'll get the feedback you need to confirm your life really is starting to improve, and that you're making real progress towards manifesting your vision.

Each section introduces you to its particular theme before presenting the associated Mind App or Apps. To give you an idea of what to expect, and to ensure that you give yourself permission to change your life for the better you will find an easy, introductory Mind App below, together with a little practical exercise.

Give it a try, just to get the feel for it, and to make the positive changes that '20 Killer Mind Apps' was written to help you make … even easier.

Mind App 1: Your Personal Permission

Objective: To give you the power to make your own decisions based on what's going on right now, rather than on what you may have been told in the past.

Situation: Should you or could you? The rationale that supports 'I should' (and 'I should not') allows us to hand over the responsibility for our lives to others. It is a childlike stance and gives the decision-making power to someone else.

Believing the 'should' inhibits change, risk-taking and assertiveness. It is both comforting and severely limiting.

Whenever we question our basic beliefs we are also questioning our status quo - our safe solutions - and this can feel threatening. Personal growth is a courageous process - to provide that courage we need to recognize the benefits of opening up our options. We will reclaim our own life and be our true self - that's really the only way to be genuinely and stably happy.

The first step is to identify the inner voices that tell you that you should do this and ought to be doing that. An inner voice that nags you in this way is likely to be an internalized parent or someone who is important to you, that you give authority, in the past or currently.

Some 'shoulds' and 'oughts' make sense of course, such as legitimate rules to live by, and if violated then harm results, to yourself or others. However many 'shoulds' and 'oughts' act to undermine the strength and directness of what you think and do.

App: Make a list of all the things you think that you should or ought to do, should or ought not to have, should or ought not to be. Take each listed item read it out loud and then ask yourself, "Why should I?"

Here are some typical answers to the "Why should I?" question:

"Because everybody has to"

"My father said I should"

"What will happen to me if I don't?"

"Otherwise people won't like me anymore"

"Because I'm too fat/stupid/lazy/careless etc."

The answers to "Why should I?" questions demonstrate how we can limit ourselves by holding certain beliefs. Try ending an "I should..." statement with, "because I really want to." The sentence doesn't make sense because the word 'should' implies reluctance and feelings of guilt and fear. Do we really need to burden ourselves in this way?

The word 'should', however, can be replaced by the word 'could' and this restores freedom of choice. So go through your list of shoulds and rephrase each item: "If I really wanted to, I could..."

Another approach is to ask the question, "Why should I?" repeatedly until you genuinely and sincerely answer it with "Because I really want to." Or you decide to give it up because you really don't want to!

Result: Looked at this way, somehow things seem much more possible and at the same time you no longer feel you "have to." So give yourself permission to run your own life. You don't need taped instructions from the past- right now you can make your own decisions and create your own experiences.

Part 1: How Our Minds Work, and How Easy It Is To Confuse Facts and Fiction

In this section we look at how we use outdated and inappropriate ideas, beliefs, and other 'safe solutions' to protect ourselves ... and learn how we can switch them off so we can create more appropriate responses to situations facing us today.

In order for us to understand why people behave the way they do, we're going to have to figure out how the mind works. Once we understand that, then we can look at our own motivations and begin to see where we are coming from.

The source of both guilt and hostility are actions you feel to be wrong and the need to withhold knowledge of them from others.

If you've been unable to resolve a problem to your own satisfaction, you may feel 'forced' to commit an action you feel bad about.

Not only can we feel bad about doing something cruel or unfair to somebody else, but we can also feel worse if we have to hide that action... and even worse if somebody gets close to finding out about it.

At this point, we are likely to try and rationalise our action, to justify it and to find reasons not only for way the act was deserved, but also why it was the right thing to do after all.

Doing this, we are becoming judgemental of ourselves as opposed to learning lessons from experience. And then, anticipating that others will be equally judgemental, we project that 'judgementalness'.

To enjoy a satisfying relationship with somebody, we need good communication, mutual understanding and empathy. If there is a significant drop in one of those factors, like a disagreement or an argument both parties get upset and stop speaking to each other.

Upsets like this happen when there is a sudden departure from what is wanted or expected in relationship and inevitably have emotional consequences.

A poorer relationship causes a drop in emotional tone. People can have upsets with situations or even objects if there is a reduction of control or understanding, like losing your temper when your car breaks down or if you suddenly become sick.

If someone evaluates circumstances differently from the way you see them, and especially if they enforce their viewpoint only by saying what you should or must or have to do, your feeling of control over situations is likely to be disturbed.

Another cause for disturbance would be an invalidation of what you have done or of your capability.

Accompanying these factors are decisions you may have made during stressful situations or when you are anxious. These ideas may have become fixed and have been serving as defence mechanisms ever since.

Distorted ideas are held in place by emotional pain... or even the threat of that kind of pain.

At times of upset or disturbance, we instinctively grasp hold of those fixed ideas and beliefs to protect ourselves, to justify our actions (whether we feel good about them or not) and to make ourselves feel okay.

In order to feel even better in ourselves, we may feel the need to make another wrong - to manipulate or criticise or give our own evaluations of the other person.

When someone does something they feel to be wrong, they have two choices: they can either take responsibility or - most likely, unfortunately - rationalise to justify the action so much that they actually begin to think that what they did in the situation was right.

They are right, the other person is wrong.

It's very much a human need 'to be right', but not a very aware one: the aware view is not to make anything right or wrong.

This justification gives a person a motive for the action in question, and this most commonly expressed as criticism of the one who was originally wronged.

It's the viewpoint of the child, not the adult.

Everybody is of the opinion that they are 'right' in what they believe - otherwise they wouldn't believe it. But they can have all sorts of misconceptions, misinterpretations, false data, delusions and illusions that they are clinging to and won't let go of... and that's what makes them 'right'.

They hold the fundamental considerations of their belief system, those things that have made sense of post confusions, in place by force - by an unwillingness or inability to confront a certain things." Those things cannot be changed by reasoning alone.

Whatever kind of defence mechanisms adopted, it's a form of lying to misrepresent the truth both to ourselves and others.

Gurdjieff insisted that most people lie most of the time... and that they do not know they are lying makes the situation even worse.

You have a pretty adequate perception of reality when you know you are deliberately lying. But when you identify with the lying and experience that as truth, and by doing so deceive yourself, and that's an indication that your perception has become seriously distorted.

Frequently, we pretend to know the truth that - in truth - we cannot know. Too many people have the habit of speaking about things they cannot know about as though

they know all about them: they can be certain they know about other people's motivations and feelings, but that certainty is imaginary.

We start to imagine things in order to please ourselves and very soon we begin to believe in what we imagine, or at least some of it.

Sometimes we lie to avoid our more essential and higher natures, by telling ourselves and others 'everybody else does it, it doesn't mean anything', even when something in us knows quite well that we haven't lived up to our true nature, the integrity of a loving and causative and responsible self.

Four manifestations show people to be basically mechanical when they reactively engage in:

Lying

Delusions

Negative emotions

Compulsive talking

These happen so fast, and so often and so unnoticeably that neither do we notice them in order we want to notice them purely because they are defence mechanisms.

Suppression, invalidation, and refusal to acknowledge are lies to ourselves that we use to submerge the truth, to keep it from our conscious minds, to maintain the status quo and to avoid confronting reality or our true feelings.

We use these defence mechanisms unconsciously, habitually, and automatically to hide things we don't want to emerge, that we don't want to see whether we don't want to know about. They could be unacceptable things like feelings that our opposed to or held down by our most strongly held convictions.

If something triggers the feeling were desired that is too uncomfortable for us, then we distance themselves from it. We disown it (it wasn't me, it wasn't mine), identifying with some other aspect of ourselves, a sub-personality that doesn't have such feelings or desires.

Another defence is projection, labelling and unacceptable feeling or desire as 'this is what someone else feels, needs or wants'.

We disown that unacceptable feeling or desire and pass it on to the other person, hardly knowing about it because of reactive subconscious suggestions from the past that make the feeling unacceptable for ourselves.

Another defence is rationalisation, substituting a plausible and acceptable rationale for the feeling we find so unacceptable. With this protective device, we cover up a lie with a reason. The mind rationalizes failures and finds excuses when something should not be done. Not only do we lie to ourselves, but we have the audacity to believe those lies!

We tend to rationalise frequently when we feel an action to be wrong, either because other people don't consider it acceptable or because we would not like to experience the fact that we have just caused.

We cover of a feelings with our intellect, justify our actions by looking for - and finding - a motive.

That makes our behaviour no longer our fault: it's somebody else's fault now and instead of feeling affinity, we are now in opposition and can now therefore withdraw from the situation.

After this break and relations we can use that motive to make ourselves right and the other person wrong, and this 'computation' and become fixed in a mind as a defence mechanism we can use unconsciously (without inspection of the new reality) to help us survive as well is handle people and the rest of the world around us.

In effect, what we're doing is withdrawing to a lower state, a safe solution and the way of continuing toward our original cause and surviving without having to face opposition we previously encountered.

Other safe solutions are adopting another identity, viewpoint, idealisation or fixed idea for its survival value and its ability both to make you right and another wrong. They are a few things that were at one time in the past useful for our survival.

When this kind of solution is used reactively, without thinking about it in the present time it's hardly likely to be based on the truth of the current situation. Neither is it fair or rational behaviour that far too often this is prevalent in everything we think and do.

At any time your attention may become fixed on one of these factors:

A disagreement or unacceptable reality, involving breakdowns in communication, understanding or empathy in your relationship with another

A current problem and 'ways to get around it'

Something you have done about which you feel shame or guilt and that you are afraid may be found out

An evaluation someone is making affecting your free choice

An invalidation you are receiving that affects you

These are factors that cause compulsions and inhibitions that prevent you from being stably in the present, living consciously. Life is serious, solid, and heavy. Thinking is "them and us", based on compulsive rightness of identity - safe solutions to unresolvable problems.

Games are stuck and unknowing. One is unhappy and at effect, at least in the area of one's true goals. One is stuck in fixed identities and failed purposes - one no longer knows who one is. And all of this is 'normal' for most of us.

The only way to resolve this is by examining what is, with ruthless honesty. Used with integrity, this Mind App can help you see the truths underlying our mental distortions.

You can gain understanding and the ability to live consciously. You can become your true self in those areas where you had previously shut off your vision.

By increasing understanding one is increasing awareness of truth, and then in life one needs to actually face that reality with equanimity and take responsibility.

Without actually putting our insight into action, it soon tends to be forgotten and the body-mind programming (the habit patterns of many years) take over again. Without such integrity of application, even extensive work on ourselves can become a charade.

However, it certainly is possible to regain causation in life. One is motivated to complete cycles of action because one has recovered one's true identity and is aware of one's own goals. What were previously heavy and serious problems are now games to enjoy.

One is truly happy with renewed purposes in life. Others are not enemies but either team-mates or competition, who make the game more interesting and from whom one can learn - from what they do right and what they do wrong.

Without fixed rightnesses, one too can learn both from things that go right and from one's mistakes. Life, love and truth become one's operating basis.

Experience of any kind is for learning from. When you've learnt the lesson from the situation, then you can move on.

Provided you have learned the lesson, and not got serious/solid/heavy about it and justified your ego - otherwise it haunts you till you have really learned the lesson (which is karma). Your actions remain to haunt you until you have learned their lesson.

One way to look at your situation is that "life is a game" and if you can see it like that, then problems disappear - you're left with challenges to meet, but not with the seriousness that causes stress and worry - you feel at cause rather than at effect.

The stupidities of this world don't go away but one can see them in a different light. And you are more powerful and effective to act.

Sometimes it can be very frustrating when you are aware of the difference between what you can be and what you actually are being.

Of course, many people are not even aware of that, or if they are they are hiding it from themselves.

The most workable answer is to work on becoming more conscious in each moment of your day, to notice and revise your belief structure that causes this discrepancy - your map of the world.

It's not easy but it is a game in itself and therefore can be immensely rewarding. In particular notice when you make yourself right or another wrong, as this kind of egotistic thinking is a flag for the deeper identity issues of your belief structure.

With that in mind, we come to our second Mind App: the Thought Pattern Tricker, a simple app to help you understand how the mind works, in particular finding the underlying thought pattern that leads us to create a distorted view of reality that we can use as a coping mechanism or even for our very survival.

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Etcetera

Blog post: Power chords made simple

This piece was for guitarcontrol.com, promoting a YouTube video teaching us how to mute certain guitar strings to create seriously sharp power chords with the two or three strings left unmuted.

Book review: “Turning Clicks into Leads through Search Engine Optimization”

In those bad old days before Google changed its ranking criteria from what would appeal to spiders to what would be useful to humans, Dianna Huff wrote this book and lots of happy people bought it. I like to think that this review went some way to establishing its popularity.

Login instructions: Apprecie system

Apprecie creates and manages “high value client relationships”, with equal emphasis on “high value” - being the expensive products they promote – and “high value client” - being the people who can afford and would appreciate said expensive products. The brief was to create login instructions that would equally appropriate for high value clients if they wanted to log in themselves … or for their minions if they didn’t.

Blog post: Power chords made simple

Many rhythm guitarists - whether they're relatively new to the instrument, or old (or maybe even slow) hands find strumming all six guitar strings at once diminishes the power of any chord they want to play - especially when it comes to hard rock or punk.

So instead of just hanging up their Strats and going unplugged, what else can they do?

They can watch performer, session guitarist and online guitar tutor Jon MacLennan's YouTube video "Uncommon Power Chords in the Style of Green Day" - from Guitar Control - for a start.

In just under three and a half minutes Jon teaches viewers where their fingers should go on the fretboard to create that sharp power chord sound familiar to any Green Day fan.

And he makes it look so easy, too.

So what exactly is the best way of creating a blisteringly powerful chord progression - while giving the rest of the band room to be heard as well?

Here's the answer: the more notes in any given guitar chord, the more muddied that chord starts to sound - especially when there's a touch of distortion there already.

So the fewer the individual notes making up that chord, the cleaner it's going to sound.

But it's impossible to swipe a pick across all six strings and deliberately not hit three or four of them, so here Jon clues viewers in to "selective string muting".

This teaches them how to windmill their way through any tune Townshend-style while still producing the cleanest, clearest power chords in town. (Smashing their guitar after the set remains entirely optional.)

It's all to do with laying fingers gently across the strings that shouldn't be played so they don't vibrate, and with the addition of an extra note this kind of power chord is ideal for heavy or thrash metal guitar playing. Try doing that unplugged!

Book review: “Turning Clicks into Leads through Search Engine Optimization”

If you're making a living writing for the web, how much more of a living could you make if you offered a Search Engine Optimization service to your clients?

Dianna Huff is the Director of Communications for the New England Marketing Association and publisher of The MarCom Writer and The MarCom Writer Blog (www.marcom-writer-blog.com).

She calls her new e-book "Turning Clicks into Leads through Search Engine Optimization" a how-to guide for one-person, small and mid-sized businesses - but she could equally well have added web writers.

Most small business owners don't have the time and resources to put the wealth of SEO knowledge included in "Turning Clicks into Leads ..." to the best use, and that makes them your perfect clients - because Dianna's ebook can turn you into their perfect SEO expert.

Even if all you know about writing for the web right now is that you need keywords and tags these days, Dianna will take you by the hand and - in simple language and with easy-to-understand examples - and teach you:

- How to choose the most effective keywords and where to place them in your copy
- Which of the pages within any site should have what title and meta tags
- How to write copy that pleases humans and search engine spiders alike
- How to match keywords and tags to real-life search engine queries
- How much - or how little - more you need to know about HTML
- How to generate masses of essential incoming links at little or no cost
- How to measure the effectiveness of your optimization work

And together with a comprehensive list of resources including books, newsletters, blogs, reports and SEO tools, in "Turning Clicks into Leads Through Search Engine Optimization" Dianna lays out a roadmap for small business owners to improve their search engine rankings ...

... and the perfect, complete instruction book for web writers to add SEO to the services they already offer their clients. In fact, the only thing she doesn't say is how much more to charge!

Find out more about Dianna and "Turning Clicks into Leads through Search Engine Optimization" at her website, www.dhcommunications.com.

Login instructions: Apprecie system

About Apprecie

Apprecie is all about creating and maintaining relationships between companies and their high net worth clientele and prospects.

We arrange highly-targeted special offers – from exquisite items to exciting events – and, behind the scenes, analyse the response to those offers using the Apprecie Portal.

Signing Up

Access to the Apprecie Portal is by invitation only, so you'll first need to click on the link in your sign-up email or on the link provided by your Account Manager.

Next, you'll need to create your password. It should contain at least eight characters, including at least one digit, and should be different from any other password you use.

Tick the box to accept Apprecie's Terms and Conditions ...

... and finally, click on "Submit".

Signing In

Once you've created your password, you can use it – together with your registered email address – to log into the Portal at xxx.apprecie.co.uk.

Once you've signed in, you can change your password any time you want. Click here (Link 1, below) to learn how.

(Hint: Select "Remember Me" to simplify future logins.)

Problems?

If you have difficulties signing in, you'll need to reset your password. For instructions, click here (Link 2, below).

Signing Out

If you're using a public or shared computer, to ensure complete security always sign out of the Apprecie Portal when you've finished your session.

You can do this by clicking XXX at the top right corner of any Apprecie web page and selecting "Sign Out".

Settings

Depending on your User Role, you can select a number of options in the "Settings" menu to edit your profile and Portal settings.

The “Personal Information” page is where you can set up your personal profile, preferences, contact details and photo of yourself to go with messages you send within the Apprecie system. To learn more about setting up your profile, click **here**.

The “Login Information” page is where you can change the email address and password you need to access Apprecie. To learn more about changing your login details, click **here**.

The “Portal Management” and “License Management” are reserved for System Managers, where they can provide and make use of more detailed company information, as well as monitoring their Apprecie system licenses.

Link 1: Password amendment instructions

1. Open your Apprecie account “Settings” page
2. Enter your current password
3. Enter your new password
4. Confirm your new password
5. Click “Save”
6.

Link 2: Password reset instructions

1. Open the Apprecie login page at xxx.apprecie.co.uk
2. Select “Can’t access account?”
3. Enter the email address you use for your account and click “OK”
4. Open the Password Reset email sent to that address
5. Select “Reset Password”
6. Follow the instructions you see onscreen

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Landing pages

Super Trader Traits

This was for Wilson P Williams who would later go on to commission a very illustration-heavy ebook, plus bonus report, plus landing page that my wife – the graphic designer – and I put together for him, all about making an income through online roulette. He'd also developed an online trading system (the TenKei Trading Programme) and this landing page promoted the book that went with it.

3 versions of "Instant Content Creator"

Version 1: "Write it yourself - fast!"
Version 2: "Yes - you really can write it yourself!"
Version 3: "Super-fast earnings!"

These were for internet marketer Reed Floren, each with a different angle based on the trials and tribulations facing an internet marketer who had to rely on outside help to get content created. And no, I don't use it myself.

Titan-3

And far from the daytime worlds of online trading and marketing, here's a product that's better for you than Cialis or Viagra – and you don't have to look at your watch and work backwards from bedtime to know when to take it. It was the tonic that East European athletes used to boost their Olympic performances (much more fun to watch than the standard Olympic track and field events, but strangely very hard to find … except on a very few, eye-wateringly expensive, specialist websites).

Super Trader Traits

Standfirst:

Are you, like so many other people these days, suffering from the painful frustration of:

Not having what you want to have

Not doing what you want to do … and …

Not being who you want to be?

You are not alone. But take comfort, because it's possible for anyone to change those feelings of frustration into feelings of liberation.

[Insert "Super-Trader Traits!" banner and eBook cover]

Yes, you really can live your life the way you want to live it - by developing and using a simple set of character traits common to the most successful people on the planet today.

And now, at long last, these character traits have been collected in a single eBook, with real-life examples to show you how you can develop and use those traits for yourself every day, in business and in your personal life.

These are the character traits that have made the world's most successful people who they are today.

These are … The Super-Trader Traits.

[Date]

A personal message from Wilson P Williams

[Insert photo]

Dear Friend,

Have you ever stopped to think what could be causing all your frustration and the negative feelings it creates – not just in you, but also in so many other people these days?

Could it have anything to do with the circumstances you find yourself in?

We most certainly do live in difficult times, but for some these times aren't as difficult as they are for others.

Now, why would that be?

Or could it be the way other people act towards you? Especially the ones who have what feels like too much control over your life?

There will always be annoying people, but for some these people aren't as much of an irritation as they are for others.

Now, again, why would that be?

Or could the cause of your negative feelings and your frustration be a little bit closer to home – like, perhaps, the reactions you have towards your circumstances, and the way you feel about certain people?

Let's probe just a little bit deeper to find out what's causing and reinforcing those reactions within you.

How does the word 'attitude' sound? Familiar? Could it be that with a different attitude your reactions to circumstances and the actions of other people could possibly change?

And could it be that those people who aren't as frustrated by their circumstances – or by unhelpful people around them - might just have a different, more constructive attitude?

Could it even be that their attitude is the very reason they have everything they want to have … they do exactly what they want to do … and they're being true to themselves by being who they want to be – every single day of their lives?

I think you know the answer.

And the next question is, of course, "How do I go about changing my attitude?"

Simple – you read "The Super-Trader Traits!" eBook … absorb the information there almost automatically … and then just carry on being your usual self while enjoying your newfound sensation of everything finally going your way.

But what are the Super-Trader Traits?

Perhaps we should define "Super-Trader Traits", word for word here.

According to the Concise Oxford English Dictionary,

'Super' means 'excellent'

'Trader' is a person who trades goods, currency or shares … and …

'Trait' is a distinguishing quality or characteristic.

So, in short, the Super-Trader Traits are those characteristics common to the most successful traders – and those traits are precisely what made those traders the most successful individuals on the planet today.

If the world of stocks and shares and futures and foreign exchange doesn't hold much interest for you right now, perhaps Buffett and Soros aren't exactly household names in your household (yet!)… but then again, there's always Bill Gates and Richard Branson. They're super-traders in their own right, too.

You, a Trader? Yes – you've been one all your life!

And here's what the Super-Trader Traits will do for you …

Well, isn't real life all about making all kinds of trades, all the time?

When you think about it, we all make trades for a living, whether we trade our expertise, our skills … or just our time. We trade them for our take-home pay …

… and I'm sure you can think of lots of other trades – of all kinds - we all make during the course of our lives, day and night.

Now, don't you think the quality of your life would improve – dramatically – if you knew how to make every one of those trades pay off for you better than they've been doing so far? Much better?

How much would you want to learn about a mere handful of new character traits if you knew they'd guarantee your everyday trades would pay off so much better than before?

And how much more would you want to develop those traits, the ones shared by the most successful people on the planet, if you knew there'd be no courses to follow, no assignments to complete …

… and you could do it all at your own pace and in your own time – just by opening the pages of "The Super-Trader Traits!" and learning the secrets of:

• Accepting that both on and off the trading floor, there will be losses, and learning how to forget them and move on

• Building up so much confidence in yourself that you absolutely know you can handle anything that the markets – and life – can throw at you

• Staying firmly on the right track towards the success you're working towards

• Devoting the time you need to mastering the skills you need to take you towards that success

• Developing the self-discipline that will keep you going even when it feels like the whole universe is conspiring against you

• Learning to shed those old values you absorbed while you were growing up, and to live your life on the terms you were meant to live it on – your own

• Being passionate about acquiring the skills and knowledge to take you from where you are now today to where you've always wanted to be

• Defining, creating and refining the processes, actions and methods you need for your journey towards success

• Learning when to act, and when to hold off – and why

• Overcoming obstacles, setbacks and holdups, however thick and fast they may come at you

• Judging when to hold, and when to fold – and getting it right every time

Yes, "The Super-Trader Traits!" will teach you all this – and more - in a format that's so easy to read you'll find these skills developing within yourself until you find yourself using them as naturally as if you'd been using them all your life.

And then all you have to do is … just carry on being you.

How "The Super-Trader Traits!" eBook came to be …

First, please allow me to introduce myself properly. I'm Wilson P Williams, and if you haven't met me in person or online yet, do feel free to Google me sometime. Last I looked there were more than three and a half million web pages that came up.

And why's that? I hope you'll forgive me if I indulge in a little toot on my own trumpet, because I have created one of the most simple – and effective – trading systems available to the public today.

It's called the TenKei Trading System and it's extremely popular purely because of its simplicity: you don't have to spend hours studying charts or sit watching a computer screen all day.

In fact, you could even make all the trades you need to make in a matter of minutes, and then the rest of the day is yours to enjoy. (That, of course, depends a lot on how the markets are behaving, but it is possible.)

It's also popular because not only am I here to help you get started with the system, but also once you're up and running, I'm with you – personally - every step of the way. You have a question? Email me, and I reply with the answer.

It's a trading system that doesn't require you to risk much in the way of money when you start out, but by simply repeating the same simple actions every day you can build up a substantial income for yourself.

If you want to find out more about the TenKei Trading System, here are some links.

They'll open up new pages in your web browser …

… and I'll still be here when you get back.

[Insert TenKei links]

So that's the TenKei Trading System (oh, and TenKei's a play on words, by the way - as in 10 K. It's a nice sum to make every month, every week or even every day … and TenKei is also the Japanese for "Blessings from Heaven". That's nice, too, isn't it?)

But what, you may be wondering now, does that have to do with the "Super-Trader Traits!" eBook – and the answer is, of course, "Everything!"

Way back in the corporate world, as a consultant I used to make hundreds of thousands of pounds of profit for the companies I worked for.

Many, many people told me I'd never get rich like that, and they were right. I'd only ever met one millionaire in that business – and he'd made his fortune trading the markets.

Making a fortune from trading the markets? Now that got me interested – very interested. In my spare time, I started to study the markets - and the people trading them.

And being interested not only in what great things people can accomplish, but what drives them to accomplish those great things, I studied the personalities of the greatest market traders in the world today.

I learned all I could about them. Where they were born, how they grew up, what made them start trading … and precisely what it was that made them Super-Traders.

And what I discovered was this: whether they were trading the markets or supplying physical products, every Super-Trader - from George Soros, who has the capacity to make or break entire currencies …

…. to Warren Buffett, who could comfortably make a donation of over $30 billion (yes, billion!) to charity without feeling the pinch …

… to Richard Branson, whose business grew from trading vinyl records from a public phone booth to a global business empire …

… to Bill Gates (do I even need to remind you about what he's achieved? I didn't think so!) …

… every one of them has eleven distinct character traits in common – traits that set them apart from the rest of us – traits we call the Super-Trader Traits.

Here's what happened when I first started using the Super-Trader Traits for myself …

I wrote down those Super-Trader Traits and started using them in my business life. And by using them I generated even more money for the people I worked for.

I was extremely valuable to them, and worth so much more than what they were paying me for my expertise, skill and time. So for me, that was not a winning trade.

It became even less of a winning trade when the last company I ever worked for decided to bring in another person to do exactly what I'd been doing so successfully for them for so long – because, they said, they wanted to bring in even more money.

That cut my workload, my earnings and any motivation exactly and precisely in … half. It was now very much a losing trade, and since absorbing and using the Super-Trader Traits I now knew when to hold and when to fold.

I also knew there was more to life than being treated like this, so I folded.

Goodbye, corporate world. Hello, new, independent Wilson.

But what now?

American poet, physician and writer Oliver Wendell Holmes summed up the human condition in these words: "Most people go to their graves with their music still inside them."

Think about that for a second. Music is a precious gift. It brings joy to those who hear it. And all those gifts that most people have to offer stay inside them, unheard by others – for all eternity.

Now, depending on the attitudes you have within you right now, you could re-read "Most people go to their graves with their music still inside them" and either think it's a terribly morbid thing to say, leave it at that and carry on none the wiser …

… or, like I did, you could feel it was a definite call to action.

So I developed and refined my TenKei Trading System, until it was simple and effective enough for anyone to use and profit from.

At which point I made it available to everybody, and with every copy of the guide came my personal support.

What happened when I told others about the Super-Trader Traits …

That support included a write-up of my trading and life experiences, with particular reference to at least one of the Super-Trader Traits, each day.

And with each of those write-ups, I shared a little more of the music inside me, for the whole world to hear.

So now there I was, trading, supporting fledgling traders and writing up my experiences. It was then that I started hearing things back from many, many people - whether they were customers of mine or not.

What they were telling me was that my write-ups of the Super-Trader Traits were helping them to improve their trading better than the trading systems and training material they'd been using before.

And those write-ups were also helping them to work towards their life goals far better than the personal development books, audios and courses they owned.

I'll let you have a look at what some of those people said in a little while.

In short, I was singing at the top of my voice and loving it – and the people I was sharing my music with were listening to it, enjoying it and learning from it.

It was then I realized that what I was writing would benefit absolutely anybody looking for a way to improve their life - to change their feeling of frustration to one of liberation … to have what they want to have … to do what they want to do … and to be who they want to be.

And if you've read this far, then you and I both know you're one of those people.

You want to stop feeling frustrated by your circumstances and the people around you.

You want to change the attitudes that have been holding you back for so long.

You want to learn about, absorb and use The Super-Trader Traits yourself so you can have what you want to have, do what you want to do and be who you want to be …

… and then just carry on being yourself, while enjoying the satisfaction of everything finally going your way. At long, long last.

In short, I wrote "The Super-Trader Traits!" just for you!

[Insert Buy Now button]

So if you click on this "Buy Now" button right now, what exactly would you be getting?

You'd be downloading a PDF eBook in which you'll find the faithful daily record of an entire year of experience and inspiration, with references to both trading and real life. It clarifies, reinforces and automatically instils in you those eleven Super-Trader character traits you need to take yourself from where you are now to where you want to be.

And as you dip into “The Super-Trader Traits!” eBook … or just read a few pages at a sitting … or even take the time to read it from start to finish, you’ll find yourself resonating more and more with those insights.

You’ll be absorbing them until one day you catch yourself remembering them …

…another day, you’ll find yourself acting on them …

… and soon you’ll discover you’ve acquired the attitudes that come from having those Super-Trader character traits yourself!

By then, you’ll be well on the way from painful frustration to that wonderful feeling of liberation, when you finally start really having what you want to have, really doing what you’ve wanted to do for so long and … and finally being true to yourself by being who you’ve always wanted to be.

[Insert Buy Now button]

As I’ve said before, it’s not a structured course. You’re not required to do anything like taking notes or doing assignments like the ones you have to do to take you out of your comfort zone.

It’s all up – and down – to you to read “The Super-Trader Traits!” in your own time, whenever and however you feel like it and learn while enjoying the unique attitude-changing inspirations contained in its pages.

And, as I’ve also said before, other people have told me how well “The Super-Trader Traits!” have helped them on their way … so now I’m going to open up the floor and let them have their say.

[Insert testimonials]

Weren’t they great? I love getting emails like the ones you’ve just read – and all the other ones I’ve received that there’s no room for here.

OK, so they’re related to trading, and I quite understand if you don’t want to go down that route. It’s your choice, so I’m not going to force the issue …

… but …

… if you click [here] you can go back up this web page to the links you saw before - the ones about the TenKei Trading System - so you can find out more about it.

So that's what other people are saying about "The Super-Trader Traits!". Do you feel like joining them now?

[Insert Buy Button]

You could even look at this as the first steps towards becoming part of an elite club - a club of goal-oriented winners I'm working on setting up, so we can all share our thoughts and ideas, where we could all give and receive the encouragement we need to spur us on.

After all, just simply knowing there's others out there who are sympathetic to your cause can take things to the next level, and bouncing ideas off people with the same aims, goals and attitudes as yourself always helps everybody concerned.

And if nothing else, wouldn't it make such a difference in your life knowing that you're not the only person on the planet feeling the way you feel … and there's other like-minded souls also taking steps to change their feelings of frustration to feelings of liberation?

It made a difference to me – a huge difference!

How much would such a huge difference in your life be worth to you?

Before I reveal the surprisingly low investment required to make that difference, let's look at alternative ways of developing the attitudes you need to get to having what you want to have, being who you want to be and doing what you want to do.

For a start, there's those weekend seminars, hosted by a group of speakers who give you an intense experience for a couple of days. Now, what are you going to take away from that experience?

It all depends on how much you'll remember, how many notes you've been taking, how often you refer back to them afterwards and how much of the additional – but absolutely essential (of course!) – extra material created by that group of speakers that in the heat of the moment you find yourself pulling out the plastic and paying for through the nose.

(Oh, and in case you think I'm ever going to say you need to buy any additional material to go with "The Super-Trader Traits!" don't worry. I won't. Because there isn't any.)

Goodness gracious, I almost forgot to add in those other little seminar expenses like travel, accommodation and food. And perhaps a drink or two after dinner.

So – self-improvement seminars? Big investment – a four figure total, maybe. Variable returns, depending on how much post-seminar work you do. A good trade? Possibly.

But then again, there's always self-improvement books and audios and courses – and no way am I going to say anything negative about any of those, because I have bookshelves crammed full of them and I'm glad I do. I recommend them because they've taught me so much, but only in one field of self-improvement at a time.

("The Super-Trader Traits!" deals with all aspects and fields of self-improvement at once. You may find certain parts of the book concentrate more on one attitude-changing trait than on the rest for a while, but once you've finished reading the whole book you'll find they've all been covered equally.)

I haven't even mentioned making the time for homework and assignments. And then, of course, actually doing them. Because if you've already purchased self-improvement programs, you've obviously done every single exercise and assignment in them, haven't you?

So – self-improvement books and audios? A much smaller investment. Three figures, perhaps. Again, the returns can be variable, depending on how much work you put in. A good trade? Probably.

And "The Super-Trader Traits!"? There's no work involved at all – just enjoyment, in your own time, whenever and wherever. There's nothing extra to buy. A tiny investment – double figures, that's all. Life-changing returns, automatically. Would that be a good trade? Better than that, much better – it's an excellent trade.

And the investment required? No more than a mere £24.99.

And if - for any reason at all - you feel it doesn't live up to all your expectations … if the insights and inspirations you read there don't set you off on your way to having what you want to have, being who you want to be and doing what you want to do within XX days … then please, please, please let me know and I'll refund you every single penny you invested.

To help you on your way, I'm also including a copy of "The Six Steps To Riches And Success" [insert more about those six steps here insert more about those six steps here insert more about those six steps here insert more about those six steps here insert more about those six steps here insert more about those six steps here …

… and how well those six steps tie in with the "Super-Trader Traits!"]

Me, I've been sharing the music inside me with more and more people every day, all because I acted on my own personal call to action.

And here's yours – now you know for certain that "The Super-Trader Traits!" really will change that painful feeling of frustration inside you to a feeling of exhilaration, of jubilation and of liberation as you finally start having what you want to have, doing what you want to do and being who you want to be …

[Insert Buy Now button]

… Go on, take that first step!

I'm really looking forward to hearing you sharing the music you've got inside you!

[Signature graphic]

Creator of the TenKei Trading Techniques, and author of "The Super-Trader Traits!"

PS - There's over 400 shining nuggets of wisdom within "The Super-Trader Traits!"- any one of which could be the one that starts you off on your personal journey to where you want to be …

… and that life-changing nugget would cost you less than fifteen pence. Now wouldn't you agree that's the best trade anyone could ever make?

Back to Table of Contents

3 versions of “Instant Content Creator”

Version 1: “Write it yourself - fast!”

[Header Graphic]

Standfirst:

Attention Article Marketers

“Would You Rather Have:

A Writer Who’ll Write The Article You Absolutely Have To Have Right Now – But Who Can’t Deliver It Until Next Tuesday …

… Or …

…The Peace Of Mind – AND CONSTANT CASH - That Comes From Knowing You Can Write A Fabulous, Super-High Ranking, Profit-Pulling Marketing Article ANY TIME YOU WANT?”

Date:

From: Reed Floren

[Photo]

Dear Article Marketer:

Money likes speed.

If you haven’t heard that by now, you will soon enough.

Because it’s true – so true.

For example: Let’s say you’re marketing one of several e-books on a particular subject and …

… You're watching the late-night news and an extremely interesting story –one that's going to get everyone talking about it the next day - ties in perfectly with your e-book.

You - and everybody else marketing their similar e-books - know full well that as soon as people get to work tomorrow morning, they'll be looking that subject up on their favourite search engine. They won't have much time, so they'll just click on the highest-ranking articles they find and read those.

And then, if the articles have done their job right, readers will make the time to click on the URL in the byline.

Then they'll visit the sales page.

And if those sales pages have done their job right, those visitors become customers.

Paying customers.

Bringing in pure profit – and lots of it - all because of a single news story …

… and because money really does like speed.

So You Want Your Article Written – And You Want It Written Now!

You rush to the phone, grab it with trembling hands and press your writer's speed-dial. The phone rings.

And rings.

And rings.

All over the country, article marketers who've seen that same news story are – right now - briefing their writers, filling them in on the facts and the angle they want for their articles.

Your writer's phone keeps ringing.

All over the country, writers are putting down the phone, sitting down at their computers and starting to write.

But your writer's phone just keeps on ringing.

You Still Want Your Article Written, And You Still Want It Written Now!

In a perfect world, your writer will answer the phone. And your writer will take your brief. And your writer will start writing.

And in a perfect world, your article will be up there at the top of the search engine rankings tomorrow morning, ready for everyone to read, click on your byline, visit your sales page … and buy your e-book.

But we all know this world is far from perfect, don't we?

And your writer's phone just keeps on ringing.

But You Still Want Your Article Written And You Still Want It Written Right Now!

At this time of night, you've got three options:

1) Find another writer on elance or guru.com. (Yeah, right – as if you could get that done in less than a half-hour.)

2) Go to bed and lie there all night trying to figure out how many sales you're going to lose to everyone else selling their e-book. (And it's going to be one of the longest nights of your life.)

Or

3) Write a hard-hitting, high-ranking article – yourself. Better still, write three of them. In just thirty minutes. Upload them and let the search engines do all the selling work for you, all night long. Go to bed with a big relaxed smile on your face. Wake up tomorrow morning and check your e-mail. See all the sales notifications stacked up for you there. Go round for the rest of the day with an even bigger – totally ecstatic - smile on your face.

You like option #3 best. But there's just one small problem: you hired that writer to do your writing for you. When you needed it done.

And you had to spend a lot of time finding that writer and then building a working relationship …

… because the last time you ever had to collect your ideas and put them together in a logical sequence was way back when, sitting at a classroom desk.

And when you had to collect your ideas and write them down on paper back then, you didn't have so much riding on the outcome as you do now.

Certainly not the difference between making a ton of money – fast – and losing out completely.

So even though you like option #3 best, as far as you're concerned, writing even just one article is totally out of the question.

And if that's the case, here's the most important news you'll ever need to hear:

"Instant Content Creator" Will Guide You Through All The Steps Of Creating The Kind Of Articles Human Readers And Search Engine Spiders Absolutely LOVE – Faster And Easier Than You Ever Thought Possible!

“Instant Content Creator”? What’s that?

Well … you’ve got “Instant” – as in “immediate”. Say, for example, less than fifteen minutes to start with. And with a little practice, less than ten minutes. That’s for each article you write. Yes, you.

You’ve got “Content” – as in useful, informative articles. Articles that establish your credibility in your chosen niche. Articles that confirm your authority on the subject. Articles that practically command readers to click on the sales page URL in your byline.

And … “Creator”?

Let’s face it, no article is ever going to write itself. But the first time you sit down at your computer, gather your thoughts together and use “Instant Content Creator” to set them out in a logical, easy-to-read sequence, it’s going to feel that way. Your first article is going to come together smooth as silk. As will the next one. And the next. And every article you write after that.

So what, exactly, does “Instant Content Creator” do?

It’s a specially-commissioned piece of writing software that leads you gently – but firmly – by the hand, through the whole process of creating a high-profile, high-profit article on any subject.

As soon as you start the program, you and “Instant Content Creator” work your way together through every stage of writing your article – and making absolutely sure your keywords and metatags send that article straight to the top of the search engine rankings.

Between you both, you’ll:

- Brainstorm and choose the right ideas you want to put across to your readers
- Decide on a suitable, keyword-specific title for your article
- Start your article with an introduction that establishes your credibility as someone who knows exactly they’re talking about
- Put your ideas into the precise sequence that makes your readers read down to the end of your article without even stopping for a second
- Choose the best, most attention-getting header for each article section
- Finish your article with a conclusion that reasserts your authority on the subject
- Add the byline that steers your readers straight to your sales page
- Select just the right keyword and description metatags to get those search engines picking up on your article right away

• Calculate the correct density for every single keyword you and “Instant Content Creator” decide – between you - to use

And not only can you do all of that, but you can also upload your article from within “Instant Content Creator” so you can get it spidered pretty well immediately - without the inconvenience of having to launch another, separate FTP program.

Oh, and it’ll check your spelling and correct it, too!

“Instant Content Creator” Isn’t Just A Writing Tool. It’s Also a Writing Teacher – And Much, Much More.

Practice, as we all know, makes perfect. And each time you use “Instant Content Creator” the whole process of developing and structuring your article becomes more and more automatic … until all you’ll need the program for is to calculate that all-important keyword density for each of your articles.

But you know something?

However proficient you become (and believe me, you’ll soon have the writing skills and confidence to go it alone) you’ll still be using “Instant Content Creator” for a long, long time afterwards.

Why? Because it’s not just a writing program, it’s a complete library of all the ideas you’ve brainstormed, all your snappy headings and all your fact-filled statements - in one single place.

Great copywriters collect each other’s works and keep them for sparking off future writing ideas in what they call their “swipe file”. And that’s one of the reasons those great copywriters are so skilled at their trade – they’ve got years’ worth of fabulous ideas to inspire them, right at their fingertips.

And in “Instant Content Creator” you’ve got your very own “swipe file” – ready for you to copy, paste and rearrange anything and everything you’ve written so far, so you can keep creating and submitting article after article after article …

… without having to even think about those dreaded “duplicate content” page-rank penalties.

So with “Instant Content Creator”, instead of a single writer who may or may not be available at the very instant in the whole of eternity that you need them most of all, you’ve got:

• A co-writer to bounce article ideas off

• An uncritical, patient and wise teacher to guide you through the entire writing process

• An SEO expert to make sure your articles are picked up by the search engines and shot straight to the top of their rankings

• A library of ideas and articles you can use over and over again

• Plus an FTP program ready to upload your articles and get them found - fast

Now you've got to admit that's a pretty good deal for a single investment of only $XX, isn't it?

After all, how many articles would that buy you – assuming your writer actually was available, and delivered them just when you needed them?

But now, for a one-time outlay of just $XX, you've got a lifetime supply of exactly the articles you want – whenever you want them.

So – do you still want your article written? Right now?

Then …

[Order Box with Credit Card Graphics]

[Text header: **Click Here to Order Right Now!**]

… And write it yourself!

Sincerely,

[Signature Graphic]

Reed Floren

P.S. If you've read this far, then obviously you're very interested in what "Instant Content Creator" can do for you and your marketing business. But if you haven't ordered yet – for whatever reason – click [here] to bookmark this page.

So when you do find yourself needing a copy of "Instant Content Creator" right away, you've got this order form ready and waiting for you … so you can start writing your high-ranking, profit-pulling articles straight after those few seconds it takes to order and receive your immediate download.

P.P.S. And if you've bookmarked this page because you know article marketing really is one of the simplest, most cost-effective methods of generating sales …

… and you know that even with the best will in the world, your writer can't drop everything and come running to you every single time you snap your fingers …

… doesn't it make financial sense to start writing your own articles RIGHT NOW?

Because wouldn't you feel better in yourself knowing that if you absolutely had to get even a single article written RIGHT NOW, you didn't have to put your entire marketing business in the hands of someone who probably does care about it, to a certain degree …

… (like as long as you make enough to pay them on time) …

… but certainly not as much as you care about it? After all, it's not just your business, but also your future – and that of those you love and care for - we're talking about here.

Version 2: "Yes - you really <u>can</u> write it yourself!"

[Header Graphic]

Attention Article Marketers

"If You Think You Couldn't Write an Article to Save Your Life, Here's The Most Important News You'll Ever Read."

Date:

From: Reed Floren

[Photo]

Dear Article Marketer:

It's going to happen.

You know it is.

You're going to wake up at 4 a.m. one morning just buzzing with the idea for that super sales-generating article that's going to make you the internet marketing fortune you've been chasing for so long now.

And you just know it's going to shoot straight up to the top of the search engine rankings tomorrow morning, and have readers automatically clicking on the link to your sales page …

… and then on your "buy" button …

… but only if you get that article written and submitted right NOW.

So, are you going to call your writer – at this time of night?

Not unless you've got a very special working relationship.

And anyway, calling your writer, going through the briefing, getting the article back and making those revisions - before uploading it to every single article directory on your list – would take far too long. Even if you didn't make the time to decide on the right keywords and keyword density.

So you've got three options:

1) Try and go back to sleep. (Not easy, with all those ideas going round your head … and you kicking yourself because you think you don't have the know-how to turn them into an article.)

2) Find another writer – in another time zone - on elance or guru.com. (Yeah, right – as if you could get that done and your article finished and submitted in less than a half-hour.)

Or

3) Write a hard-hitting, high-ranking article – yourself. Better still, write three of them. In just thirty minutes. Upload them. Go back to bed with a great big grin on your face. Wait a few hours and then count your sales notifications with an even bigger grin.

You like option #3 best. But there's just one small problem: the last time you ever had to collect your ideas and put them on paper was way back when, sitting at a classroom desk. And it's something you've managed to avoid pretty well ever since.

So writing even just one article yourself is totally out of the question. At least, that's what you've thought up till now.

And if that's the case, this really is the most important news you'll ever need to hear:

"Instant Content Creator" Will Guide You Through All The Steps Of Creating The Kind Of Articles Human Readers And Search Engine Spiders Absolutely LOVE – Faster And Easier Than You Ever Thought Possible!

"Instant Content Creator"? What's that?

Well … you've got "Instant" – as in "immediate". Say, for example, less than fifteen minutes to start with. And with a little practice, less than ten minutes. That's for each article you write. Yes, you.

You've got "Content" – as in useful, informative articles. Articles that establish your credibility in your chosen niche. Articles that confirm your authority on the subject. Articles that point your readers straight to the information they're so desperately looking for, by practically commanding them to click on your sales page URL in the byline.

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Let's face it, no article is ever going to write itself. But the first time you sit down at your computer, gather your thoughts together and use "Instant Content Creator" to set them out in a logical, easy-to-read sequence, it's going to feel that way. Your first

article is going to come together smooth as silk. As will the next one. And the next. And every article you write after that.

So what, exactly, does “Instant Content Creator” do?

It’s a totally user-friendly piece of writing software that leads you gently – but firmly – by the hand through the whole process of creating a high-profile, high-profit article on any subject.

As soon as you start the program, you and “Instant Content Creator” work your way together through every stage of writing your article – and making absolutely sure you choose the keywords and metatags to send that article straight to the top of the search engine rankings.

Between you both, you’ll:

• Brainstorm and choose the right ideas you want to put across to your readers

• Decide on a suitable keyword-specific title for your article

• Start your article with an introduction that establishes your credibility as someone who knows exactly they’re talking about

• Put your ideas into the precise sequence that makes your readers read down to the end of your article without even stopping for a second

• Choose the best, most attention-getting header for each article section

• Finish your article with a conclusion that reasserts your authority on the subject

• Add the byline that steers your readers straight to your sales page

• Select just the right keyword and description metatags to get those search engines picking up on your article right away

• Make sure you’ve got the correct density for every single keyword you and “Instant Content Creator” decide – between you - to use

And not only will you do all of that, but you’ll also upload your article from within “Instant Content Creator”, so you can get it spidered pretty well immediately - without the inconvenience of having to launch another, separate FTP program.

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… without having to even think about those dreaded "duplicate content" page-rank penalties.

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• A co-writer to bounce article ideas off

• An uncritical and patient teacher to guide you through the entire writing process

• An SEO expert to make sure your articles are picked up by the search engines and shot straight to the top of their rankings

• A library of your ideas and articles to use over and over again

• Plus an FTP program ready to upload your articles as soon as you've finished them, and get them spidered - fast

Now, you've got to admit that's a pretty good deal for a single investment of only $XX, isn't it?

After all, $XX would buy you only a few good articles, wouldn't it?

OK, let's put it another way: how many high-quality articles, written exactly to your specifications and delivered the instant you need them, day or night – even at 4 a.m. - would you get for $XX? From your writer, not many.

But now, for a one-time outlay, you've got a lifetime supply of exactly the articles you want written – whenever you want them, any time, day or night.

Don't just take my word for it – here's an email I got from my friend Shane Higginbottom a few days back. I didn't ask for it, but I think you ought to see it.

REED!!

Are you out of your freeking mind?

I just created an article in exactly 2 min 18 seconds, yes I timed it.

I have 2 other content producers and this is by far the fastest one I

have for producing content. Being a blogger an important tool for

success is producing content fast.

I have a few other articles I have written that I wanted to

re-write so I opened instant content creator and almost

instantaneously I had another article written I can now post. I really

like the keyword feature. Nothing like being able to instantly create

keyword rich articles for adsense.

I still can't believe you're actually selling this, this is one of

those keep it yourself.

And here's the article he's talking about:

[Article in scroll box here]

That's pretty good for just over two minutes' work, isn't it? It's a little early to calculate how much it's going to bring X in revenue all told, but we're not talking dollars per hour, not even dollars per minute … but dollars per second here.

And that's the sort of income you could look forward to with Instant Content Creator.

The Best Guarantee You'll Ever See on a Sales Page

Now, I'm not going to guarantee that kind of income – it's entirely up to you, just like it says in the small print at the bottom of most sales pages …

… but what I am going to say here is that you might be a little hesitant about committing a small amount of money towards something that's got the potential to make you money at the rate of dollars per second, and I can't blame you.

After all, they always say if it sounds too good to be true, it probably is.

So here's what I'm going to do: forget 30 days. Forget 60 days. Forget 90 days … I'm offering you a LIFETIME guarantee. Try Instant Content Creator for as long as you like, and if – any time – you feel it doesn't live up to what I've said here (I can't say "hype", because I'm not exaggerating any of the features you'll find when you download it), all you have to do is email me and tell me why you want your money back …

… and I'll refund it, no if's, no buts … no questions asked.

So what happens next time you wake up at 4 a.m. just buzzing with that killer article idea you need to get written and submitted right away?

Roll over and try to go back to sleep? (You won't sleep a wink – guaranteed.)

Or use "Instant Content Creator" to create and submit that article – or even those articles – that'll keep those sales notifications coming in all day long?

[Order Box with Credit Card Graphics]

[Text header: Click Here to Order Right Now!]

Sincerely,

[Signature Graphic]

Reed Floren

P.S. If you've read this far, then obviously you're very interested in what "Instant Content Creator" can do for you and your marketing business. But if you haven't ordered yet – for whatever reason – click [here] to bookmark this page.

So that morning you do find yourself waking up at 4 a.m. and needing a copy of "Instant Content Creator" right away, you've got this order form ready and waiting for you … so you can start writing your high-ranking, profit-pulling articles straight after those few seconds it takes to order and receive your immediate download.

P.P.S. And if you've gone ahead and bookmarked this page because you know article marketing really is one of the simplest, most cost-effective methods of generating sales …

… doesn’t it make financial sense to start writing your own articles RIGHT NOW?

And wouldn’t you feel better in yourself knowing that if you absolutely had to get even a single article written RIGHT NOW, you didn’t have to put your entire marketing business in the hands of someone who probably does care about it, to a certain degree …

… (like, as long as you make enough to pay them on time) …

… but certainly not as much as you care?

Version 3: "Super-fast earnings!"

"Article Marketer's Earnings No Longer Measured In Dollars Per Hour, Or In Dollars Per Minute but In DOLLARS PER SECOND

($4.22 per second at the time of writing this) - And You Too Can Easily Make Money That Fast!"

Dear Article Marketer:

I'm going to make this short and sweet. You've obviously read sales pages about article writing software before now...

... but here's something that'll get you writing cash-churning articles your readers will adore, and every single search engine will LOVE - in the shortest time you could ever imagine ... even if you've managed to avoid sitting down and writing anything at all ever since way back when at high school.

It's called Instant Content Creator, and that's exactly what it does: create content - instantly. (Well, you've got to do the thinking and the typing, but it does pretty well everything else for you - and, more importantly, it does it FAST!)

For example, here's an email I got from my friend Shane Higginbottom a couple of days before I put this page up. I didn't ask for it, but I think you should see it:

REED!!

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I just created an article in exactly 2 min 18 seconds, yes I timed it.

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like the keyword feature. Nothing like being able to instantly create

keyword rich articles for adsense.

I still can’t believe you're actually selling this, this is one of

those keep it yourself.

And here's the article he was talking about:

[Insert article in scroll box here]

Not bad for 2 minutes, 18 seconds. That's 138 seconds’ work in total.

Now, what happened next? Shane used the FTP facility within Instant Content Creator to upload his article to an FTP site, and from there it went to X directories, and - so far - has pointed Y readers to his website.

Of those Y readers, Z have bought his product to date, making him $A.00.

Divide $A.00 by 138 seconds, and that works out to $F.FF per second.

Pretty good, considering this time last year he was earning less than that for a whole day's work!

So that's what Instant Content Creator can do for him - and could do for you.

The next question is, of course:

How Can Instant Content Creator Help Me Make Dollars Per Second?

Instant Content Creator is a totally user-friendly piece of writing software that leads you gently – but firmly – by the hand through the whole process of creating a high-profile, high-profit article on any subject.

As soon as you start the program, you and Instant Content Creator work your way together through every stage of writing your article – and making absolutely sure you choose the keywords and metatags to send that article straight to the top of the search engine rankings.

Between you both, you’ll:

• Brainstorm and choose the right ideas you want to put across to your readers

• Decide on a suitable keyword-specific title for your article

• Start your article with an introduction that establishes your credibility as someone who knows exactly they're talking about

• Put your ideas into the precise sequence that makes your readers read down to the end of your article without even stopping for a second

• Choose the best, most attention-getting header for each article section

• Finish your article with a conclusion that reasserts your authority on the subject

• Add the byline that steers your readers straight to your sales page

• Select just the right keyword and description metatags to get those search engines picking up on your article right away

• Make sure you've got the correct density for every single keyword you and Instant Content Creator decide – between you - to use

And not only will you do all that, but you'll also upload your article from within Instant Content Creator, so you can get it spidered pretty well immediately - without the inconvenience of having to launch another, separate FTP program.

Oh, and it'll check your spelling and correct it, too!

Instant Content Creator Isn't Just A Writing Tool. It's Also a Writing Teacher – And Much, Much More.

Practice, as we all know, makes perfect. And each time you use "Instant Content Creator" the whole process of developing and structuring your article becomes more and more automatic.

But you know something?

However fast and proficient you become (and believe me, you'll soon have the writing skills and confidence to go it alone) you'll still be using Instant Content Creator for a long, long time afterwards.

Why? Because it's not just a writing program, it's a complete library of all the ideas you've brainstormed, all your snappy headings and all your fact-filled statements - in one single place.

Great copywriters collect each other's works and keep them for sparking off future writing ideas in what they call their "swipe file". And that's one of the reasons those great copywriters are so skilled at their trade – they've got years' worth of fabulous ideas to inspire them, right at their fingertips.

And in Instant Content Creator you've got your very own "swipe file" – ready for you to copy, paste and rearrange anything and everything you've written so far, so you can keep creating and submitting article after article after article …

… without having to even think about those dreaded “duplicate content” page-rank penalties.

So with Instant Content Creator, instead of having to depend on a writer who may or may not be available at the very instant in the whole of eternity you need a writer most of all, you’ve got:

• A co-writer to bounce article ideas off

• An uncritical and patient teacher to guide you through the entire writing process

• An SEO expert to make sure your articles are picked up by the search engines and shot straight to the top of their rankings

• A library of your ideas and articles to use over and over again

• Plus an FTP program ready to upload your articles as soon as you’ve finished them, and get them spidered - fast

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After all, they always say if it sounds too good to be true, it probably is.

So here’s what I’m going to do: forget 30 days. Forget 60 days. Forget 90 days … I’m offering you a LIFETIME guarantee. Try Instant Content Creator for as long as

you like, and if – any time – you feel it doesn't live up to what I've said here (I can't say "hype", because I'm not exaggerating any of the features you'll find when you download it), all you have to do is email me and tell me why you want your money back …

… and I'll refund it, no if's, no buts … no questions asked.

You've read Shane's testimonial, and you've read his cash-generating article.

And you know his income from that article is measured in dollars per second.

So tell me, do you want to measure your income in dollars per week? Dollars per day? Dollars per hour? Dollars per minute?

Or would you rather look back with a big smile, a year or two from today, and remember the time you started making dollars per second?

Because that time starts now.

[Order Box with Credit Card Graphics]

[Text header: Click Here to Order Right Now!]

Sincerely,

[Signature Graphic]

Reed Floren

P.S. If you've read this far, then obviously you're very interested in what "Instant Content Creator" can do for you and your marketing business. But if you haven't ordered yet – for whatever reason – click [here] to bookmark this page.

So if you find yourself waking up at 4 a.m. and needing a copy of "Instant Content Creator" right away, you've got this order form ready and waiting for you … so you can start writing your high-ranking, profit-pulling articles straight after those few seconds it takes to order and receive your immediate download.

P.P.S. And if you've gone ahead and bookmarked this page because you know article marketing really is the fastest method of generating sales …

… doesn't it make financial sense to start writing your own articles RIGHT NOW?

P.P.P.S. … And wouldn't you feel better in yourself knowing that if you absolutely had to get even a single article written by somebody else RIGHT NOW, you didn't have to put your entire marketing business in the hands of someone who probably does care about it, to a certain degree …

… (like, as long as you make enough to pay them on time) …

… but certainly not as much as you care?

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Titan-3

Standfirst:

Take her where she wants to go – where she hasn't been for far too long!

Headline:

Now You Really Can Be Ready For Her With Long, Strong On-Demand Erections … Again and Again and Again!

Subhead:

New double-extract, double-strength TITAN-3 gives you double the power to get it up and keep it up whenever … wherever … and for as long as … you both want.

[Start box]

Double-extract, double-strength TITAN-3 is the most potent Tribulus Terrestris formula on the market today, giving you:

The confidence that comes from knowing you really can satisfy your woman – and that she'll want you to do it for her again and again

The kind of erections you enjoyed as a teenager

The confidence of knowing that you're ready for her every time she's ready for you

Spontaneity and satisfaction in your sex life once more

A truly natural supplement that's easy to take that gives you outstanding results - in just a few short days

[End box]

TITAN-3 … the perfect formulation – giving you the most powerful ingredients extracted from Tribulus Terrestris using scientific processes, together with every other active constituent extracted by more traditional, holistic, methods. So by combining science and tradition, you get double the benefits.

Dear Friend,

Let me tell you about Tribulus Terrestris, the plant that's been used for thousands of years for its medicinal powers in Asia, India and elsewhere around the world.

It's been used to treat anything from anaemia to yeast infections, but today we're going to look at how it can bring that confident "great lover" feeling back once more, and give you that spring in your step and smile on your face again.

What You Need To Know About Tribulus Terrestris

1. *Tribulus Terrestris is a tonic, not a stimulant.*

Let's get things straight: with Tribulus Terrestris, you don't have to look at your watch and take a dose at a precise time before you close the bedroom door behind you.

That would make it a stimulant – something that stimulates your body into whatever kind of action within a predictable time frame. And when it comes to sex, a stimulant is usually a substance with unpleasant side effects that balance out all those positive results you've taken it for in the first place.

Tribulus Terrestris, then, is a tonic, taken on a daily basis to regain and maintain firm, strong erections whenever you and your lover want them, instead of only at a certain amount of time after taking a dose.

2. *Tribulus Terrestris is extremely effective for most men, but not all.*

No tonic and no stimulant works for every single man amongst us. Even the most legendary stimulant, Viagra, can leave some men limp and lifeless. It's nobody's fault, that's just the way it is.

So that's why, even though TITAN-3 works for pretty well everybody who's ever tried it, there will always be the exception to the rule, and that's the reason I offer my famous no questions asked, 100% money-back guarantee.

If TITAN-3 doesn't work for somebody, all they have to do is email me and I'll start the refund process right away. I don't ask people to jump through hoops to get their money back, like other salespeople are known to do just to discourage refund requests. I don't even ask people to pack up the rest of their course of TITAN-3 and return it to me. All I need is a quick email, and their refund is on its way back.

So you really do have nothing to lose by giving TITAN-3 a try … and everything to gain – not just for you, but also your partner, too!

What is Tribulus Terrestris?

Tribulus Terrestris has been used in traditional medicine for centuries in India and China. Long ago, in Greece, they used it to use it as a mood-enhancer. And not so long ago, in Eastern Europe, governments sponsored studies to discover just why Tribulus Terrestris was so prevalent in folk medicine when it came not just to muscle strength, but also –very much - to sexual potency.

Those studies helped Tribulus Terrestris become a best-selling supplement throughout Europe, Asia and the Middle East, until the mid-1990s when Tribulus Terrestris first came to the attention of North America in a big way.

That's when East European athletes stated publicly that taking it boosted their Olympic performance.

But there's more to Tribulus Terrestris than helping weightlifters win gold medals: it contains three very important chemicals - dioscin, protodioscin and diosgenin, known collectively as steroid saponins.

And protodioscin is the saponin we're most concerned with here, because it regulates the balance of hormones in our bodies, improves the functionality of the prostate gland and, most importantly, stimulates the release of Luteinizing Hormone - that chemical messenger that travels from the pituitary gland to the testes, to initiate the testosterone creation process.

And, of course, the more testosterone in our systems, the more vigor and vitality we enjoy in our lives – both in and out of the bedroom.

So Why Is TITAN-3 the Best Tribulus Terrestris Supplement On the Market Today?

It's been used in its original form for thousands of years for a vast range of treatments – anything from eye problems to urinary complaints, so it's obvious there are many elements in the plant material that go to make up the beneficial effects of Tribulus Terrestris.

But it's only comparatively recently that the saponins in Tribulus Terrestris have been isolated and extracted through scientific methods, while leaving all the other – equally beneficial – active, holistic, ingredients remaining in the plant material.

Another extraction method is the water method, similar to boiling, but much more sophisticated. This doesn't just obtain saponins, but also all those other active ingredients the scientific method leaves behind.

And that's why, when you order a course of TITAN-3, you'll receive not just one, but TWO bottles of easy-to-swallow capsules. Both kinds contain the active ingredient, saponin, but that's where the similarity ends.

One bottle contains 100% Tribulus Terrestris extract, with a minimum of 45% saponin, extracted scientifically, standardized to 30% protodioscin.

The other bottle also contains 100% Tribulus Terrestris extract, but because we believe that the range of other active ingredients are equally efficacious, we've created that extract using the traditional water method to include those active, holistic ingredients, thus giving you the best of both worlds – science and tradition.

But there's more to why TITAN-3 is the best Tribulus Terrestris supplement on the market: Tribulus Terrestris grows all around the world, but that doesn't mean it's equally good for you wherever it comes from.

The Tribulus Terrestris growing in China and India only contains a fraction of the amount of saponins found in the Bulgarian equivalent, not just because of the difference in soils in each area, but also because in Bulgaria fertilisers are added to the soil to boost protodioscin levels within the plant.

And not only does Bulgarian Tribulus Terrestris contain more protodioscin, the body more easily absorbs that protodioscin than it can absorb the Chinese and Indian counterparts.

So that's why I use nothing but Bulgarian Tribulus Terrestris to produce TITAN-3 – to give you double the benefits when it comes to testosterone production.

More than Just a Libido Booster

But there's more to both Tribulus Terrestris and TITAN-3 than benefits in the bedroom. Remember I said it's been used for thousands of years in Asia and India?

Tribulus Terrestris has been used for so long because it's an extremely effective:

Anti-fungal

Anti-bacterial

Anti-inflammatory

And these are just some of the conditions it's been treating all this time:

Anemia

Blood pressure problems

Cancer

Chest pain

Circulatory problems

Coughing

Eczema

Flatulence

High cholesterol

Infertility

Kidney problems

Low energy

Menopausal symptoms

Skin complaints

Sleep problems

Urinary tract problems

Vision problems

Yeast infections

… and, of course, erectile dysfunction and even impotence.

How Long Before TITAN-3 Starts Working?

Because TITAN-3 is a tonic, not a stimulant, it can take between four days and a week for the results to really start showing – sexually speaking, at least. And the longer you keep taking it, the more extra testosterone your body produces over time …and the more vigor and vitality you'll enjoy every day.

Send For Your Risk-Free Trial Right Now!

Millions of men around the world wouldn't be enjoying regular, satisfying sex if they hadn't discovered the benefits of Bulgarian Tribulus Terrestris – and this is your risk-free chance to join them.

Take a full 3 months to try out TITAN-3, and if at the end of those three months you're not completely ecstatic with the results – both in and out of the bedroom – just email me and ask for a refund.

As I've said before, there's no hoops to jump through, no having to pack up the rest of your course and mail it back – nothing like that.

Just one short email is all it takes – that's how much faith I have that double-extract TITAN-3 is simply the best Tribulus Terrestris supplement you'll ever find anywhere … and if it doesn't work for you I won't feel happy keeping your money.

Start Putting Double-Extract TITAN-3 to Work for You This Minute!

All you have to do is click on the “Get Yours Now” button below to rediscover just how good it feels enjoying long, strong on-demand erections once more.

You’ll receive your two bottles of TITAN-3 within a few days, in a discreet plain, unmarked envelope, when you can start your course by taking one capsule from each bottle with water, first thing in the morning.

And within just a few days you’ll start noticing the difference – especially those ‘morning wood’ erections you may well have been missing for some time, now.

Tickbox: Yes, it’s time for me to enjoy those long, strong on-demand erections I’ve been missing for far too long. Send me those 2 bottles of double-extract TITAN-3 right away, so I can have a one-month supply for just $XX.XX

I can’t wait to discover not just the improvement to my erections and sex life, but also to enjoy the vitality and vigor that’s been draining away from me for years without my hardly noticing it.

[Get Yours Now! #1 button]

Tickbox: Even better, let me enjoy my newfound virility for longer - for less! Send me 2 months’ supply of double-extract TITAN-3, which entitles me not only to a XX% discount, but also a super bonus of one free month’s supply. This saves me money and gives me an even stronger continuous cumulative testosterone boost.

[Get Yours Now! #2 button]

Sincerely,

Sam Lee Harrison

TITAN-3

PS: Remember, with my no-risk guarantee, all you could possibly lose is that painful, unnecessary frustration you’ve been suffering … so place your order today to enjoy long, strong on-demand erections once more. Back to Table of Contents

Long pieces

Article series: The evolution of distance learning (from Pitman to puppets)

This was for Dallas-based iDesignEDU.com, an education company specialising in online courses. As always, researching and writing this series was fascinating, with all sorts of factoids cropping up in the process. Did you know that when people thought they were watching the first ever satellite through their telescopes, they were actually only watching part of the rocket that took it into orbit? Add to that a fabulous quote from Sesame Street's Cookie Monster and you've got a series here that's both educational and entertaining.

Article: Why study for an American MBA online?

This was for academicpartnerships.com, a service to universities that enables them to increase student numbers (and, of course, revenue) by delivering online courses. This white paper describes the benefits of an MBA in the first place, and then goes on to describe the advantages of studying for an MBA online … and then why one should consider an online MBA from an American business school.

Book extract: A total lack of doubt

Internet marketer Dr Joe Vitale put out a call for contributors to his book "Expect Miracles", and while I didn't expect much in the way of an acceptance, I did think the experience I had hitchhiking in the general direction of a job interview for an outfit I didn't know the name of - in a location 120 miles away that I couldn't name either - was a story worth telling. And, miracle of miracles, that story is now immortalised in paperback print.

Bonus report: Cruising with your children

This was one of the bonus reports that went with "My Cruise Help", one of the series of "Help" ebooks I wrote for MyHelp.com. Cruising with children requires a little more thought than cruising with adults, and here's a rundown of what kind of additional thought – and action - is required.

Article series: The evolution of distance learning - From Pitman to puppets

Part One - Before the Nineteenth Century

"Get the most comprehensive generalised computer setup with network connections, and what will emerge is a new, global educational process truly facilitated by technology."

- R Buckminster Fuller.

Visitors to Winchester College in Hampshire, England, might wonder at the meaning of the Latin sentence on the wall of the original school house. It dates from 1384, and it's a simple message for College students: "Aut disce, aut discede. Manet sors tertia, caedi." (Either learn or get out. The third option is the cane.)

Distance learning, at that time, was definitely not an option. No surprise really, since any kind of textbook was expensive and therefore far too valuable for a student to have in their possession - at least not without strict supervision.

And although printing and type had long been established in the Far East, paper in Europe was extremely expensive, and any printing there depended on wooden blocks being carved and inked to produce images, not unlike today's potato prints.

But in the mid fifteenth century Johannes Gutenberg developed a faster, more flexible and much less expensive printing process, involving the use of cast type and a couple of decades later William Caxton saw the commercial potential of that development.

He learned the printing trade in Belgium and in 1476 introduced printing to England, thereby paving the way for the Reformation and the Industrial Revolution by making reading and the written word available for everyone - rich or poor.

As businesses began to depend more and more on paper records and messages of all kinds, there was an increasing need for specialists who could record those messages and any other information verbatim.

This required the use of some form of shorthand, which had been around for much longer than people might think.

The first example dates back to the mid-4th century BC, in Athens, Greece. It was a writing system based on vowel sounds and modifications to indicate consonants.

Another version of shorthand was developed in Ancient Rome in the first century BC, based on shortened forms of Latin stem words and their endings.

And around that time in Imperial China, court records were first written in an abbreviated, cursive style of Chinese characters before being transcribed into more formal transcripts.

Many different shorthand systems have been developed, but next time we will be looking at two in particular.

Part Two – The Nineteenth Century

"On and after the 10th January, a Letter not exceeding HALF AN OUNCE IN WEIGHT, may be sent from any part of the United Kingdom, to any other part, for ONE PENNY, if paid when posted, or for TWO PENCE if paid when delivered".

- UK POST OFFICE REGULATIONS, January 7th, 1840

Previously, Britain's postal service had been complicated, inefficient and - for the majority of users – too expensive. But the introduction of the Uniform Penny Post, even though it was a failure in financial terms, made it easier for the growing number of people who had learned to read and write to communicate with each other.

And, of course, it made learning at a distance that much easier.

In 1837, Sir Isaac Pitman first started to teach his system of shorthand, still the most popular shorthand system in the UK today.

Once the Uniform Penny Post had been introduced, it was a logical step for him to use it to radically increase the number of his students - and, of course, the income they generated.

He did so by sending out postcards with Bible passages for his students to rewrite in shorthand, after which they would return their work to him for marking and correction.

This was not an original idea: more than a hundred years previously on the other side of the Atlantic, readers of the March 20th, 1728 Boston Gazette saw that now-famous advertisement placed by one Caleb Phillips offering shorthand courses so ".... any person in this country, desirous to learn this Art, may, by having several lessons sent weekly to them, be perfectly instructed, as those who live in Boston."

In 1852, Sir Isaac's brother Benn moved to America and founded Cincinnati's Phonographic Institute, where he published Isaac's shorthand textbooks and offered secretarial training via the postal system, awarding certification upon completion of the course.

In 1858, Queen Victoria chartered the University of London's External Programme, thereby making it the first university to offer distance learning degrees to its students. Since it provided students from less affluent backgrounds access to higher education, Charles Dickens referred to it as the "People's University".

Modelled on the University of London, the University of the Cape of Good Hope (now UNISA - the University of South Africa) was founded in 1873 - the first higher

education examining body in the country, the largest university on the continent and a dedicated distance learning establishment.

In 1892, the University of Chicago established America's first university-based distance education program, a model soon followed by other universities such as the State University of Iowa, Ohio State University and Pennsylvania State College.

However, the old century was coming to an end – as was distance learning as people knew it at the time, thanks to British Patent Number 12,039: Improvements in Transmitting Electrical Impulses and Signals and in Apparatus There-for ...

... awarded to one Guglielmo Marconi.

Part Three – The Airwaves Open Up

"Hello! Test one, two, three, four. Is it snowing where you are Mr. Thiesen? If it is, would you telegraph back to me?"

- Reginald Fessenden

History doesn't relate whether or not Mr. Theisen actually did look to see if snow was falling outside, that day before Christmas Eve 1900, but we can assume that he was somewhat surprised to hear those words. After all, they were the first ever transmitted using radio.

This was not the first time speech had been transmitted wirelessly: in 1880, Alexander Graham Bell's "photophone" used a beam of light to transmit speech, not unlike current plans to send information from spacecraft to earth along a laser beam.

But Reginald Fessenden's enquiry regarding the current weather conditions on the Potomac River did mark the beginning of radio communications – at least on a one-to-one basis.

The practicality of sending messages to more than one recipient at a time, however, was not readily apparent until April 1909, in San Jose, California. That's where Charles Herrold began "broadcasting" from the electronics institute bearing his name, using antennae designed to radiate signals in every direction.

Three years later, the United States government officially required radio operators to have licences, and in 1914 the University of Wisconsin-Madison began to broadcast under the callsign 9XM.

To start with, the team broadcast across the Great Lakes, sending weather reports to ships in Morse code, but in 1917 they started experimenting with voice and music transmissions. Audio distortion was a major problem, so for the next couple of years they concentrated on how to eliminate it.

During the First World War, the US government banned the use of radio receivers by private citizens, for security reasons. That ban lasted until April 15th, 1919, two months after 9XM transmitted the first documented distortion-free broadcast of human speech.

The following year, ready-made radio sets began appearing in department stores across the country, and Montreal radio station XWA began the first regular broadcasts in North America.

Government and educational establishments realized radio broadcasts could reach a far wider audience, so the US Department of Commerce's Radio Division began to license educational radio stations.

In 1921 The Latter Day Saints' University of Salt Lake City, Utah, received the first educational radio license, introducing America to an entirely new form of distance learning.

Part Four – First Sound, Then Vision

"Books will soon be obsolete in the schools as it is possible to teach every branch of human knowledge with the motion picture."

- Thomas Edison

Edison said this in 1913, when, indeed, motion pictures - even though still in their infancy - were hailed as a technical advance in both entertainment and education, thanks to the development of the portable movie projector. But however portable that projector may have been, its audience would remain somewhat limited until those moving pictures could be broadcast over any kind of distance.

Radio transmission, however, was progressing well - especially when it came to education. In May of 1923, the University of Pennsylvania started broadcasting educational programs on topics as diverse as literature, psychology, history, business and astronomy. A local newspaper deemed it "the first step by a large university toward utilizing the radio in the dissemination of learning".

But utilizing the radio wasn't limited to universities of any size: that same year, New York City’s Haaren High School began to broadcast lessons to accounting classes, becoming the first public school to use radio to teach.

The number of radio sets in the USA had reached over two and a half million when the State University of Iowa offered five radio courses for credits in 1925.

The following year, as A A Milne started writing the story of Winnie the Pooh, while the Wheaties Quartet asked the nation - in the first ever radio commercial - whether

they'd tried the breakfast cereal of the same name, the National Home Study Council was created.

Its purpose was to stamp out "questionable" practices by certain correspondence schools, and to establish standards of quality for those courses offered by more reputable establishments.

Two years later, in 1928, the General Electric company started assembling television sets - boasting a screen measuring a whole 3" x 4" - bringing Edison's “moving pictures” prediction ever closer.

One enormous obstacle was the Great Depression: it caused public education funding cuts, teacher layoffs and school closures, and could have been one reason why the University of Nebraska began to experiment with correspondence courses in high schools.

Radio, however, continued to gain in popularity: in 1930, 12 million households in the USA now had a set, and CBS began broadcasting a twice-weekly series for elementary and secondary school pupils - "American School of the Air".

But as for those “moving pictures”, their time was yet to come.

Part Five – The Vision Becomes Clearer

“Oh, the humanity!”

- Herbert Morrison

In 1931, New York City alone had 9,000 televisions, nearly a quarter of the total number of sets throughout the country.

The following year the State University of Iowa started experimenting with instructional television. But Edison’s original “moving pictures in education” idea still had a long way to go.

In 1936, there were 33 million radio sets in the country, and perhaps the most famous radio broadcast of the time was that of the Hindenberg disaster at Lakehurst, New Jersey.

Although most people link the newsreel images of the giant airship bursting into flames with radio reporter Herbert Morrison's famous cry of "Oh, the humanity!” they are probably unaware that he was not broadcasting live - in fact, his audio report was recorded and would not be heard nationwide until the following day.

Subsequent radio news reporting began to be dominated increasingly by events across the Atlantic in Europe, before President Roosevelt's famous "Day of Infamy" speech, the day after the attack on Pearl Harbor.

Until the end of the Second World War little progress was made in developing televised education, but education itself was taking steps forward: the 1944 G.I. Bill broke the tradition that further education was only for the wealthy by offering US Service personnel the chance to attend college or university - and more than two million of them accepted that offer.

However, education on television still had a lot of catching up to do: in 1945, George Gallup ran a survey to discover that only 19% of Americans have ever seen a television in operation. This stood to reason: television broadcasting was limited by the range of the transmitters of the day – a radius of a mere 50 miles at most.

One solution was developed by the Westinghouse Electric Corporation and the Glenn L. Martin Company. Between them, they developed "Stratovision" - a system of transmitting television signals from an aircraft flying at a height of 30,000 feet. This would provide coverage for a circle with a radius of approximately 240 miles.

To provide adequate television coverage for approximately 80% of the population of the USA, it was calculated that the Stratovision system would require only fourteen aircraft to be in the air at one time.

Now motion pictures could be broadcast over a greater distance, Edison's prediction was beginning to come true.

Part Six – Educational TV … and Elvis

"Tonight, we have a really BIG SHEW!"

- Ed Sullivan

In 1913, Thomas Edison had predicted that motion pictures would make books obsolete in schools. Although books will always feature when it comes to education – nowadays, of course, in both printed and digital form – it took until the 1950's for his prediction to really start coming true.

At the beginning of the decade, when the average American home had two radios, CBS first started television broadcasting in color, even though only 25 sets in the entire country could reproduce anything other than black and white images, but it was still a start.

However, with regards to the progress of educational television, things were, indeed, moving on apace: the country's first three educational stations, Houston's KUHT-TV,

Michigan State's WKAR-TV and Iowa State's WOI-TV went on-air, and the FCC began a series of hearings on educational television.

Interestingly, commercial television stations were very much against the dedication of a band of channels purely for educational purposes.

The following year, the Ford Foundation established the Fund for the Advancement of Education (TFAE), which looked into learning methods outside the usual format of formal classroom schooling.

The Foundation also established the Fund for Adult Education (FAE), which did more than any government or private agency to benefit educational television as a whole.

In 1952, in spite of that opposition from commercial television stations, the FCC set aside over 240 channels purely for educational stations, allowing government and private agencies to start work properly on the development of educational broadcasting.

Alabama, for example, initiated the first statewide educational television network in the country, broadcasting to more than six hundred of its schools.

But then again, there was classroom education … and real-life education. Or perhaps even a touch of propaganda, when atomic bomb tests in Nevada were televised live that year.

For the owners of those nineteen million or so monochrome television sets then in use across the country, commentators were kind enough to go into great detail about the "beautiful colors" created by the explosion, visible within the mushroom cloud.

The following year, the first public television station in the country - the University of Houston's KUHT - began broadcasting the university's first televised college credit courses, usually at night to accommodate students who worked during the day.

Meanwhile, radio sets were becoming much more portable with the introduction of the Regency TR-1, the first transistor radio to be manufactured commercially. It retailed initially for $49.95, which presumably included the price of the first 22.5 volt battery required to run it, providing the power for between 20 and 30 hours of operation.

Although considered poor in terms of sound quality, the TR-1 did mean that listening to radio – whether on an educational basis, or to sample the new music that was soon to be known as rock & roll - was something that could now be done outside the home – in fact, anywhere at all.

Perhaps that was why, in 1954, there were more radio sets around the world than there were daily newspapers. And it was in that year, at Sun Studios in Memphis, a young truck driver – a certain Elvis Presley – recorded his first single on an Ampex reel-to-reel tape recorder, while Ampex was developing its first multitrack audio recorder.

As well as producing audio recording equipment, Ampex also had an eye to the future: two years later, when Elvis appeared on the Ed Sullivan Show (but only from

the waist up), the company had launched its VRX-1000 video tape recorder, a machine that created the first practical broadcast quality video recordings … which would change television – and especially educational television – forever.

Part Seven – From Sputnik to Sesame Street

“Today, we bring you greatest play in English language: Hamlet, by William Shakespeare. It no get classier than this.”

- Cookie Monster

October 4th, 1957: If you’d been an amateur radio operator listening on 20.005 and 40.002 MHz any time during the next 22 days, you'd have heard an unfamiliar series of beeps every 90 minutes, as the world’s first artificial satellite orbited overhead.

The Space Age had officially started, and America had been left behind, gazing through binoculars and telescopes into the heavens at what they thought was the satellite that represented Soviet space superiority ... but which was actually just part of the rocket that had carried it up there.

The alarm bells started ringing - was American math and science education so inferior to that of the Russians, and if that was the case, what could be done to improve it?

In response to the Soviet satellite launch, the US Department of Defense established the Advanced Research Projects Agency - ARPA - which immediately went to work developing American satellites for several years, until it shifted its attention to computer networking and communications technology.

Back at ground level, another era was starting as New York University teamed up with CBS in an experiment that was to last for nearly 25 years. Seven hundred students applied for the first course offered in the Sunrise Semester series: "Comparative Literature 10: From Stendhal to Hemingway" - and of those applicants, 177 paid to receive college credit points (at $25/point) ... while over a hundred thousand others followed the course purely out of interest.

Sunrise Semester - also known as Summer Semester when broadcast mid-year - could be called the forerunner of today's Massive Online Open Courses (MOOCs), since it offered viewers the opportunity either to learn for free without gaining credits ... or to learn and pay for each credit gained.

But it wouldn't have been possible had it not been for the video tape recording equipment now available, since each class was scheduled to be broadcast either at 6:00 am or half an hour later, depending on the area.

Regular television followed suit in 1958, when live drama gave way to taped programs, leading, the following year, to the revival of the Stratovision system, specifically developed for airborne television broadcasting.

The Midwest Program of Airborne Television Instruction (MPATI), for example, transmitted 34 courses to two thousand schools in six states, either via educational television stations, or - to start with - from a DC-2 circling above Montpelier, Indiana. Many of those recorded lessons were then borrowed by other schools across America, on the basis of their very high quality.

However, even as televised education became increasingly popular, another distance learning method first appeared on the horizon: PLATO.

Otherwise known as Programmed Logic for Automatic Teaching Operations, PLATO bucked the trend by not only becoming the first computer based teaching system, but also one of the very first computer systems that used a television screen instead of the teleprinters which were the norm at the time.

Originally created by the University of Illinois, PLATO ran successfully for over forty years - during which time it played a major part in the development of computer communications - from message boards to chat rooms, and even emoticons.

It was so well suited for online multiplayer games that a special program had to be written and installed to run in the background. This prohibited game play of any kind except at certain specified times.

In 1961, the Ford Foundation's Fund for the Advancement of Education invested more than $20 million to promote the use of instructional television.

That was the year when 90% of US homes had a television set, so most of the country could watch America's first manned space flight shortly after Soviet Cosmonaut Yuri Gagarin became the first person to orbit the earth.

It was also the year that Julia Child introduced French cuisine to this side of the Atlantic, with her best-selling book "Mastering the Art of French Cooking" which segued into "The French Chef with Julia Child", broadcast on National Educational Television.

And it was the year that Domino's started taking food orders by telephone, and delivering many of them to people who, presumably, couldn’t tear themselves away from the small screen in the evening.

In 1963, as the Beatles and Bob Dylan were making their musical mark, the FCC established the Instructional Television Fixed Service, requiring special receiving equipment for those channels allocated.

And between then and 1965, atomic weapons researchers created the first local area computer networks … more than 36 million people enrolled in telecourses in 1,223 American school systems ... and a new word came into the language: hypertext - as in "http".

But before hypertext could start linking learners with each other and their learning material, distance learning needed to become a two-way affair.

In 1966, the SABRE airline reservation system became one of the earliest commercial data communication networks, later enabling flyers to make their bookings online via CompuServe and AOL.

Triangle Systems - developers of fax transmissions over FM radio channels - released a radio-based education system for home use. It may appear to have been a step backwards from television education, but in fact their special FM radio designed for "Educasting" included buttons to press to communicate with the teacher on the other side of the microphone. Now distance learning really could be a two-way system.

The following year, that two-way process saw the first televised classroom exchange, as a French language class in Wisconsin met live, via satellite, with an English language class - in Paris, France.

On the computer side, IBM introduced the IBM 1500 instructional system - the only commercial education system produced by a single manufacturer. It had a CRT monitor, audio, keyboard and light pen, its own programming language (Coursewriter) and it could cater for up to 32 students at any one time.

1969 was the year when educational television stations transmitted programs for between ten and thirteen hours every day, in four categories: general education, adult education for formal credit, "school of the air" programs and public relations programming for information and enrichment.

It was also the year that the Public Broadcasting System - better known as PBS - was launched ... data was swapped directly between computers at Stanford and UCLA ... and ARPANET was commissioned by the Department of Defense to conduct research into computer networks.

And it was the year of Woodstock ... record numbers of US college enrolments as young men sought to avoid being drafted and sent to Vietnam ... and across the Atlantic, the establishment of the UK’s Open University.

On November 10th of that year, thanks to a combined grant from the Federal Government, the Carnegie Foundation and the Ford Foundation, the Children’s Television Workshop first brought a fast-paced show to screens across the nation, and later around the world.

As part of an experimental program to prepare pre-schoolers for formal education “Sesame Street” was the most researched and tested program of its kind ...

... and, with a certain amount of help from Jim Henson’s Muppets, when it came to entertaining and educating young audiences, it was also the best.

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White paper: Why study for an American MBA online?

“The wave of the future is the use of technology to deliver education more broadly to people. There are a large group of people who don’t want to leave their jobs and still want an MBA from a top-tier school.”

- Robert M. Dammon, Dean of Carnegie Mellon’s Tepper School of Business

Question: What do the following have in common?

John Donahoe, President and CEO, eBay

Robert Fisher, Chairman, Gap, Inc.

Phil Knight, Billionaire. President, CEO and Founder, Nike, Inc.

Vittorio Colao, current Chief Executive of Vodafone Group

Gerald L. Storch - Chairman and CEO of Toys "R" Us, Inc.

Nicholas Ferguson - Chairman of BskyB

Answer: It is highly unlikely that any of them would be where they are today without having first gained their Master of Business Administration.

No doubt their ability, experience and hard work would have brought them close to their current positions, but it is fair to say that without their MBA, they would not have made it to the top of their profession.

An MBA was an essential prerequisite for their success – is it is today for anyone to advance their career. The benefits of that advancement in personal, professional and financial terms are discussed below, together with the most appropriate way to gain that MBA with minimal disruption to one's everyday life.

(The quotations below are from current and past MBA students, posted on the website of the Association of MBAs - www.ambaguide.com.)

Introduction

“Periods of adversity, whether in professional or personal life, present the opportunity to reflect and re-evaluate priorities.”

In today's increasingly difficult employment market, many professionals with over a decade of experience in their chosen career find themselves being repeatedly passed over for promotion.

To break through this “glass ceiling” the frustrated professional needs to take action, and fortunately there is a solution which, from a professional standpoint, provides:

Wider career choices

Enhanced personal credentials

A definite advantage when it comes to employment applications

The benefits of networking with like-minded professionals around the world

And on a personal basis, this solution provides:

Improved critical thinking ability

A boost to confidence

Increased personal value

An excellent opportunity to learn and grow

It has often been said that education is the best investment a person could make.

For those choosing to better their promotion or employment prospects, their best education would be studying towards a master's degree in business administration, known more commonly as an MBA.

“An MBA, for me, is enriching both personally and professionally.”

Why an MBA?

“An MBA will equip me with cutting edge knowledge on core business issues, theory and practices. It will also strengthen my leadership potential, provide a comparative perspective and give me useful management tools.”

Successfully completing an MBA programme demonstrates that the holder:

Has knowledge that can be applied to any sphere of business

Has extremely strong drive and motivation

Has enhanced their existing skills in

Analysis

Leadership

Problem-solving

Teamwork

But in addition, gaining an MBA benefits the holder in terms of adaptability, confidence and credibility - all vital requirements in today's business world, and an excellent preparation for dealing with its transient nature.

In short, the most frequent reasons for undertaking MBA studies are career progression and improved management performance (Lewis, 1992; Mihail & Elefterie, 2006).

There is also, of course, the financial aspect.

A 2013 survey commissioned by the Association of MBAs (AMBA) reveals that MBA graduates from AMBA-accredited business schools are currently earning, on average, approximately £82,000.

The median UK post-MBA salary, including variables such as bonuses, stands at £90,000, a 7% increase since 2010. (http://www.mbaworld.com/en/News/Press-releases/2013/February/MBA-Salaries-Stay-Strong.aspx)

The 2011 Global Management Education Graduate Survey by GMAC – the Graduate Management Admissions Council – listed the average post-MBA salary increase by economy sector as follows:

Products / Services 59%

Nonprofit / Government 45%

Technology 35%

Manufacturing 34%

Finance / Accounting 34%

Health Care 33%

Consulting 32%

Energy / Utilities 24%

As well as a definite financial benefit, MBA graduates say that the professional network developed during their studies together with the connections developed within that network, rank among the best reasons for undertaking their course of study.

There is no doubt that employers who know what they are looking for in an employee consider applicants holding an MBA to be more valuable than those without such a qualification, meaning that even during economic recessions the demand for an MBA remains high, thereby increasing the chances of employment, as well as the probability of retention in times of enforced redundancy.

Since studying for an MBA introduces the student to the entire range of activities within a business or commercial organisation, while offering the option to specialise in selected fields, gaining an MBA gives anyone planning to start their own business a much better start in terms of enhancing necessary skills such as planning, researching, financing and management.

It could also be that the networking element of an MBA programme could also make raising finance somewhat easier.

In fact, 2011's "Tomorrow's MBA" report, commissioned annually by the Association of Business Schools found that 30% of the MBAs surveyed named entrepreneurship as one of the most important aspects of an MBA programme. (http://www.guardian.co.uk/education/2011/nov/14/mba-entrepreneurs-start-up-skills?guni=Article:in%20body%20link)

No matter what the reason for undertaking their studies, the official GMAT (Graduate Management Admission Test) website shows the percentage of 2012 MBA alumni surveyed giving credit to their MBA for the following:

Career preparation 90%

Faster career advancement 87%

Increased earnings potential 87%

Preparation for leadership positions 92%

Developing quantitative analytical skills 91%

Developing a professional network 89%

"Studying business is extremely different from studying sciences. I found that science has very strict rules and procedures whereas in business there is no right or wrong. Science is something you can excel at with a lot of hard work but business is a package of aptitude and mindset."

The MBA curriculum

"I had considered other ways to build on my professional experience but concluded that none of these courses could provide the depth and breadth of business knowledge I could obtain …"

MBA studies offer the choice between a wide-ranging commercial education and concentrating on one particular aspect of business, such as such as accounting, finance, human resources, marketing and operations management, information technology and entrepreneurship.

A typical MBA core curriculum could include, but not be limited to:

Accounting

Business Strategy

Change Management

Economics

Finance

Human Resources

Marketing Management

Manufacturing and Production

Operations Management

Statistics

Technology and Information Systems

“I think the handy thing about the MBA is that you can combine bits of what you’ve learned before with new knowledge from the teaching and also from your colleagues.”

Age is not an issue

“Work experience has definitely helped me but … I’ve realised that even when you think you’ve learnt a lot and worked in some big corporations, it’s still not enough.”

Some professionals would baulk at the concept of sharing a classroom with students ten or fifteen years younger than themselves, but there are, however, many instances of people in their fifties leaving careers spanning decades to study for their MBA - either in preparation for a complete change of profession, or to enhance their existing abilities either in general or for a particular aspect of their business. One study (Thompson and Gui, 2000) found that for those under the age of 35, switching careers was high on their list of reasons for undertaking an MBA programme, while for those who had been working for eight or more years were more likely to do so to improve their analytical abilities.

“The best thing that the MBA has done for my personal development is to bring together my 10 years of experience and training.”

MBA programme formats

“It is important to show your academic drive because an MBA program is not an undergraduate degree which will span over three years …”

Although in many cases full-time studies towards an MBA can be appropriate, it’s very likely that after a decade in their chosen career many professionals have commitments such as work and family, not to mention ongoing financial commitments such as a mortgage. Part-time MBA programmes, therefore, are extremely popular, and typically consist of classes held on weekday evenings and on weekends, leaving professionals free to continue with their normal working life, but

obliging them to prioritise their classwork and homework assignments and projects over family and social life.

For some, the concept of deciding on priorities and keeping to them may seem intimidating, but since many thousands of part-time students successfully gain their MBA each year, the task is not as daunting as it may seem at first. Obviously a great deal of self-discipline is involved, especially at the beginning, and, of course, the support of spouse, family, employer and co-workers is an absolute necessity.

"The pressure of juggling teaches you to be better prepared and to handle the stress of deadlines, and 'side swipes' as unexpected situations arise."

The online MBA

"I spent two years studying business in my university's business school. While I enjoyed that experience, I later came to the realization that I was not exposed to enough diversity during that time."

There is, though, another increasingly popular alternative: online MBA studies, where a student is not limited by time or location.

Obviously projects and assignments need to be completed on time, but otherwise there is an element of flexibility offered by online learning. In addition, not only are online MBA studies more convenient, but they also enable classmates from around the globe to participate and collaborate with each other, opening up a new network of connections which otherwise would not have been possible in a classroom environment.

And unlike a classroom environment, emphasis is placed on participant contribution – responses to tutors' questions, for example, are expected to go far beyond a simple answer. In-depth reasoning also needs to be given, and in this way online MBA students learn how to "think on their feet" in order to effectively provide justification for their ideas.

Online MBA programmes also have the advantage of giving students of all ages in the UK the opportunity to study for their MBA anywhere in the world.

"You become aware of the different approaches to issues that people with different cultures and professional backgrounds have."

Why an American online MBA?

"I wanted to understand why business decisions are made the way they are. I believed managers must have known something more than I did as I could not always understand their decisions."

The 2013 QS TopMBA.com Applicant Survey placed the UK second in the rankings of the most popular MBA study destinations, with 41% of respondents wanting to

study here, while a massive 65% of candidates surveyed ranked America number the number one choice.

And with good reason: America has always been at the forefront of the development of formalised business studies.

Towards the end of the nineteenth century, as the USA became increasingly industrialised businesses were actively looking for scientific management methods to increase profits and boost employee efficiency.

To this end, the Wharton Business School at the University of Pennsylvania was founded in 1881, becoming the world's first collegiate business school.

In 1900 the Tuck School of Business at Dartmouth College became America's first graduate school of business. It was the first educational establishment to offer an advanced degree - otherwise known as a master's - in commercial science. In fact, this Master of Science in Commerce degree was the precursor of today's modern MBA.

Eight years later, the world's first MBA programme was offered by Harvard University's Graduate School of Administration.

And America's pioneering work when it comes to off-campus degree education is as unparalleled today as it was in 1883, when Chautauqua College of Liberal Arts, in New York State was the first to award degrees to students completing its correspondence courses.

Thirty-nine years later, Pennsylvania State College began to broadcast courses over the radio ... and in 1934 the University of Iowa started using television as an instructional medium.

America has always been at the forefront of distance learning, thanks, in part, to the Carnegie Corporation's funding of the Articulated Instructional Media Project in the 1960s, to explore the use of all kinds of media for teaching purposes.

In 1984, for example, America's Electronic University Network offered its first online educational courses for owners of the Commodore 64 and DOS-based personal computers.

Now with online MBA courses offering exactly the same degree as those awarded to students physically attending classes, more and more leading American business schools have thrown open their virtual doors to candidates around the world, to give them the education they need to advance their careers or to enable a complete change of profession.

“I realized that to make a swift transition to technology leadership, I needed to upgrade my skills.”

What to expect during an American online MBA programme

“I wanted to take part in a programme that brings together people with many different backgrounds and experiences to learn from each other.”

Although high quality online MBA programmes will vary from institution to institution, they share certain features, all designed to provide students with an educational experience which is at least equal to that offered by campus-based programmes.

Some years ago, students - and employers - might have been concerned that an online programme could not provide the same depth and texture of academic experience as they could have had by attending a physical campus.

That is no longer the case. As the web has evolved into a social, media rich communications medium, so it has become an ideal platform for formal learning, and good online programmes today will make full use of a range of tools and techniques to support students in their studies.

Students can expect to use an online learning platform, a kind of virtual campus where they access their courses and other resources to support their studies. These are no longer static repositories of content, but can be home to living, breathing courses where they interact with teaching staff, ask questions, discuss problems and case studies in online groups, take short quizzes to gauge their understanding as they go, download lecturer podcasts and videos, draft essays, access online library resources, reflect on their own progress, plan their time, submit assignments, get technical and study support, and build up their own informal learning networks with other students.

Distance learning has come a long way from its origins in correspondence courses where materials would be sent out for students to study in isolation. On a well-structured online MBA, students are able to play an active role as members of a learning community, studying independently and flexibly, but never on their own. Universities are now better at teaching online, too, and high quality programmes today will be built to ensure that there is a range of ways for students to learn, and that online students are highly valued as full members of their institution.

These factors - advances in the web as a medium for learning, and developments in universities’ understanding about how to teach effectively online - mean that a good online MBA is just as rich, rewarding and rigorous as a face-to-face version.

Sometimes, indeed, it can be more so, as there are limitations to the face-to-face model which the online medium can help to overcome. For example: on campus, it is not possible to pause a live lecturer to take notes, replay content to check one’s understanding, revisit conversations from earlier in the week, or indeed catch up on the teaching if one is ill for a day or have to be somewhere else. Online, all these things are possible and have quickly become part of an accepted way of learning.

“I really like the dynamic of the classes and working in groups is very good.”

After the MBA

“It’s incredible to think of the vast network created out of 12 months of school.”

Upon completion of the programme, no matter what the initial reason was for studying towards an MBA, as well as being in possession of a business qualification respected throughout the world, professionals will have refined and improved their big-picture thinking and their leadership skills.

They will also have extended their personal and professional network beyond the shores of the UK and across the globe, enabling to call upon their contacts to help them solve day-to-day problems, or even to assist them in their search for more appropriate employment – something they would never have been able to do without studying for their MBA.

Together with additional adaptability, confidence and credibility, the new MBA can expect to gravitate to a more appropriate role within their existing place of employment ... or to be looked on much more favourably when applying for a new position elsewhere.

To sum up, it has often been said that the best investment a person could make is in their education. And the best kind of education, when it comes to advancing one's career, would surely be an online MBA programme at an American school of business.

“What I learnt in those classes is immediately applicable when facing the problems you actually deal with every day when you do business.”

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Book extract: A total lack of doubt

The bus door swings open. I lean out and hold my hand down to five-year-old Carrie, who stamps her foot and cries and doesn't *want* to come with us. But her Mom's not worried. She knows Carrie's going to be just fine when she gets to Day Camp.

That's faith for you.

Faith, as in "a total lack of doubt".

And that's how you manifest what you need, when you need it. Have a total lack of doubt.

There's more to it than that, though. You also need to decide precisely what you want, do exactly what the universe tells you to do and - of course - never, ever let any doubt creep in.

Ever.

For example …

"No."

OK. So what does the next letter say?

"No thanks."

Ah, that's a bit better.

If I wasn't living right downtown I wouldn't have spent the whole day walking along hot concrete streets between hot concrete buildings with windows that bounced even more of the early summer heat straight at me.

And if I hadn't been so broke, I'd have definitely taken public transport instead of walking those hot city streets looking for a job, any job. And then walking back home again, melting in a suit and tie.

Another letter: "Thanks, Simon, but no thanks."

Another: "You're underqualified."

The next: "You're overqualified."

A surprise: "We're interested. We'll let you know next month."

Next month?! I need a job today!

I took off my tie, gratefully undid the buttons on my shirt and peeled it off my sweat-soaked back.

The next letter wasn’t about a job: “Dear recipient, we're going to disconnect your phone.”

Money would be nice.

Enough to pay the phone bill would be very nice.

I opened the final envelope: “Pay your back rent by next Friday or get evicted.”

Enough money to pay the back rent would be very, very nice.

Living on something other than potatoes would make a pleasant change, too.

Wait a minute ... didn't Lisa say something about free lunches at some day camp? I sort of remembered she told me they needed people to work there. It was about a hundred and twenty miles north of town, but that was all I took in about the place - I hadn't been that interested at the time.

I was very interested now.

I called Lisa - fast - before the phone company cut me off.

Yes, there was such a thing as a free lunch. Every day. And yes, the camp paid its staff in cash. Every Thursday.

So what do I have to do next, Lisa?

She was in a hurry, so she just told me to be on a certain bus at 8:30 tomorrow morning. It would take us to the camp so we could look the place over and maybe apply for a job. She'd fill me in with all the details when she saw me then, OK? OK, gotta go. 'Bye.

Bye, Lisa ...

Click.

... Thanks.

Saturday morning: I'd woken up from one of those dreams you've just got to write down, and as I pecked at the keyboard, the clock ticked on towards the time I was due to be on that bus.

In fact, there were three of them, standard yellow school buses, all pulling out onto the road as I zigzagged towards them through the maze of parked cars, late and panting and screaming and shouting for at least one of them to stop for me – please!

But not one of them did.

And with those buses went my hopes for a job. And my phone. And my apartment.

Which wasn’t even mine – I was looking after it for a friend. It was his phone bill, too.

But then again, I had a pen with me.

And a plan.

I drew PLEASE in big letters on a piece of cardboard, and coloured those letters in. At the roadside, I held up my sign and stuck out my thumb …

… and assumed I was doing the right thing. It felt right, and that was good enough for me.

Nobody who gave me a ride could see any sense in what I was trying to do: get to a camp I didn't know the name of, somewhere a hundred and twenty miles away but precisely where, I had no idea.

For me, though, hitching northwards was the only logical thing to do. I needed a job at that day camp. And I was going to get it. No doubt about it.

So that was why I was feeling slightly stranded and extremely thirsty about seventy miles north of town beside a strangely-empty highway.

At this time of the weekend it was usually full of traffic heading north towards cottages in the country ... or heading south towards the bright lights and nightlife of the city.

But right here, right now, in the throat-baking dry heat and the blinding sunlight, there was absolutely nothing. No traffic. In either direction. Complete silence, too, except for the wind whistling softly through the grass behind me.

Was I still doing the right thing?

Absolutely. No doubt about it.

I waited.

And waited.

And waited.

And then, I heard a single car engine.

It was soft and deep and came from something shimmering shapelessly in the heat haze in the distance. It was black and white and silver ... and gold.

I held up my sign and stuck out my thumb.

There should have been a chauffeur in a uniform and peaked cap - it was that kind of car. It had a black top, white bodywork, chrome pipes along the sides at the front and brass lamp fittings and it rumbled contentedly to a gentle halt right in front of me.

The passenger door opened - the wrong way round, because the hinges were at the rear - and the driver beckoned me in.

"So," he said casually. "Where you headed?"

"Good question. There's a day camp I need to get to."

"Uh-huh?"

"It's about a hundred and twenty miles north of town."

"Uh-huh."

"I've got to get there because they're interviewing people for jobs for the summer. Nice car, by the way."

"Thanks. What was that camp called again?"

"Uh ... I don't know."

"And where did you say it was?"

"I didn't. I don't know that, either."

He took a deep breath.

"Oh ... Kaaaay ... "

"And they're looking for people and there were buses parked at the shopping mall and I was supposed to be on one but I got there too late and -”

He took one hand off the steering-wheel and held it up to stop me.

"No problems - I know the place..."

"You do?"

"Yep. As a matter of fact, that's where I'm headed right now."

"You are?"

"I am indeed - I just happen to own it."

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Bonus report: Cruising with your children

So you want to go on a cruise vacation -- and bring the kids along, too?

No problem: these days, only a very few cruise lines and/or ships aren't particularly thrilled at the prospect of having very young people aboard.

Saying that, though, in a lot of cases there's a limit to the number of minors each ship can accommodate on each cruise.

Here's how you can make your cruise vacation a complete success, for young and old alike.

Before Booking

In general, anyone under the age of 21 won't be accepted as a cruise passenger unless they're accompanied by someone over the age of 25. If you're a parent over the age of 25, fine.

But if you're not, you have to do a little bit of research on your own to find a cruise line to suit your plans. The easiest way to do this is to find an accredited cruise agent in your area and ask them.

Because there are only so many places for children on board each cruise, those places tend to fill up early and so the further in advance you can make your booking, the better. This is especially true if you're travelling over a holiday period like Christmas, Easter or summer school vacation.

That this is because most lines do have facilities for children, such as daytime programmes and activities, and they've only got so many trained staff available to supervise those programmes and activities -- and provide a child minding or babysitting service in the evenings.

Documentation

First off, let's look at the paperwork involved in taking children on a cruise vacation. Like adults, they'll need identification (if they're over the age of 16, they have to have their own passport).

And like adults, they'll need inoculations and the certificates to prove it.

And they'll also need visas for shore excursions.

Since you've got to arrange all that documentation for yourself anyway, that's not so much of a hardship.

If, however, only one parent is taking the children on a cruise vacation -- for whatever reason -- there are a couple of other pieces of paperwork you need to get sorted out. But

If you're a single parent, you'll need to bring along a notarized statement stating that you have permission from the other parent to travel outside the country with your children.

If the other parent is deceased, you're required to bring a copy of the death certificate with you.

One more thing: it's worthwhile making up some kind of ID tag or bracelet for your children, both for the cruise and any shore excursions you might be going on, especially if there is an ongoing medical situation. It should show the child's name, your name, the phone number of the ship and cruise line, together with any pertinent medical information such as allergies and blood type.

Planning your cruise vacation

It's a family vacation, so it's not fair on the youngsters if they don't have their say in planning it. You might want to go on a cruise because you want to do absolutely nothing all day except relax and get spoiled rotten.

Unfortunately, that -- as we all know -- isn't what children would call a fun time. Even though there are entertainments on offer geared specifically towards their age group, there are still other things to take into consideration.

Shore excursions, for instance: did you ever get dragged around a museum or an art gallery when you were much, much younger? Was it fun? Were you ever allowed to clamber around archaeological sites of historical significance -- or did someone shout at you just when you were starting to enjoy yourself?

Some things just don't change.

It's all a question of balance: if you can plan your shore excursions so that half the time you get to do what interests you, and the other half your children get to do what they enjoy, you'll all end up having a pretty successful vacation.

So this calls for a certain amount of research: most ports of call have something children can enjoy, like a beach or a zoo -- or even a well-equipped park to play in.

If you can arrange your days on shore so your youngsters have something to look forward to after you've done what you want to do, not only will they be less inclined to grumble while you're enjoying your spot of culture ... but they'll also use up enough energy enjoying themselves afterwards not to put up too much of a fight at bedtime. Well, in theory, anyway.

And besides, all culture and too little play makes a boring parent.

So set aside some time when you can all get together and talk about what you want to do on shore. It may even be fun for older children to do some Internet research of their own. They might come up with something like a submarine ride or something you didn't manage to find yourself.

Another thing to take into consideration is money: your kids will see you paying for things (either with cash or your onboard payment card) at fairly regular intervals, probably more than they usually do at home. And if you're flashing the cash so much while you're on vacation, it would only be fair for them to have an extra bit of spending money of their own.

No doubt they'll be telling you that themselves at the time, so it's worth establishing the ground rules in that department as far ahead of time as possible. One possible win-win situation for all concerned would be for them to earn some spending money, by saving you some time and taking over some of your pre-cruise preparation work.

And since a major factor of any cruise vacation is the food, it's worth thinking about your dining arrangements ahead of time. It may be that you'll be going on a cruise with "open seating", where you don't have to worry about what time you dine, so you can keep mealtimes on vacation around the same time as mealtimes at home.

But if you're faced with a choice between early and late dinner seatings, and neither of them coincide with dinnertime at home, you might want to think about gradually re-scheduling your evening meal -- so that by the time you sit down to eat on board, your youngsters will be used to eating at that hour.

To make it less of a shock to younger appetites, it's best to start at least two weeks before sailing date. Oh, and if they're heavily into chewing gum, try and wean them off it because they won't be any for sale on the ship.

Questions to ask the booking agent:

Childcare in general

Are there child care centres for very young children?

And if so, what are the requirements for placing a child there, in particular inoculations, age and potty training if applicable?

How is the centre supervised?

How much does it cost?

What are the opening hours?

Are there any restrictions?

What kind of security does the centre have -- in particular, when collecting a child?

What is the ratio of staff to children?

How are the staff trained?

Have they been trained to perform CPR on children and infants?

Is that service available during mealtimes?

Is it available on port days?

Is there an evening babysitting service available?

If so, what hours does it operate?

And is that a group babysitting service, or just for your children?

Do you have to make reservations beforehand?

Money matters

Does the child's age qualify you for a discount?

Is there a discount for children sleeping in our cabin?

How much does the babysitting service cost?

Other questions to ask

Around the ship: are children, to visit spas, salons, the disco, gyms and other more adult areas by themselves, or do they have to be accompanied there?

What kind of programmes and activities are available?

Other special areas for children from the ship?

Is there a pool specifically for children?

Is there entertainment like movies and live shows for children?

How about shore excursions -- are there any available that are child-oriented?

How can we keep in touch with our children -- are there to-way radios available for hire?

Accommodation

If we can't fit the children into our cabin, can we have adjoining cabins?

How close can we book our cabin to the day-care centre / children's facilities? (That's just to save shoe leather, because you'll be going backwards and forwards between them on a fairly regular basis.)

Can the ship provide suitable bedding for very young children and if so, will there be a charge?

What kind of sleeping arrangements will there be: will the beds be side-by-side, or will there a bunk beds?

If there are bunk beds, will the ship provide guard rails?

Food

Is there a children's menu available for meals?

Are there children's snacks available throughout the day?

Can the cruise line arrange baby food?

Can the cruise line arrange high chairs?

What about mealtimes? Is it possible to make dining arrangements so our children can eat round the time they normally do in the evening?

Is there a "soda ticket" facility available so children can buy themselves a soft drink whenever they feel like it?

Travelling to and from the ship

"Are we are there yet? Are we are there yet?"

If you have to fly to your port of departure, the last thing you need is to have to run around and unfamiliar airport with a baggage trolley and some over-excited kids when you have a connecting flight to catch. It would make sense -- at least the first time you go on a cruise vacation -- to pay a little extra and use the cruise line's air travel service.

This way, at least, if something does happen to prevent you reaching the ship before it sails, the cruise line will look after you and give you several less things to think about.

However you get to the quayside, you'll be faced with waiting in line for an eternity while you're documentation gets processed before you're finally allowed to board your ship. That's what it will feel like to anybody of any age, and more so for children.

Hunger, thirst and serious boredom can set in very quickly in a situation like that, so if you have room in your carry-on luggage to prevent them setting in, you're ahead of

the game. And if you don't have any room -- make it! This is equally true for when you're hanging around at airports as well: a little party bag full of things to nibble and play with can be worth its weight in gold.

Immediately after boarding

Once you board the ship, your cabin steward will escort you to your accommodation and show you round. Now is the time to look very carefully around it to check for sharp corners on furniture, electrical outlets, doors that can suddenly swing open and anything else that could be a hazard to young people.

If you do spot something that could be potentially dangerous, point it out to your cabin steward because they can do something about it -- usually there and then. If they can't deal with it right away, rest assured that it won't take them very long to get around to it.

While your steward is still in your cabin, check out any safety equipment such as lifejackets and make sure not only that there in good condition for you, but also the right size for your children.

Your steward will want to know how many copies of the daily activity sheet you want delivered to your cabin each evening. One copy for each member of the family (plus one extra in case of drink spillages, crossings out and changes of mind) is the right number to ask for.

In the hallway outside your cabin, there should be fire extinguishers and emergency alarm buttons. You need to know where they are, and your children need to know that they should not be touched. Since children assume that people in uniform are figures of authority, you might want to ask your cabin steward to impress upon yours the importance of getting an adult to use those fire extinguishers and press those alarm buttons.

If they don't have keys themselves, but still want to get back into your cabin in a hurry, they can always ask the nearest cabin steward to let them in. In fact, if they have any problem at all -- whether they're completely lost or just need to find the nearest washroom, they should be made aware that any of the crew are there to help them.

Once you're settled into your cabin

Your luggage will not arrive until much later in the evening, so now would be a good time to explore the ship with your children. If you're travelling as a couple, it's better if one of you deals with the start-of-cruise admin such as confirming bookings for salons and spa treatments, shore excursions and -- if applicable -- seating arrangements in the dining room. The other can take youngsters on the grand tour until it's time for the sale-away party up on deck.

They'll definitely need to know how to find the reception desk and the Purser's Office. Adults go there in times of trouble, and children need to find their way there too, especially if they've been separated from their parents. If that's the case, it's a good designated meeting-place, and if all else fails someone can make an announcement on the public address system from there.

And if you've already written your cabin location and number details in that the book we were talking about earlier, don't forget to unpack it and hand it over before you close the door behind you. The same goes for any walkie-talkies or two-way radios you might have with you and -- but then again, your cell phones will work while the ship is docked. They won't when you're out to sea, but they're a good way for parents to stay in touch at the beginning of a cruise.

Health and safety hints

If it takes an adult a little while to get used to the motion of a ship underfoot, the same holds for youngsters, but more so. Think about it: if it's only just noticeable to us, and that movement will be more than only just noticeable to people half our height. So be prepared for a certain amount of genuine (and not-so-genuine!) pint-size wobbling about at the start of your cruise vacation. It comes with the territory, and will soon wear off.

That said, however, there are certain ground (or sea) rules to observe: handrails are there for a purpose and should be used even in the calmest waters because there is no guarantee that the ship will stay stable from one second to the next. Decks can be slippery, so bare feet are a no-no except at the poolside.

At the start of any cruise, there is a rehearsal in case you have to leave the ship in a hurry. It's called a "muster", and involves grabbing you're lifejackets and making your way to a designated lifeboat station, so you know what to do in case of any real emergency.

Once you're by your lifeboat, you'll have to wait there for a while before being allowed to get on with your vacation, and since there is a head count involved, everyone will have to stick together. So it's probably worthwhile bringing along something to amuse -- or at least occupy -- younger members of the family that will keep them in one place.

If there should ever be a real emergency and you've got time to collect a few things from your cabin, some warm kid-size clothing, some toys or other distractions plus any food and drink you can grab would be a bonus.

The sun is much stronger at sea than it is on dry land. Add to that reflections from white-painted surfaces on the ship, and you've got a very strong case for a hat, good sunglasses and the strongest sun-protection cream you can find. SPF-45 at the very least.

It's quite possible for a grown-up to get very badly sunburnt in just one hour on an overcast day at the start of a cruise vacation -- so be warned. Regular applications of

sun cream -- especially at the pool -- are essential, and if you have to use a staple gun to keep a small person's hat on their head, then so be it.

Poolside behaviour at sea goes along the same lines as poolside behaviour on land: no running, no jumping and, if possible, no screaming. If you're sailing through rough water, it's best to find something else for kids to do for the time being: it may look fun swimming in water that lurches from side to side because of the motion of the ship, but it's no fun being banged against the edge of the pool by that water.

Pool water is usually filtered salt water, so a shower at the poolside before going anywhere else will stop young skin from drying out. The same goes for inflatable toys and anything else children play with at the pool. Oh, and while we're talking about pools, there isn't always a lifeguard on duty at adult pools, so don't let your children go swimming in one without telling you first.

Seasickness: if you're bringing along some medication just in case, check the label. Some remedies are unsuitable for very young children, so it's worth checking with a paediatrician to find out what's best for any youngsters who may feel queasy at sea. If, on the other hand, it's you who is suffering and if you just want to get your head down for a couple of hours, the child care staff on board will understand and help you out.

Norwalk Virus (or Norovirus): this is passed hand-to-hand, so it's essential to keep everybody's hands as clean as possible throughout a cruise -- especially during shore excursions. Now is not the time to be relaxed about washing your hands before eating, and if you are at home, this is the time to instil the habit, particularly during shore excursions.

Railings: definitely not for climbing on, anywhere, any time, any how. Period.

Shore excursions

In most cases children under 18 have to be accompanied on shore excursions by a parent or an adult over the age of 21. If you assume that there won't be a discount for minors when it comes to booking any shore excursions, there is a slight chance that you could be pleasantly surprised -- but don't bank on it.

A useful thing to write in any child's pocket-sized notebook is the number of the pier the ship is docked, the name and telephone number of the port agent, your cell phone number and anything else to help get your child back to the ship if you get separated on shore. And then, of course, you have to make sure your youngster brings the notebook with them.

Before stepping off the ship, a quick visit to a familiar-style washroom on board prevents (or at least postpones) any bathroom-related culture shock -- and don't forget to watch those hands.

Local tap water may be okay for local adults and children to drink, but since it's not advisable for visiting adults to do so, that goes double for visiting children. Bottled water is best. In fact, it's the only option. And however much they plead in

restaurants, no ice cubes for them there. Chances are, they're made from tap water. Local salads and fresh vegetables can be a tad risky, so it's advisable to steer clear of those as well.

By the way, you can drink the water from the tap in your cabin, but you won't like it very much unless you really enjoy the taste of chlorine.

If your shore excursions features a visit to the beach, its sunblock time once again -- especially if your children are going snorkelling: smear it liberally all over the backs of their arms, legs and necks -- and then put a T-shirt on them, because of sun's rays work equally well in air and water.

But before anybody goes into the water, check for signs warning about strong currents and undertows. For a really special shore excursion, have a word with the dining staff beforehand and they'll arrange a picnic for you. Bring along some extra water and some wet wipes for those hands.

Ask them to include a lemon or two, even if nobody likes them. Why? If anybody steps on a sea urchin (a very good reason not to go barefoot on the beach), you can pull most of the spike out of a foot with your fingers, but if there's any of it left under the skin, lemon and lime juice will go a long way to dissolving it.

Parents of teenagers, please note that even though some T-shirts may be perfectly acceptable at home, they might not be so acceptable on shore excursions: religious symbols, flags and political statements, however innocently worn, can be open to misinterpretation. Best to leave those kind of T-shirts back home.

Whatever they're wearing, if they want to slope off and have some time to themselves, make sure they have a map of the area and a time and place to meet up with you again afterwards.

Cruise life in general

A cruise may be a culture change for adults, but on the whole it's more of a culture shock for children. If you can adapt some domestic routines to life on board, like bedtime stories for example, it will help them settle in quicker and enjoy everybody's vacation much more.

To make it easier for them to find your cabin down a long hallway, how about getting them to draw a picture that you can tape to the door?

A note to parents of teenagers: they can try their luck at the bar, but they won't get very far: cruise lines aren't that keen on underage drinking and most likely an onboard charge card will give the barman an indication of whether to offer them a soft drink instead.

These days, with security being such a high priority, it's unlikely to find any more guided tours around the ship's bridge and engine room. It's a shame, but very understandable. However, some ships do offer guided tours elsewhere behind the scenes, which can make for an entertaining (and even instructive) hour or two.

And on the basis that the family that plays together stays together, it's worth setting aside some time at the end of the day for everybody to look through tomorrow's activity sheet together, not just to choose individual things to do, but also to find something the whole family can do together.

One final note: if your children demand to go to bed early and then they would do at home and/or eat four times as much as they normally do on a cruise vacation, don't panic. It's the sea air making them hungry and sleepy, and if you can slip out of parent mode for a second or two, you'll notice it does the same to you.

An afternoon nap won't hurt, and will give you that boost you need to see you through until the end of the evening. (Just don't tell that to the kids!)

Etiquette

Just as there's a certain code of conduct for adults on cruise vacations, there's one for children too. Mostly it's just a case of common sense, like keeping the noise down in hallways and cabins, and dressing appropriately for the occasion (swimsuits, for example, aren't permitted in the dining room -- not just for aesthetic reasons, but also to keep hot sauce off bare flesh).

However, when it comes to evening entertainments, it's worth bearing in mind that children can get fidgety during a show. So it's best if they were seated some distance back from the stage, to prevent them distracting the performers and disturbing the audience. And as for any late-evening comedy shows, well, they're not for children anyway, are they? Not unless those children are very sophisticated and enjoy adult humour.

A cruise is not the time to find out just how sophisticated your children can be. Well, not as far as adult humour goes, perhaps -- and anyway, it tends to put any stand-up comedian off when there are very young people in the audience.

And if your children have snuck any gum on board, make sure they throw it in the trash instead of sticking it under a table or chair.

Hot tubs: there is a minimum age limit for young children using them, clearly posted on signs in the area, for both safety and sanitary reasons.

A word about customs allowances

Shopping away from home can be fun, but there is always the matter of duty to consider when you get back. Different destinations have different duty-free allowances, but on the plus side they extend to every member of the family.

So parents have the option of going slightly over the top when it comes to intercontinental retail therapy, because their children can soak up any excess duty charges. Figuratively speaking, at least -- if they're underage, it doesn't apply to alcohol purchases. Or tobacco.

For children: what to bring along to keep them amused

Batteries -- lots of batteries! Yes, you can buy them in the ship’s boutique, but as with everything else you find there, you will be paying a premium. And it's amazing how fast batteries can run out at sea, even with all sorts of other activities available to amuse and entertain youngsters.

And what are those batteries for? Walkman, CD player, GameBoy ... you name it -- anything your kids get glued to, plus any two-way radios you bring with you or hire onboard. If you're bringing torches, assume some pretty heavy battery use at the beginning of your cruise.

That's the most important item on the list.

And what else? A camera each: it doesn't matter whether it's a single-use disposable one, something a little more sophisticated (always bring more film along than you think you'll ever need!) ... or something digital -- as long as you have somewhere to back up those pictures.

If you have an old laptop gathering dust in your attic, that's ideal. But don't forget the power supply. Oh, and you never know -- any old games you still got loaded on it might come in handy, too.

A good-sized, hardback notebook: always good for keeping a journal, sticking postcards into (remember glue and tape) and many other uses. If there is a young botanist in the family, though, pressing flowers picked on shore excursions is not a great idea: border regulations forbid you from bringing foreign plant matter back into the USA -- whatever your age.

Another good-sized, hardback notebook: use this one for everybody to leave notes for each other. Leave it in your cabin so if there's any unforeseen change of plan, like a sudden urge to go play ship's bingo instead of attending an enrichment lecture about tomorrow's port of call, at least the rest of the family will know about it.

A much smaller, pocket-sized notebook, preferably with matching, attached pen: something to carry around all day to note names and addresses of new friends ... and also, perhaps more importantly, not only day-to-day reminders of where to be and when, but also something to refer to in times of stress and/or panic. Like, for example, cabin details (number, deck and phone number), what to do if suddenly separated from parents or childminders, together with anything else that's easy to look up instead of trying to remember.

If you can fill those kind of details in beforehand, so much the better. It's worth keeping this notebook in your hand baggage so that when you first explore the ship with your children before the rest of your luggage is delivered to your cabin, they already have the information to hand.

Favourite toys: now you see why batteries are at the top of the list? To avoid any lost-toy heartbreak, it's worth labelling everything with your surname and cabin

number -- at least you have the chance of it coming back home again by itself if it's been left somewhere.

Favourite soft toys: going on a Cruise vacation might be an adventure for grown-ups, but for youngsters it can be a bit of a daunting experience. A favourite plush toy or two on a strange pillow is always a welcoming sight on the first evening, and makes adjusting to an entirely new situation a lot easier.

If it's at all possible, a separate suitcase for each child will make them feel grown-up ... and help you to find their things in a hurry.

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More technical pieces

(The first piece here is easy to read because it explains a complex concept in non-technical language, while the Motorola brochure copy isn't, because it wasn't. The final piece was written for people with a smidgen of computer knowledge but who wouldn't be able to explain the concept of cookies in any kind of language.)

Precession explained

This blog post was for what was once gyrobike.com and is now jyrobike.com, manufacturers of a self-powered training wheel for beginner cyclists which works the way a gyroscope does – key word: "precession". This piece explains precession using the example of a kebab stick pushed through an orange and being wobbled to demonstrate the earth's axial precession (one cycle of which takes 26,000 years to complete) and then relating that to something the average four-year-old owner of their first two-wheeler could grasp.

Motorola mesh brochure copy

Mesh networking? It was originally developed for military use, to create a network that maintained itself while its users were busy doing other things on the battlefield, and which could mend itself when one of its nodes went down for whatever reason. This brochure was for TES Motorola Resellers, who resell Motorola products to people with a certain amount of relevant technical knowledge.

Bonus Report: Staying safe online

This was one of the freebies that came with "My Identity Theft Help" and introduces near-novice readers to the concept of online safety by talking about technical aspects in not-so-technical terms. (It worked for my mother-in-law, who otherwise would have fallen for an eBay phishing scam.)

Precession explained

In coming months you're going to hear a lot about "precession", especially when Gyrobike takes off.

And why would that be?

Because “precession” is what makes the Gyrobike wheel unique.

When you’re asked precisely what precession is, by a very small and perhaps somewhat apprehensive person who’s just about to clamber onto a bicycle for the very first time, you could possibly describe it as the change in the orientation of the rotational axis of a rotating body.

But then you've got to define "orientation" ... "rotation" ... "axis" ... and just whose body you're talking about.

You may also find yourself having to explain to your very special young cyclist that even though all her friends started with training wheels, she won't have to - thanks to "precession".

And that’s why her front cycle wheel is starting to make somewhat of a noise.

Perhaps you needn’t be so down to earth about things: after all, you could say "precession" refers to any of several gravity-induced slow and continuous changes in an astronomical body's rotational axis or orbital path.

Or, to put it another way, "axial precession" is the movement of the rotational axis of our home planet.

Think, if you will, of a massive great stick pushed in through the North Pole, going through the globe and popping out of the South Pole.

The world would spin around that stick, and that stick is your actual axis.

The same could apply to, say, an orange with one of those wooden kebab sticks running through it from top to bottom – which might, actually, be easier to demonstrate.

Imagine, then, that you're holding on to the top end of that wooden kebab stick, while resting the other end on a convenient flat surface, and that the orange is - theoretically - spinning on the axis you've just created.

"Axial precession" would be what happens when you take the top end of that kebab stick and move it in a circular motion: you can now see that the entire axis is tracing out the shape of a cone ... and that's what happens to the Earth, but too slowly for us to notice.

(It takes 26,000 years for the planet's axis to go through one complete cycle, if that's any help.)

However, that's not really going to help our very special young cyclist, who's now wondering just why her front cycle wheel is making the sound it's making.

So a better way of describing "precession" to someone in that position is to show her how that Gyrobike wheel doesn't want to tip itself - or, indeed, her - over so far that neither of them can return to a safe upright position.

But possibly the best way of all would be to just help her on and let her start pedalling - she'll be perfectly safe.

Motorola mesh brochure copy

Front Cover:

TES and Motorola – bringing mobility to mesh networking

Inside pages:

Whether you're a corporation or a community, when it comes to setting up and maintaining a mesh network there are only two names you need to remember: TES and Motorola.

When you need a mesh network that:

- Monitors data routes and switches them within milliseconds to keep information in constant, uninterruptible flow

- Looks after itself with the minimum of intervention, so it's totally transparent to users

- Can easily be completely updated throughout, regardless of equipment type

- Transmits and receives high-bandwidth broadband video, voice and data signals over long distances and in adverse RF conditions without signal degradation

- Can create network links on any kind of equipment, from handheld units to laptops and mobile modems

- Can pinpoint and display the exact geographical position of any subscriber on the network – indoors or out

• And can exchange data at full speed and strength with devices travelling at speeds of up to160 kph …

… you need a Motorola mesh network – the only one that can do all this and more. And TES is here to help you design, create and maintain the ideal Motorola mesh network for your needs.

Why Motorola?

Mesh networking was originally developed for military use by MeshNetworks Inc, beginning in early 2000.

Its primary requirements were that a network should be:

Self-maintaining, because of the impossibility of manually managing hundreds - if not thousands - of networking devices, all sending and receiving mission-critical information to and from a central command post.

Self-forming and self-healing, so it would automatically create new routes for information packets to get to their destination should any network node stop functioning

Motorola bought MeshNetworks in late 2004, and redeveloped the technology that had been developed for a hostile battlefield environment for peacetime applications.

So now, with a fully-flexible Motorola mesh solution, complex networks can be set up and maintained with the minimum of programming and support.

Why Motorola's Mesh?

There are several alternatives to mesh networking:

Point-to-Point, which service providers use to provide dialup access to the internet

Point-to-Multi-Point, where data travels between one central point to many subsidiary points and then back again

Polling, where an end device asks each network device in turn whether it has any data to transmit

Broadband Over Powerline, where data travels along existing mains cabling

And there are several players in the mesh networking industry - Tropos, Bellaire, Strix Systems and Cisco - to name some of the major ones.

Their mesh networks, like the alternatives listed above, are ideally suited for static applications and, in the main, tend to require a certain amount of operator intervention.

But because Motorola's mesh system is designed for mobility and is self-forming and self-healing, once set up it effectively manages itself, using features that include:

- Mesh Scalable Routing Protocol – for the fastest possible data routing
- Mesh Enabled Architecture – for maximum data throughput on the move
- Continuous Mesh Routing – for instant switching between existing mesh networks of any kind
- Symmetric Data Rate Support – for real two-way data traffic
- Mobile Soft Handoff Support - for uninterrupted data flow between network nodes
- Mesh Positioning System - for pinpoint tracking and positioning

Motorola’s mesh network features

Let’s look at each of the above features a bit more closely, to discover why Motorola provides the best mesh networking solution, and the only one for mesh on the move.

Mesh Scalable Routing Protocol – always finding the best route for data packets

Motorola's Mesh Scalable Routing Protocol is a complete networking protocol that enables any 802.xx radio platform to operate within a mesh environment.

It can detect a change within a mesh network and map out a new data route within 5ms of that change occurring, and constantly monitors and adapts to changes in RF conditions to create the best route for each individual data packet.

It has faster, more effective control over radio equipment because it operates at a different level within it. Most other control systems operate at Level 3, but because Motorola’s Mesh Scalable Routing Protocol operates at Level 2 (the Data Link layer, where systems switches and bridges reside) it communicates more directly and delivers higher performance and transparency.

Mesh Enabled Architecture - automatic interconnectivity, flexibility and mobility

Any standard device with a PCMCIA interface, or equipment with embedded CPUs and/or wireless LAN chipsets can be mesh-enabled, as can vehicle-mounted modems which can operate at speeds of up to 160 kph without loss of data.

MEA transforms every single device on the network into a router/repeater that actively searches out the best possible route for data packets to reach their destination, whether it be another node within the network or one of any number of base stations.

Data packets "hop" from one device to the next in the route, totally transparently to users. And because they hop relatively short distances, heavy bandwidth information such as video, voice and data can travel at full strength over long distances, rough terrain, through adverse RF conditions and around obstacles that would otherwise prevent line-of-sight transmission.

In addition, MEA devices, in their router/repeater mode, proactively seek out devices close by with the best network connectivity, and if those devices are static, "learn" and store routes to use in future.

Continuous Mesh Routing – simple switching between separate mesh networks

There are two types of mesh network: one is “infrastructure mesh”, which creates a backhaul mesh among wireless routers and wired access internet points …

… and the other is “client meshing”, where end users can instantly form a wireless peer-to-peer network.

Motorola’s Continuous Mesh Routing switches devices automatically between an established infrastructure-based mesh network to a client-based peer-to-peer system when required, so users can move from one type of network to the other without interruption.

Symmetric Data Rate Support – true two-way data streams

In most other mesh networks, the emphasis is on sending more data from the end node to the network than the other way round. Motorola’s Symmetric Data Rate Support gives equal priority to data flow in either direction, so that, for example, in battlefield situations bandwidth-rich visual and voice information can reach central command posts without delay.

Mobile Soft Handoff Support – keeping communications smooth on the move

Once a mobile MEA device has learnt and stored the best data route to and through static network nodes, while communicating with one established static node, it makes a connection to the next one along the learned route. This way, the device is ready to exchange data with the next node before disconnecting from the current one, and so eliminates the possibility of transmission breaks.

Mesh Positioning System - the complete tracking system, indoors and out

In the heat of battle, a tracking and positioning system needs to be robust and accurate, but reliance on GPS information renders a mesh network and its users vulnerable when it comes to those conditions – especially if those users have to operate inside buildings, where normal GPS can't function.

Motorola's Mesh Positioning System determines a network device's position by triangulation between network devices, and relays that information to a central mapping server. There, that position can be identified by standard grid referencing or by relational positioning compared to other devices.

The system is accurate to within 10 metres and generates location information in less than a second even if the device is travelling at speeds of up to 300 kph, and is totally compatible with GPS applications.

To summarize, using these features and more, a Motorola mesh network:

- Keeps data flowing continuously, whatever the conditions
- Is totally transparent to end users
- Transmits data over long distances without loss
- Supports an extensive range of network devices
- Provides a more comprehensive positioning system than GPS
- Operates at speeds of up to 160 kph without data loss

In short, it's everything a mesh network should be.

How data travels through a Motorola mesh network

Before moving on to consider the near-limitless range of applications available to Motorola mesh users, let's take a look at the actual RF broadcasting methodology used to create the mesh network itself.

Like domestic and business wireless networks that operate on 802.11 standard, MEA devices transmit and receive radio signals in the 2.4 GHz spectrum.

But business and domestic wireless networks weren't designed for outdoor, high RF-interference environments - or for user mobility.

Instead, Motorola mesh-enabled devices use the QDMA (Quadrature Division Multiple Access) radio platform that transmits and receives over 4 separate, non-interfering 20 MHz radio channels.

Three of those channels are dedicated to the data packets travelling through the mesh to their destination, and the fourth is reserved for network control information,

such as management and signalling, user co-ordination, and, of course, the mesh positioning system.

Data packets travel within those channels at burst speed of 6 mbits/second for stationary nodes, more than enough for combined video, voice and data transmission. For mobile devices, the data rate drops as their speed increases until at speeds of over 300 kph, the sustained data rate drops to the region of 500kbytes/second.

Potential applications for a mobile mesh network

Since it's so easy to add nodes, it’s perfect for:

- Commercial wireless service providers
- Cost-sharing co-ops
- Community projects
- Corporate campuses

Since it operates over long distances and around obstacles, it’s ideal for:

- Variable message signs
- Adaptive traffic signals
- Traffic sensors
- Emergency call boxes

Since network devices can be mobile:

- Real-time vehicle fleet management
- Probe vehicles
- Automatic Vehicle Location …

Since it can track and locate users both outside and inside buildings:

- Field Staff Communications
- Emergency services

Fire and Rescue …

In fact, there are no limits to a Motorola mesh network.

Back cover:

About TES

Now we've introduced you to the concept of Motorola's mobile mesh networking, you'll need to know who to turn to when it comes to setting one up yourself. So it's time to introduce ourselves.

We are TES Ltd. We design, supply, install and maintain radio and wireless systems for clients from local authorities to major multinationals, and have done for the past 25 years.

Recently, we've set up communications systems for a gas pipeline in Tanzania, as well as onshore and offshore communications for the petrochemical industry in the Caspian Sea.

Closer to home, we act as consultants for many major transport developments such as the Metro do Porto light rail system in Portugal, and here in the UK for similar systems in Nottingham and Manchester.

We've been working very closely with Motorola on these transport systems and other applications, and have the knowledge and experience to help you decide on the best course of action to take when it comes to setting up your mobile mesh network.

We are here to help you select the most suitable equipment and the best support package for your needs.

Our support can include 24/7 helpdesk cover and remote system monitoring directly from our premises, and should a hardware emergency arise, we have a nationwide fleet of rapid response service vehicles to keep your systems running smoothly.

We also provide an effective interactive training service to make sure that service providers, engineers and - most importantly - end users know how to make the most of your new equipment and systems.

In short, when the time comes to set up your mobile mesh network, we are here - at your service. And even if you're only contemplating setting up a network, we're still here to help. So please get in touch to arrange a meeting where we can discuss your plans and how best to take them forward.

Because whether your needs are corporate or community-based, when it comes to setting up and maintaining a mesh network there are only two names you need to remember: TES and Motorola.

Bonus Report: Staying Safe Online

Your Computer Tells the World Much More about You Than You Think (Or Want Anyone Else To Know)

Introduction

In this report, we're going to find out about:

OK things that get put on your computer without you knowing it

Not-so-OK things that get put on your computer without you knowing it

Closing loopholes in your computer

Clearing out viruses and unauthorized programs from your computer

How online identity thieves try to get your personal information

Secure online shopping

Passwords …

… and what to do when it comes to disposing of your computer

If you hook your computer up to the internet without taking precautions, it's just like leaving your front door wide open when you go out for the night. With the light on in the hallway.

Why? Every computer has what's called an "IP address". That's short for "Internet Protocol", and is kind of like a phone number in one sense, but like a door in another. We'll look at that in more detail later on, so all you need to know here is if an identity thief gets hold of your IP address and sneaks in, there's a lot on your computer he can sneak out with, too.

Like what?

Do you ever shop online? Do you ever write a retailer quoting your account number? Do you ever do your banking online? Or how about taking advantage of your credit card's easy online payment system?

You do?

What about very personal information – PIN numbers for all your cards? Or your passwords? There isn't a file on your computer containing any of those, is there?

Uh-oh.

There's clever little programs out there that worm their way into computers, looking for strings of letters and numbers in the format they'd appear on your credit, debit, ATM, long-distance phone card accounts - not to mention your social security card – and hijack that information.

Apparently, it's not difficult to create or obtain software to do that, but it's even easier to have a look in the area where your computer stores passwords you've asked it to remember … and hijack that information.

Put the two of them together, and if you've asked your computer to remember your passwords to save yourself time and trouble logging in, please, before you go any further reading this, cancel that option.

Done that?

Good.

Let's move on.

Looking In From The Outside

OK Things That Get Put On Your Computer without You Knowing It

Just a quick, simple word about cookies and web beacons, here.

Cookies

Cookies are tiny files you receive when you visit certain websites. Next time you visit any of those sites, the web server knows you've visited that site before, and what web pages you've looked at.

The vast majority of the time cookies are harmless – you can even open up the cookie file and see what's in there.

Later on, we'll find out how to get rid of ones you don't want on your computer, and stop any more from coming in.

Web Beacons

Web beacons are tiny see-through images on web pages, that tell the site owners which pages were visited, and how often. No problem there – it's just a way of measuring how effective advertising campaigns are going.

Where you can get problems with web beacons, though, is on emails. If you open an email with a web beacon attached, it can return information like your computer's IP address to the sender, so it's possible to match your name and that address.

Later on, we'll show you how to avoid web beacons by disabling html images or selecting text only for your emails.

But for now, those are what we expect to find put on our computers when we do any surfing and 99.99999% of the time, they're totally legit and won't give you any trouble.

Not-So-OK Things That Get Put On Your Computer without You Knowing It

Let's just quickly skim over techie stuff like viruses. We'll get round to killing'em later. They're a pain in the butt, and some can even set themselves up to send out random files they find in your computer to people in your email address book, and so compromise any confidential information you have there.

Oh, and talking of emails, there's a whole section about how these can be used to try and con information out of you later on.

In the meantime, let's sneak a peek at adware, spyware and malware

Because even if you've set up a firewall on your internet connection (more about that later) these types of program can still find their way onto your computer unnoticed – usually when you're downloading something else - and can cause anything from a minor inconvenience to a major security disaster.

Adware

Have you ever searched for a free program to download? Did you download it from a reputable download site like ZDNet or TuCows, where there's lots of other software to download? Or did it come from a site with only a few free downloads available on it? If that's the case, you didn't pay anything in the way of cash for that program, but the cost to you could be greater than you think.

It could be that if the program you downloaded was "advertising supported shareware", the advertisements that flash up are based on demographic information about you in your computer – like the kind of websites you visit, your age, location and interests – which gets sent to those advertisers.

But what found that information about you? Adware. If you read the terms and conditions attached to that program before you installed it, you should have seen something to the effect that not only were you downloading the program but also another one to permit carefully-selected advertisers to contact you with carefully-chosen advertising material. Or words to that effect.

You didn't notice? You just clicked on "I Accept" without reading the terms and conditions? Shame on you. You won't be doing that again, will you?

There's nothing you can do about that right now, except uninstall the program. But then again, that's no guarantee that the adware's going to stop operating. Later on, we'll find out how to clean it out of your computer for good – and for free – but for now, let's move on to the next category of programs that can sneak into your computer without you knowing.

Spyware

At first glance, Spyware would appear to be almost the same as Adware: throwing up advertisements aimed specifically at you, using your demographic information … but without your consent. But it goes a lot deeper than that. Spyware is now a broad definition of computer programs that takes over your computer – for someone else's purposes and benefit.

Remember those clever little programs that look for credit card numbers in your computer? That's spyware. Have you ever tried to visit a website but found you'd somehow been redirected to an advertising website instead? That's spyware. It's not a lot of fun to have on your computer, but it's not as bad as …

Malware

Malware is a shortened way of saying "malicious software", and pretty evil it is, too. Like spyware and adware, it can track your activities and pass on that information. It can look for passwords and card numbers. But it goes further than that.

It can wreck your computer's operating system by damaging or deleting essential program files.

It can turn your computer into what's referred to as a "zombie" – a machine that attacks websites and you won't know a thing about it. You don't even have to visit those sites.

It can record keystrokes and send them back to someone who can figure out where you've logged onto, and what keys you pushed to type in your password.

And it can add websites to your browser's bookmarks that you really don't want to have there – especially if someone else uses that computer.

It can set up another dial-up internet connection without you knowing about it. Not just any connection, but one that automatically dials up a pay-per-call number for an hour or more each night and you don't know a single thing about it … until your next phone bill. The technical term for this is "rogue dialling".

There isn't enough room here to go into details about all the types of adware, spyware and malware that could have found its way into your computer, but if you want to know more about any of it – and find out how to get rid of a lot of it – have a look at www.cexx.org/adware.htm. It makes interesting, and alarming, reading.

Looking Out From The Inside

We've looked at what personal information could be on your computer, and how it can be compromised from outside. Now let's use your computer to look at personal information about you that's found its way onto the internet.

Are you listed on genealogical websites? If anyone's looking for your mother's maiden name, that's the first place they'd look. Why? If they've got your name and banking details, chances are that one of the passwords your bank would ask for is your mother's maiden name.

How about your username, when it comes to logging onto websites?

Or if you post messages on newsgroups, do you use your real name or a nickname?

Here's a little exercise: Look yourself up on Google. If you're shy and retiring, or even just somewhat modest, don't even think of this as ego-surfing. It's more a voyage of discovery. You need to look yourself up under:

> Your christian name and surname
>
> Your username(s) when you log into websites
>
> Your nickname if you use one to post to newsgroups

You may be surprised at what you find. And, if you're playing the part of an identity thief, you could be very surprised about what you dig up about yourself. Are you featured on any old school websites? Did you even write a little piece about yourself? Who you married? Your kids' names? Pet's name? (Oh, you're not using anything like that as passwords, are you? No? Good – they're one of the first things thieves try when they're looking for ways into other peoples' accounts.)

And as for information about you that you won't find doing a search on yourself? Many organisations have online customer databases that could provide rich pickings for anyone who cares to go to the trouble of working their way through the security systems set up to protect them.

It's up to the companies themselves to make sure sensitive information like that is kept secure. You can't do much more than trust them not to lose it. So let's see how you can secure your own information instead.

Closing Your Computer Loopholes

As we've found out earlier, as soon as your computer connects to the internet, it's visible to anyone who wants to see it. It's got its own IP address made up of four sets of digits. Which means that there are four billion different combinations of digits making up four billion different IP addresses.

Now, multiply that by the number of ways to get into your computer (they're referred to as "ports" and each computer has several) once you've got an IP address to go visit.

That's quite a process of elimination if you're an identity thief trying to steal information from anyone's computer by hand. But as we know, there's software out there that'll do just that. It just quietly keeps trying different combinations until it works its way in …

… unless you block off your IP address from programs looking for it, finding it and working their way through it and into your computer. And how do you do that? Easy – you use a firewall.

Firewalls

Just for the fun of it, let's find out just how open your computer is to attack. Go visit www.pcflank.com and click on the "Stealth Test" link. If you've got a decent firewall system set up, you'll like the results of that test. If you don't, you won't. But we'll take care of that soon, don't worry.

OK, what is a firewall? Simply put, it's a program or a piece of hardware that hides your computer's IP address from prying eyes – or, more realistically, prying programs.

If you've only got one computer connected to the internet, you're OK with firewall software, but if you've got a home network, you're better off using a hardware firewall to protect all the computers connected to it.

Software Firewalls

Do you use Windows XP? Have you installed the firewall program that comes with it? Good. But you're aware that Microsoft have had one or two problems, especially when it comes to security.

So yes, the firewall program that came with Windows XP does work, but it also has its limitations.

However, if you combine that with another firewall program, you can make your computer much more secure.

Here's a free – and very good one: visit www.zonelabs.com and download the free version of ZoneAlarm. Compared to the other, paid-for products on offer there, it's pretty basic. But combined with the firewall that came with XP, it does a very good job.

But what if you're not using Windows XP? ZoneAlarm works fine with Windows 2000, but not so well with Windows versions before that. Another free firewall program that does work with earlier versions is Sygate Personal Firewall 5.x,

available for download from www.sygate.com - click on the “Personal Firewall Pro” link on the right side of their home page.

Best thing to do, if you need to install a software firewall, is stop reading and go do it now.

Hardware Firewalls

These, unfortunately, are not free. But if you’ve got two or more computers with internet connections hooked up together at home, a combination router/firewall is worth the investment. If you look hard enough, you’ll find new ones for well under a hundred bucks, with the added advantage of a radio link so you can take your laptop around the house and still have an internet connection.

How do they work? They have their own IP address and blank out those of any computers attached to them. So any piece of uninvited software pays the router a visit, tries to have a snoop round, can’t find anything and goes away again.

Cleaning Out Your Computer

Getting Rid Of the Not-So-OK Things That Get Put On Your Computer without You Knowing It

Right – we’ve closed up open access points on your computer. Now let’s work on giving it a good spring-clean inside, to get rid of anything unwanted that might be lurking in there.

Let’s start with …

… Removing Viruses

Some are harmless. Some aren’t.

You don’t want any in your computer, so visit http://free.grisoft.com and download their free AVG anti-virus software.

It’s great for three reasons: first off, it gets updated at regular intervals, downloads the updates and installs them without you having to do a thing. So when you start up your computer, every now and then you’ll see a notice on your screen letting you know the update is happening.

The second reason is that you can run a virus check on your computer any time you want. They recommend you do that as soon as you download and install the program, but it’s worth waiting until you’re not going to use your computer for a while, because it goes through every single file checking for virus infection. And depending on how much is on your computer, it could be a long job.

When it's finished checking, you'll find a list of any infected files, and have the option either to clean them up or delete them. (Oh, and do that regularly, in case something slips into your computer that the software doesn't cover.)

And the third reason is that it'll check your email for viruses before any of it gets into your inbox.

And all that for free? Fabulous.

Now let's move on to …

… Removing Spyware

Visit www.safer-networking.org/en/home/index.html and click on the "Download" link for your copy of their free SpyBot Search and Destroy tool. It gets updated regularly, so when you install it, make sure you check for updates and download those, too.

As with other scanning programs, it's best to set it off when you're not going to use your computer for some time.

If it finds any spyware, you can remove it there and then, and by clicking on the "immunize" tab, you can protect your computer from here on in.

Microsoft has its own "Malicious Software Removal Tool" as well. Visit their homepage at http://www.microsoft.com and click on "More Popular Downloads" to find out more about that and their own anti-spyware program.

Getting Rid Of the (Mainly) OK Things That Get Put On Your Computer without You Knowing It

Remember cookies and web beacons? Here's how to get rid of those.

… Removing Cookies

Before we start sweeping those cookies away, some websites recommend that you let your computer accept them, and for perfectly valid reasons. It could be that if you remove their cookies, you have to go through the signup process over and over again every time you visit them. So you might want to consider whether removing those cookies is worth the hassle.

But before you decide whether or not to clear them out, let's go see what all the fuss is about. Here's how:

Open Windows Explorer

Click on "My Computer"

Click on your hard drive

Click on “Documents and Settings”

Click on “Default User”

Click on “Application Data”

Click on “Cookies”

You may recognize some of the sites you’ve visited there, and you may be wondering where those other cookies have come from. Whether you want to keep them or not is up to you.

If you want to stop your computer accepting cookies, here’s how to block them if you’re using Internet Explorer. If you’re not, then it goes roughly like this:

Open Internet Explorer

Click on “Tools”

Click on “Internet Options”

Click on the “Privacy” tab …

… and select the way IE handles cookies you’re most comfortable with**…**

Removing Web Beacons

Short of disabling graphics on the web pages you visit (OK, they’ll download much faster, but won’t be nearly such fun to look at) there’s not a lot you can do about those web beacons when you’re surfing.

If you want to go down that route, though, just:

Open Internet Explorer

Click on “Tools”

Click on “Internet Options”

Click on “Advanced”

Go down to the checkboxes headed “Multimedia” …

… and remove the tick next to “Show Pictures”

However, the web beacons we’re concerned about are the ones that sneak in with your email. To stop them coming in, we’ve got to stop your email program accepting graphics, because web beacons, as we’ve found out, are just tiny little pictures.

This means your emails will be more boring to look at, but more secure.

Unlike earlier versions of email programs, more recent ones now offer the option of reading emails in plain text format, at long last. And that's how you avoid downloading pictures in your emails. If your email program doesn't give you that option, now might just be the time to upgrade and use the "Plain Text" option.

A More Thorough, But Much More Drastic Way of Securing Your Computer.

Ideally, the best way of cleaning up your computer completely is to:

> Backup every single file you've created onto CD
>
> Backup the original protection programs you've downloaded as well, and make a note of any registration numbers you need to unlock them
>
> Wipe your hard drive completely (emphasis on "completely" – see below)
>
> Re-load all your program files once more …

… and keep all the files you've created - like personal documents - on CD

It's probably a bit impractical, and certainly more than a little time-consuming, but at least you'll start out with a completely clean, protected computer.

You don't really want to unload everything and just format your hard drive. You could format and re-format it time and time again, but you'd still have bits of files left there that a determined identity thief could put back together … and use to find out more about you than you'd really want him to know.

You really need some software that acts like a paper shredder for the whole of your hard drive, so if you really want to start off with a clean slate, visit www.r-wipe.com, where you can download a 15-day trial version of their complete disk-wiping program.

If that's a bit too drastic, you could always try www.heidi.ie and download their free file shredder software. You just select the files you want to get rid of completely, and it does the rest.

Phishing, Pharming and Other Ways of Using Emails to Harvest Your Personal Information

Now we've scrubbed out the inside of your computer and stopped anything unpleasant from sneaking in, we've got a nice, clean, secure system. But that's not going to stop thieves from trying to trick you into giving out information about yourself, your financial information … and even your passwords.

First off, they have to get in touch with you. And how do they do that? The most common way is via email.

So how do they find your email address?

The simplest way is to find a company that sells them, and buy millions at a time.

Or they could go looking for them themselves, using programs known as “email spiders”, or, more commonly, “spambots”. These little darlings trawl through the internet until they come to a web server, burrow their way in and look for email addresses. Their favourite hunting grounds are bulletin boards, newsgroups, chatrooms and other places where internet users get together.

Spambots look for the “@” in the middle of an address, collect what’s on either side of it and send it back to whoever sent them out … over and over again. Most email list managers now disguise the “@” to confuse them, either by encrypting all the email addresses completely or just disguising the symbol itself.

Either way, your email address is safer these days than ever before, but however secure anyone makes it, you’ll always be at risk of getting …

Spam, Spam, Spam, Spam,

Spam, Spam, Spam, Spam,

Spam, Spam, Spam, Spam,

Spam, Spam, Spam, Spam …

And now, once the identity thieves have your email address, the fun begins.

No doubt you’ve received emails offering various life-enhancing goodies at affordable prices, like:

- Replica or real watches
- Cut-price software
- University Diplomas
- Notifications of shipments that need your approval
- Mortgage loans at seriously reduced rates
- Pharmaceuticals of one type or another

Or even

Employment offers, and

Requests for help getting huge sums of money out of a particular country …

… that is, if you haven't set up some sort of blocking mechanism on your email program.

How to Set Up Email Roadblocks

If you've set one up already, you're ahead of the game, and good for you. If you haven't, here's a quick and easy way of missing out on all the fun spam can bring you.

Set up a new folder in your email program

Set up a new email address

Go through your addressbook and choose who you want to stay in contact with.

Contact them via your old email address, so they recognize that and your name

Get them to reply ASAP to your new address

Use their contact details to set up a filter that lets their emails into your inbox and sends everything else to the new folder.

Close down your old email address

Now you can check through your new folder every now and then to see if there's anything useful in there before deleting everything in there.

If you come across an email you think might just be legitimate in there, you might want to visit www.visualware.com to find out more about it.

Visualware produce a program called eMailTrackerPro that can trace the route any given email has taken to get to you, and you can download a free 15-day trial version there. Sometimes it's quite surprising to find that an email purporting to come from round the corner has bounced its way across the globe to get to you.

And what will you find in that new folder?

Scam, Scam, Scam, Scam

Scam, Scam, Scam, Scam,

Scam, Scam, Scam, Scam,

Scam, Scam, Scam, Scam …

Now, about those life-enhancing goodies at affordable prices – are they really what they seem? Possibly, but more probably not. Ignore them. Do not even click on either the link to find out more or the link to remove yourself from future mailings.

Why not? If those emails aren't kosher, responding to them gives whoever sent them the message that they've got a live one, almost on the hook and ready to reel in. Especially when it comes to employment offers and requests for help getting money out of one particular African country.

And speaking of being on the hook and getting reeled in, welcome to the wonderful world of …

Phishing

Yes, the spelling's a bit peculiar, likewise "pharming", which we'll get to in a little while, but it's the generic term for sending out stacks of emails in the hope that someone will respond to one and – in one way or another – hand over confidential details about themselves.

And if only one person does that, it makes that particular phishing trawl worthwhile – but that person isn't going to be you.

You now know better than to do anything with those emails except delete them. Likewise, as you've been doing before, any emails that come from strangers that have attachments. (If you're wary about clicking on emails you want to delete because they're going to open up when you click on them, you can always hold down the control key and just click on the ones you want to get rid of … and then select "delete". But you knew that already, didn't you? 'Course you did.)

But what about those emails you'll find in that new folder, that come from banks, from eBay, from PayPal and from other financial institutions? You know – the ones that start "Dear Valued Customer…"? And then go on either to tell you that because of a breakdown in the security system you just <u>have</u> to go to their website to confirm your details?

Let's get a few things straight here: first off, no reputable company is going to email you and ask you for the details they already have about you.

Secondly, if a company you on its database, it will also have copies of that database backed up, ready to re-load and use if anything untoward happens.

And thirdly, if a company is going to email you, they're going to use your name, instead of a generalization like "Valued Customer".

And if you see a link in that email which, supposedly, takes you straight to the website for you to confirm your details, just put your mouse pointer over that link and check the link description at the bottom of your computer screen. It's just possible that the name of the institution emailing you will appear, somewhere in that link description, but not right at the front, where it's supposed to be.

But, you say, that email looked so real – look, it's got the logo, the small print at the bottom and everything. That's as may be, but how difficult is it to cut a logo from a real web page and paste it into a bogus email? Not that difficult. Same goes for a block of text.

Other clues to look for? Grammar. Spelling. If the text reads like it was written by somebody in Eastern Europe, most likely it was.

Just delete that email.

In fact, we could make up a handy little acronym for how to deal with emails like that. Let's call it the RID rule:

Receive them

Ignore them

Delete them

But before you do, be civic-minded and forward it to the Federal Trade Commission, to spam@uce.gov. They're always on the lookout for information about email frauds, and yours could help them find the phishers and close them down for good.

If you're doing that, you might as well file an official complain at the FBI's website as well. It's www.ifccfbi.gov.

If you want to find out more about phishing emails, the Anti-Phishing Working Group has a website at www.antiphishing.org, where you can look through their archives of email fraud attempts.

If you're looking for more up-to-date phishing information, you can download a toolbar you can download that alerts you before you visit a page that's on a list of known fraudulent websites. You can find that at www.earthlink.net.

That, in a nutshell, was phishing. Let's get back to dry land and find out, briefly, about …

Pharming

You get an email from someone you trust, with a link to a site that looks interesting. So, naturally, you click on that link … and suddenly find yourself somewhere totally different. Chances are, by the time you've realized it, some nasty little bit of software from that website is banging its head against your firewall, trying to get through.

Congratulations – you've just been pharmed.

Pharming, without going into too much technical detail, is intercepting an email message with a link in it. That link then gets replaced by another, potentially more useful one to an identity thief, and the email gets sent on its way once more.

Trouble is, there's no way of knowing it's happened to you until you arrive at the website you've been pointed to.

But if you've got your firewall in place, you won't have any problems there.

How Identity Thieves Use Websites to Get Information about You

If identity thieves can't get to you via email, they don't stop there. They also have ways of getting you to go to them. We've looked at emails with fake links to click on already. We've touched on how malware and pharming can send you to a totally different website from the one you wanted to go.

Let's now see how they can try and trick you when you're looking for some information. It's a ploy they use called …

… Search Engine Poisoning

Go to Google and enter a search term – any search term. These days, if you go through the listings long enough, you'll find one containing the word or phrase you're looking for … plus a whole lot of other, completely unrelated but nonetheless interesting and perhaps appealing items, all jumbled together.

Now, some of those other words and phrases might just be enough to lure casual surfers into clicking on the link to see what's going on there …

… and if they do that, they're taken to a website which doesn't have much to do with the search term they'd typed originally typed in, and by the time they're realized it … (well, see nasty little bits of software banging their heads against firewalls, above).

But then again, if the casual surfer doesn't want to click on that link to find out the connection between "welding equipment suppliers in Manhattan" and "bodacious bikini babes on Bangkok beaches" on the same website, identity thieves still have one or two tricks left up their sleeves.

How about …

… Spoof Websites

Closely linked (if you'll pardon the pun) to phishing emails, these are fake, corporate-looking websites that seem to be the real thing … but aren't. You know how easy it is to cut and paste graphics and text into emails to make them look genuine. But how much easier is it to download an entire web page, tinker around with nothing but the links there and put it back up on the web, with a different address? No problem.

Just to add credibility, not all the links have to be tampered with. Most of them could even be left as is, so the casual surfer just clicks on them and gets taken to real, bona-fide pages on the original website.

In fact, the only link that really needs to be altered is the one that sends you to a page telling you to "enter your personal details here."

The casual surfer would get there and just start typing away, name, password, account number, social security number, yada yada yada … without looking at the address bar above the page itself. Probably wouldn't notice that the company name doesn't appear just before .com/iddetails/form or whatever's up there. Or even look to see if there's a padlock icon at the bottom of the web page. (When we get to "Online Money" we'll find out more about that symbol.)

And so all those personal details just fall into a thief's lap.

Another way of getting you to visit spoof websites is …

… The Typo Attack

"Typo" is short for "Typographical Error", which is just a high-falutin' way of saying "Misprint".

Here's a fictional example of a typo attack. You sit down at the keyboard to do some internet banking, and being in a hurry, you type:

"www.state-bakn.com"

Now, watch carefully, as your screen changes and … hey presto! You reach the home page of state-bank.com …

… not.

Just as there can be a hundred different ways to mis-spell "annualcreditreport.com" and for each of those mis-spellings there could be a similar-looking website just waiting for you to hand out your most personal details, the same can happen for websites belonging to banks and other financial institutions.

One downloaded home page, a couple of tinkered links and an upload later, all the identity thief has to do now is sit back and wait.

So always, always …

> Check what you've typed into the address bar before hitting the return key
>
> Look at the web page address itself before giving out any details.
>
> Make sure there's a padlock icon before you start typing

And that's especially true when it comes to …

… The Real Cost Of Stay-At-Home Shopping

When online shopping began to take off, it was only a question of time before certain members of society thought this was a pretty good way of raking in some extra cash … both from purchases paid for but never delivered, and the credit card details used to make those purchases.

It was just a case of setting up a convincing-looking website, filling it up with pretty pictures of merchandise, creating an order page, and then sitting back and waiting.

Things have changed since then.

These days your credit card information gets encrypted as soon as you type it into your computer, so it stays secure as it travels through the internet.

At the end of its journey, it arrives at a completely secure web server nobody can hack into, and that processes the credit card and completes the transaction.

That's the theory of it, anyway.

But we know that some people haven't made their computers as secure as possible yet (that's not you, is it? No? Good.) and that little programs like keyloggers record what gets typed and sends it back to … shall we just say "an interested party"?

For those of us with secure computers, we still have to be on our guard. Buyer beware, as they say. Let's see what us buyers should be wary about as we decide whether …

… To Shop or Not To Shop (That Is the Question)

Say you need to find a used Dodge dealer in Poughkeepsie. You go to Google, type in the search terms, and amongst all the listings that include "bodacious bikini babes on Bangkok beaches" together with pre-loved Dodges you find two reputable-looking sites that suit your requirements.

Let's go through them both in a bit of detail.

Website One is beautifully designed and full of pictures of gleaming Dodges – one careful owner, low mileage, that kind of thing … all very appealing. You fall in love with one, even though there's no phone number, mailing address or contact details of any kind anywhere in the website.

You can't find any refund or return policy anywhere, either.

But you want that car so bad you click on "Buy Now!" and get taken to an order page, and the address in the web bar runs something like:

http://www.preloveddodgesofpoughkeepsie.com/orderpage.html.

How convenient – you have a choice of payment method: check, credit card and Western Union. You go for the credit card option.

You notice the bottom-right of the web page border is as blank as usual while you type in your details and get a transaction confirmation, receipt and expected time of delivery.

Congratulations – you're now the proud owner of the Dodge of your dreams.

Or are you?

Let's go to Website Two now. Again, it's a shining example of excellent site design, from the layout on the home page …

…(with a "Better Business Online Reliability Program" link at the bottom – which takes you to a web page that confirms they're a member)…

… to the pages detailing each individual Dodge …

… to the page that gives the owner's contact details, plus an email address for sales enquiries …

… and even an out-of-hours cellphone number – which you dial, because you want to check whether the Dodge of your dreams takes regular or unleaded …

… even though the refund and return policy says you can bring it back within 14 days for any reason at all.

And there's a real person at the other end, giving you the history of the car in detail and making it sound so appealing that you thank him and go straight to the website's order page. And the address on that runs something like:

"https://www.betterdodgesofpoughkeepsie.com/cgi-bin/orderform/747.html"

Payment options do not include Western Union, and there's a little yellow padlock icon at that bottom right of the web page border that catches your eye as you type in your credit card details before getting a transaction confirmation, receipt and expected time of delivery.

Congratulations – you're now the proud owner of the car of your dreams.

Or are you?

Which website should you have bought your Dodge from? You've probably figured that one out already, but let's just go through the reasons to show why.

Website One:

- No contact details, anywhere
- No indication that the web store is regulated by a professional body

Refunds? Returns? Uh, nope.

Order page address starts with http:

No padlock icon

Western Union

Website Two:

Crammed full of contact details

It’s been awarded a bona-fide seal of approval

Somebody’s there to answer your call

Refunds? Returns? No problem – it’s all there in black and white

Order page starts with https:

Padlock icon

Western Union is not an option

No contest, really.

And let’s just quickly skim through those reasons, so you can apply them to any other online purchase you make:

Contact details: If none, beware. If any, check them out and make sure they’re genuine.

Seal of approval: Yes, they can be faked, but if the organization awarding that seal of approval is genuine, you should be able to follow up on it very easily, just to make sure

Refund/return policy: If you can’t find it on the website, there probably isn’t one.

Order page address: The difference between a web page address that starts http: and https: is that the https page means you’re communicating with a secured web server, so anything you type remains confidential when it gets there.

Padlock icon: If there’s one at the bottom right of your web page border, it means that any communications between you and the web server are secure.

Western Union? Nothing against the company, it's just that people who want to rip you off like using Western Union because it's not that easy to track them down after you've wired them money.

Remember … buyer beware.

Now, let's move on to another web-based, money-related part of everyday life …

… Internet Banking

Now you know what to look for when you visit a website that deals with money:

What's in the address bar?

Does it start with https?

Is there a padlock icon?

… and you're satisfied it's the real thing, with secure communications to a secure web server, there's not much more you can do to make sure the information you send and receive is secure, is there?

Well, yes – there's the question of access to that information. In short, passwords.

Let's just revisit the previous section, "Everyday Life", and remind ourselves about how to create passwords once more.

Do not create a password less than eight characters long

Do not insert numbers that look like letters to make up real words

Do not use all capital letters

Do not use all lower-case letters

Do not use an alphabetical sequence of letters

Do not use letters in the sequence you find them on your computer keyboard

Do not use real words either way round in any language

Do not use significant dates

Do not use significant names

Do not use the same password for all the websites you visit

Do not set up a password and never change it again …

… and on no account use your computer's "remember my password" option.

If you're sending secure information to a secure web server, your password is the only part of that communication you have any real control over.

So take control. And keep it.

And Finally…

You've now secured your computer from attack from the outside. You've cleaned it out on the inside. You know how to keep it clean. You know how to tell if someone's trying to get you to give out information they shouldn't have. You know how to tell if an online store is the real thing. You know how to check if you're sending your financial information where it should be going.

Is there anything else you should know?

Well, there is one more thing – when your computer reaches the end of its useful life, what are you going to do with it? Throw it in the trash? Pass it on to someone else? Whatever you've got planned for it, make sure those plans include your old hard drive. You could, of course, shred it completely and reload the programs if you're giving it away to someone you know and trust.

But if it's going into the trash, or to a second-hand store, even though you've been taking the precautions outlined above, for complete peace of mind, just simply:

Open computer

Remove hard drive

Find hammer

Use hammer on hard drive

There - now you don't have to worry about that any more.

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On-hold messages

(These were all for what is now premierba.co.uk, and were just three of a collection of on-hold scripts and PA announcements I wrote for them when they called themselves on-hold services.)

Whitegrove Group

Millennium Bailey's

DRB Group

Whitegrove Group

Welcome to Whitegrove's. As well as a choice of over twenty-two thousand items ready for next-day delivery, we offer our customers print and web marketing design and creation facilities, digital and traditional printing, interior office design and installation together with instant online account management. So we really are the complete one-stop online office service.

Whitegrove doesn't just put its catalogue on the web and leave it at that. You can order anything from our stock of twenty-two thousand items - from a bag of sugar … to a ream of paper … to a stepladder - with just one click of your mouse, knowing they'll be with you the next day. Thank you for holding.

Whitegrove's customer print design service puts you in control of creating your corporate image without having to set up a studio of your own. And when it comes to printed materials, our state-of-the-art Print Division can create one single digital print … to a traditional press run of hundreds of thousands.

For immediate management and budget information, authority levels to manage spend limits and control product access, as well as on-demand reporting, you're in complete control of the financial side of office product purchasing, with Whitegrove's secure online account management system.

Thank you for holding. Setting up a new office? Whitegrove's Interiors Division is a complete office and furniture service, from conception to computer-aided design to installation and site management. Ask one of our customer service team for a copy of our Interiors Catalogue when you come off hold.

Thank you for holding. To find out more about Whitegrove's complete one-stop online office product service, our design and print facilities and our interiors division … and to see just how easy it is to use our one-click management information system, visit our website at w w w whitegrove dot co dot U K.

Upgrading your office equipment can be a nightmare if your local stockist doesn't stock the right consumables yet. Whitegroves are committed to making sure we have the most up-to-date office equipment supplies in stock so you can upgrade with confidence.

Thank you for holding. E-commerce has changed the way we all do business. It saves us time, it saves us money … and Whitegrove's state-of-the-art web-based ordering, design, account management information and virtual warehousing can do the same for your business.

Millennium Bailey's

Millennium Hotels and Resorts is a global community of hotels for the modern business traveller. Operating as four star deluxe Millennium and four star Copthorne hotel brands, there are fifty-nine key locations throughout Europe and the Middle East, Asia Pacific, Australasia and the Americas. For more information, visit our global web site w w w millenniumhotels.com

Why not enjoy a weekend break at one of the twenty-two luxurious Millennium and Copthorne hotels in the UK and Europe? Ask for a copy of the latest "Weekends Away" brochure, full of great ideas of things to do with your family or on your own. From exciting breaks in some of Europe's most vibrant cities to relaxing health and fitness weekends, call reservations on 0845 3020 001.

Thank you for holding. Planning a London break? A stay at the Millennium Bailey's Hotel in the heart of Kensington is like having your very own magnificent town house. With the elegance and ambience of an authentic Victorian décor, you'll find your stay as refreshing as it is relaxing.

A perfect blend of warm Victorian décor and twentieth-century amenities, every room at the Millennium Bailey's has everything you need to make your stay as productive – and as relaxing – as possible. Please ask for details when you come off hold.

Thank you for holding. For a wonderful dining room that matches modern cuisine with Victorian décor, why not drop into Olive's Restaurant at the Millennium Bailey's – it's the perfect place to meet and eat. One of our representatives will be with you shortly.

With twenty meeting rooms and suites seating from fourteen to over four hundred, and all the audio-visual equipment you'd need on hand, the Millennium Bailey's is the ideal place to make your business meeting or conference a complete success. Ask for more details when you come off hold.

Thank you for holding. From a shopping spree at the world-famous Harrods of Knightsbridge, to a visit to the Victoria and Albert Museum, a night out in the West End … or just a relaxing stroll through Hyde Park, you'll find the Millennium Bailey's the perfect place to come back to afterwards.

With twenty-four hour room service, instant theatre and attraction ticket reservations, sightseeing tour arrangements and all the other amenities you'd expect from a world-class hotel – including an on-call doctor – the Millennium Gloucester is the ideal London base for business and pleasure.

DRB Group

Thank you for calling the DRB Group. Originally a distributor of power transmission components, we've expanded since nineteen seventy-six to include DRB Power Transmission Limited, DRB Machining Limited, DRB Fluid Power and DRB Fasteners … and the senior management team is the same now as it was twenty-six years ago.

Items available through the DRB Group's power transmission distribution division include belts, seals, bearings, couplings, adhesives, geared motors, lubricants, sprockets, castors and chains. Thank you for holding – someone will be with you shortly.

The DRB Fluid Power division offers a comprehensive package of equipment from ATOS, FLEXEQUIP, COMPARE MAXAM, ENIDINE, POWER TEAM and BOSCH, so for control equipment, tubes and fittings, control valves, pumps and motors, you've come to the right place.

The DRB Group's machining service is here to help you with your machining requirements from start to finish – offering design, manufacturing on-site fitting, commissioning … and even maintenance and repairs. Thank you for holding – someone will be with you as soon as possible.

The DRB Group's Industrial Fastenings Division can respond to your needs immediately, with eighty tonnes of stainless, brass, high-tensile and mild steel stocks on hand, and we can source a wide range of U K and European manufactured items for you, quickly and efficiently.

The DRB Group is firmly established as suppliers to industrial sectors such as chemical processing, food processing, plastics, packaging and quarrying. Our customers include Tetra Pak, Continental Can, British Aerospace, B I C C, Tarmac, and many others.

For more information about the DRB Group, visit our website at w w w drbgroup (that's all one word) dot co dot U K. For specific answers to your queries, please email info at drbgroup dot co dot U K. Thank you for holding – someone will be with you very shortly.

Thank you for holding. Since our formation in Chester in nineteen seventy-six, the DRB Group's reputation has grown with us. Our senior management team is the same then as it is now, and our values haven't changed, either: our reputation is built on service that is second to none.

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Press releases

(The first two examples here were for what is now think-inc.co.uk, with an emphasis placed on lulu.com – the print-on-demand publisher.)

Book: “Coast to Coast”

The Rochester Institute of Technology’s cross-country team ran all the way across America, from sea to shining sea and lived to tell the tale. This, courtesy of lulu.com, is that tale.

Book: “Swearing in Twenty Languages: World Cup Edition”

I’d never thought the World Cup could be so educational: author Casey Piacine spent a lot of time researching what we should be shouting at referees in their native language – even if cursing in Italian and Gaelic does sound like music to the ear.

Survey results: Consult-HR

People Management magazine, according to recruitment agency Consult-HR, was the most effective method of reaching candidates at the time of writing.

Book: “Coast to Coast”

MARATHONS ARE FOR WIMPS – REAL CROSS-COUNTRY RUNNERS DO IT FROM COAST TO COAST

(LOCATION - DATE) - 26.2 miles? That's chickenfeed to the Rochester Institute of Technology cross-country team, who ran - nonstop - all 2,730 miles across America, from sea to shining sea.

Their trip was no walk in the park, either. With foul weather conditions, packs of wild dogs snapping at their heels and oversuspicious police officers, this wasn’t just a run – it was an adventure.

Author (insert name here) originally kept a diary and sketchbook throughout that run, which the President of RIT suggested he turn into a book.

The Institute had all the facilities on campus to print and distribute that book, but library staff there immediately recommended (author) use lulu (www.lulu.com) - the print-on-demand publishing service with no upfront costs to the author - to bring it to a wider audience.

The book itself, entitled "Coast to Coast" (www.lulu.com/author’s storefront), is more than just a written record of that run across the country. It includes:

- Team rosters
- Course maps
- Sketches made throughout the trip
- 95 photographs
- email addresses for anyone wanting to pose questions to the runners

Running in shifts, and sleeping in the back of an RV in between, the team carried a baton from the waters of the Pacific through deserts and over mountain tops to the Atlantic coast. Their goal was to better the time set 25 years previously by another RIT cross-country team.

In the words of the athletes themselves, “Coast to Coast” is the story of how they kept that baton moving, and all the while learning how to band together as a real team.

FURTHER INFO: Contact email

Contact name

Contact phone

AVAILABLE ACCOMPANYING MATERIAL: tbc

ABOUT LULU.COM: Lulu, the world's fastest-growing source of print-on-demand books, lets you publish your own books, ebooks, calendars, images, music and videos at no advance cost. It was founded by Bob Young, who previously co-founded the software company Red Hat.

Book: "Swearing in Twenty Languages"

The summary:

Paleface may speak with forked tongue, but what about everybody else? What's anyone saying behind your back - in a language you don't understand? That was the problem facing Casey Piacine before his European trip. He solved it by researching obscene phrases around the continent, including national football chants. He compiled the results – just in time for the World Cup - in "Swearing in Twenty Languages: World Cup Edition" – available from lulu.com.

The press release:

WORLD CUP SOCCER? ITALIAN TEAM JUST CONTENDERS. WORLD CUP SWEARING? ITALIAN FANS WIN HANDS DOWN, SAYS WORLD EXPERT ON INTERNATIONAL INSULTS

[CLEARWATER, FLA (date)] If the soccer World Cup were decided on fans' swearing instead of teams' soccer skills, Italy would be the outright winner this year.

That's the conclusion of Casey Piacine, arguably the world's leading expert on swear words, and author of "Swearing in Twenty Languages: World Cup Edition" (www.lulu.com/content/226486, $9.58) – published this week on lulu (www.lulu.com), the world's fastest-growing source of print-on-demand books.

Piacine reckons the Italian words for fart ("loffa"), penis ("bellino") and whore ("bellina") are so easy on the ear that any foreign referee hearing them shouted by fans might conclude that he was being praised, rather than cursed.

The same is NOT true of such curses as "Sitzpinkler" (that's German for "You sit down to pee") or Da's Kloten Van De Bok (the Dutch for "Damn goat testicles").

Piacine, a writer based in Clearwater, Florida, has spent two years turning himself into the world's leading authority on dirty words in other languages. Some of them,

he says, sound so beautiful – especially in Gaelic and Italian – they could be taken as compliments if you didn't know any better.

And that's especially true, now World Cup fever is sweeping the planet: how can you show your displeasure at a foreign referee's decision if he can't understand what you're shouting?

But now with the help of "Swearing in Twenty Languages: World Cup Edition", you can swear at him in Spanish, insult him in Italian and abuse him in Arabic … and much, much more.

Piacini's quest for expletives that would otherwise be deleted away from the soccer stadium started as he was preparing for a European trip. He needed to know more about the languages there – in particular, whether to take what he heard (or the gestures he saw) as insults or not. And if they were, to be able to give as good as he got.

When he returned to the USA, he continued his research to include vulgarities and obscenities from the UK (including twenty ways to say "drunk" in Gaelic), Australia and Japan.

For example, is that Dutchman running his finger down the bridge of his nose brushing away a fly … or is he calling you a cheap bastard? And why is it, when you make the "OK" sign with your thumb and forefinger at a Frenchman, you'd better duck – fast?

And when, while you're travelling round Europe, you meet an Australian backpacker (as you're bound to do), how should you react if he calls you a "Piker"? (Hint: don't buy him a beer – it's his way of telling you you're a loser.)

FURTHER INFO: Contact email

Contact name

Contact phone

AVAILABLE ACCOMPANYING MATERIAL: tbc

ABOUT LULU.COM: Lulu, the world's fastest-growing source of print-on-demand books, lets you publish your own books, ebooks, calendars, images, music and videos at no advance cost. It was founded by Bob Young, who previously co-founded the software company Red Hat.

Survey Results: Consult-HR

Consult-HR

Winchester House
New Farm Road
Alresford
Hampshire
SO24 9QH

“PEOPLE MANAGEMENT” MAGAZINE STILL THE MOST EFFECTIVE WAY OF REACHING HR CANDIDATES, SURVEY FINDS

FOR IMMEDIATE RELEASE

Date: XXX

Location: XXX

Even though HR recruitment has been online for years, the most effective methods of reaching candidates continue to be the use of a consultancy and the professional press.

And according to the results of a survey commissioned by HR recruitment specialists Consult-HR, the most effective specialist publication is People Management magazine.

“People Management is the single most turned-to medium, and with the website included is the single most popular recruitment route”, says Consult-HR’s Paul Deeprose.

43.3% of survey respondents classified themselves as directors. 64.4% earn over £70,000 pa. This is a level at which Consult-HR’s network is very well established, hence the willingness of such senior contacts to take the time to complete the survey.

Included were such questions as:

- Where and how people throughout the industry look for new roles

How to find Talent

Who is being recruited now

How online recruitment may have changed behaviour of both recruiters and candidates

The difference between industry priorities in the short and mid-term

The results showed that candidates:

Rank the challenge of any new role above salary, location, employer reputation and details of the role

Take the employer's reputation into account as a major factor in their decision

The survey also revealed that for most businesses, Change Management and Attracting Talent are equally high priorities both in the short and the mid-term.

In conclusion, the results reiterate that HR recruitment is a highly complex market with many differing priorities, not just within the market itself but also within each individual business.

However, the report also advises that much more importance should be placed on managing a company's reputation via Employer Branding, recommending that to attract the best talent, the specific "story" - not just for the role but also very much for the business as a whole - must be told.

ABOUT Consult-HR: With a 15-year track record of recruiting for blue-chip clients across all industry sectors, more than 70% of their work comes from repeat business and personal recommendations. 85% of candidates placed over the past three years are still with the same employers.

CONTACT: For further information and to receive a copy of Consult-HR's report "The HR Recruitment Market", contact Paul Deeprose at Consult-HR (01962 735 577, 07979 543 646 or paul.deeprose@consult-hr.co.uk).

END

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Rewrites

(Ah, those good old days of article marketing, when I'd write an original article and then rephrase it, paragraph by paragraph, so those paragraphs could all get mixed up to create many, many versions for submission to article directories. I've left "Name badge" in its original state if you've never seen how it was done.)

Three versions of "Belgian cheese"

With over three hundred types of cheese produced in the country, Belgium looks like a good bet for a cheese-lover's sampling tour. Unfortunately, though, Oscar Wilde's maxim about the only way of dealing with temptation being to give in to it held true so I included a reference to one of Monty Python's most famous sketches.* I'm sorry - I couldn't help it. But belgique.co.uk didn't seem to mind.

Three versions of "The royal wedding"

Shock, awe, That Hat and a beautifully-wrapped bridesmaid: what do they all have in common with estate agency? The original article from eMoov.co.uk will tell you … and the two rewrites afterwards will confirm what the original said.

Three versions of "Name badge"

This is another article I wrote for software company sazneo.co.uk, and I really want to say that they liked it so much they wanted two more of it. Not so – they were getting into the swing of article marketing too, so from there on in I had to write original articles for them and rephrase them a couple of times.

** No – not the parrot one.*

Three versions of “Belgian cheese”

What is Belgium famous for - gastronomically speaking, at least? Chocolate ... beer ... chips ... and cheese. Cheese? Very definitely. For such a small country, Belgium has about as many varieties of cheese as does its neighbour France. But then again, because most of those over three hundred types of Belgian cheese are produced in such small quantities, we're very unlikely to meet up with many of them on this side of the Channel.

And that, sadly, is why there's no point in wandering forlornly round the cheese display at your local Tesco hoping to find something equally Belgian to go with that four-pack of Hoegaarden that's had its price knocked down because the beer in those bottles looks cloudy (therefore it must be off, right? Wrong - but don't let on!).

However, if you're lucky enough to find yourself in Belgium, if you can leave some room after a visit to the *friterie*, a waffle stand, a bar or two and a sit-down restaurant for a decent serving of *moules*, then you might find a visit to a cheese shop well worth your while.

The trouble is, for many people of a certain age, the phrase "cheese shop" brings a certain seventies comedy act to mind, together with their hallmark sketch "The Cheese Shop", where there is, in fact, no cheese available, for any number of reasons. Amusing though the sketch is, it bears no resemblance whatsoever to life in a Belgian cheese emporium.

For a start, there's Passendale. It's gold and very creamy inside a hard, edible brown rind. With a mild flavour and a slightly sweet bouquet, it's Belgium's best-known cheese. Then there's Limberger. Most Limberger is now made in the States and Germany these days, but the original comes from Belgium. Its rind has corrugated ridges, and once you cut through them you might think the soft yellow inside is going to be sweet, but it's surprisingly meaty and aromatic, going perfectly with dark breads and beers ...

... as does Herve - another Belgian cheese favourite. Like Limberger, it's got a soft yellow inside, but unlike Limberger it really is sweet - at least when it's young. As it matures, though, it gets more and more spicy. And, just for the fun of it, there's Rubens - a semi-soft cow's milk cheese, reddish brown in colour and formed into small rounds. And what better way could there be to honour Flemish painter Peter Paul Rubens than to name a cheese after him?

Rewrite 1: The joy of Belgian cheese

For such a small country, Belgium is extremely rich when it comes to matters gastronomical. For instance, how could someone not think of Belgium without thinking of beer ... frites ... chocolate ... or cheese? Cheese? Oh, yes, indeed - Belgian cheeses might not be produced in the same quantities as, say, their French counterparts, so we won't find many on this side of the Channel, but they're equally delicious - if not more so.

But then again, you might enjoy wandering round the cheese display at your local Waitrose, looking for a Belgian cheese to go with your surprisingly-reduced four-pack of Hoegaarden ("Knock a couple of quid off that one, Alice - nobody's going to want a beer that cloudy.") but it's unlikely you'll find much on offer there. Still worth a try, though.

On the other hand, you may be lucky enough to find yourself wandering the streets of Brussels one day, stopping only for some frites ... and then perhaps a waffle ... a quick beer or two ... and then a decent lunch of *moules* … before visiting a specialist cheese shop.

If you're of a certain age, you're probably thinking by now of a classic seventies comedy sketch set in a cheese shop which, for a number of increasingly-improbable reasons, is completely devoid of cheese. In Belgium, however, this would not be the case. There will definitely be cheese - and lots of it - in any Belgian cheese emporium.

For example, no Belgian cheese shop would be considered well-stocked without some Passendale, Belgium's best-known cheese. Covered in a hard, edible brown rind, you'll discover a slightly sweet bouquet when you cut it, and a mild-flavoured golden, creamy inside. And you should be able to find a piece or two of Limberger nearby. OK, so these days it's mainly made in Germany and the USA, but originally it came from Belgium. Cutting through the rind you might think the soft yellow inside is going to be sweet. But it's not - it's surprisingly aromatic and meaty, which means it goes perfectly with dark breads and, naturally, dark Belgian beers ...

... Just like Herve, another favourite Belgian cheese. Like Limberger, you expect its soft yellow inside to taste sweet and - surprise, surprise - it actually does. At least while the cheese is young. As it ages, it gets increasingly spicy. And who could talk about Belgian cheeses without mentioning the cheesemakers' way of celebrating Flemish artist Peter Paul Rubens and his work ... by naming a cheese after him?

Rewrite 2: Belgian cheese? Really?

Ah, Belgian cuisine! How can one not think of Belgium without thinking of waffles, beer, chocolate, frites ... and cheese? Belgian cheese? Oh, yes - even though they're not produced in quite the same quantities as French cheeses, there are still over three hundred kinds to choose from, but not, sadly, very often on this side of the Channel.

But it's still worth grabbing that cut-price four-pack of Hoegaarden (You can hear the in-aisle pricing operatives from here, can't you: "Oh, yuk - it's cloudy! No-one's going to want to buy that. Might as well knock three quid off the price, then." Definitely a secret worth keeping to yourself, that one!) and having a look round the Sainsbury cheese counter. You never know your luck.

On the other side of the Channel, though, if you could take a little time out from sampling the wares of a Brussels *friterie*, the nearby waffle vendor, the bar a bit down the road (and perhaps the one slightly further down the road from that one as

well) then it's well worth visiting a local cheese shop before a plateful of *moules* for lunch.

If you're of a certain age, then the phrase "cheese shop" may well bring back memories of a certain seventies comedy sketch involving a seriously-empty cheese shop, but today, in Belgium, this would not be the case. There is definitely cheese in any Belgian cheese emporium. And lots of it.

You'd find some of Belgium's best-known cheese there. Passendale is covered in a hard brown rind - which is definitely edible - covering a mild flavoured golden creamy inside with a slightly sweet bouquet. And if you're lucky, you might even find some of the Limberger that's not made in the USA or Germany these days. Originally a Belgian cheese, Limberger has a rind that looks a bit corrugated and covers a soft yellow inside that you think is going to taste sweet. But no, it's surprisingly meaty - and not a little aromatic - which makes it a perfect accompaniment to dark Belgian beers and dark Belgian breads ...

... as does another favourite Belgian cheese, Herve. Like Limberger, you'd expect its soft yellow inside to taste sweet, and unlike Limberger that's exactly how it tastes - at least while the cheese is aging until it gets deliciously spicy at maturity. And we couldn't talk about Belgian cheeses without a mention of the cheesemakers' method of celebrating their favourite Flemish artist Peter Paul Rubens - as in …naming a cheese after him!

Three versions of “The royal wedding”

Original article from eMoov: “The Royal Wedding and Estate Agency – Yes, They Do Have Something In Common”

I just can't help it - everywhere I look I see parallels between art, life and estate agency. You may have realised this from a few of my previous articles, so I suppose it's in my blood, professionally speaking or otherwise.

Take a certain wedding down Westminster way the other Friday, and, more to the point, the topics of conversation across the country afterwards.

There were three main ones: “Wasn't that fun to watch?” ... “What the hell was THAT?” ... and “Wasn't that fun to watch?” once more.

And yes, it was fun to watch – thanks to hundreds of years of experience polishing breastplates and holding swords upright, plus that getaway carriage - events outside the Abbey were indeed the sort of fairytale pomp and circumstance every little Disney princess grows up dreaming about.

And the goings-on inside the Abbey were eminently watchable, too, despite the sight of what could either have been a stuffed beige octopus or the gateway to another dimension perching precariously on top of an otherwise rather attractive young lady in one of the more expensive seats there.

And then, of course, there was the Treat for those of us who'd been corralled in front of the TV all morning, when we'd rather have been out in our sheds, mowing the lawn or even putting in a spot of overtime - in short, doing anything but spending the morning watching that wedding.

I'm talking, of course, of the sight of a very attractively-packaged bridesmaid whose rear view caught the attention of over a billion red-blooded males the world over - and held it until the service proper started. Which was, for us all, great fun to watch.

And then, of course, I started drawing parallels. Like I said, I can't help it.

That ceremony, bringing together those two that no man should put asunder equates - in my mind, at least - to the agreement made between vendor and estate agent.

OK, so we’re not talking about the House of Windsor here, but to any homeowner, their house is equally palatial (it is an Englishman’s castle, after all) and they want to place it in good hands during the process of the sale.

Next, we have That Hat - which many would consider the fly in the proverbial ceremonial ointment - somewhat like that £3,000 plus bill awaiting the vendor at the end of the sale or, one could even say hanging over their head throughout the process.

Then, moving from the ridiculous back to the sublime, we have the sight of the bridesmaid - attractively packaged and effectively showing off the kind of asset that induces jealousy in the female of the species, and high blood pressure in the male.

But packaged in a very understated way, compared to the wedding gown she was attending to.

And comparing the two dresses leads me inevitably to the similarities and differences between the two current property industry business models.

One dress being the result of countless hours of hard work, designed to inspire shock and awe in onlookers around the world. You could say that's also the case when it comes to offline estate agency chains all trying to outdo each other with glitzy offices up and down high streets around the country ...

... While the other, understated dress following directly behind the wedding gown can be likened to the concept of internet estate agents.

They're following in the wake of a long-established business model, and both dress and online agencies make people feel that their content is well worth investigating further, and, with any luck, in a great deal more detail.

Rewrite 1: "An Estate Agent's Eye View of the Royal Wedding"

The trouble with being a professional in any field is that one sometimes can't help drawing parallels between real life and one's profession.

Case in point: a certain wedding down Westminster way the other Friday ... and the topics of conversation shortly afterwards in pubs, clubs and winebars up and down the country.

In order of appearance, they were: "That was fun to watch" ... "I thought it was a stuffed octopus" ... and "That was fun to watch".

And indeed, all that pageantry and splendour was fun to watch: if it hadn't been live coverage you could have been forgiven for thinking Disney had more than just a little involvement in set design and the whole production itself.

After all, what little girl wouldn't want to marry a prince and drive away in a gilded coach?

And it was fun watching the goings-on inside the Abbey, as well, what with the Great and Good mingling with the Not So Great (and perhaps Not So Good) - even though none of them tried to rescue an otherwise somewhat attractive young lady from the Terror From Another Dimension threatening to bite off the top of her head.

And then, for us males who'd popped into the living room because we'd been summoned to see That Dress, came The Treat - the only feature of the entire morning's viewing that we'd have been sad to miss.

That was, of course, the rear aspect of a very attractively packaged bridesmaid which held the rapt attention of more than a billion red-blooded males around the world - at least until the wedding ceremony started in earnest.

And which was, indeed, fun to watch.

It was around then that, professional that I am, I began to start drawing those parallels.

Take that ceremony, the one bringing two together that no man should put asunder ... isn't that just like the joining of vendor and agent when it comes to selling an Englishman's castle?

And then, of course, we had that "Hat". Many of us thought that was one of the high points of the whole day, judging from the enthusiasm with which it was photoshopped into all sorts of interesting places and onto all sorts of equally-interesting faces on its Facebook page. And as far as I know, it's the only individual piece of headgear that's got its own web page.

Other, less amused spectators, though, would have considered that "Hat" the fly in the ceremonial ointment, and even perhaps thought it to have spoiled the whole wedding.

My take on that "Hat", however, was that whatever it was meant to represent - rabid man-eating octopus or gateway to another dimension - it was hanging over the head of an otherwise quite attractive young lady, ready to pounce. Like the typical £3,000+ fee hanging over the head of a vendor who's given instructions to a high street estate agency.

But as for the bride's grand entrance, while female spectators around the world cooed and sighed about the wedding dress, their significant others had a Treat in store.

Sometimes, there really is justice in this world because at the very end of that dress, holding it up, was an extremely attractively-packaged bridesmaid with the kind of aspect to the rear that would induce jealousy in women and cardiac arrest in the less fit amongst us men.

Now, I'm not a dress-oriented person, but I couldn't help making a comparison between the bride's wedding dress, and the dress her bridesmaid was wearing ... professionally speaking, of course.

The bride's dress was the result of hundreds of hours of painstaking work all calculated to inspire shock and awe in spectators around the world.

And indeed it did just that - somewhat like estate agency chains trying to inspire confidence and perhaps even admiration in the general public, by tarting up their high street offices more than the competition, and at greater and greater expense ...

... and then there was that beautifully understated dress and its much-admired contents following closely behind the wedding gown.

This, in its turn, could be equated to a slimmed-down, low-overhead online estate agency, with no need to try for the greatest offline wow factor because it's already got what it takes - and knows it - and something many, many people are looking forward to seeing once more.

Rewrite 2: “The Royal Wedding, Through an Estate Agent’s Eyes”

Sometimes a person can take their job too seriously. I'm no exception, because even while watching all the pomp and ceremony of the recent Royal Wedding, the estate agent part of me was drawing parallels between estate agency, real life, the wedding itself and snatches of conversation about it I heard during the following few days.

What I overheard around me went as follows: "That was fun to watch" ... "Whose bright idea was that?" ... and "That was fun to watch".

And indeed, on the whole, the whole morning's viewings was fun to watch, and no doubt many little girls, spellbound by the whole idea of marrying a prince in uniform and being whisked away in a gilded coach are already begging their parents to put them down for a place at St Andrews. In their minds, there's no such thing as 'too early' when it comes to planning things like this.

And it was fun, too, watching events and arrivals inside the Abbey, observing a veritable Who's Who ... and a veritable What's That as an otherwise attractive young lady appeared, adorned with a cross between Tommy the Talking Loo Seat and a psychopathic beige octopus, and took her place in one of the more expensive seats.

And then, for those of us who could think of much better things to do than watch the entire spectacle, once we'd been dragged in front of the TV to witness the bridal gown, there was our Treat.

I'm talking, of course, about a certain rear aspect of a certain bridesmaid that completely held the attention of more than a billion red-blooded males around the globe until the service started for real.

And it was, indeed, great fun to watch.

But during the run-up to the exchange of vows, I found my thinking slipping into professional mode once more, and it wasn't difficult to draw some parallels between what was going on at Westminster ... and what goes on in my line of business.

For example, isn't that signature and handshake between vendor and agent a more secular, less marital version of the joining together of two people whom no man should put asunder?

And wasn't that alleged "Hat" something else? It's now got its own website, plus an eye-wateringly funny Facebook page where it's been photoshopped onto all sorts of people in all sorts of situations - most of which it's best not to go into in detail about here.

Now many people have considered whatever it was to be the low point of an otherwise successful morning's viewing, and some have even gone so far as to equate it to the fly in the day's ceremonial ointment.

Professionally speaking, though, I couldn’t help thinking about the similarity between something that unpleasant hanging over someone's head (whether it was on the

verge of eating her or otherwise) ... and the prospect of a £3,000+ unpleasantness awaiting the vendor whose home had been entrusted to a high street estate agency ... as in a very large fee hanging over their head throughout the entire marketing process.

Moving right along from the ridiculous to the sublime, female viewers around the world sighed in delight at the bride's dress while male viewers tried to lower their blood pressure and pretended not to be overly interested in the extremely attractive rear view of the bridesmaid's dress and its contents.

Normally, I don't deal in dresses, but the professional in me couldn't help drawing the comparison between the wedding dress and the bridesmaid's dress.

Take the bridal gown: the result of hundreds of hours of intense, painstaking work with the objective of inspiring shock and awe throughout the world.

And very successful it was, too - almost like the estate agency chains that tart up their high street offices more and more until they resemble high-tech bistros in their attempt to outclass the competition. That's even though the net result may be more shock than awe ...

... while following closely behind the gown came that beautifully understated dress that, like online estate agents, had nothing to prove except that it could do the same job beautifully, with a fraction of the fanfare and at a fraction of the cost. Which it most definitely did then. And which online agencies most certainly do now.

Rewrite 3: “The Royal Wedding from an Estate Agent’s Perspective”

Sometimes you just can't switch off from your job. Case in point? That little wedding down Westminster way recently. Personally, I've got nothing against a decent wedding, and as decent weddings go, this one went. Quite decently.

But it was the snatches of post-nuptial conversations I happened to overhear that started the estate agent in me drawing parallels between my business and the business of the royal wedding.

For the most part, there were three main comments about the whole morning, and in chronological order they went "That was fun to watch", followed by "OMG! WTF is THAT?!" ... and then followed by "Well, that was fun to watch".

And, looking back on it, the spectacle and pageant was rather fun to watch, even though sometimes it was hard to tell whether one was watching real life or a well-staged Disney story. No doubt many young girls of an impressionable age, with hopes of marrying a prince and then being whisked to a palace in a gilded coach, are begging their parents to arrange a place for them at St Andrews. After all, you can't start planning things like this too early.

And there was an element of fun watching the guests turning up at the Abbey, where the Great and Good mingled with the Great and Not-So-Good before taking their seats.

All in all, it was a veritable Who's Who, interrupted for a few moments by a veritable WTF's THAT?! when an otherwise attractive young lady - on the verge of having her scalp removed by a pair of beige octopi in flagrante delicto - arrived and took her place in one of the more expensive chairs available that morning.

The most watchable part of the morning, though, was yet to come.

And when it did so, it kept those of us who'd previously much rather have been anywhere else doing anything other than watching the royal wedding ... watching the royal wedding.

For anyone who hasn't yet guessed what our treat was, it was the extremely watchable rear aspect of the bridesmaid, a view that held well over a billion red-blooded males around the world spellbound - at least until the ceremony proper started.

And it was, indeed, fun to watch.

Some people cry at weddings. I have no idea what many others do in their own private little worlds during readings and sermons, but I found myself drawing those parallels I tend to draw at times like this in my own private little world.

For instance, isn't there a certain similarity between the joining together of man and wife till death do they part ... and the contract between vendor and estate agent until the property is sold?

And then there was the "Hat". Now with its own website and eye-wateringly funny Facebook page, where it's been photoshopped onto anyone and anything to great effect, it's been considered by many who really should develop a sense of humour to have been the fly in the royal ointment that day.

From a professional point of view, though, hard as I tried I couldn't help thinking about the similarity between something as unpleasant as that alleged "Hat" hanging over someone's head and the £3,000+ selling fee hanging over the head of a vendor using the services of a high street estate agents, waiting until the end of the process to pounce.

However, there was pleasantness enough in the shape of the bridesmaid, as viewed from behind, and that made a very acceptable transition from the ridiculous back to the sublime.

Now, I'm not the best person to talk to about the finer aspects of dressmaking or even couture, haute or otherwise, but the professional in me had no trouble when it came to comparing the wedding gown to the bridesmaid's dress, and then comparing them both to estate agency.

The gown was the culmination of many, many hours of painstaking and skilful work with the express objective of inducing shock and awe in spectators around the globe.

And I can't help thinking that's the objective of many estate agency chains up and down the country, who spend most of that typical £3,000+ selling fee on painstaking

and skilful work to make their branch induce awe and, hopefully, confidence in potential vendors.

Sadly, though, in many cases, the net result is just shock at the mistaken impression that what one has just entered is merely an estate agency branch, as opposed to the high-tech winebar/bistro combination one had originally thought it was ...

... While closely following the wedding gown was a beautifully understated dress that did exactly what it was supposed to do with just a fraction of the fanfare, and at a fraction of the overall cost.

Just like online estate agents.

Three versions of “Name badge”

Original article: “We need more than just a name badge”

Para 1

At meetings and conventions, it's common to see people walking around with badges saying something along the lines of "Hi, my name is (insert name here)". All very well, at least now you have a starting point where you can go up to the person and say "Hi, (insert name here), my name is (insert name here)". Well, it's an introduction of sorts, and if the other person takes a look at your name badge and says "Yes, I know" and walks off then you may or may not have lost a valuable business contact.

Para 2

Wouldn't it be better, then, to have a badge like that - but only in more detail? Something that says "Hello, this is my name, this is what I am interested in, this is why I'm here... this is what I can do for you... now, what can you do for me?" Presumably in the near future, some enterprising soul will make a fortune by creating a badge containing a QR code... but then again, that means people at meetings and conventions will all just wander around pointing smartphones at each other. Well, at least they've got something to point them at, as opposed to just wandering around thumbing texts and looking at their screens.

Para 3

Why am I making this point? It's all to do with communication: different people have different focuses and until you get to know them a lot better, i.e. going past the name badge, you're never going to find out what kind of focus and priority they have - until, possibly, too late.

Para 4

This is especially true in the business world. Here’s a hypothetical example: you're outlining your vision to grow the business in one particular direction. This means making a small but significant investment which won't hurt cash reserves, but which will definitely create benefits in terms of customer satisfaction and thus repeat business.

Para 5

This, though, meets with fierce opposition from one particular person who should be wearing a name badge that goes along the lines of "Hello, my name is (insert name here), I am head of the accounts department and I made my way up to the top by saving the company money at every single opportunity - and that's what I'm still doing now." It's short, it's to the point and now everybody knows what makes the person tick. And if you'd seen a badge like that before you started giving your presentation, then you'd know that you should be phrasing the benefits of your new vision not just in terms of customer satisfaction, but also in financial terms as well. Now, where can I find out how to create a QR code?

Rewrite 1

Title: "Behind the badge …"

Para 1

People have been walking around meetings and conventions wearing badges telling people what their names are for years now. At least it's a starting point - and when you walk up to someone you don't have to introduce yourself by name because it's already written on your lapel badge.

Para 2

Wouldn't life be a lot easier if everyone wore badges like that, but going into considerably more detail? Like telling people not only the wearer's name, but also their interests, why they've come to this particular occasion, what they can do for people... and what people can do for them. It won't be long now before some enterprising soul creates something like that in the form of a badge with a QR code on it and makes an absolute fortune from it. At least it will make a difference at those meetings and conventions, because people will not only be walking around reading their smartphone screens and thumbing in text messages, but they'll also be pointing their phones at each other as well, turning the whole event into something like a modern-day Wild West shootout.

Para 3

So what's the point to all this? It's all about communication. It's all about knowing who you're communicating with, their focus, their priorities, their general outlook on life... and how best to put your point across to them.

Para 4

Here's one example: say you're giving a presentation outlining your vision to grow the business, and that means making a small, but still significant, dent in the company's cash reserves. The benefits, however, far outweigh the costs in terms of customer satisfaction and thus repeat business.

Para 5

But your plan meets with fierce opposition. Just from one person, but one person who should be wearing a name badge saying "Hello, my name is (insert name here). As head of the accounts department, my single priority is to save the company every penny I can, no matter what we could be spending it on." Now, if you'd seen a badge like that before you started giving your presentation, no doubt you'd have phrased your proposition differently, and outlined the benefits not in terms of customer satisfaction, but in terms of the company's bottom line. Now, if you'll excuse me, I have to Google "how to create a QR code".

Rewrite 2

Title: Looking beyond the name badge

Para 1

It's commonplace to see people at meetings and conventions wearing name badges. At least the name is a starting point, even if you don't have to introduce yourself because your name is emblazoned across your chest as well.

Para 2

But there's more to a person than their name. Wouldn't it be easier for everybody if their name badges also revealed their interests, what they're doing at this meeting or convention, what they can do for other people... and what they're looking for? Something like that would be the size of your average suit-of-armour breastplate, so if somebody hasn't already created a badge with a QR code with all that information, it's surely only a matter of time before somebody does and makes a fortune. One downside to this, of course, would be that everyone would be wandering around events not just texting and reading texts ... but also pointing their smartphones at each other, somewhat like a Wild West shootout, instead of concentrating on the event itself.

Para 3

And my point is? It's all about knowing your audience. You're communicating with people who are much more than the name on their badge - literally and metaphorically speaking. But in so many cases, there just isn't that time to look into them and their background to find out their priorities, their focus... and by doing that, decide on the best way of putting your point across to them.

Para 4

For example, there you are, in the boardroom outlining your vision to grow the business in a certain direction to improve customer satisfaction and therefore generate repeat business. It will take a small but significant chunk out of the company's cash reserves, but the benefits far outweigh the cost.

Para 5

But there's one person who is going to prevent this happening at all costs. Their name badge should be saying "As chief accountant, I have but one priority: saving the company every single penny I can, regardless of potential benefits." Now, if you'd seen that person walking up and down the hallway with that badge on, you'd have known to phrase your proposition differently and explained the benefits in terms of the company's bottom line. Now, if you don't mind, I have to do a bit of googling, as in “How to create a QR code".

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Scripts

Audio course on CD: “Public Speaking”

Stories in promotional material seems to be in vogue at present, and stories to help learning will never go out of fashion. Here’s a 20-track audio course for Drive2Learn.com that tells the story of how a middle manager saves the day (and his middle-management peers) by writing and presenting the speech nobody thought he’d manage to write and present.

English language course script extract: “Around the World”

The World Wide School of English is based in Verona, which made for a wonderful commuting experience. Three of us worked on the storyline together there, and once back in the UK, we collaborated on the script itself. It told – in increasingly functional English – the story of a reality show about six people travelling by sea … around the world.

Explainer script: “ABC Dental”

I can identify with the bloke in this script: a raging toothache in the middle of a Sydney Saturday night and nothing that could be done about it until first thing Monday morning. And, coincidentally, nearly twenty years before I knew about abc-dental.co.au, I had that aching tooth sorted out a mere kangaroo hop, skip and jump away from Pitt Street where one of their surgeries is today.

Multimedia course script extract: “NLP”

This is just one part of a massive online course I helped create for CorporateBrainz.com. For those new to procurement, it’s a training course, while for those with experience, it serves as a very comprehensive *aide-memoire*. This extract not only describes what neurolinguistic programming does, it also gives the talent directions to describe the way it sounds.

PowerPoint script: “Report a Trolley”

One of my least favourite sights is a half-submerged trolley sticking out of a stream. But that’s Watford for you. And pretty well anywhere else with a supermarket and a watercourse. So I would have been very happy to write this for reportatrolley.com to show to supermarket managers up and down the country for nothing … but I was even happier to get paid to do so.

Promo script: Multimedia training programme

This is the script for the video promoting CorporateBrainz.com’s training course. It’s on their website, and should be up on YouTube soon. It also gives you a glimpse into one of the most complicated assignments I’ve ever taken on, and you can see both at http://corporatebrainz.com/online-training/.

Promo script: “Pouring Pounds”

Pouringpounds.com is the UKs leading cashback and voucher website, and this was the script I wrote for them when they were just starting up. To get your initial £5.00 bonus, up to 45% cashback **plus** an ongoing commission on other people’s purchases, sign up through this link: http://pouringpounds.com/r=simoncarreck

Review script: “Lynx^2 Hearing Aid”

This was for someone who found me on PeoplePerHour. There are plans for scripts for similar review videos for other hearing aids in stock.

Speech script: “A Future for Nuclear Power?”

OK, so I know in the Drive2Learn public speaking course script I said a script shouldn’t be read out to the audience, but if think-inc.co.uk ask me to write a script to be read out to an audience – especially on such an emotive subject – and pay me for it, then who am I to argue?

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Audio course on CD – “Public Speaking”

Track 1: INTRODUCTION

So it's finally happened - the one and only thing that many, many Americans fear more than death itself (and that's true: check any survey or opinion poll you want and you'll find it there in black and white) …

… You - yes, you - … have to get up there and talk to a room full of people.

Mmm - nightmare!

Not so - we're going to use an imaginary situation as to help you write and deliver a speech they'll remember for years to come, for all the right reasons … so, ladies and gentlemen … Meet Fred.

Fred Estermeyer works for TransGlobal Widgets, and has done all his life. He's hidden away in a little office, way at the back up on the fourteenth floor - and if you ask anybody else what he does, they'll just say he's in … erm … "middle management".

Whatever that means.

In fact, Fred's counting down those final few weeks to the retirement day he's been working towards, for the past forty years.

But - there's recently been talks of a takeover, a company restructuring, new senior management, new junior management and wholesale redundancies.

Now, all of a sudden, Fred has to give a speech. The weekend after next. At the sort of corporate function he's never - ever - been invited to before. The title's laid out for him, in black and white: "Middle Management in the New Millennium."

And Fred has never given a speech before in his whole life.

So why do they want Fred to do it?

He doesn't know, we don't know - but during this program, we're all going to find out.

But first - and most important - let's go to the next track and get that fear factor right out of the way.

TRACK 2: THE FEAR FACTOR

Why are we scared of public speaking? Two reasons.

One, we've never done it before, and the fear of the unknown is very real - and very powerful. So what's the best way of dealing with the unknown? … Easy - get to know it, of course!

Two, we're terrified of looking stupid in front of so many people. Truth is, most of them wouldn't even notice - honest.

Let me give you an example: the very first time I had to stand up and speak to a room full of people, it was my very first day at a new job. That was bad enough already, but then again I was lucky - I didn't have time to be nervous beforehand.

It was just, hey - you - you're doing this morning's presentation. Now. Here's the notes. Go do it.

So there I am, in front of fifty complete strangers I had to persuade to sign up for a course - with notes I had no time to read yet, about a subject I knew nothing about - and then, was I nervous?

Naah - of course not.

I … was … terrified.

As I started reading the notes out word-for-word, I could hear myself stammering, mis-reading, leaving big, long gaps between the point I'd just finished making, and the one that followed …

… and the more mistakes I made, the worse I felt. And the worse I felt, the more I kept on making those mistakes. It had to stop.

And it did.

I walked out of the room, but couldn't find anyone to tell I was quitting. So I just stood there, breathing as deep as I could to get over that ordeal back there. The rush of oxygen calmed me down.

And then, for some unknown reason, I glanced through the rest of those notes, took them in, point by point, and then walked back into that room again. (Well, there actually was a good reason for doing that - I really, really needed the money.)

Two interesting things happened:

First, I apologized for the quality of the presentation up to that time, and everyone - but everyone - looked puzzled, and quite a few wanted to know why I was sorry. They thought it was fine.

So I'm going to emphasize this: even though you think - and feel like - you're screwing things up big time, most of your audience won't … even … notice. Trust me on that.

The other interesting thing was this: I used the rest of those notes just as reminders, instead of a script. I put them into my own words, and loosened up because there was nothing to go wrong, now.

It ended up being fun, just like talking to a roomful of friends. Anyway, to cut a long story short, my new boss was expecting a 75% take-up rate at the end of the presentation, everyone - but everyone - I spoke to that morning signed up.

So if there's only two things you take away from this program, let them be:

One: even if you think you're making the worst job the world of the speech you're making, chances are that most people won't even notice, and two: be … your … self.

Still nervous? No problem. At the end of this program, you won't be. Because we're going to take you step-by-step through the processes of preparing and giving that speech so thoroughly that there won't be any fear of the unknown left.

On the next track, we're going to tell you what you have to find out as soon as you've agreed to stand up there and speak to an audience.

TRACK 3: THE EVENT

What Fred's got to do now - still before starting to write - is establish the tone of the event: is it going to be a corporate party … or is it something more businesslike?

Fred gets in touch with the person responsible for arranging the evening, to see what he can find out about it. She's up on the twenty-second floor of the headquarters building, in a small, quiet office. All Fred can hear as he's waiting to enter is a *scritchscritchscritch* and the slamming of a desk drawer.

Her name is Miss Fox. She says it's being held in the grand ballroom of a Hilton a couple of hours away.

Hilton, huh? Very impressive.

Fred takes a guess at the dress code - business formal? Yep, that's right.

Anybody else been asked to give a talk that night? Well, she says, looking down the list, there's the new CEO, a new senior manager, a couple of new junior managers …

"And me", adds Fred. Right again. And he's scheduled to appear just after the two new junior managers - and right before a break in the proceedings at nine-thirty … After which comes more speeches. And more. And more.

A quick glance at the guest list shows there's a lot of foreign names there. And Fred hasn't heard of any of them.

As the song goes - this ain't no party. This … is a really important occasion.

Forewarned is forearmed.

Fred's already suffering from the fear of the unknown, as far as getting up there to speak is concerned. And as he looks back over his long career with TransGlobal Widgets, he realizes that he's never, ever been to a Hilton before. He's more of the "Holiday Inn" kind of fellow, and the word "Hilton" now sends a little shiver down his spine.

It's time Fred took a look. Two hours getting there, half an hour looking round, two hours back - hey, he's got time enough to check the place out and be back in the office before going-home time.

Let's join him on the next track and see what he needs to find out about … the venue.

TRACK 4: THE VENUE

Fred's car isn't the most dependable one in the world. He knows it's a two-hour drive there, and another two hours back, and since his car's long overdue for a service, before getting into it and driving away, he checks out other ways of getting to the Hilton.

For example, there's a regular commuter flight he could take; there's a pretty good rail service - when it runs - and if all else fails, there's always the good old Greyhound to fall back on. He checks all three timetables, adds in an hour to get to the Hilton itself, and finds out he's got enough backup if his car won't start.

It's a straightforward route starting from TransGlobal Widgets: out into the city, then into the suburbs, a half-hour of driving through nowhere, back into some more suburbs, into the city again, straight to the Hilton carpark and from there, into the lobby.

It's just as he'd imagined it - too grand for him, and very, very hushed. He sits down on one of the plush sofas there, and absorbs the atmosphere for a time. All the while, he's grateful that he's had the chance to come here beforehand … because otherwise the culture shock would have been much too much for him come the night of his speech.

When he's plucked up enough courage to go to the front desk and ask about the TransGlobal Widgets evening in the Grand Ballroom, he finds out a few interesting things:

One … is that there's over two thousand guests that night.

Two … is that his name isn't even on the seating plan, so he's not going to get any dinner, and he's got to wait in the wings before giving his speech.

Three … He's got to come into the hotel round the back.

Four … he's got to have a security pass before he gets through the back entrance, and Miss Fox has to arrange it.

Five … there's no way he can afford to spend the night in a room there after his speech, but gosh, there's a Holiday Inn just a few blocks away.

And, six … yes, Fred can go into the Grand Ballroom and look around, if he's prepared to wait a few minutes for the floor manager.

The Grand Ballroom itself is bigger than the lobby. As soon as Fred is ushered past the heavy curtain and through one section of a twenty-foot-wide folding panelled door, he stops, blinks twice and tries to take the whole scene in.

A sea of white linen disappears into the distance, until it reaches the bare wooden dancefloor that must be a hundred feet across, and right at the far end, Fred can just make out a tiny stage - if he peers hard enough.

And that's where he's going to speak from.

The floor manager's not surprised at Fred looking a little lost in the ballroom - he's seen it all before, and knows just what to tell him, because he's pretty sure that Fred wouldn't even know what to ask.

He explains the seating arrangements: senior management are going to be right in front by the dancefloor, in tables of ten. Junior management will be behind them, in tables of twenty … and one hundred workers lucky enough to be invited will be seated on those long benches, right at the back of the room.

To continue, speakers such as yourself, sir, will be standing at that podium down there, where a single spotlight will shine on sir as sir speaks, to enable the audience to concentrate on every single word sir is saying.

Yes, amplification will be provided, yes, there will be an adjustable microphone, yes, we have most other equipment needed for a speaking engagement, including overhead projectors … and they will be operated by a specially-trained member of the staff, by previous arrangement only.

Should sir wish to bring any exhibits and equipment of sir's own, sir, a trolley is available, and likewise some storage space until sir needs to set up.

There is, of course, a small lounge where refreshments and light meals are available before sir takes the stage …

What's that, sir? No, we don't usually permit speakers to go anywhere near the podium until the function itself, but if sir would like to wait a few minutes for the assistant floor manager, I'm sure he would be absolutely delighted to accommodate sir.

The assistant floor manager eventually beckons him down past the benches, past the big tables, past the small tables onto the dancefloor, up the steps and onto what turns out to be a very large podium. There's plenty of room up there for blackboards and other props, as well as enough powerpoints at the back to power a small city.

Right - we've covered two of the three most important things to consider before even starting to think about the speech. Let's move on to the last - and most significant - aspect of public speaking …

… the audience.

See you on the next track.

TRACK 5: THE AUDIENCE

It's a long drive back to the headquarters of TransGlobal Widgets. It gives Fred time for thinking, and he's got a lot of thinking to do.

He's got to find out as much about the people he's going to talk to that night as he possibly can …

He's got to establish the real reason he's been asked to speak to them …

… And he's got to make sure that whatever he's going to say, they're going to understand every single word.

The following day, Fred knocks on Miss Fox's door again. Can he take another look at the guest list, and maybe find out a bit more about who's on it? Miss Fox hands over a heavy bound document - it's all in there, she says, and as the door closes behind him, he hears a desk drawer opening and that *scritchscritchscritch* again.

The guest list is impressive. CEO's usually found in national head offices from Azerbaijan to Zanzibar … senior management from across the continent, strategic planning consultants from across the country, junior management across the state and one hundred lucky workers, randomly selected, from the local factory.

Senior management, outside consultants, junior management and the workforce.

But …

No middle management … just Fred.

He stops the car, gets out and walks away with that idea for a while.

Once back in the driving seat, he thinks again, this time a tad more analytically.

He's got to talk to:

Rich people

Not-quite-so-rich people

People who aren't rich at all

He's got to talk to:

Educated people

Not quite-so-educated people (but still smarter than him)

People who've dropped out of high school

He's got to talk to:

People who speak English fluently, with excellent vocabularies

People who speak English fluently, but with more limited vocabularies

People who don't have English as a mother tongue

He's got to talk to:

People who work with their minds for a salary

People who work with their minds for a fee

People who work with their hands for a living

As he starts driving back in through the suburbs again, Fred comes to a conclusion: he's got to make whatever point it is in the simplest language possible for the factory hands and the foreign guests …

… he's got to decide whether he's going to entertain his audience, inform them … or to convince them to take a specific course of action …

… and he's got to decide, once he's got their fullest attention - just what it is he's going to say. And with a title like "Middle Management in the New Millennium", he could say just about anything. Which might not be a bad thing.

So now, let's move on to the next track, and see how Fred prepares to write his speech.

TRACK 6: PREPARING TO WRITE

It's quiet back at home. Fred's wife is out, his dinner is in the oven, and the kids … well, who knows where the kids are. He's got other things to think about. He's popped a cool one, put his feet up and as the thoughts come to him, he scribbles them into a notebook he's going to use only for his speech ideas.

He's going to keep it with him, day and night, because as soon as another idea appears, he's going to write it down straight away, whether he thinks it's useful or not … and then forget about it for a while.

He's looking forward to this, because the more ideas he gets, the better. They might not make much sense at the time, but who knows where they're going to lead?

The following night, Fred's back on his sofa again, feet up and scribbling. He's got a lot of notes now, and a rough idea of the way his speech is going to go.

He's either going to inform his audience, persuade them to take another point of view … or get them to take some kind of action. Or even, maybe all three.

Whatever Fred's going to do, we're going to find out how he does it on the next three tracks.

You coming with me?

TRACK 7: INFORMING YOUR AUDIENCE

Let's take a little break now, and think about what Fred's up against. Like I said just now, Fred can either inform his audience, persuade them to take a different point of view, or get them to take some kind of action.

So let's look at each of these in turn, starting with informing an audience.

Simplicity is the key here: If Fred wants his audience to remember what he's said, he's got to make it as easy for them as he can.

How? He's got to arrange his ideas in a logical sequence …

… number those ideas as he speaks …

… Strengthen those ideas - either with handouts, exhibits, overhead projectors, blackboards, whiteboards and any other visual methods he can use to reinforce his words …

… He's got to keep the language as simple as possible, and not just because some of the guests there won't have English as a mother tongue …

… And he's got to really be on the ball come time for the Question-and-Answer session.

In short, tell it straight, tell it simple, and tell it in words and pictures …

… like they used to say on that old cop show, "just the facts, ma'am, just the facts".

That's informing an audience.

But if Fred wants to persuade the guests to adopt a different point of view, or even to get them to go and do something they wouldn't otherwise have done, he's got to work harder at his speech - a lot harder.

Let's go to the next track and see what it takes to persuade a group of people to change their thinking.

TRACK 8: PERSUADING YOUR AUDIENCE

Now if Fred wants to persuade all two thousand people there that night to adopt a different point of view, first off, he's got to let them know - in no uncertain terms - that he himself believes - passionately, fervently and enthusiastically in that point of view.

He's got to let them know, too, that he's got respect for his audience, only wants the best for them, and that this new viewpoint can only benefit them in many, many ways.

And he's got to get them to think "yes" at the start of his speech, so it's easier for them to think "YES!" at the end of it.

And how's he going to do that?

By asking questions. Questions that can't possibly have any answer except "yes".

Three of those at the beginning will prime Fred's audience and put them in the frame of mind to answer "YES!" to his final question. (We'll be looking at why three is the best number a little later on.)

For a rundown on telling an audience to go do something, let's move on to the next track.

TRACK 9: INSTRUCTING YOUR AUDIENCE

If Fred's going to get all those two thousand people to go do something, he's got to take four steps.

First, he's got to put across the main idea by describing an example as vividly as he can. He can't use a chalkboard like he would if he was putting plain facts across. He's got to paint pictures in his audience's mind, so he's got to use details, details, details … and more details:

He needs to describe the setting of his example, using who, what, where, when, why, what the weather was like, descriptions of the people involved - and anything that his audience can imagine -

…so by the time Fred's finished putting across that main idea, everyone there can see it clearly in their mind's eye.

Next, he's going to have to tell his audience what action he wants them to take about that example, and why they need to do it. He's only going to use one reason, but it's got to be a powerful one - one that will benefit everybody there that night, and he's got to tell them how it'll benefit them. And that benefit has to relate directly to the example Fred used to start his speech.

And finally, Fred's got to tell his audience exactly how to take that action. He's got to tell them as clearly and simply as he can, and he's got to make sure everybody's clear about what he wants them to do.

So now, Fred's got three options: he can either give his audience information, persuade them to change their point of view, or tell them they need to go out and do something.

Which option is Fred going to take? We'll have to wait and see, but for now, let's go to the next track and find out how he's going to get all those ideas he's come up with and turn them into a speech everyone's going to remember.

TRACK 10: GETTING YOUR IDEAS DOWN ON PAPER

Fred's idea notebook is pretty well full. There's no possible way he's going to use all those ideas - in fact, he's probably going to lose 90 to 95 percent of them … but he's also going to end up keeping the very best 5 to 10 percent and use those.

But … how does he know which ideas to ditch, and which ideas to keep?

Right now, this is where the process of speechwriting really starts. And the first single sentence Fred absolutely must write down - so he can keep all his ideas on track - is this:

I am giving this speech because …

What I want to say is this …

… and what I want the audience to go away remembering is …

And as soon as Fred fills in those blanks, he's got himself a mini mission statement. He can look through the ideas he's noted down, keep them if they match up with those blanks he's filled in, or keep the ones that don't, to one side - just in case they come in useful later on.

A speech - like a good story - has a beginning, a middle and an end. And a good speech, like a good story, has a short beginning that drags the audience right in … a middle that keeps them listening … and a short - but ultimately satisfying - ending that works.

The beginning should take up ten percent of Fred's speaking time. The end should take up another ten percent. Or, in practical terms, one minute each. The body of Fred's speech should take up the other eight minutes, and that - you might be surprised to learn - is where Fred's going to start first.

He's going to make a maximum of three main points in the body of his speech. He's going to make three sub-points to reinforce each main point (you see how often the number three keeps turning up here? Don't worry, we'll get to why it does soon enough) …

… so in total, he's got to find nine ideas to support three main points.

And then, once those ideas and points are in order, Fred can write a snappy opening and an effective closing around them.

So let's move on to the next track and see how Fred does with the body of his speech.

TRACK 11: HOW TO ORGANISE YOUR SPEECH

Remember Fred had to write a single sentence - I am giving this speech because … What I want to say is this … and what I want the audience to go away remembering is … ?

It's time for him to fill in those blanks.

"Middle Management in the New Millennium", eh? Well, from the clues that Fred's picked up …

… it looks like there ain't gonna be any middle management in the new millennium. Not at TransGlobal Widgets, anyway.

Which means, Fred's out of a job, his retirement benefits go out the window and life become a nightmare, just when he doesn't need it to.

So Fred's mission statement sentence runs as follows:

I am giving this speech because … my job is on the line and I want to keep it

… and …

What I want to say is this … middle management is absolutely essential to the running of the company

… and …

What I want them to go away remembering is this … if you get rid of middle management, the company goes down the tubes - taking you with it.

So Fred has to do three things here:

Prove to his audience that middle management does a good job

Persuade them to change their view that middle management is redundant these days

… and …

Instruct them to go back to their office afterwards and treat their middle managers with more respect.

Tall order? Maybe. Let's see how Fred deals with it on the following tracks.

TRACK 12: GETTING A GOOD RESPONSE TO THE OPENING OF YOUR SPEECH

First off, if he's going to get any credibility, Fred has to create a common ground - he's got to make those two thousand guests feel like he's one of them. It could be their common background, the fact that everybody - including and especially Fred - works for TransGlobal Widgets.

He's also got to watch what he's saying: If he uses the words "You" or "They" or "Them", he's never going to sound to the audience like he's one of "Us". So he's going to use "We", or "Us".

And when people are interested in "Us", they're more willing to listen.

So Fred's got to be "One of us" right from the start. And he's got to pull all of "Us" into his speech at the same time.

What's the best way of doing that? He's got to open his speech with a bang. Or start it by making everybody laugh. Or ask a question and let the audience answer it in their own minds. He could use a quotation and follow through with that. Or he could begin with a drama-packed example.

But one thing Fred has to remember is that however he opens his speech, it's got to have some relevance to the way he closes it.

And how should Fred close his speech? Let's find out on the next track.

TRACK 13: GETTING A GOOD RESPONSE TO THE CLOSING OF YOUR SPEECH

Like I said on the previous track, however Fred closes his speech has to relate to the opening somehow - you could consider it "closing the circle", as it were.

His closing also has to summarize the whole of his speech in as few words as possible.

It's got to make Fred's audience feel good about everything he's said beforehand - and - if Fred's trying to get them to go and do something, it's got to be the final call to action.

It's the one part of his speech that's going to stay with the guests longest, so Fred's got to make it as memorable as he can, and if that wasn't enough …

… It's also got to be the shortest part of his talk.

Another tall order? You bet.

But now, you should be seeing that with the right preparation - especially that mission statement sentence Fred write earlier - things fall into place much easier.

Let's move on to the next track and find out how much easier.

TRACK 14: PUTTING IT ALL TOGETHER

Like I said before, Fred's got to make a maximum of three main points in the body of his speech. He's going to make three sub-points to reinforce each main point …

… so in total, he's got to find nine ideas to support three main points.

And, according to his mission statement sentence, those main points are:

Fred is giving this speech because his job is on the line and he wants to keep it until he retires

… and …

What he wants to say is that middle management is absolutely essential to the running of the company

… and …

What he wants them to go away remembering is that if the big boys there that night get rid of middle management, the company goes down the tubes - taking everybody with it, and the higher they are up the corporate ladder, the harder they'll fall.

So from all the notes he's written, Fred has to:

Find one point to prove to his audience that middle management does a good job …

… another to persuade them to change their view that middle management is redundant these days …

… and …

… one final point that tell them to go back to their offices afterwards and treat their middle managers with more respect.

And he's got to back up each of those points with three sub-points each. (Yeah, yeah, we'll get to why three is such an ideal number shortly, OK?)

Checking through his notes, Fred pulls out the best example of middle management doing a good job, and finds three sub points to back up that example.

Then he finds the best example of middle management not being a redundant concept these days, and three sub-points to back it up.

And now he finds the best way of telling everybody there to go back to work and treat middle management with more respect with three final sub-points:

So now he's got the basic framework together - the skeleton of his speech, if you will, Fred can now flesh it out with the right words, make those words more powerful and give his whole speech some real muscle.

Just how he's going to do that is on the next track. See you there.

TRACK 15: MAKING YOUR WORDS MORE POWERFUL

On this track, we're going to look at a few tricks of the speechwriter's trade, including - as I've promised before - why three is a magic number.

So first, let's start with Repetition:

Repeating a word in the middle of a sentence, like "We will never, never, never surrender" hammers home the word "Never". You'll never, never, never see anyone saying that and waving a white flag.

Repeating a phrase at the beginning of sentences that follow each other stirs up emotions. Try this, for example: "He said he would never surrender. He said he didn't have a white flag … and he said that he'd never wave that white flag." Just from the tone of those three sentences, you know for a fact that whoever he was did what he said he wouldn't do. And that the speaker's not happy with that.

Now, let's look at Alliteration:

By slowing down your speech and repeating words that start with the same sound, or even syllable - there's a handy example for you - you draw attention to those words … and the thought behind them.

How about … Quotations? They're going to add weight to anything you say, as long as they're in agreement with the point you're making. And the more well-known the person you're quoting, the more authority you're going to give that point.

But then again, if you're not certain everyone in the audience has heard of the person you're quoting, it's safer to establish his credentials first, as in "I'm going to read you an extract from a book called "Never Surrender" by General Robert T Motors. For those of you who've never heard of him, General Motors had an illustrious military career, starting … blablabla …" … so everyone now knows that the good general really knew what he was talking about.

Then there's … Dialogue: The two armies faced each other across the battlefield. General Hamed El Ektrik called on General Robert T Motors to surrender. General Motors said he would never surrender. General El Ektrik then said …. (yawn).

Now, how can we liven that one up? Let's try:

The two armies faced each other across the battlefield. "Surrender!" shouted General El Ektrik. "Never!" replied General Motors, "We will never, never, never surrender!"

A bit more dramatic, eh?

But then again, how's this? Let's add some details to that last sentence, and see how well we can paint pictures in your listeners' minds.

"11:27am, Sunday July 16th. The two huge armies face each other across the battlefield in silence. All you can hear is the sighing of a gentle desert breeze. All you can feel is the dry heat from the cloudless sky above, and the bright white sand below … and the pre-battle dryness at the back of your throat."

Any better?

And then, of course, there's always … humor.

“11:27am, Sunday July 16th. The two huge armies face each other across the battlefield in silence. All you can hear is the sighing of a gentle desert breeze. All you can feel is the dry heat from the cloudless sky above, and the bright white sand below … and the pre-battle dryness at the back of your throat.”

"Surrender!" shouts General El Ektrik. "Never!" replies General Motors, "We will never, never, never surrender!"

Across the white sand, soon to be soaked by blood shed by the brave, drifts another voice:

"Hammi! Robbie! You guys want some lemonade? It's in the kitchen for you!"

The two five-year-old generals leap out of the sandpit, sending their toy soldiers flying, and run to the kitchen - all thoughts of the Great Battle forgotten in favor of a nice, cold drink.

OK, so that wasn't hysterically funny, but it does give you some idea of how humor works with repetition: the first time you say something, it sets up a pattern. The second time the audience hears it, it reinforces that pattern.

Now, the third time they start to hear it, there's two options:

The first is if you're going to say exactly the same thing for a third and final time, the pattern reinforces itself, adding momentum, energy and emotion to those words, to hammer them home in the listener's mind - and that's the Rule of Three, by the way - …

But then again, if you start the third repetition and then add something that comes right out of left field, like Mommy's voice drifting across the battlefield, it completely interrupts the pattern you've already set up …

… and surprises your audience so much that they've got to laugh to deal with that surprise.

Now, if you are going to try and inject a little humor into your speech, for heaven's sake be careful. Don't - for example - ever, ever *ever* tell the audience first. Why? If you start off with "Well, here's something really funny I heard the other day … " there goes the surprise element, for a start.

And there's always the chance that some people could find your concept of … erm … "funny" kind of distasteful. It's a very personal thing, humor, so use it with care.

TRACK 16: REVISING YOUR SPEECH

You've seen it on TV. You may even have heard it on radio. What? The wrong way to give a speech: your favorite Member of Congress stands up, pulls out his glasses and a folded sheet of paper, and reads it - word for word. Ho hum. That's not a speech - that's just reading words. He doesn't bring his personality into what he's saying, he can't make eye contact with anyone, and besides, even if he could, they'd all be looking at the sheet of paper he's holding anyway.

But that doesn't mean you shouldn't write your speech out in full. You should. You need to get the timing right, you need to put your manuscript away for a couple of days and forget about it (if you've got the time) and then, when you get back to it, you'll be reading it from the audience's point of view.

Let's get back to Fred, now. It's been a couple of days since he created the skeleton of his speech, with a little bit of flesh and muscle on it.

The points he wants to make are, once again:

One: Middle management does a good job

Two: Middle management is not a redundant concept these days

… and …

Three: When everybody goes back to work, they should treat their middle managers with respect.

Mmm … Fred's glad he's left it alone for a while. It's not that he's unhappy with what he's originally written, but the past couple of days when he wasn't thinking about his speech has given his subconscious time to mull things over and now, when he looks at what he's written, he can see how to do it better.

Now with a title like "Middle Management in the New Millennium" he's still got the chance to say what he wants to say, but what happens if he changes his point order? How much more powerful does this sound?

Try this:

One: We don't have to throw something that's tried and tested out of the window just because it's a new millennium.

Two: Tried and tested? Yes - middle management is made up of people with years of experience, who can talk to both senior and junior management - and here are three benefits of that

Three: So if you want to throw something out just because the year you write on a check has changed a bit more than normal, you're making a big mistake, and we know what happens to companies that make big mistakes.

Better?

And then, of course, Fred has to hunt through his original notes to find three different examples to back up each of those points. Not a problem there - he's still got them to hand.

And, two hours later at the word processor, Fred's written a speech with … I was going to say balls, but, you might find that offensive, so I won't.

He's done the word count. Remember, Fred's got ten minutes to make his speech. And at an average of 120 words a minute, that's twelve hundred words he can use to put his point across. And with one minute for a killer opening to grab his audience's … minds hard, and another minute right at the end to give their … minds one final, effective twist, he's got a thousand words - and eight minutes to give them a good, long hard squeeze.

But Fred’s discovered he needs less than those thousand words for the body of his speech. Does he try and find another hundred words? Does he, heck. Short and sharp is the order of the day. And that's much more memorable that someone who goes over his speaking time, leaving the organizers looking at their watches and everyone else there staring into their drinks.

And now, Fred's going to take the whole of that short, sharp speech, and transfer it from his wordprocessor to six-inch by four-inch cards. Small enough to fit in his pocket. Small enough to stay out of sight of the audience when he's up there in front of them …

… but big enough for him to read what on them.

And what's on them?

On each card, there's one single main heading. In big writing. It's one of the points Fred's going to make. Underneath are the three sub-points and examples Fred needs to back it up.

Fred isn't going to read out loud from them. No way. He's going to use them as reminders of what to say, so he can say it - and I'm going to emphasize this - in … his … own … words. He's not going to be reading from a script. He's going to be speaking from his heart.

Fred numbers those cards, so they'll be in order on the big night. And, just in case he loses one set, he makes up an identical set - as they say in Ireland - to be sure, to be sure.

And now, using those cards, he starts to rehearse his speech. Let's see how he does that on the next track.

TRACK 17: REHEARSING YOUR SPEECH (AND DELIVERY TECHNIQUES)

It's Monday night. Five days to go before Fred's big speech. His wife is out again, his dinner's still in the oven, and, as for the kids once more, who knows? Fred's not worried about any of that. In fact, Fred's not worried at all - he's happy there's nobody at home, because he's standing in front of a cassette recorder, checking his note cards, and rehearsing, rehearsing, rehearsing.

He's playing with his speech. Trying out different intonations, putting emphasis on different parts, using his voice like he's never used it before …

… and then listening to himself.

It doesn't sound like his voice on tape. It never does when you're listening to yourself. And it doesn't sound like Fred speaking normally. And it sure doesn't sound like he's reading from a script.

Why not?

Fred's using techniques that public speakers use all the time.

First off, he's using … … … the pause. It focuses everybody's attention on what comes next. Lemme read that back again: first off, he's using … … … the pause. See how you find yourself waiting during that pause?

[Silence for a couple of seconds]

Pausing also gives an audience time to take in what you've just said, as well. See what I mean?

And, while we're still on the subject, what makes you sound better to your listeners? Lots of "umms", loads of "errs" and many, many "y'knows" … or just a couple of seconds of silence before you start speaking again?

Because Fred's checked out the layout at the Hilton, he knows there's going to be a microphone to speak into there. So he knows he's going to move it away from his face and speak over it - across the top, not into it.

What he also knows is that if you're going to start raising your voice to make a point, it's going to distort, so if he needs to speak louder, he's going to have to pull away from it.

And if he's going to emphasize a point by lowering his voice, he's going to slow down his speaking speed and get close to the mike to compensate.

He's talking as he would to just one other person - a friendly sort of conversation, one from the heart …

… and that's just the kind of tone he's going to use on Saturday night.

Let's fast-forward to Saturday afternoon on the next track. See you there ...

TRACK 18: THE BIG DAY: ARRIVING AT THE VENUE

It's five-thirty now. Fred's speech is timetabled for nine-twenty. He's just finished filling up his gas tank, and checking his tires, air and water. The car's ready, but he's packed timetables for alternative means of transport like planes, trains and buses, just in case.

His best suit came back from the cleaners yesterday, and is packed flat in the boot, with his shirt, tie, belt and a pair of his best shoes.

His cellphone's charged up to the max. He's got water for the trip and a light snack for the break he's going to take halfway through, because he's not going to arrive tired and frazzled. He's got two copies of his note cards on the passenger seat, next to him, together with the security pass he needs.

His booking for tonight at the Holiday Inn is confirmed.

There's nothing else for Fred to worry about, so now all he has to do is get to the Hilton. And now is the right time to start off.

Let's cut to eight o'clock, as Fred pulls calmly up to the parking lot behind the hotel, as close as he can to the back entrance. A guy in a blue suit runs round from the front of the building and bangs his briefcase on the corner. It flies open, spewing pages and pages of what looks like typewritten script.

Blue suit guy glances at his watch before running frantically round collecting those pages - all except for one that floats leisurely upwards, away across the parking lot and over the headlights on the busy road beyond.

Fred stretches contentedly, and wiggles his toes in his comfortable driving shoes.

Blue suit guy slams his briefcase shut three times before he can lock it, and runs towards the back entrance, where he's stopped by a security guard. Fred picks up

the two sets of note cards, pockets them and opens up the boot. He can hear shouting in the distance.

Something about a pass?

As Fred nods a casual greeting to the security guard and holds out his pass, Blue Suit Guy is yelling frantically into his cellphone. He doesn't seem to care that whoever it is in the middle of dinner. As Fred gets waved through, the words "a speech in two minutes" echoes down the corridor behind him.

Now he's at the venue, the first thing Fred should do is let Miss Fox know he's arrived for two reasons. One, it means there's one less thing for her to worry about, and two, she can tell him about any unexpected change of plans.

But instead of being pleased to see him, Miss Fox just puts a beautifully-manicured hand over her cellphone and nods him towards the waiting lounge before resuming what appears to be a somewhat heated conversation.

'S'funny, when this whole speech business started, Fred thought that he'd be quaking in his best shoes right now. But he's not. He's had a relaxed drive, a break halfway through - when he looked over his note cards once more, even though he knows them off by heart - but Fred's not bothered. He's got well over an hour to change into his suit, wait in the wings and then - once those butterflies in his stomach settle down - go out there and sock it to 'em.

He's not even worried about those butterflies. He knows that even professional speakers get them just before standing up to speak. In fact, they're more worried if they don't get them.

He's followed the "6P" rule to the letter - Proper Preparation Prevents Pretty Poor Performance.

Fred has prepared properly.

Now all he has to do is give that speech. Let's follow him to the next track to see how he does.

TRACK 19: JUST BEFORE YOU SPEAK

It's eight o'clock. Twenty minutes to go. A round of applause comes from the Grand Ballroom. In the offstage lounge, Fred looks up from his newspaper to see Miss Fox standing in front of him, looking a little agitated.

"Beautiful nails, there, Miss Fox," says Fred.

"Thank you - I've been working on them for the past two weeks. Fred, we have a problem. We're going to have to move you up one on the speaker list, so that means

you're next. In fact, I need you on right now. If that's an issue, I'm sorry, but I don't have a choice."

Fred calmly folds up his paper, stands up, straightens his tie and - stopping only to pick up a glass of water - heads for the stage. He's not particularly thirsty, he just needs that water in case his throat dries up while he's speaking. It's also a great cover in case he loses his way through those note cards he's taking with him - he can pretend to take a drink with one hand, find his way again with the other … and nobody there is going to be any the wiser.

On his way to the stage, he's breathing deeply. Doing that for more than thirty seconds increases the oxygen in his blood, and calms him down.

He's confident, but not overconfident. He's prepared for pretty well any eventuality …

… except the introduction, that runs sort of like this:

Ladies and gentlemen, we have a change in the program. Due to circumstances beyond our control, we're going to have to bring forward our, erm, "comedy act" by a few minutes, so let's have a big hand for "Middle Management in the New Millennium" … Ladies and gentlemen, Mr Fred … Estermeyer!

During this introduction, Fred looks out at the audience and forces the brightest smile he possibly can. And it's a genuine smile. Two thousand people is a lot of people looking at you. Fred counters by looking back out at them all, making eye contact when he can …

… and that lessens the feeling of standing out there all exposed.

He walks slowly - and as confidently as he can - to the lectern, where he pulls out his note cards. He knows exactly what he's going to say and, after an introduction like that, he knows that he's guessed right, because the clues were all there, right from the start.

There was:

The current restructuring going on at TransGlobal Widgets

The guest list

The time he's been allocated to speak

Where he is in the running order

The fact that he's not even been invited to the dinner itself

The fact that any expenses are coming out of his own pocket …

Fred waits for the laughter to die down, takes a sip from his water, and begins, standing as tall as he's ever stood in his life.

And when he finishes his speech to applause and walks towards the edge of the stage, where he can see Blue Suit Guy still shuffling frantically through his typewritten speech script, Fred is walking even taller.

TRACK 20: IN CLOSING

Now, what I'm going to ask you to do is go to the web page that accompanies this program.

There, you're going to find a transcript of the speech Fred gave, complete with notes referring back to what we've just been through together.

You're also going to find subjects we haven't had time to go into here in detail … and much, much more to help you write and deliver the kind of speech that everyone's going to remember for years to come …

… for all the right reasons.

This is [Narrator's name], thanking you for listening to "Public Speaking", and I hope to be talking to you soon on another Drive2Learn program.

Remember: Drive Smart … Drive to learn.

END

English language course script extract: "Around The World"

UNIT 3 – LESSON 1

Draft: Final V3

Writer: Carreck

TITLE: Uh – oh …

Running time – 5:30 (approx)

FRAME	VISUALS MUSIC & SFX	SPEAKER	TEXT	DIALOGUE

Notes: **<u>This lesson is divided into three separate scenes, referred to as 3.1a, 3.1b and 3.1c</u>**

<u>SCENE 3.1a</u>

Setting: **The opulent hallway of the WWTV building, where Anne Taylor Wright is about to interview Phil and Marcia**

Speaking parts: **Anne Taylor Wright, Phil, Marcia**

Synopsis: **While Marcia's playing up to the camera, she gives the game away – the rules say contestants shouldn't be married, but Phil and Marcia are.**

	Phil's playing it cool, but Marcia's playing up to the camera. A cameraman and a soundman hover in the BG, establishing that this is a TV interview.	**Anne:** **Phil:** **Marcia:**		Phil and Marcia, <u>nice</u> to meet you! Nice to meet you, too, Anne. <u>*Very*</u> nice to meet you. What's your last name, Phil?
	Anne and Phil speak naturally, but Marcia's still playing to the camera, flashing very white teeth (maybe one's sparkling?)	**Phil:** **Anne:** **Phil:**		My last name is Crown. And how do you spell that, Phil? C – R – O – W – N.

	Phil and Anne share the same thought balloon – Phil in full chef's outfit, approving of something he's tasting.	**Anne:** **Phil:** **Anne:**		And what do you do, Phil? I'm a cook. Are you a good cook?
	Marcia pats Phil on his belly, grinning at the camera.	**Marcia:** **Phil: (modestly)** **Marcia:**		He's a *very* good cook! Look! Yes, I'm a good cook. You *are* a VERY GOOD COOK!
	Marcia starts butting into the conversation from here on in.	**Anne:** **Phil:** **Marcia:**		And what country are you from, Phil? I'm from Britain. Yes – he's British!
	Anne moves away from Marcia to talk to Phil … … but Marcia still butts in.	**Anne:** **Marcia:** **Anne:**		Are you from the north of Britain, Phil? No, he's from the south of Britain. Which city are you from?
	Anne is becoming more and more fed up with Marcia's interruptions.	**Phil:** **Anne:** **Marcia:**		I'm from London. Is London nice? London is fantastic!
	Anne gets closer to Phil, and emphasizes his name, but Marcia leans against him, stroking his hair.	**Anne:** **Marcia:**		And … *Phil* … how old are you? He's not old. He's only forty.
	Anne tries to agree with Marcia, in an effort to shut her up. Phil raises an eyebrow, in a dirty-minded style.	**Anne:** **Phil:** **Marcia:**		Forty's not old, Marcia. Old for what? No, forty's not old.
	Anne grits her teeth and turns to Marcia.	**Anne:**		And … Marcia – nice to meet you.

		Marcia: **Anne:** **Marcia:** **Anne:** **Marcia:** **Anne:**		Very nice to meet you, too. <u>Where are you from?</u> I'm from California! Which city are you from? I'm from San Francisco. And what's your last name, Marcia?
	Phil leans across, interrupting before Marcia can answer, but Marcia butts in once again. Anne is amazed by this 'co-incidence'.	**Phil:** **Marcia:** **Anne:** **Marcia:**		<u>Her</u> last name is – Crown. I'm Marcia Crown! That's <u>amazing</u>! Your last name is Crown, too? Yes, Phil's my – uh, oh …
	Phil buries his face in his hands, despairing.	**Anne:** **Phil:**		*Are* you her husband, Phil? Yes. Yes … she's my wife. I'm sorry.
	Desperately upset, Marcia tries to console Phil while Anne starts punching number keys on her cellphone.in the BG	**Marcia:**		Oh, Phil, I'm sorry. I'm very sorry.
	Phil wraps his arm around her, trying to soothe her. Anne is now speaking into her cellphone in the BG.	**Phil:** **Marcia:**		That's OK, Mrs Crown. That's OK. You're my wife And you're my husband, Mr Crown!
				SUGGESTED END OF DIALOGUE
				Scene 3.1b follows on next page

Explainer script: ABC Dental

	AUDIO	VIDEO
	Two voiceover artists – one male, one female, both with Australian accents	*"Bob" is a 2D cartoon figure, seen in a variety of static poses to match the audio track*
1	FEMALE VOICE: It's late Sunday night. Bob has a toothache and no dental surgery is answering their phone.	It's dark outside, and indoors Bob is holding one side of his aching face with one hand, and his phone close to his head with the other. He's grimacing with the pain and frustration.
2	MALE VOICE: All he gets is "We'll call you back when we're open".	Bob is still holding his phone, as in the previous scene, but this time it's got cartoon lines coming from it to match the answering machine message ... and Bob looks even more pained and frustrated.
3	FEMALE VOICE: That's no use when you're in pain and you need someone to talk to ...	
4	MALE VOICE: ... Just like Bob.	
5	FEMALE VOICE: But what if it's after hours – or the weekend? You'll have to wait, won't you? ...	Bob is sitting at a table, looking pained, drumming his fingers, while outside it's getting lighter.
6	MALE VOICE: ... Just like Bob.	
7	FEMALE VOICE: Then of course, if you do get an emergency appointment, there'll be nowhere to park nearby, so you've got parking costs and a long walk before you get to the surgery	Still holding his face, Bob is walking away from his parked car. A single cloud appears above him and rains – no, pours a torrent of water - all over him.
8	MALE VOICE: And then chances are you'll have to pay more than you're expecting - just because it's an emergency.	A dental receptionist stands behind her desk, hand held out while Bob's reaching into his wallet. Above him is a cartoon question mark and a cartoon exclamation mark.
9	FEMALE VOICE: But now there's ABC Dental	Exterior shot of an ABC Dental branch.
10	MALE VOICE: Where there's always somebody ready to take your call, day or night	Same background as scene #1, but this time Bob looks a little happier as he holds his face and speaks into his phone.

11	FEMALE VOICE: Or you can go online and book yourself an appointment there and then	Same background as scene #1, but this time Bob looks a little happier as he holds his face with one hand, and types at his laptop with the other.
12	MALE VOICE: We're open weekdays, weekends, and even public holidays	
13	FEMALE VOICE: And with complimentary free parking at both our branches ...	Shot of Sydney map showing both Westfield and Bondi Junction.
14	MALE VOICE: ... At Westfield and Bondi Junction	
15	FEMALE VOICE: As well as a price list posted on our website ...	Shot of a computer screen showing just the top of the online pricelist.
16	MALE VOICE: ...That we stick to ...	
17	FEMALE VOICE: ... So you should come to ABC Dental and whatever your needs, we'll make sure you're a happy bunny ...	A very happy Bob is shaking hands with the dentist who's just sorted out his toothache.
18	BOTH VOICES: ... Just like Bob!	

Multimedia course script extract: “NLP”

What is it that makes a successful salesperson so successful?

In so many cases, it’s their use of neurolinguistic programming, otherwise known as NLP.

In short, NLP is the ability to talk people into a trance - at which point a salesperson can take advantage of your suggestibility.

It first starts with building rapport, because people *like* people who are *like them*.

One well established technique of building rapport, is through mirroring the other person’s actions, and matching what they have to say.

Once rapport has been *built*, the expert salesperson will take things a little deeper, to understand how your mind works: are you a visual person, auditory... kinaesthetic and how do you process logic?

In other words, when you imagine things, do you *see* them... *hear* them... or *feel* them?

This comes back to mirroring and matching: as soon as the salesperson picks up on whether you see, hear, or feel things in your imagination, they change the way they speak, so that they, too, appear to see, hear or feel things in their imagination.

That makes them someone who is *like you...* and, therefore, someone you would *like*.

---Pause---

Having *built* rapport, and established how your mind works, you'll then find that the salesperson will use all kinds of other techniques, to influence you to buy from them.

Repetition, for example, is *one* method: the salesperson will say the same things several times over, but always in a slightly different way.

It's particularly effective because we tend to concentrate more on what we're about to say, than on what the other person is saying to us.

And so repeating the key message over and over again *maximizes* the chances of that message getting through.

Word pictures, especially when introduced by the word "imagine", allow our imaginations to kick in, and a successful salesperson will introduce the appropriate mental pictures, in quick succession, to take us to a trance state where we can be easily manipulated.

Simple words and phrases in addition to "imagine", that can put you into a buying trance, include "find yourself" … and "if you were to ...".

And those trance-inducing keywords are reinforced by the salesperson's tone of voice, intonations, inflections and emphasis.

---Pause---

Try *this* for size: what kind of effect does this statement have on you: "Imagine how happy your boss would be if you start using this service", *(Note: this should be read in a clipped, matter-of-fact tone).*

Now let's say the same thing again, but adding a little emphasis here and there: "Imagine … how haaaaapy your boss would be … if you … start using this service". *(Note: a definite emphasis on "haaaapy", and a gentle, persuasive emphasis on "Start using this service").*

Or, how about: "If you were to use this service you'll find yourself having extra time to get all those other things done. Imagine how good you'll feel when you've got everything finished". *(Note: clipped, matter of fact tone here, too, please.)*

Compare that to: "If you were to use this service … you'll find yourself … having extra time … to get all those other things done. Imagine … how good you'll feel … when you've got everything finished". *(Note: ham this one up - have fun!)*

Another technique involves finding out how you did something similar, in the past.

For example, if the salesperson has the objective of getting you to give the go-ahead for a project, chances are that they'll be asking you about similar projects you've given the go-ahead for in the past.

They'll be looking for details of every step you went through, and as you recount the process, you'll find yourself slipping into a trance state where, once more, you'll be very suggestible.

The salesperson will assume that this is your usual, standard buying pattern, and will tailor everything they say, from there on, in to match that buying pattern.

Another technique is called "*future pacing*", where the salesperson probes until they understand your hopes, dreams and desires … and then piggybacks what they're selling onto those hopes, dreams and dreams.

---Pause---

And then, of course, there are metaphors and stories.

Stories, in fact, are possibly some of the most powerful weapons in the salesperson's armoury -- after all, we've been conditioned to listen to stories from the time we were children, at bedtime, to adulthood - when we go off to the movies.

And, of course, there's always the television.

And if the salesperson can convert the story into a powerful metaphor, they can bypass your conscious resistance, and embed commands, before referring to that particular subject shortly afterwards.

One story scenario could be when the salesperson tells you how much money a competitor is saving, by using the service on offer, but they almost didn't buy it, because they thought the price was too high.

This way, the salesperson has established, *covertly*, that although what's on offer comes at a high price, it will save you money in the long-term.

It's definitely worth looking into NLP and how it can be used to influence you in a sales situation.

But then again, what's to stop you learning how to use NLP yourself, so you can turn that same sales situation … to *your* advantage?

PowerPoint script: “Report a Trolley”

Report a Trolley

1. 32 million people shop in UK supermarkets every week

2. And the bigger the trolley, the more shopping goes into it

3. UK supermarkets have more than a million trolleys between them

4. But however sophisticated trolley management systems can be, far too many of them disappear

5. It's estimated that over fifteen thousand trolleys are taken from supermarkets each year in the UK alone …

6. … Many of them never to return

7. Abandoned trolleys are unsightly - and they're a danger to the environment

8. If they're dumped in rivers or lakes, they harm wildlife and increase flood risk

9. And replacing them isn't cheap: millions of pounds are spent every year collecting and repairing trolleys ... and replacing the ones beyond repair

10. The quicker an abandoned trolley can be brought back the less it's going to cost to repair - and that's why Report A Trolley helps supermarkets keep repair bills to a minimum, while being seen to actively care for the environment

11. Report A Trolley? It's the snappy app that tells supermarkets where to find their abandoned trolleys right away

12. It’s so easy – you just take a snap of an abandoned trolley, and the app automatically puts that photo online and tells supermarkets where to collect the trolley from

13. Visitors to the Report A Trolley website can check out and comment on all the photos there and just like other social media, award them "likes"

14. But unlike other social media Report A Trolley offers participants the chance to earn all kinds of rewards: for the coolest photo ... the most active contributor ... and there’s regular prize draws, too

15. Report A Trolley is a fun online community

16. Report A Trolley is good for the environment

17. Report A Trolley is good for a supermarket’s image
18. And Report a Trolley keeps a supermarket’s running costs down

Promotional video script: Multimedia training programme

MALE: If you're looking to buy goods and services for your organisation in the most efficient and effective way, but you're not sure how - or even if you **do** know, but just would rather follow a simple step-by-step process to make that purchase, then you need GET IT.

FEMALE: If you've made purchases before, but later found out you didn't get exactly what you wanted ... or perhaps felt all along that you weren't paying the right price ...

MALE: …or just felt disappointed in the way you handled the whole process, then you probably got the deal you deserved ...

FEMALE: … and you deserve better, don't you?

MALE: There's always a lot at stake when you're buying complex or critical services for your organisation, and GET IT takes the risk out of the entire purchasing process.

FEMALE: Not only that, but GET IT makes buying simple products and services more cost-effective …

MALE: … for example, how much could you save when you have several suppliers competing for your business, each willing to undercut the others when it comes to pricing?

MALE: GET IT takes the guesswork out of the entire supplier selection process - from the long list ...

FEMALE: … to the short list ...

MALE: … to the kind of contract you should draw up with your chosen supplier ...

FEMALE: … how to ensure you're getting the optimum value from that supplier, throughout the duration of the contract ...

MALE: … and what happens once that contract draws to a close - for whatever reason.

MALE: In short, GET IT is your one-stop buying solution. It couldn't be more practical: you're shown what to do, every step of the way ... and why you should be doing it in the first place.

FEMALE: And creating the right documentation couldn't be easier - with downloadable, fill-in-the-form templates ... so instead of taking days to collate everything you need, to create the documents you require, you can do all that - in just a matter of minutes.

MALE: With audio and video clips to reinforce the comprehensive onscreen content, GET IT is immersive and engaging, making the learning process easier than ever before ... and with its intuitive interface, it's easy to return to any section, when you're looking for specific information or instructions on your desktop computer...

FEMALE: … or, since it’s perfectly suited for your tablet, you can return to GET IT any time, away from the office, if you just want to refresh your memory.

MALE: And GET IT responds to your purchasing needs - whatever they are: for simple products, you'll be guided through fewer sections, so you get the best deal as fast as possible... while for critical products and services, your pathway to that perfect purchase will be more detailed, and therefore more thorough ... and so, more effective.

FEMALE: GET IT is a four-part programme, where first, you determine the relative criticality of your intended purchase, so you're taken down the appropriate route in the second section - "Find It". There, you're guided to define exactly what you're looking for ... and discover the available buying options open to you.

MALE: In the next section - "Get It" - you'll be shown how to go to market, negotiate the best deal, and draw up the most appropriate contract with your chosen supplier.

FEMALE: And in the final section - "Keep It" - you'll learn how to get the best performance and value from your supplier - while keeping any kind of risk to an absolute minimum.

MALE: Remember how it felt when you were struggling through your first ever purchase?

FEMALE: Now imagine how you feel when your next purchase goes as smooth as silk, after you've used GET IT for the first time ...

MALE: …and how much easier you'll find the whole process, every single time afterwards.

FEMALE: And how do you get, GET IT? We can host it for you ... or it could be customised to your specifications, and added to your own in-house learning management system.

MALE: So to find out more about GET IT, click on the link and discover how it can help you buy goods and services in the most efficient and effective way, because you really do get the deal you deserve …

FEMALE: … and you deserve the best, don't you?

Promo script: “Pouring Pounds”

What's happening?

It's a cascade of cash!

It's ... Pouring Pounds!

Pouring Pounds?

That's money you *save* every day ...

That's money you *make* every day ...

That's money for you - every single day of your life.

That's Pouring Pounds.

You shop online, right?

You buy from household names, right?

You want to pay less every time you shop?

You want cash back every time you buy?

Well, that's what Pouring Pounds is all about - cash back, from more than 2000 online shops.

Shops like ... Apple, Argos, Boots, BT, eBay, Expedia, Hotels.com, Karen Millen, LastMinute.com, Marks and Spencer, Virgin and many, many more.

And they're all ... Pouring Pounds - straight back into your bank account.

There's no fees, no hidden charges - just money coming back to you every time you shop online.

And that's real cash - no points to collect, no vouchers to redeem ... just real honest-to-goodness money.

Anywhere from [X]% to [Y]% - just for shopping with those stores through Pouring Pounds.

So where does all this money come from, then?

Simple - we introduce you to those online stores.

They pay us referral fees - out of their advertising budgets - for making those introductions.

We pass most of those fees back to you ...

... Pouring Pounds straight back into your bank account.

And that's the money you *save* every day.

But what about the money you *make* every day?

Just as *we* get paid to introduce you to all those online stores ...

... *You* get paid to introduce people to Pouring Pounds.

How?

And how much?

When you join Pouring Pounds, you get a unique referral link to make those introductions.

You can send it via email ... or you can post it to your Facebook profile.

You can Tweet it ... Shout it ... Digg it ... put it on a t-shirt ... paint it on your pet ... whatever works best for you.

Let's say you introduce a friend to us through your referral link.

OK, now let's say your friend earns £200 cashback over a year.

We pour £20 of that £200 straight back into your bank account.

That's right - ten percent of your friend's cashback - it's our way of thanking you for referring them.

And you've got more than one friend, haven't you?

You've also got family.

You've got people you work with.

You've got all kinds of people you see every day.

And they'd all appreciate some of their online shopping pounds poured back into their bank account, wouldn't they?

And you'd appreciate getting ten percent of those pounds, wouldn't you?

And that's what you'd get - from every single person you introduce to Pouring Pounds ...

... Ten percent of all the cashback every one of them earns ...

... Every single day of your life!

And that's the money you'd *make* every day.

Without lifting a finger.

Easy money?

You can't get much easier than that, can you?

And if you're raising funds for your local school, your club, a charity or any kind of good cause, Pouring Pounds does all the work for you.

Just use your referral link to spread the word around supporters to help them save money every day ...

... And watch those pounds come pouring in!

There's more to Pouring Pounds than just easy money ...

You can also take part in competitions and win fabulous prizes, each and every month!

So if you're looking to help your friends, your family and everyone else you know save money ...

... And helping yourself to all those pounds pouring back - before someone else does ...

... Click on the "Join Now" button below ...

... Get ready to save money every time you shop online ...

... And enjoy the easiest money you're ever going to make in your life!

A cascade of cash ...

... That's Pouring Pounds!

Review script: Lynx^2 Hearing Aid

Frame	Audio	Notes
1	Hello ... I'm Linda and I'm here to tell you about the Lynx Squared hearing aid system from Resound ...	Actor sitting at kitchen table, smartphone visible beside her
2	... one of the biggest and most innovative hearing solution providers, since 1943 ...	
3	... and here's one of mine.	Reaches into hair to remove one previously invisible hearing aid
4	It's waterproof, durable, practically invisible ...	Taps it on the tabletop
5	... and so comfortable to wear.	Replaces hearing aid, again, it's invisible
6	But that's what you'd expect from any hearing aid system, isn't it?	
7	So what makes the Lynx Squared so special?	
8	In technical terms, it's got a dual-core chip, meaning it's the fastest hearing-aid platform in the world.	
9	And in not-so-technical terms, each hearing aid exchanges information with the other so I can tell exactly where any sound is coming from – above, below, to the side, in front ... *and especially* ... behind me.	
10	But the Lynx Squared system can also receive signals from pretty well any kind of audio device, so I can watch my favourite movies on the TV or on my tablet ... or listen to my favourite music ...	
11	... just like through a set of top-of-the-range stereo headphones, but without all those wires.	
12	And, of course, it's not limited to music and movies – excuse me just one second.	Smartphone screen lights up to show it's ringing
13	Hello, darling – I'm a bit busy right now. Call you back in a couple of minutes, all right? Bye.	She turns away from the camera and picks up the call, showing how easy it is to do so.
14	And again, in technical terms, the Lynx Squared system is the world's first Bluetooth Smart hearing aid ...	She disconnects and turns back to the camera.

15	... and that means I can use my smartphone to create the ideal hearing settings for any kind of location ...	
16	... but what's even better is its geotagging feature, so the Lynx Squared remembers where I was when I created those settings ...	
17	... and the next time I go back there, it remembers those settings and switches them on automatically,	
18	So now with my Lynx Squared I don't have to waste time fiddling with my hearing aids everywhere I go ... I can concentrate on conversations without getting tired	
19	... I know where every single sound is coming from ...	
20	... I can listen to what I really want to hear ...	
21	... and that's what it's all about, really, isn't it?	
22	Now if you'll excuse me, I have a call to make ...	End as she begins the call.

Speech script: “A Future for Nuclear Power?”

Is there a future for nuclear power after the recent events in Japan?

There is a story about a statistician who was scared of flying, and especially of terrorism on a plane.

He worked out that the odds of there being a bomb on a plane were… one in 86.5 million…

However, the odds of there being TWO bombs on a plane were far less… just one in 6.4 BILLION.

And that’s why, whenever HE travelled, he always took one bomb onto the plane himself…

I tell this story in order to make a serious point, which is that we tend to be very bad at calculating risks.

And even the supposed experts sometimes aren’t much better.

One of the few things that terrifies people more than flying is the prospect of being attacked by a shark.

And who can blame them after the tragic case last week of the British tourist killed by a shark in the Seychelles?

It's very fresh in everybody's mind.

Few people, on the other hand, worry that much about being killed by lightning. Yet, it’s 70 times more likely that someone will be killed by lightning than by a shark.

But we don't get to hear of people being killed by lightning all that often.

In short, we tend to be very bad at assessing risks.

And we tend to make those risks out to be much worse than they really are when - like that shark attack - they're fresh in our minds.

Or, as Dr Johnson once said: "Fear is implanted in us as a preservative from evil but its duty, like that of the passions, is not to overbear reason but to assist it."

And one of the most emotive issues that - in Dr Johnson’s words - overbears many people's reason, is the recent accident at Fukushima.

It continues to cause a worldwide reaction of fear towards nuclear power - in no small part because that accident is still fresh in our minds.

And this, today, is what people all over the world are afraid of:

Before the incident at Fukushima 442 nuclear reactors, according to the IAEA and World Nuclear Association, were online generating 372 gigawatts, or approximately 14% of the world's electricity ...

... and that number was due to double by the year 2025.

China, for example, has 25 nuclear power reactors under construction, with plans to build many more.

OECD (Organisation for Economic Co-operation and Development) countries produce more than 80% of the world's nuclear electricity.

And here in the UK, at the moment nuclear generation accounts for about 18% of our electricity supply, compared with 76% in France.

But there is an increasing need for more and more power generation.

According to the IEA, global energy needs to increase by 50% by 2030, mostly in the developing world, and here's one reason why: 40% of the Indian population do not have any access to electricity whatsoever.

And electricity is essential for any kind of proper quality of life.

On March 11th this year, a 9.0 magnitude earthquake shut down nuclear reactors number 1, 2 and 3 at the Fukushima Daiichi power plant.

Reactors 4, 5 and 6 were not operating at the time.

That earthquake was five times stronger than the reactors had been designed to withstand.

One hour later, a 14-metre tsunami wave breached the seawall that had been designed to hold off waves just over the height of that wave.

Within the power plant, three cores melted down within the first three days, while cooling systems failed in the used fuel storage pools, causing that fuel to overheat.

Today, the official situation at Fukushima is that water is being pumped into reactors 1, 2 and 3.

That water becomes highly radioactive and accumulates in basements of the buildings.

There is, however, a lessened risk of that water spilling over and out of those basement pits.

Reactor number one has reached a temperature of below 100 degrees, while reactors 2 and 3 are gradually cooling down towards the hundred-degree mark.

Unit 4 is now stabilised and the current radiation at the plant boundary is back to "within normal operating limits”.

Of course there's been a knee-jerk reaction to events at Fukushima.

Italy has banned nuclear power

Germany has announced ten of their aging reactors will not be given leave to extend their operating life by 12 years as previously expected, and has decided to close all its reactors by 2022.

Switzerland quickly suspended the approval process for three new plants.

China has said it will review its programme in the aftermath of Fukushima and has frozen all new approvals for new nuclear power plants.

In light of this, the International Energy Agency has halved its estimate of additional nuclear generating capacity to be built by 2035.

Russia, though, says it sees no reason to stop work on ten reactors that are in development.

Accidents do happen in the nuclear industry - as in every other industry.

There have been 99 recorded accidents at nuclear power plants, 56 of which have taken place in the USA. And there have been fatalities among nuclear plant workers.

Between 1970 and 1992, 39 nuclear plant workers have died.

However, in that same time period:

6,400 coal power plant workers died

1,200 natural gas power plant workers and members of the general public died, and all those deaths were directly attributable to those natural gas power plants.

Hydroelectric power plants were directly responsible for the deaths of 4,000 members of the general public.

In addition to that, coal power plants are responsible for the lung diseases that kill 24,000 Americans each year ... and for the fatal heart attacks that kill a further 40,000 people annually.

So yes there is a risk to nuclear power, but considerably less in terms of human lives than from other power sources

But it’s all dependant on defining the concept of risk and the idea of seeing risk and benefit as opposite ends of a see-saw.

And indeed there is a risk, for which a solution does need to be found.

Were you aware, for example, that over 9,000 tons of high and intermediate level radioactive waste are being stored at the Sellafield nuclear plant in Cumbria?

You may also be interested to know that according to Scientific American, the average coal power plant emits more than 100 times radiation per year than a

comparatively sized nuclear power plant, in the form of toxic coal waste known as fly ash.

But what of alternatives to nuclear power?

There's only a finite supply of fossil fuels, so nuclear naysayers proclaim the advantages of renewable energy like solar power and wind turbines.

The British Wind Energy Association (BWEA) says wind projects representing a 10th of the UK's electricity needs from on and offshore projects are either being commissioned or are due to enter the planning system over the next 12 months.

But that, at least for the UK, is going to be too little, too late.

EU directives are forcing firms to cut their sulphur emissions, according to Keith Parker, Chief Executive of the Nuclear Industry Association. This will result in problems with electrical generation capacity, he says, starting in the year 2015, as nuclear and coal-fired stations come out of use.

And those renewable energy sources won't be able to replace that lost capacity.

This means the major generation will be carried out by power stations fired by gas - 80% of which will need to be imported by 2020, he argues.

"That", he says, "Should ring some alarm bells with politicians and consumers that we are relying on foreign sources - such as Russia, the Middle East and North Africa - for our fuel."

When our emergent energy crisis becomes more evident, the public will have to get over its general fear of nuclear power, whether it should or should not.

And that fear is caused, in the main, by the image painted by the media and our experience of nuclear power generation within our lifetimes.

For example, Dr. Yaron Danon, a professor of nuclear engineering at Rensselaer Polytechnic Institute, is waiting to see whether Fukushima will have the same effect on young people that previous nuclear accidents had on prior generations.

"It's interesting to see how young people will react to this, the ones who don't remember Chernobyl or Three-Mile Island," Danon says. "Will they say we shouldn't build or will they try to design better reactors?"

Perhaps we can sum that up by referring to a comment posted on a news story about Fukushima, by a 16-year old boy: ""My parents, who did live through those meltdowns [Chernobyl and Three Mile Island] are rather against it. Apparently, I'm looking at the improvements that will obviously have been made, while they're looking at the past disasters. "

And in light of those past disasters and recent improvements, it's important to remember that the next generation of nuclear reactors are designed to prevent exactly what went wrong at the 40-year-old Fukushima Daiichi plant.

And that means keeping those reactors cool under any circumstances, including those in which man-made or natural disaster knocks out the usual cooling methods.

For example, Westinghouse's new AP1000 nuclear generator packs a battery of passive systems that use natural air flow, gravity, and other natural phenomena to remove pumps and valves from the equation.

If the plant begins to overheat these measures will automatically cool the core for up to three days with no external intervention whatsoever.

A further generation of reactors - so-called Generation IV reactors - already exist on paper and explore the possibilities of advanced cooling systems and other technologies that could make nuclear plants even more productive and safer.

So because, as the IEA has stated, global energy needs to increase by 50% by 2030, mainly in the developing world, so, for example, those 40% of the population of India can start enjoying the benefits of access to electricity ...

... and because - thanks to EU sulphur emission directives - UK coal-powered and nuclear powered generators will be coming offline and we will be facing blackout misery starting in the year 2015 ...

... and because there simply won't be enough renewable energy sources in place and operational in time to prevent power outages and their consequences around the country ...

... There will be a future for nuclear power generation - at least for the foreseeable future.

I'd like to conclude with the thought that our statistician at the beginning of my talk, like so many other people are doing now when it comes to nuclear power, had concentrated his focus and energy on entirely the wrong aspect of his flight.

Far too many people are focussing on the potential (and I stress the word potential) dangers of nuclear power as shown by recent events at Fukushima as opposed to concentrating on the much wider benefits.

That's because unlike those lethal lightning strikes we so seldom hear about ...

... but like that recent shark attack ...

... it's still very fresh in all our minds,

And if our statistician had looked into the much wider aspects of his travelling by air, he would very quickly have discovered that by far the most dangerous part of any flight is, of course, the drive to the airport.

Thank you.

Back to Table of Contents

Short pieces

Ski resorts

Mountago.com offers short listings of ski destinations that I'd now really, really like to visit.

Luxury yachts

Simpsonmarine.com offers short listings of luxury yachts that I'd now really, really like to own.

Better

Kingswayinsurance.com was planning on creating a breakaway insurance service with "Better" in the name, and wanted the word "Better" defined. Once they're up and running, they might give me a staff discount for insuring my upcoming ski holidays and the luxury yachts I have on order. Maybe.

Ski resorts

Champéry

On the Swiss side of the Portes du Soleil region, Champéry looks the part of a rustic village, with classic chalets. There are links to Avoriaz on the French side, and with the snow being more reliable over there, it's worth the trip.

It's a quiet, fairly relaxed resort with just a few bars and fewer nightclubs, some 3-star and 2-star hotels and quite a few places to stay that aren't classified, together with some fairly upmarket apartments.

On the Swiss side of the slopes, you've got 34 lifts linking you to 100km of piste. The entire Portes du Soleil region has over 190 lifts giving access to 650km of piste made up of 13% green, 40% blue, 37% red and 10% black, with 800 snowmaking guns.

The lifts, though, aren't the fastest in the Alps, and you could find yourself waiting in line for the cable car back at the end of the day.

Boarders should definitely make the trip to the Superpark at Les Crosets and some of the great parks around Avoriaz.

It’s not great for learners, since the ski school slopes are short and steep, and some of the blue runs feel like reds.

Davos

If you're more of an urban person, you'll feel right at home in Davos, where you'd be hard-pressed to find a single chalet among more than 40 hotels and the apartment buildings

However, there's more to a snow holiday than staying in chocolate-box scenery - there's the snow itself. With 320km of well-groomed piste (blue 23%, red 42% and black 35%) there's something for everyone, wherever their skill level.

Transport is good from Davos to the two main local ski centres, Dorf and Platz. For beginners, a funicular railway will take you from Dorf to Parsenn (but don't try skiing back to town from there - the piste is a black!).

For more advanced skiers and boarders, Platz has a cablecar to take you to Jakobshorn, home of one of Europe's biggest super-pipes at Jatz Park and some decently-priced boarder-friendly hotels.

For off-piste, try the two long runs down from the top of Jakobshorn, each with fabulous restaurants waiting for you at the end.

And if you're into celebrity spotting, you might want to head over to nearby Klosters - it's one of the Parsenn's super-runs (think 10-12km) and who’s to say who you'll see once you get there?

Grindelwald

If you like the idea of staying in a village in the shadow of the north face of the Eiger, then Grindelwald, even though there's very little in the way of midwinter sun, is the place for you.

Out on the slopes, you've got the choice of heading high up to the Jungfrau region, with 213km of piste (33% blue, 49% red and 18% black), with 40% snowmaking facilities. Or you could head to the lower slopes of First, Männlichen and Kleine Scheidegg, with 161km of piste and 65% snowmaking.

Wherever you're headed, though, you might want to bring along something to read while on the main access lifts ... or waiting for the train ... or queuing for the gondola because leaving Grindelwald can be a slow process.

For boarders, there's a lot of freeride terrain near the top of First, as well as the White Elements Pro Park. For toboggan fans, there's the world's longest toboggan run starting a bit of a walk away from the First gondola, but well worth the two-and-a-half-hour tramp. Or there’s the 800m First Flyer zipwire -for a downhill run with a difference - and it's free with a ski pass.

Klosters

Sharing its slopes with more modern, but less-attractive Davos, you might think Klosters is a resort for royalty and celebrities, but not you. You couldn't be more wrong, because you'll be given a royal welcome at any of the three and four-star hotels in this traditional alpine village.

Down at the railway station, you might have a bit of a wait for the cable car that takes you to the Parsenn area, with its magnificent 10-12km super-runs back into town. But if you're looking for an area with a decent boardercross and excellent for intermediate skiers, then take the gondola at nearby Klosters Dorf up to Madrisa.

There, you've got lift-served off-piste that doesn't get skied out too quickly, and an 8.5km toboggan run to Saas.

For the under-sixes, adventure park Madrisa Land offers free entry, while local ski schools will take kids from age three upwards.

With 320km of well-groomed piste (blue: 23%, red: 42% and black: 35%) and 40% snowmaking, the whole area is good for all skill levels, but be warned: Madrisa can close earlier than anywhere else.

On the bright side, that gives you time to get to any of the excellent restaurants back in the village before everybody else.

Laax

Sharing one of Switzerland's biggest ski areas with nearby Flims, Laax is making a big effort to attract the younger market during winter months, with music festivals, terrain parks and half-pipes

For confirmed urbanites, Laax offers familiar concrete-built accommodation, while just a short distance away, Laax Dorf is a more traditional, lakeside Alpine Village.

To many, Laax is just a chairlift to heaven - freestyler heaven, that is: with four parks in the Crap Sogn Gion area alone providing a challenge for everyone from beginner to advanced. And if you're not even a beginner yet, Laax itself is home to the Freestyle Academy - and it's indoors, too.

To get to Crap Sogn Gion, though, be prepared for a seriously long cable car ride. If you're aiming to go much higher, like to the glacier or La Siala, keep an eye on the wind at higher levels: if it's too strong, upper lifts will close, meaning the lower ones will get busier.

But with 220km of piste in the area (blues: 29%, reds: 32% and blacks: 39%), many of them long, fast and varied, as well as good off-piste at La Siala and Casson, those high winds shouldn't prevent you enjoying a great day on the slopes.

Mürren

Accessible only from Stechelberg by cable car or Lauterbrunnen by cable car and train, Mürren is a small but classic resort village. There's little in the way of local transport, so getting back at the end of the day needs a bit of planning beforehand.

The three main slope areas are reachable by quad chair or funicular. But higher up, there's Birg, from where you can take the cable car up to Schilthorn and its famous revolving restaurant, and then enjoy the black run back down to village level.

When the lower slopes aren't brilliant, Birg can still have packed powder, and you'll find fabulous off-piste down from there and nearby Schiltgrat. Freeriders without a lot of experience might find it a little too steep for comfort, though.

In total, twelve lifts give you access to 54km of piste (blue: 33%, red: 49% and black: 18%, and if you're going with people who'd prefer to spend their time off the slopes, they can enjoy the newly-renovated sports centre, with pool, ice rink and spa facilities, as well as paragliding, a toboggan run down to the village ... and lots of prepared trails for walkers.

Nendaz

Less well-known and definitely less expensive than Verbier and other 4 Valleys resorts, Nendaz is a bit on the sprawling side, meaning there's more traffic among the very few hotels and hundreds of apartments and self-catering chalets.

A gondola takes you to the top of the local slopes where you can enjoy one of the long, gently red and blue runs back to the resort.

If you want to go further afield a draglift and cable car will take you to Plan du Fou, the start of a red run down to Siviez where there are links down to Verbier without snowmaking, so you could find the runs closed

Terrain parks for both beginner and advanced have slides, kickers and a box.

Local off-piste is good, as is the terrain above nearby Tortin, just above Siviez, where you'll find some nice long runs.

If you're with beginners and intermediates, though, it could be better to take the bus to and from Siviez because there's a black on the route back.

There is snowmaking in parts, but the higher runs tend to get a lot of sun on them.

Nightlife can be anything from a piano bar to clubs staying open until 4am.

Saas-Fee

Guaranteed snow? Absolutely! Saas-Fee offers the highest of high Alpine skiing, and a family-friendly village base to return to at the end of the day.

And the slopes are fairly family-friendly, too, but because of the extreme height of the top lift station some people might want to stop and catch their breath before moving off - the air is noticeably thinner up there.

Getting up the other slopes could either involve fast lifts or some of the many T-bars.

The main slopes in the Felskinn area are accessible by gondola or cable car, and from there the underground funicular takes you to Allalin, home of the world's highest revolving restaurant.

Terrain parks keep changing shape and location: the layout of the big Morenia park can change pretty well overnight, while the beginner park down by the nursery slopes offers plenty of jumps and rails ... and then moves up to the nearby glacier in the summer, which is off-limits for off-piste because of serious crevasse danger.

With over 50 hotels in the area and lots of apartments you won't be stuck for somewhere to stay, and if bad weather closes the slopes, you could always explore the world's largest ice cave nearby.

St Moritz

St Moritz is divided by a lake into St Moritz Bad – for serious skiers, and St Moritz Dorf – for serious shoppers.

The funicular from Dorf - or the cable car from Bad - takes you up to Corviglia's fast chairs and well-groomed reds - so easy you could mistake them for blues.

You'll find excellent off-piste above Marguns and Diavolezza (take a guide because of the crevasses) and most of the area is pretty well perfect for intermediates.

Beginners will enjoy the wide nursery slopes at Celerina, but the blue runs tend to have tricky bits.

Boarders will just love the freeride terrain on Corvatsch and Diavolezza (freeride tours available). Parks worth a visit are the one on Corviglia, while the Engadinsnow Park hosts the World Snowboard Tour when it passes through.

Off the slopes and on the lake, there's cricket, horseracing, greyhound racing, showjumping and polo - at least until the spring thaws start.

Accommodation, as you'd expect, includes many 5, 4 and 3-star hotels, apartments and even a Club Med.

Après ski ranges from chill-out settings … to piano bars … to deafening music … to pricey discos where the dress code is jacket and tie.

Verbier

Of all the resorts in the 4 Valleys region, Verbier is the most cosmopolitan, the most lively ... and the most expensive.

But then again, it does have some of the best off-piste in the world, even if you may well need a guide.

A gondola from the north-west of the village to will take you to Savoleyres, with its open sunny slopes on one side, and long runs through the woods on the other.

Or the gondola from the south-east takes you to Les Ruinettes, from where steep off-piste fans can take a chairlift and cable car to Mont-Gelé for some of that best off-piste.

For intermediates, there are some nice and varied slopes around Les Ruinettes, but they can get very crowded because it's not a huge area. Savoleyres might be more suitable, with better snow and fewer visitors.

For expert/extreme boarders, Verbier is just perfect, with its powder and cliffs, but beginners and new intermediates will probably find much of the area too much of a challenge.

On a practical note, even though the piste signposting is much better than it used to be, you'll still need a magnifying glass to read the piste map.

Veysonnaz

Two hours from Geneva airport (or a more practical twenty minutes from Sion), Veysonnaz has 450 apartments and around 150 chalets, plus a couple of 3-star hotels

Perfect for people whose idea of nightlife doesn't involve decibels until dawn, it's ideal for families - both on and off the slopes.

The nursery slopes above nearby Nendaz offer a brilliant introduction to snow sports, while the immaculately-groomed pistes present just the right amount of challenge for intermediates, who might then decide to visit other slopes in the 4 Valleys area … or even sample the excellent snow up on the glacier.

Fabulous off-piste and twelve black runs should keep experts happy, and there nothing to stop you heading across to Verbier for some of the best off-piste in the world – that's if you're not going for some serious downhill speed on the World Cup Piste de l'Ours, or heli-skiing at Wildhorn or the Pigne d'Arolla.

Boarders should check out the kickers and half-pipe at Mont Fort and La Chaux.

For an alternative to the usual evening activities, you may want to enjoy torchlight skiing (check availability and make reservations at the tourist office) or if you're there at the right time, an evening of full moon skiing.

Luxury yachts

The Swan 60 – cruising with class

From Finnish luxury sailing yacht producer Nautor comes the Swan 60, another of the high-performance cruising and racing models in their famous Swan series.

With a choice of transom styles and keel drafts, the Swan 60 is as versatile on the outside as it is well-appointed on the inside, offering a walk-around deck and a large cockpit providing not just protection from the elements but also a dedicated sunbathing area.

Below decks, the Swan 60 ably shows off the skills of renowned design team German Frers, with plenty of natural light from hull windows and coachroof portholes making the interior big, bright and - thanks to traditional woodworking detail throughout - beautiful.

The large, comfortable and uncluttered saloon has more than enough room to entertain, and guests have a choice of two separate cabins, each with its own private en-suite shower and WC, while the stateroom in the bow gives the impression of being aboard a much larger – and equally luxurious - vessel.

The Swan 60 is ideal for leisurely cruising, or even racing – in complete comfort, of course.

… and …

The Azimut 48 – combining style, safety and comfort

The words "Italian" and "style" go so well together - especially when talking about Azimut - the world's number one producer of yachts over 80 '.

As always, comfort, elegance and safety are at the forefront of any Azimut yacht design, and combining high technology and sheer beauty to create an unparalleled yachting experience, the Azimut 48 is no exception.

Boasting a six-seater dinette - complete with integrated barbecue hotplate - and a perfect sunbathing spot, the spacious flybridge is designed not just for comfort, but also for safety, providing a clear view forward for complete control over mooring manoeuvres.

It also offers complete protection to the wide cockpit, with its four-seater divan and a stern locker spacious enough to be converted into a crew cabin - complete with its own private WC.

The 15 square metre saloon is bright and open, with more than enough space to accommodate up to eight people. From there, a stairway provides access to the lower deck, where three twin-bed cabins, plus two bathroom/showers accommodate guests in comfort, while the unique design of the bow creates extra space in the master cabin.

Better

Bet·ter

/’betər/

You can't get a word that's much better than "Better".

It's one of the best words in the English language because not only is it an adjective, it's an adverb, a noun and a verb.

But what is better?

It's a favourable comparison.

And it's an improvement on a previous condition.

Like evolution.

Evolution will never stop - the human race will just keep on getting better and better.

You might have heard of French psychologist Emile Coué, who changed thousands of lives for the better with his autosuggestion phrase "Every day, in every way, I'm getting better and better". And that's what we're doing - getting better and better. Every day. In every way.

We're never going to say we're the best, because something better will always come along - just like the land speed record, which stood at 3 mph in 1813 and right now, it's faster than the speed of sound. But they’re working on doing better than that.

It's a great feeling when you know you've done better.

And that's what we're doing all the time - finding better solutions to your business insurance problems.

We're feeling great about what we've done so far.

And we’ll always be working on doing better. Because we're just ... Better.

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Training materials

Answer booklet extract: Computer training course

I didn't write the questions, but I did write the answers for Tektra.com, for whom I ran computer classes in training centres all over the UK. I then found myself pretending I was a student while looking for intellectual property infringements in those same training centres which Tektra had subsequently handed over to colleges - until I got recognised one rainy afternoon in Sevenoaks. But that's another story.

Multimedia course text extracts: "Negotiation" and "Risk"

There's an audio script for that massive multimedia course for CorporateBrainz.com included in the script section here. Here are a couple of examples of the text side of that course.

Answer booklet extract: Computer training course

Session 3

Recap

1) From the Menu bar, choose File, Open 3 ½ Floppy (A:), Juice, click on Open.

2) To edit the cells one at a time, make each one the active cell and press F2 to edit the contents.

   Otherwise select the cells to be edited and press the Delete key.

3) Select the cells containing numbers.

   From the menu bar choose Format, Cells, and click on the Number tab.

   Now select Number from the Category menu, Decimal places = 0, click OK.

4) Select the TOTAL row. From the menu bar choose Format, Row, Height, enter “16”, click OK.

5) From the Menu bar, choose File, Save, click Save.

6) From the Menu bar, choose File, Close.

7) BODMAS:

   Brackets (to enclose calculations)
   Of (fractions)
   Division
   Multiplication
   Addition
   Subtraction

Consolidation

1) From the Menu bar, choose File, Open 3 ½ Floppy (A:), Beverages, click on Open.

2) Select the cell in the row marked TOTAL in the column headed TEA.

   Click on AutoSum (Σ), press Enter.

3) Select the cell in the row marked TOTAL in the column headed TEA.

From the Menu bar choose Edit, Copy.

Select the next three cells to the right and press Enter.

4) Select the cell in the column marked TOTAL on the row for Monday.

Click on AutoSum (Σ), press Enter.

5) Select the cell in the column marked TOTAL on the row for Monday.

From the menu bar choose Edit, Copy.

Select the next four cells below and press Enter.

6) Select the cell in the column marked AVERAGE on the row for Monday.

Click on AVERAGE from the function list and then OK.

7) Select the cell in the column marked AVERAGE on the row for Monday.

Click on Edit, Copy. Select the next four cells below and press Enter.

8) Type “% MARK UP”.

9) Type “RETAIL SALES VALUE”.

10) Select those two rows, place your mouse pointer at the right edge of the furthest right column header cell, where it will change to a double-headed arrow. Double-click.

11) Select the % MARK UP column. From the menu bar choose Format, Cells. Click on the Number tab. Click on Percentage, Decimal places = 0, click OK.

12) Enter 10 as the % Mark-up for each of the days.

13) Select the cell in the column marked RETAIL SALES VALUE on the row for Monday.

In it, type “=” and select the cell containing Monday’s Total.

The cell address appears in the RETAIL SALES VALUE cell for Monday.

Now type “*”, select the cell containing Monday’s %age markup and press Enter.

To make the information in that column clearer, from the Menu bar choose Format, Cells, Currency, Decimal places=2 and click on OK.

14) Select the cell in the column marked RETAIL SALES VALUE on the row for Monday.

From the menu bar choose Edit, Copy.

Select the next four cells below and press Enter.

You'll notice that not only is the formula copied down the column, but also the cell format.

15) From the Menu bar, choose File, Save, click Save, and then choose File, Close.

Session 4

Recap

1) "Relative cell reference" means the part in a formula in a spreadsheet that refers to the position of another cell in relation to the one with the formula in it.

For example, if your formula needs to refer to the cell next to it, you can copy that formula all the way down the spreadsheet – and as long as there's something in the cell next to the one containing the copied formula, that formula will work.

On the other hand, if you want to create a formula that needs to refer to one specific cell in the spreadsheet, you'll need to create an "absolute cell reference" (See question 3 below.)

2) b.

3) c.

4) Select the data range you want to sort.

Click on Data, Sort.

If you've got more than one column of data to sort, choose which column needs to be the primary sort column (select it by Header Row if it's got one, otherwise choose the column from the drop-down menu).

"Ascending" means in alphabetical/numeric order.

"Descending" means in reverse alphabetical/numeric order.

Consolidation

1 – 4) Your design (including formulas) should look something like this:

Employee Timesheet					
Name of Employee	*(Employee name here)*				
Department	*(Department name here)*				
Start Date	*(Start Date here)*				
WEEKDAY	**HOURS AM**	**HOURS PM**	**TOTAL HOURS**	**NORMAL HOURS**	**OVERTIME**
Monday	*Format = hh:mm (From the Menu bar choose Format Cells, Custom, hh:mm.) Type hh:mm and copy that to all the other cells in this range.* *For "Total Hours" add Hours AM to Hours PM. Normal hours = 8 or below. Overtime = anything over 8 hours.*				
Tuesday					
Wednesday					
Thursday					
Friday					
Saturday *(All hours = overtime)*					
Weekly Totals					
No of Hours Worked	*=sum(total hours)*				
Hours Overtime	*=sum(overtime)*				
Hourly Rate	*7.00*				
Overtime Rate	*Hourly rate * 1.5*				
Total Pay	*Add (sum(total hours*Hourly Rate) to (sum(Hours Overtime)*Overtime Rate)*				

You may find that Landscape is the better orientation.

Session 5

Recap

1) From the Menu bar, choose File, Open, 3 ½ Floppy (A:), Timesheet, Open

2) Fit the spreadsheet onto one page by choosing File from the Menu bar, then Page Setup. Select Fit to 1 page wide by 1 page tall in the Scaling section and click on OK.

3) For cells referring to hours and minutes, select them (use the Crtl key method described in Session 2) then from the Menu bar choose Format, Cells, Custom, hh:mm. Click OK.

   Now type in "00:00 into one of those cells and copy it into all the others.

For cells referring to payment, select them and then from the Menu bar choose Format, Cells, Currency, Decimal places = 2.

4) From the Menu bar, choose File, Save and then File, Close.

Consolidation

1) From the Menu bar, choose File, Open, 3 ½ Floppy (A:), Timesheet, Open.

2) Select the cells to have borders around them using the Crtl key method.

From the Menu bar choose Format, Cells and then the Border tab.

Then click on Outline and Inside.

3) From the Menu bar, choose File, Properties.

For title, type “Weekly Timesheet”.

For author, type your name.

Some keywords could be: “rate”, “hours”, “overtime”, “Employee”, “Department” etc. Separate each keyword by a semi-colon.

4) Refer to the illustration in your Recap and Consolidation booklet.

5) Refer to the illustration in your Recap and Consolidation booklet.

6) To check that your formulas are working correctly, change Laura’s hours and see if the weekly totals change.

7) If the totals don’t change, then make sure they refer to all the cells in the rows headed by the days of the week.

8) From the Menu bar, choose File, Page Setup, Sheet.

Make sure the Gridlines box doesn’t have a cross in it.

Check the Print Preview to make sure it’s OK.

If it’s fine, click on Print and then OK.

If it needs to be changed, click on Close and make those changes.

9) From the Menu bar, choose File, Save as, 3 ½ Floppy (A:), File name should be Laura, click on Save.

10) From the Menu bar, choose File, Close.

Session 6

Recap

1) Entering test data ensures that formulas work properly.

2) From the Menu bar, choose Tools, Options.

   Then click on the View tab and click in the Gridlines box under Window options box to remove the tick there.

3) Open the workbook.

   From the Menu bar, choose File, Properties and click on the Summary tab.

   Enter the relevant details, click OK and save the file.

4) Select the cells where the heading should go, and then click on the Merge and Centre button (illustration to be provided).

   Now type in the heading.

5) Select the cells where the text should be formatted.

   From the Menu bar choose, Format, Cells and click on the Alignment tab.

   Click on the red triangle on the Orientation box and drag it to make the text slant.

Consolidation

1) d.

2) At the top of the page, in three sections: left, center and right.

3) Select the range you want to print.

   Click on File, Print and choose Selection in the Print What box.

   Then click OK.

4) c.

Session 7

Recap

1) If you only need to print one section of a worksheet whenever you're working on it, you can set that section as a print area and it will be the only part of the worksheet that prints.

2) Crtl and the left accent key above the Tab key (`).

3) From the Menu bar, choose File, Page Setup and click on the Sheet tab.

   Click on the red arrow icon in the Rows to repeat at top section.

   You'll see the worksheet again, so select the rows you want to show at the top of each printed page.

   Now click on the red arrow icon again and repeat the process to set the columns you want to show on the left of each printed page.

4) From the Menu bar, choose File, Page Setup and click on the Page tab.

   In the Scaling section, you can either adjust the size of the spreadsheet by reducing or enlarging it by percentage, or you can specify how many pages to print it onto by using the Fit to option.

5) Page orientation can either be portrait (where the short edge of the paper is at the top) or landscape (where the long edge of the paper is at the top).

   To specify which one to use, From the Menu bar, choose File, Page Setup and click on the Page tab and choose Portrait or Landscape in the Orientation section.

Consolidation

1) From the Menu bar, choose File, New, Workbook.

2) Refer to the illustration in the Recap and Consolidation booklet.

3) Select all the entries in the Mark column.

   From the Menu bar, choose Data, Validation and the Settings tab.

   Select Whole Number from the Allow drop-down menu.

   Select between from the Data menu.

   Enter "1" in the Minimum field, and "100" in the Maximum field.

Click on the Input Message tab and give the message a title of your choice, type “Must be between 1 and 100” in the Input message field and click OK.

4) Select the cell next to MARK and type RESULT.

   In the cell below, insert this formula: =IF(D3>=65,”PASS”,” “) and copy that formula down for all the other exam candidates.

5) From the Menu bar, choose File, Save as, 3 ½ Floppy (A:), File name should be EXAMS, click on Save.

   Now from the Menu bar, choose File, Print and click on OK.

Session 8

Recap

1) When you format cells to validate data automatically, those cells can only accept the right kind of data to make the spreadsheet work properly.

   By showing a message as well you reduce the chances of the wrong kind of data being input in the first place.

2) b.

3) A message appears telling you it’s not a valid entry.

4) If a specified cell contains a given value, then show the first message. If it doesn’t, show the second message.

5) You can stop people accidentally wiping out (or deliberately changing) complex formulas and also hide sensitive information.

Consolidation

1) b.

2) Named cell ranges make calculations easier to recognize, reduce errors in formulas and make it easier to navigate round the worksheet.

3) An absolute reference always refers to one single cell address.

   You can recognise it because it contains at least one dollar sign ($).

   A relative reference refers to the position of another cell in relation to the one

that contains the formula, i.e. the cell to the immediate left.

This makes it easy to copy a formula all the way down a column.

4) Select the column to the right of where the new column should go. Now choose Insert on the Menu bar and click Columns.

5) Select the cell containing the formula. From the Menu bar, choose Edit, Copy.

Select the cells you want to copy the formula to and press Enter.

Or put the mouse pointer onto the square at the lower right of the cell you want to copy (it will turn into a black cross), click and hold the mouse button while you select the cells you want to copy into.

Session 9

Recap

1) You can freeze columns and rows on the worksheet so that they do not scroll off the screen as you navigate around the worksheet.

This enables you to view separate areas of the worksheet at the same time.

2) Any *three* from: Sequential data, like days of the week, months of the year, numbers (either consecutive or at intervals i.e. 5, 10, 15, 20 etc).

3) Select the column you want to hide and choose Format on the Menu bar. Click Column, and choose Hide.

4) Use named ranges.

Choose the first named range, insert a mathematical operator and select the second named range. It can be used to copy formulas into other cells.

5) b.

Consolidation

1) From the Standard toolbar, choose the Autosum (Σ) function to add up the attendance figures for the row headed “Monday”.

Use the mouse pointer to drag the square at the lower right corner of the cell down for the rest of the week’s attendance (the pointer will turn into a black cross).

Now use the Autosum function to create a total for Class 1 and drag the result across all the columns.

2) Use AutoFit to resize Column A.

3) To determine the number of days, insert this formula into B10: =COUNTA(A2:A6).

To calculate the average attendance for each class insert this formula into B11: =AVERAGE(B2:B6) and copy it across for all the classes.

To show the maximum attendance, insert this formula into B12: =MAX(B2:B6) and copy it across for all the classes.

To show the minimum attendance, insert this formula into B12: =MIN(B2:B6) and copy it across for all the classes.

To freeze panes, position your mouse pointer below the row containing the class name and to the right of the column containing the day, choose Window from the Menu bar and select Freeze Panes … or Unfreeze Panes when you want to see what happens when you put the mouse pointer somewhere else on the worksheet.

4) From the Menu bar, choose File, Save as, 3 ½ Floppy (A:), File name should be ATTENDANCE, click on Save.

5) From the Menu bar, choose File, Close.

Example Answer:

	Class 1	Class 2	Class 3	Class 4	Class 5	Total
MONDAY	22	26	23	24	26	121
TUESDAY	24	25	24	25	25	123
WEDNESDAY	23	23	24	26	27	123
THURSDAY	22	25	24	27	26	124
FRIDAY	22	26	23	26	27	124
WEEKLY TOTAL						615
No of Days	5					
Average	22.6	25	23.6	25.6	26.2	
Maximum	24	26	24	27	27	
Minimum	22	23	23	24	25	

Session 10

Recap

1) Click on the cell that contains the formula, in the bottom corner of the cell there is a small black cross.

   Point to the black square with the mouse until the copy handle appears, click and drag down or across the cells you want to copy into.

2) b.

3) Paste function and AutoSum.

4) The maximum function will calculate the highest value in a given range of cells.

   The minimum function will calculate the lowest value in a given range of cells.

Consolidation

1) The Round function changes the appearance of numbers in the cells, but not the actual value of those numbers when it comes to making calculations.

   (This prevents errors from occurring when calculations are carried out on values to one or two decimal places).

2) Formulas, Values, Formats, Comments, Validation.

3) You use linking to produce a result in a cell on one worksheet which is related to another cell either on a different worksheet or in a different workbook.

4) The Paste Link function makes it easy to link two or more worksheets by creating a formula that links the two sets of cells together.

Multimedia course content extract: “Negotiation”

Negotiation

When it comes to buying and selling goods and services, there’s no such thing as a fixed price – there are always variables to consider, and these variables form the basis of the agreement between buyer and seller.

In this section, we’ll be looking at the process under the following headings, so when you need the best quantity at the best price in the best time, you’ll be able to negotiate your way to the best possible deal.

1 - Negotiation defined

Negotiation is the means used by two (or more) parties to progress towards an outcome of mutual acceptance and benefit to all involved.

Factors involved in negotiation include price, quantity, quality, timing, supply and demand.

2 - The main parts of a successful negotiation:

Planning

People

Power

The phases of a negotiation

Opening

Testing

Proposing

Bargaining

Final closure

Other considerations

Relationship

Psychology

Approaches, tactics and techniques

Negotiation styles

3 - The main parts of a successful negotiation

Unlike impromptu haggling at a local market, business negotiations need to be thought out beforehand. There are four main stages to consider, to help you reach a satisfactory outcome.

First, the Planning stage involves finding out everything you need to know about the other party.

Next, the People stage is about understanding the kind of personalities you're going to be dealing with during the negotiation.

Following that, the Power stage is where you take all the information you've gathered so far to weigh up whether you're in a weak or a strong position to start with.

Finally, the Negotiation stage itself is where you'll be using the techniques, approaches, tactics and other tips we'll be covering in this section.

4 - The planning stage

It's said that proper planning prevents poor performance, so below, you'll find ten planning steps to make sure you're at your best at the negotiation table.

But first – What's your overall objective? Why do you need to negotiate in the first place, and how important is it in the grand scheme of things?

For example, if you're after a short-term fix or the solution to a problem, you're going to be taking a different approach to the negotiation than if you were looking for a critical long-term service.

Next - What do you absolutely have to have … what would you like to have … and what would be just nice to have?

It's a question of priority, and deciding what each need and/or want is worth to you.

Once you've given each of your needs and/or wants a value, you can assign an opening offer and target to work towards that's favourable to you.

If you're purchasing articles, those needs and/or wants could include ancillary items such as indemnities, warranties, response times and even payment terms.

And finally - What kind of relationship are you looking for with your supplier afterwards – if you're looking for one at all?

To start with, it's always a mistake to treat a one-off purchase as a one-off purchase – you'll never know when you might need to deal with that supplier in the future.

There's also the fact that no matter what the industry, bad news travels faster than good – and you don't want to be the subject of any kind of bad news.

So it's best to operate on the assumption that your first negotiation with the supplier is going to be the first of many.

Be tough, then, if you need to be tough - obviously - but also be reasonable, respectful and fair throughout the negotiation process.

The planning process

And now, here are those ten planning steps you need to take:

1 - Define weaknesses as well as strengths

Who, in the supplier's business, has the final say in the negotiation process – i.e. on whose say-so will the supplier supply you?

How desperately do they want to make a deal with you?

What kind of competition does the supplier have? (The less competition they've got, the less leverage you're going to have.)

2 - Decide what you can be flexible on

Anything you can be flexible on can be used as a bargaining chip.

One example would be offering better payment terms in return for better product performance.

How much would any concession on your part cost you?

How much would it be worth to the supplier?

3 - Decide on those things of little value to include in the negotiation process and use them as part of a "wheat and chaff" tactic. (These are commonly referred to as "straw items".)

What can you happily give away in return for something more valuable?

4 - Define any higher "back-up" targets you could aim for, if the situation were right

What if the supplier does or says anything that could indicate you'd be walking away from the negotiating table with more than you'd originally gone there for? It would be a mistake not to be prepared for such an eventuality.

5 - Find out as much as you can about the supplier's costing model, preferably by getting a detailed cost breakdown in advance.

Where do the real costs lie? Labour? Materials? Their profit margin?

How do those costs compare to the equivalent in other quotes you've received?

Can you pinpoint areas where the supplier's costs are wildly different from everyone else's – and challenge the supplier about them?

(And it may look like a courtesy, but asking the supplier's salesperson how their commission is worked out can also give you an excellent insight into the company's costing process.)

6 - List your assumptions about this particular deal … about the supplier … about what's going to happen between you in the medium and long term. And then find out whether or not you're assuming correctly.

What does the supplier say they want now, and what are you assuming they're going to want in the future?

Who, in the supplier's business, are you assuming this and future deals would impact the most – whether they work out or fall through?

What risks are you assuming the supplier is prepared to take?

What are you assuming they're prepared to settle for?

7 - Take a long, hard look at the current situation

What don't you want the supplier to know?

What don't you want to discuss in any shape or form?

Are you sure your negotiating team are clear on what they can and can't talk about?

Identify anything that makes sense from your perspective, but which might not make sense to the supplier.

8 - A successful negotiation depends very much on the people involved on both sides. We'll be covering the people side of the process in a lot more detail later on, but for now here are some people-related answers you're going to need

Who is on the supplier's negotiation team, and in which role?

Will the final decision makers be attending the meetings (and what is their decision making process)?

How can you ensure that your team balances out against the supplier's, in terms of status, experience, numbers and expertise?

How well does your team get on together outside the negotiating room? Is there any kind of organisational conflict?

How often can you, as a team, practice so that different people can play devil's advocate with you in the position of lead negotiator?

9 - A good team of any kind behaves consistently, whether or not things are going to plan. And a good team always has a back-up plan, especially when it comes to negotiations.

So what kind of back-up plan do you have?

Does everyone in your team agree with it?

Do they all know at which point you should all take a break if need be … or even to walk away from the negotiating table completely?

10 - You'll also need to have options in place if the whole negotiation process gets bogged down.

Can you come up with some kind of win/win strategy where even though both parties aren't going to profit as much, there's still something in a deal that benefits all concerned?

Can you, perhaps, aim a little higher, either in terms of product quantity or range, or change some intangibles like delivery or payment terms?

What is your BATNA (Best Alternative To No Agreement)?

And what's your BAFO (Best And Final Offer)?

5 – People: the most important part of any negotiation

Negotiation isn't just about products and prices – it's also very much about people.

You'll need to understand who you're facing across the table, how they operate … and how they're going to behave during the negotiation process.

But it's not just the other party you've got to know like the back of your hand – it's also your team as well.

What are your own personal strengths and weaknesses? And theirs?

How much of a part does culture play in the negotiation process?

Different cultures have different views on any kind of interaction, whether it's for social or business purposes.

For example, people of certain cultures are quite comfortable talking to each other up close and very personal, as in around 18 inches away – or even closer, while making physical contact throughout.

People of other cultures, on the other hand, could consider someone that close up to be invading their own personal space, and react accordingly.

And culture differences certainly hold true when it comes to negotiating.

For example, in certain parts of the Far East, long-term partnerships created by lengthy contract negotiations are still prone to renegotiations over time.

In the Middle East, it's not uncommon for negotiations to go on for an extended period of time, in a relaxed kind of way and with lots of small talk during the process. And if both parties can't reach a successful conclusion, well, it was a pleasure doing business, even if nothing was achieved.

In Western countries, it's 50/50 whether negotiators agree on the broad terms first and then work on the detail … or go through every single aspect of the process detail by detail.

And, of course, there will always be the language issue: even the best professional translators can get it wrong sometimes: they could put too much emphasis on a throwaway line, or translate a figure of speech too literally for comfort.

As for non-verbal communication, we'll be looking at that in more detail later on.

Negotiation: do it on your own - or with backup?

It's possible to bring a negotiating session to a successful conclusion on your own, but you've got a much better chance of success when you have at least one other person with you.

Things can shoot right past you in the heat of the moment, and they could well be things you could use as ammunition further on down the line.

So to level the playing field as much as possible, you should have the same number of people on your team as the supplier has on theirs.

One or two more wouldn't go amiss, either.

Otherwise, there's a very good chance of starting the whole negotiation process feeling somewhat intimidated because you're outnumbered.

It also means that both teams can have an equal number of experts in particular fields - matching each other, expert for expert.

Each of your team members, then, should be recruited on the basis of expertise in their field.

As well as that, every member should be assigned a particular role to fulfil throughout the negotiation process.

For example, one person should be the note-taker, while another should be concentrating on listening, and so on.

Having specific functions around the negotiating table makes it easier for the team to discuss recent events when it's time to take a break from the proceedings.

And each team member should be tasked with watching one of the supplier's team and note in detail what they do and say.

Every successful team, on or off the sporting field, needs to have its own set of signals that people in other teams don't understand.

So it's advisable to set up specific signals for specific situations like, for example, "it's time to stop talking now" … and rehearse them until you've got them down pat.

As a cohesive unit, your team will be more creative, and very little will slip past every single one of you unnoticed.

And since any team builds on and reinforces the strengths of its members as a whole, if you feel you have any kind of limitations as a lead negotiator, within a team environment you'll be less inclined to dwell on them.

Plus, of course, it goes without saying that everybody on your team should buy into your strategy, targets and process from the word go.

After all, how successful can any team be if there's infighting going on within the ranks?

Multimedia course content extract: “Risk”

Risk categories, levels, probability, appetite, evaluation and responses

Risk needs to be quantified and qualified in order to decide on the most appropriate kind of response, and include that response in any contingency plan.

The five main risk categories used in creating a contingency plan are:

Financial

Health and safety

Political

Customer service

Your reputation as a company

Other risks to consider include:

Impact on operations

Arrangements regarding an alternative supplier

Non-retrieval of computer data

Supplier’s unauthorised use of your intellectual property

The following are risk levels defined by the impact on each of those five main categories:

Risk Level One (Not material):

Financial impact: Asset / profit / opportunity loss below £1m

Health and Safety impact: Certificated absence due to injury

Political impact: operational issues raised with local MP

Customer Service impact: One day maximum single site disruption

Impact on our reputation: Letters to local press

Risk Level Two (Minor):

Financial impact: Asset / profit / opportunity loss between £1m and £10m

Health and Safety impact: Serious injury to one employee, or injury to more than one

Political impact: Public groups and/or industry associations raise complaints to local government

Customer Service impact: Single site disruption for between one and three days

Impact on our reputation: Coverage in local press

Risk Level Three (Moderate):

Financial impact: Asset / profit / opportunity loss between £10m and £20m

Health and Safety impact: Serious injury to more than one employee

Political impact: Public groups and/or industry associations raise complaints to government bodies

Customer Service impact: Regional disruption for up to ten days

Impact on our reputation: Coverage in regional media

Risk Level Four (Major):

Financial impact: Asset / profit / opportunity loss between £20m and £50m

Health and Safety impact: Death of a single employee

Political impact: Public groups and/or industry associations repeatedly raise complaints in Parliament

Customer Service impact: National service disruption for up to twenty days

Impact on our reputation: National media coverage

Risk Level Five (Extreme):

Financial impact: Asset / profit / opportunity loss over £50m

Health and Safety impact: Multiple deaths

Political impact: Governmental enquiry into loss and/or operational inadequacies

Customer Service impact: National service disruption for over twenty days

Impact on our reputation: Prolonged national media coverage

Risk Probability

When evaluating risk while creating a contingency plan, you should factor in the probability of that risk occurring.

A simple way of qualifying that probability is to divide risk into the following five levels:

1 – Very Unlikely

Less than 20% chance

Expected to occur only in exceptional circumstances

2 – Unlikely

21%-40% chance

Not generally expected, but with the possibility of occurring

3 – Even chance

41%-60% chance

As likely to occur as not

4 – Likely

61%-80% chance

Will probably occur under most conditions

5 – Very likely

Over 81% chance

Expected to occur under most conditions

Risk appetite

The term “appetite” refers to your attitude to risk of any kind, and can be categorised as follows:

Low

Absolutely no willingness to accept risk

Risk should be prevented if possible

Medium

A willingness to accept some level of risk

High

A willingness to accept the risk

It may not be possible to do anything about it

Risk evaluation

When considering risk in terms of creating a contingency plan – for both temporary and permanent supply disruption scenarios – evaluate:

The risk level, on a scale of 1 – 5

The risk probability, on a scale of 1 – 5

Your appetite for that risk (low, medium or high)

Based on that evaluation, you can then establish that risk as:

Acceptable

Meaning you can live with it as is

Borderline

Meaning you can live with it depending on taking certain actions

Unacceptable

Meaning that you definitely need to take action to mitigate that risk

Risk responses

Once the risk has been evaluated, you can then decide which of the following responses is most appropriate:

Acceptance

- There's nothing you can do to control that risk
- The risk costs more to mitigate that the losses that result from it
- The risk is within your specified tolerance levels

Mitigation

- You can reduce the probability of that risk happening
- You can reduce the impact of that risk, with

Contingency planning

- Monitoring
- Controls
- Sharing

You can share the risk with some other party, by

- Outsourcing
- Purchasing insurance policies
- Avoidance

You can remove the root cause of the risk, by

- Cutting out selected business processes
- Switching suppliers

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