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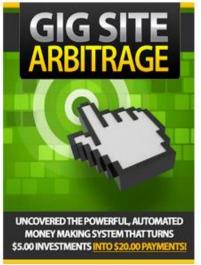
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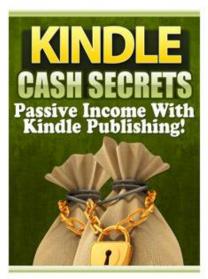
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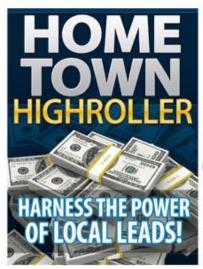
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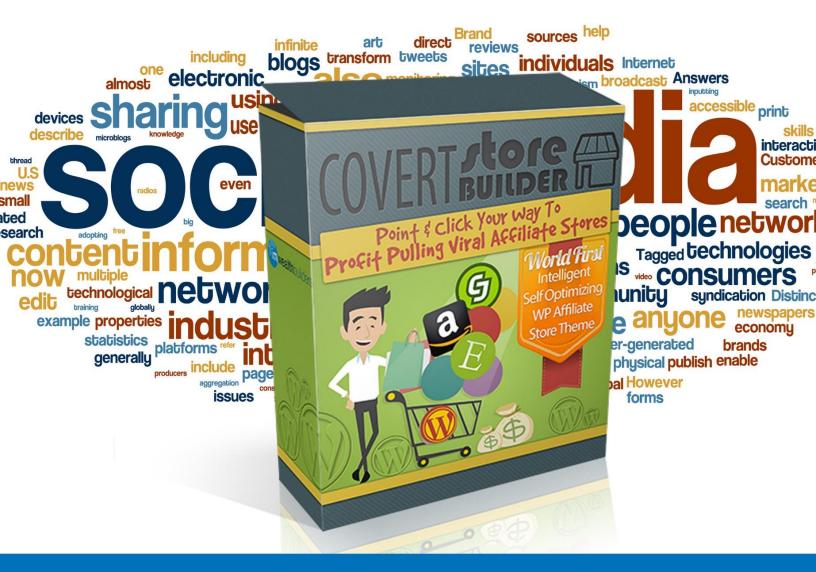
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### **MWM** editors letter



Welcome to the **APRIL 2015 Issue** of our monthly "Making Web Money" Online Digital Marketing magazine - where every month we show you how real people, just like you, are making web money – online. *This month we have MORE great articles and personal success insights, interviews, plus opportunities for you.* 

Internet Marketing: An Introduction By: Ivan Sparks A Basic Knowledge of Cookies By: Deanna Blake Affiliate Marketing: in Brief By: Darryl Patrick How Does Social Media Marketing Help? By: Ivan Sparks Malpractices in Online Advertisements By: Edmund Lamb Some Successful Social Media Marketing Stunts By: Sherri Rhodes The Fundamentals of Viral Marketing By: Deanna Blake What is Email Marketing? By: Ronald Allison Why Online Marketing is Better? By: Ronald Allison MWM Success Story Becky Edgren - It Is Not My Goal to be the Biggest, Simply the Best MWM Ask the Expert Interview with Michael Leander, Multi Award Winning Speaker and Judge for Digital, Direct and Loyalty Marketing Awards MWM Q & A Interview: Alison Zarrella, Social Media Expert MWM Back Story How This Dropout, Dale Stephens, Is Trying to Keep Kids Out of Student Debt.

For those readers having some viewing problems with the **Online Version** of "Making Web Money" to make reading **MWM** more convenient there are now **Free available PDF downloads**. I hope you enjoy this month's issue of the magazine, and as always please email me if you have any comments, contributions or feedback.

### Talk to me

Facebook.com/harrycrowder Twitter.com/harrycrowder

Keep your valuable feedback coming. I try to reply to every email, I appreciate Your input as it helps to make **MWM** the Best magazine possible..

Write to me at: harry@harrycrowder.com

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### Making Web Money Online Marketing Magazine

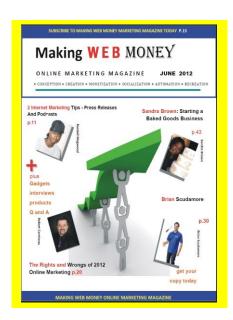
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### **Contributors**

Various experts in their fields
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### **MWM** inbox



Tell us what you like and don't like about Making Web Money Digital Marketing magazine. What worked for you or what you think sucks, then we can make Making Web Money an even better magazine.

So, send me an email with your feedback and let me know.

harry@harrycrowder.com

### Press Release Software



### What is the easiest way to create an iPhone app?

I have a windows computer, and I want to know how to design, create, and program my own iPhone app. Is there a software that can do this on windows. I know that Xcode is confusing and is only for macs. I want to create an app as easy as possible. I don't want to put it in the actual AppStore, but I just want it on my iPod touch.-Jenny.

Generally speaking you are going to require the use of a MacBook or iMac to create your App. You'll need to learn Objective C, or use one of the App creation services like AppMakr.com. -Ed.

### What is Offline Marketing?

I keep hearing about it, but can't really find out what it is? - Connie.

Offline marketing is the opposite of online marketing. Online marketing is marketing/advertising done over the internet. Offline marketing is the traditional methods of marketing such as television/newspaper/magazine adverts, posters, jingles, etc. -Ed.

### What is the best way to design a website so that someone with no html skills can update and edit it?

I usually use Dreamweaver for web design, but it needs to be more simple than that. A client wants to be able to make small changes and add info to the site himself in the future. Any suggestions for software or an online service that would give me design freedom and control, yet be easy for him to edit? It would be best if it is cheap or free and it has to be able to run on a mac and a pc. Thanks in advance!. - Ken. For this type of setup, you really can't go past Wordpress. You setup wordpress, do the initial design for your client and then give them the information to access the backend, and show them how to create pages and posts.. -Ed.

## MWM what's on



Digital
Transformation:
Transforming
Company Culture
Roundtable

**APR** 

9

One of the biggest leadership challenges reported by senior digital marketers is transforming an organisation's culture. Culture is a complex and delicate system of processes, communication, attitudes and people. A cultural imbalance risks throwing your whole transformation off course.

In this roundtable we'll discuss the challenges organisations face to culturally evolve and you'll hear from your peers as to what strategies are working for them.

APR

13-16



If you want to get surefire strategies that have been tested and proven in the marketplace, you typically need to hire a consultant to give you the shortcuts to building your brand or business. But not every content creator has \$10,000 - \$50,000 laying around to hire these experts to work one-on-one with them.

That's why NMX came together with NAB Show to bring you a group of the best content and new media experts in the world to share what's working now.

### what's on

APR



World Social Marketing Conference

The mission of the World Social Marketing Conference is to act as a vehicle to help build a global movement dedicated to capturing, spreading and nurturing good practice in Social Marketing, as well as increase the efficiency and effectiveness of Social Marketing practice at both operational and strategic levels.

We are committed to running the World conference at locations around the world every two years to in order to build a truly global community of Social Marketers. At our last conference representatives from over 45 countries came together to exchange ideas and good practice



Date: April 13-15, 2015 Venue: Moscone, San Francisco

### **Conference Information**

Without question, the Marketo Marketing Nation Summit 2015 will be the Marketing Event of the year. Join the Marketing Nation as over 6000 of your peers, colleagues and thought leaders gather to celebrate Innovation in the Nation. Located at Moscone Center – West, in the heart of San Francisco's Financial District, the Marketo Marketing Nation Summit 2015 will provide an engaging experience to grow your expertise and network with peers over two and a half days. Connect with ideas, marketers, and resources to help YOU achieve success faster!

### Conference FAQ's

Why should I attend?

The Marketo Marketing Nation Summit 2015 will deliver dynamic and rich content along with key takeaways that will prove to be an incredible investment to your business. Learn how to implement and use the latest features and see what's on the future horizon at Marketo. Develop deeper relationships with your contacts and marketing experts by gaining mastery over innovating lead generation, campaign management, social media strategies and analytics.

### **Social Networking Parties**

Learn during the day, relax network and socialize in the evening! Registration opens Monday, April 13th followed by our Marketing Nation Kickoff Party at San Francisco's historic City Hall. On Tuesday, April 14th, join us for Happy Hour in the Marketing Nation Expo before being shuttled to our Customer Appreciation Party! We have an incredible night planned and hope that you will join us!

**Quotable:** 

"The internet could be a very positive step towards education, organisation and participation in a meaningful society." ~Noam Chomsky



Did you ever walk into a store and looked at the products for sale and then while in the store took out your **smartphone**, made a search for reviews and decided to buy it thru Amazon?

If you answered yes then that is not surprisingly as it becomes almost normal to use the store as just a way to have a look at the product but then buy it online. 90% of the <a href="mailto:smartphone">smartphone</a> users use their phone also for shopping activities and it is estimated that the purchases thru mobile devices will rise to \$62 billion over the next three years.

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Until recently you as an Amazon affiliate was not allowed to optimize your website for mobile users. But since early September 2013 Amazon decided to delete that rule from the TOS and you are now allowed to optimize your website for mobile devices.

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It's build 100% with mobile in mind so it's fast loading and responsive.

If the visitor is not using a mobile device your site will stay exactly the same as it always was.

### **Learn More Here**

### MWM news

### **ALIBABA**

# BETS ON SOCIAL COMMERCE WITH SNAPCHAT INVESTMENT

The largest e-commerce company in China plans to invest \$200 million in Snapchat. How will the Alibaba-Snapchat relationship evolve in the future?

Alibaba, China's biggest e-commerce company, will invest \$200 million in Snapchat, a move that is expected to boost the ephemeral messaging service's value to \$15 billion. But the investment may also help Alibaba gain a foothold in the U.S., and delve into the social commerce space.

The Alibaba-Snapchat deal follows similar moves by other major players in the social media and commerce industries, and may be a way for Alibaba to catch up to the rest of the field. "This has already happened with WeChat in China," says Jinal Shah, global digital strategy director at J. Walter Thompson Worldwide (JWT). "Plus, there aren't that many independent messaging platforms left that have both scale and potential: WeChat is owned by Alibaba's rival Tencent, and Facebook acquired WhatsApp. So it is a clever and an obvious investment decision for Alibaba to bet on Snapchat."

Additionally, the investment will help the Chinese company move more seamlessly into Western markets, according to Shah. "Betting on Snapchat is a surefire way for Alibaba to secure an audience and solidify its footprint in the [U.S.]," she says.

But Alibaba is not the only beneficiary under this partnership. For Snapchat's part, the platform can leverage Alibaba's investment to further unlock its potential in the peer-to-peer payments and social commerce space, according to Tom Buontempo, president of Attention Global, a social media marketing agency.

"Though [Snapchat] doesn't share metrics publicly, there's no doubt people are spending more and more of their time on the mobile-first platform and they're cautiously balancing revenue growth with user value," he says. "Snapcash, Discover, and Sponsored Stories are all great examples of this." Looking forward, Snapchat's value could even surpass Facebook's, predicts Marco Hansell, chief executive (CEO) of marketing platform Speakr. "Snapchat has gained 100 million users in just a few years. That is incredible," he says. He adds that the conversion value from Snapchat purchasing remains to be seen, but the ephemeral messaging service's real-time nature and "disappearing" value could enable the platform to become a powerful driver of purchase in the future. For the time being, both Alibaba and Snapchat have refused to disclose more details about this investment, so it's unclear where their partnership will head.

"I don't know how large the audience is in Asia for Snapchat comparatively," Hansell says. "So it would be interesting to see if Alibaba is going to capitalize on Snapchat's existing inventory, or create some other businesses with Snapchat."

# GOOGLE SAYS NOT WORRIED IF MICROSOFT'S CORTANA COMES TO ANDROID & iOS

News that Microsoft plans to bring its Cortana digital assistant to Android and iOS doesn't worry Google that its own Google Now tool will suffer. The company said that predictive search is so new that the more companies working on it, the better.

The comment came from Aparna Chennapragada, director of product for Google Now, during a SXSW session on Google Now that I moderated yesterday. I asked if she thought Cortana coming to iOS and Android would have an impact on Google Now. Google offers Google Now on both those platforms.

"I'm going to say something super cliche, but it's what i believe in, which is, I think it's great. I think it's great. This is the gorund floor of predictive technology," Chennapragada said. "We're just starting to figure out how these things in our pockets can help us see and act on information. We're just trying to figure out what are the right experiences. I think having more folks focus on it and help users on it is great."

### **Google Now Not Likely To Come To Windows Phone**

Google Now is part of the Google Search App for both iOS and Android. Google also makes a fairly rudimentary Google Search App for Windows Phone, but Google Now is not part of that. Will this change?

Chennapragada declined to answer that. Instead, she said Google Now is an information service that "should go to where users are and where we think users will be."

I take that to mean don't hold out much hope, given Windows Phone's low percentage of the smartphone space. The Google Search App still seems the only Google app Google makes for Windows Phone, as opposed to the many apps it makes for iOS. So Google does care about search on Windows Phone, but probably not enough to enhance the app further.

### No News On Apple Watch & Google Now

Asked about bringing Google Now to the Apple Watch, Chennapragada said there was nothing to say, echoing Google's earlier statement on the subject. But she also repeated that Google wants to go where the users are and will be to help them with decisions.

#### **Ads Not Coming To Google Now**

And will ads come to Google Now? "We're strictly focused on the user experience," she said — so no. Nothing on the immediate horizon. How about "years from now in the far distant future," I joked. "If you have core organic value in the product, I think monetization will follow," said said — but stress its "most important" to get things right for the user.

### COVERT PIN PRESS

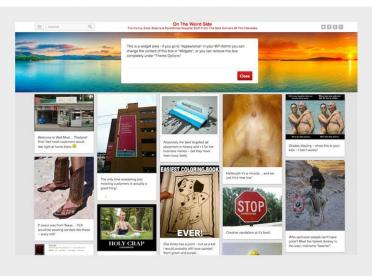
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# INTERNET MARKETING: AN INTRODUCTION

**By: Ivan Sparks** 

Advertising is a very traditional concept; internet marketing, however, is as recent as the mid twentieth century. The traditional way of starting an enterprise has long been taken over by the internet platform. It's efficient and better in so many ways. The internet platform provides a wider market with the added benefit of no cumbersome, backbreaking labor of a physical store. It is also cost effective as well as user friendly.

Internet marketing is basically the process of selling products and services through the web. There are a major chunk of enterprises these days that operate solely through the internet. However, internet marketing is not only limited to those. It has already become the centre around which most companies weave their marketing strategy. Promoting goods through websites, blogs, email and social media are very common now.

Internet marketing has two major functions- selling through the web, or advertising through it. These functions are by no means exclusive; in fact they hugely overlap each other. Selling through the web would entail selling products and services from the platform of internet itself. The buyer goes through the catalogue provided by the company on the website and places the order. There may be companies who don't provide this option, but just use the web to increase brand awareness, and for advertisement.



Internet marketing is not rocket science, but it does require an in-depth understanding and a lot of creative juices to yield successful results.

#### How does internet marketing work?

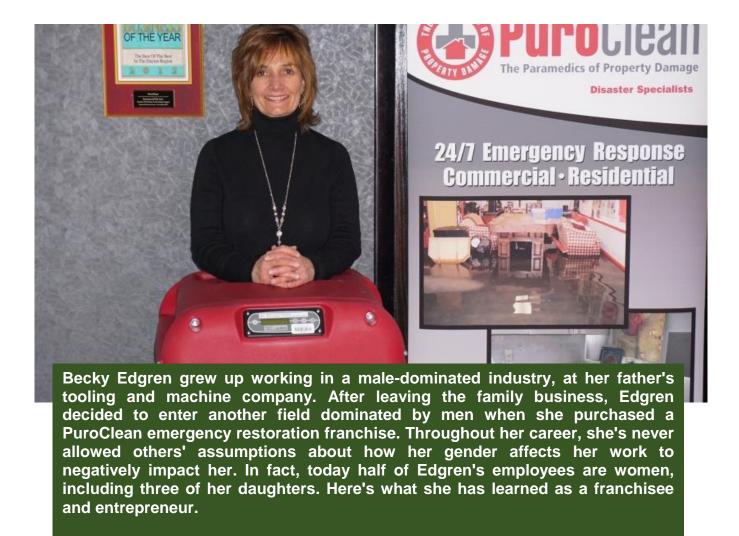
- To start a business, one would need a user friendly, well designed website which is simple and easy to navigate. The website should have features that can maximize search engine optimization, as the first ten links on Google gets the maximum user traffic. Consulting a website designer is probably the best idea.
- The site is up and ready for business. However, the business would not take off until you get as much viewer traffic as is possible.
- There are a number of ways available to launch a startup successfully through the web-
  - 1. Social media marketing
  - 2. Affiliate marketing
  - 3. Going viral

**Internet marketing** is not rocket science, but it does require an in-depth understanding and a lot of creative juices to yield successful results. For those of us who usually consider advertisements on the web pages we visit as merely irritating stuff, it is humbling to consider that this industry is expected to be worth about \$ 220 billion by 2019.

## MWM success story

# IT IS NOT MY GOAL TO BE THE BIGGEST, SIMPLY THE BEST

**By: Kate Taylor** 



### **Quotable:**



"It's hardware that makes a machine fast. It's software that makes a fast machine slow."

~Craig Bruce

Name: Becky Edgren Franchise owned: PuroClean in Dayton, O.H.

### How long have you owned a franchise?

I've been a franchise owner with PuroClean since August 2008.

### Why franchising?

It was very important for me to start a business that could grow into a family business with my husband and my daughters. I knew I wanted to operate something in the service industry, and when I learned about the emergency restoration business, I fell in love with all of it. Because I had no previous experience with mitigation, I researched and explored my options and found that a franchise offered the best opportunity for success, and for my family to be trained and experienced in all of the aspects needed.

### What were you doing before you became a franchise owner?

Prior to opening PuroClean, I grew up with a manufacturing background. In fact, I was part owner in a family tooling and machining company my father established in 1947, and I worked there right up until I shifted gears with PuroClean.

### Why did you choose this particular franchise?

Like most franchisees, I looked at several of PuroClean's competitors and their business models. However, I was very specific about the territory I wanted to serve and I firmly believe that the company culture is critical to the success of a business. Additionally, I wanted to build my company from the ground up. PuroClean fulfilled all the requirements I had established for my new endeavor.



Anybody who has a dream or desire to go into any field needs to realize that the opportunity is there and you just have to work at it.

### How much would you estimate you spent before you were officially open for business?

I purchased two PuroClean franchises, which is not very common within their system, so my startup costs were significantly higher than most new owners. I realized this was a very competitive industry and I wanted to ensure that we had enough room to grow to a level large enough to support four families, which is ultimately why I purchased two locations. In addition to the initial franchise investment, I spent approximately \$60,000 for equipment, \$20,000 for my first van and approximately \$15,000 in additional small tools and miscellaneous items. My total investment for both locations was just under \$200,000.

### Where did you get most of your advice/do most of your research?

Quite honestly, most of my research was done on my own, but I definitely still took extra steps and spoke with respected business owners in the industry to gain a different perspective on everything. I also relied on input from my brothers who were previously business partners in our family manufacturing company. Bill Matthews, who has worked for a Fortune 500 company and written several books, also reviewed my business plan and provided me with valuable feedback to review.

### Has being a woman in a male-dominated industry presented any challenges or opportunities for you?

Manufacturing, my previous business focus, is also very male dominated, so this industry did not intimidate me. The advantage I have with PuroClean is that I am personally certified in all our service areas and I can do a job if needed. I rarely get involved in the day-to-day details anymore, but I have the knowledge and skill necessary to go out on my own and take care of tasks. This provides me with ability to speak logically with agents, adjusters, clients, contractors and my employees.

Additionally, I want to add that many times, men think women don't have the knowledge or physical ability to do the "dirty" or "rough" kind of work typically seen in male dominated industries. However, half of the people I employ are women, and many of them are certified to do just that kind of work. It's wonderful to see men quickly change their assumptions once they realize for themselves that we are just as knowledgeable and capable of executing a job successfully.

### What were the most unexpected challenges of opening your franchise?

When I first opened, I found trying to schedule employees and jobs in a manner that was cost effective to be a bit challenging. Our industry is not one in which there is a backlog of work to complete. Every time the phone rings, we need to be on site and ready in two hours or less. Some days the phone will ring less. On other days we confirm five jobs. Scheduling continues to be an area in which we are consistently improving and finding better solutions.

### What advice do you have for individuals who want to own their own franchise?

Do your homework researching competitors and understanding the market you will be entering. I see too many owners fail because they think all they need to do is open an office and the work will start flowing. Being successful in the corporate world doesn't guarantee success as an entrepreneur. It's also important to understand the risk you will be taking. Statistics say you have a greater chance of failing than succeeding. However, in franchise systems, risk can be significantly lower due to corporate support in various aspects. Be sure you're willing to go "all in." Otherwise, rethink your options.

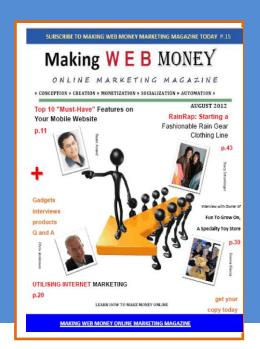
Also, anybody who has a dream or desire to go into any field needs to realize that the opportunity is there and you just have to work at it. I firmly believe that you become what you have the desire and drive to become. Nothing is easy, and it's important to realize that you have to work at it and have the drive and passion to create your own success.

### What's next for you and your business?

Right now, we are actually putting together our next five year plan. We surely want to continue to grow and improve our processes, and continue to build our inhouse training. I am a strong advocate of continuous improvement and I believe focusing on our people is the key. It is not my goal to be the biggest, simply the best.



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### MWM ask the expert

# INTERVIEW WITH MICHAEL LEANDER, MULTI AWARD WINNING SPEAKER AND JUDGE FOR DIGITAL, DIRECT AND LOYALTY MARKETING AWARDS

Michael's early career involved lawn mowing and taking care of horses in his native country- Denmark. Later, while in USA, he had his hand-full learning on how to sell subscriptions and vacuum cleaners through phone & door-to-door in the USA, which taught him a few good lessons.

His professional marketing career started in publishing and quickly into advertising, which took him to positions as CMO (Chief Marketing Officer) and CEO (Chief Executive Officer). Michael has been fortunate enough to be entrusted with managing marketing consulting and IT software companies – specifically for CRM and Email Marketing.

Since 2009 he has primarily been involved in speaking, training and consulting. This part of his career has been very rewarding as it brought him in front of tens of thousands of marketers in over 40 countries on 5 continents. Also, Michael's speaking and training services were what that brought him to India the first time.



Did you know:

John Lasseter (CEO of Pixar) was fired from Disney for promoting computer animation.

# COVERT VIDEO PRESS

The Average Internet User Spends 15 Minutes On Youtube Every Single Day... For A Total Of OVER 2 BILLION DAILY VIEWS!

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## MWM ask the expert

### Learn more about Michael Leander here.

### How did you get into Digital Marketing?

Michael: While a CMO in the IT industry, I was part of launching what we believe was the first B2B ecommerce portal in Europe in 1996. As a CMO and later CEO, I quickly embraced digital marketing and got my hands dirty as much as possible. Due to the nature of the industry in which I was in, I've always viewed digital marketing as an extension to the direct marketing mix. I was a multichannel practitioner and remain an advocate of multichannel marketing.

But even so, I still remember my excitement of publishing a new animated banner or preparing integrated campaigns. Back in 2000-2001, these integrated campaigns would start with a direct mail leading responses to a campaign website with sequential autoresponders nurturing prospects.

I think I took a liking to the digital channels because I quickly realized that as a direct marketing practitioner, I had an advantage.

# Why do you think it's important for entrepreneurs, marketing professionals and students to learn Digital Marketing today?

Michael: Well, it is important to learn marketing. The foundation of marketing has not changed, so that is where anyone should start and learn the basics. This is so because if all you know is how to blast irrelevant emails, then you do not know much. If you don't understand your audience and their (purchase) behaviour, then you are no safer than a blind person driving.

To become good at anything in life, you must study and study continuously. What we know is that the most successful marketers in the world are people who have studied more than others, tested and experimented more than others. Guess what, they continue to study long after they have become rich and famous, so to speak.

But, it is important to have a plan for what you study. Too many folks are merely following the latest fads that will not suffice. You must fully master the basics if you want a chance of getting leverage from whatever fad is "it" right now.

# According to you, what are the top mistakes committed by organizations today in leveraging Digital Marketing?

Michael: One mistake is that organizations do not put enough emphasis on training their employees. This is especially true in India. My own experience is that many organizations are cheapskates. They want cheap labour and neglect to invest in building the skills of their staff. It is a fatal short-term approach. In India, employees are often faced with this problem. Subsequently, many employees pay their own way. In my opinion, that is wrong! But sadly, this type of behaviour is going on in many emerging markets. Smart organizations will change that and will come to realize that when you invest in people, people reciprocate in so many ways.

Besides, many HR departments operate within an outdated methodology for training the staff. Given the pace at which marketing and other areas move, it is necessary to revise the approach to training. We all need a big chunk of new knowledge once in a while. But more importantly, we also require little pieces of new information that adds useful and relevant knowledge frequently; preferably related to whatever current projects are ongoing. HR departments need to understand this and act on this change. I wish more professionals would understand that the keyword here is the training content in context.

Another mistake is the failure to focus a significant proportion of marketing resources on existing customers. Again this is true for India as well. It seems that the proverbial hunter in any marketer dominates. The average marketers' disposition seems to almost always favour customer acquisition activities over customer nurturing and retention activities. It is cheaper, easier and more rewarding to sell to an existing customer.

Finally, let me mention the most embarrassing truth; there is too much talk in digital marketing and not enough action. For instance: Let us say about A/B split testing. People talk about testing all the time, but the number of businesses whom do it is minuscule. This is yet another reason to hire people with a direct marketing background as opposed to somewhere whom knows his way around Facebook and Twitter.

You led 'Making Digital Work: 5 Easy Ways to Transform Your Online Marketing Results' Webinar for Digital Vidya's community. How was your experience in leading the Webinar?

Michael: Yes, I did and the experience was good. I received quite a few emails from attendees after the webinar. People were very eager to get specific information, which is a good sign.

Please share top 5-7 takeaways from the Webinar you would like to share with our community.

Michael: Sure, but I'd rather refer to the webinar recording

Do you have any suggestions for us to further increase the value of our Digital Marketing Webinars for our community?

Michael: There are two types of knowledge; useful and useless. Any learning experience must be useful and the folks sharing their knowledge anywhere must be 100% certain that they are relaying on correct information. So, a focus on quality, ensuring that the presenters have a lot of experience and are adamant about fact-checking etc. is important.

Would you like to share few words about the work we are doing at Digital Vidya?

Michael: Seeing that I know the founders of Digital Vidya, I am biased. But I will say that any entity that provides knowledge and information to an audience of marketers deserves credit.

Our country is suffering from overwhelming changes which is more than difficult to keep-up. Due to this reason, we all need go-to-places where we can learn either as a part of a certified, perhaps longer programme or by obtaining little nuggets of quality and useful information once in a while.

"There are two types of knowledge; useful and useless.

Any learning experience must be useful and the folks sharing their knowledge anywhere must be 100% certain that they are relaying on correct information."



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# A BASIC KNOWLEDGE OF COCKIES

**By: Deanna Blake** 



Mostly, cookies are harmless and do not pose any threat to your security. That said, there are certain and very few cookies that can be used maliciously to invade the privacy of a user to track their online activities.

### What are cookies? How are they helpful?

Cookies are units of information stores about a user's online habits and preferences. These help a website in remembering a particular user. The first time a user visits a webpage that uses cookies, their preferences and search history are recorded and stored in a cookie which then is sent to the web browser that is used by the visitor.

This is helpful to the user as much as the website. The user would then be presented with a version of that page which is set up according to their preferences. It is a more personalized way of using the web and helps the website in building a trust factor and loyalty of the user.

### Some examples where we could experience the magic of cookies-

- Cookies are a big help to the online shopping portals. You might notice that after surfing for a while on some shopping website, the display ads on other websites display the very same catalogue that you were going through while surfing the shopping site. This is done through cookies. Looking at the same catalogue again and again would compel the user to buy something from it that they covet. Goal! This is how online marketing yields results.
- Another use of cookies is when a person is filling up forms online. For the kind of fields that you have
  already filled up before, in another form, there suggestions offered by the browser to automatically fill up
  your form. Aside from being a little creepy, it is also a relief to the user who would not have to go
  through the same process again. Thus it saves time and effort.

### Are they safe?

Generally, yes. Mostly, cookies are harmless and do not pose any threat to your security. That said, there are certain and very few cookies that can be used maliciously to invade the privacy of a user to track their online activities. They create a profile of the user's interests and habits online which could be of interest the advertising companies. However, most antivirus software can detect their presence and weed them out.



# AFFILIATE MARKETING: IN BRIEF

**By: Darryl Patrick** 

Affiliate marketing is part of online marketing campaigns where a middle person is responsible for driving traffic to the website of the company. The middle person is called the affiliate or the publisher.

### What does affiliate marketing entail?

In order to advertise, a company looks for affiliates or an affiliate signs up with a company to earn quick bucks. The affiliate is provided with a link that is specific to his affiliate id. The job of the affiliate would then be to get drive potential customers to the company website through this link. This link, being particular to his id would let the company know where the customer visiting the website is directed from. The publisher is paid on a per visitor basis or how much customer traffic he can get them through pay- per- click. The affiliates work however, is not as easy. In order to get people to click on his link, he first needs them to visit his own website where he will post the company link. Affiliates work on many factors to generate the interest of the public to visit their page.

### Some of these factors are-

- Generating relevant and related content. The publisher may create contents that
  are useful or helpful for someone who is interest I that particular product or
  service. For example, if it is a promotion for a book, then the publisher may write
  a review about that book or something related to book in that genre.
- Many affiliates spend a lot of time on community forums. They browse around for questions or articles related to the product that they are advertising and add some relevant comment to them that will attract the attention of the users. They usually paste the promoting link in that comment or a link to their own website.
- Another helpful way to gain attention is by posting video reviews of the products or video related to such products. People looking for something similar are bound to stumble upon these videos and will follow the link in the description to your website.

These are a few of many ways in which affiliate marketing happens. It will require patience as it is a lot of work and does not yield results immediately. Nevertheless, it is a field worth investing in.



# "They laughed when I said I was going get paid to Play Games until they saw my first check"

Did you know everyday Gaming companies pay big bucks to people like you and me just to know what we are thinking? It's true! They are desperate to understand how you think and shop and why you buy certain Games or Products because this helps their companies improve their products, and they in turn they pay YOU good money for your opinion. They Need You! Right now, I have hundreds of market research firms and game companies looking for **video game tester**, survey takers and beta testers. If you are looking for working full time, or want to make some extra cash, Gamingjobsonline.com is your ticket to fun, easy money.

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## MWM gadgets & toys

### MOCORO ROBOT CLEANING BALL

MOP AND ROLL

You can turn up "I want to break free" as loud as you like, hoovering is still a pain in the backside AND it eats up hours of your precious time. But now, thanks to a marvel of eccentric Japanese engineering, you can put your feet up and let the Mocoro Robot Cleaning Ball do all the work.

It's a fluffy robotic duster with a mind of its own; roaming freely around your home picking up dust and filth, changing direction whenever it hits an obstacle so it doesn't get stuck in tight corners or insist on trying to go upstairs. Just sit back and let it do it's thing — it's got so much personality you'll expect it to hop up on your lap



http://www.firebox.com/

# could help the deaf-blind send text messages



**High-tech glove** 

In German-speaking countries, deaf-blind people use a "tactile alphabet" called Lorm to communicate with one another, which involves a series of motions on the hand.

The problem with Lorm, though, is that few people understand it. This means that people who are both deaf and blind are often limited to communicating with others who understand Lorm.

But a new technology aims to help them communicate more easily with people who don't understand Lorm. Researchers in Berlin are developing the Mobile Lorm Glove, with which deaf-blind people can transmit Lorm to text on a computer or mobile device.

A deaf-blind person can run her fingers across sensors on the glove's palm, just as she would on a normal hand. The sensors pick up on the Lorm and then translate those tactile motions into text. The communication is then sent as a text message to the receiver's smartphone, for example. The transmission occurs via Bluetooth.

Conversely, the receiver can then send a message back to the glove. It works just like a normal text message It works just like a normal text message, but there are small vibrating motors on the back of the glove. The text is then translated in Lorm and communicated via vibrations.

The Mobile Lorm Glove could allow deaf-blind people to make more connections and communicate with more than one person at a time.

The glove is still a prototype but has already had practical applications in the real world.

http://mashable.com/

# The Apple Watch Edition will start at \$10,000



Apple's ultra high-end Apple Watch Edition smartwatch will have an ultra high-end price

The company announced Monday that the 18-karat rose or yellow gold watch will start at \$10,000 and go as high as \$17,000. If that seems high — well, that's because this is an item aimed at a slightly different consumer base than Apple's typical tech products. In fact, the audience for the Apple Watch Edition aren't technophiles but fashionistas.

http://mashable.com/

# You want it

Go on splurge – you deserve it. It's time to spend your hard earned cash.

### YOU CAN TELL AMAZON'S LATEST GADGET TO SHUT THE F\*CK UP

Swearing is never not funny, and that's doubly true when it comes to swearing at helpless pieces of technology. Amazon's latest gadget, the Echo speaker, is programmed to mute when you tell it to shut the f\*ck up.

A Redditor figured this out presumably by swearing at his gadgets non-stop until one of them responded. Normally you just tell Echo to "be quiet", but when it's playing some obnoxious music, you want to stop that shit quick.



http://www.gizmodo.com.au/

Did you know

The new Texas Instrument calculators have ABC keyboards because if they had QWERTY keyboards, they would be considered computers and wouldn't be allowed for standardized test taking.

**Feature Article** .

# HOW DOES SOCIAL MEDIA MARKETING HELP?

**By: Ivan Sparks** 



### SPREADING THE WORD SOCIALLY

For any online marketing campaign to be successful, it is imperative to make it a hit among the social media networks. Social media marketing therefore lies at the centre of any marketing campaign. It not only helps to reach out to a wider audience but also to survey the impact of the campaign, tracking the statistics and analyzing the effects.

Using the social media like Twitter, Facebook, Instagram, Snapchat, Youtube, Vine etc. is like promoting through word of mouth, only here the platform is internet and the mouth is electronic. A company can make it or break it through statements issued by users of these social media on websites, news feeds and instant messages.

We see this new trend through e- invites to events, to like a particular brand or try out a new service.

### Why are they successful?

Almost 76% of businesses today are recorded to use social networking sites as Twitter, Facebook. Social media sites connect a huge- huge network of people through their platforms. You can ask every person you meet and the popularity of these sites would be revealed to you. This in turn, provides a gigantic target audience for advertisement campaigns.

If everyone else is online, where else could you take your business to? Also, it is insanely cheap compared to certain other modes of advertising, besides being a source of market intelligence. Social media helps a company to reach out to a focused and targeted audience as their profiles reveal their interests, likes and dislikes. It also has been a great help in building better customer relations. Through official accounts on these sites, the public can take a grievance directly to the company without any travelling hassle. The interaction between the company and the public becomes way easier.

The promotions are easy to spread around through fans and followers of official pages, just several clicks away. The community of fans and followers become a part of the marketing group and do the work for an incentive, or even for free. People uploading photos and videos about the products they love and products they can find faults with, doesn't hurt either.

There can be a frank engagement with the public and users are encouraged to express opinions. The customers are now active participants in helping the refinement of the products and revealing the general opinion.



### Drop 3 Dress Sizes in 7 Days?

See this amazing little tip women are using to lose weight fast. See Tip >>

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### 5 Veggies that Kill Stomach Fat?

Check out which veggies boost female metabolism and burn stomach fat



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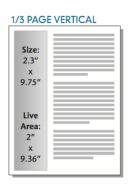


Full page, Half page, 1/3 page, 2/3 page, 1/4 page, 2 page spread

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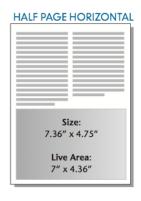


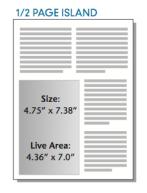


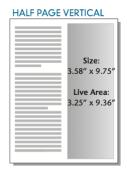












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# **MWM tools**

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Social Media and Integrated Marketing Communicatio n: A Rhetorical Approach By: Jeanne M. Persuit

Social Media and Integrated Marketing

Communication: A Rhetorical Approach explores social media in the areas of

corporate identity, brand narratives,

and crisis response from a rhetorical perspective. Key ideas in this text are

social media as epideictic rhetoric-the

rhetorical setting that deals with the

present and matters of virtue and

decorum, a component of Cicero's third

Style,

organizations and their audiences

toward more ethical and effective

integrated marketing communication

changing behavior, not just attitudes.

Because social media leaves traces of

communication that may be with us for the foreseeable future, Social Media

conversation about social media and

IMC to move away from a risk/reward

or a return on investment orientation

and toward a focus on social media as

communicative action that is attentive

organizations and their audiences, and

to communication ethics. Through this,

Persuit asks how organizations can

engage in decorum in their online IMC efforts while at the same time

considering how their audiences can

engage in decorum as well. Neither

romanticizing nor demonizing the areas

of social media and IMC, instead, this

text offers a pragmatic understanding

of these areas that finds a place in the

theory of the communication discipline.

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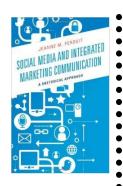
education—and

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Leading
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By: Christopher Bones & James Hammersley Sauce
Drive more sales with Facebook.

- ✓ Drive more sales and engagement with Facebook!
- ✓ Boost your customer experience by allowing visitors to shop socially
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Sauce isn't your run of the mill app. We're not just a function, we're the new way of shopping.

With Sauce, we put several tools in your hands to improve customer experience and boost engagement - leading to increased revenue. Better yet it's all trackable!

As businesses continue to embrace digital tools and technologies to enhance customer engagement and develop digital channels, executives and leaders must understand the drivers of market success, the opportunities for change, and how enhanced leadership capabilities can help drive digital strategies.

Leading Digital Strategy explains what makes a digital operation successful and explores how to align organizational structure with wider goals and implement a customer-centric culture that supports multi-channel success. It covers key digital developments to help executives understand the consumer and media trends that are driving change.

Including strategies and input from 300 senior executives from major companies, Leading Digital Strategy gives readers the power to drive forward digital strategies and realize the lucrative opportunities for change.



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http://www.youtube.com/watch?v=h5GQm55ccTk&feature=related



http://www.youtube.com/watch?v=EYN1BjtZ6nc

# MALPRACTICES IN ONLINE ADVERTISEMENTS

**By: Edmund Lamb** 

While hugely profitable for online marketing, advertisements for any other internet user are basically a pain in the neck. Nobody wants to be bombarded with a wall of advertisements before they can connect to a favorite website or another. Advertisements, by nature are obtrusive and irritating unless one is looking for them.

However, there are certain kinds of advertisements that go above and beyond to divert one's attention and waste time. A few of those are described below-

- Advertisements disguised in editorial contents: everyone comes across these editorial contents that are not really helpful but merely advertisements for a similar product that one is searching about. Ideally, these contents are supposed to be labeled as advertisement to warn the user. However, there are always those websites that either put the label in such micro sizes that is impossible humanly to read them, or they forget to do that at all.
- Pop ups and pop unders- even though the concept of pop ups was for a beneficial cause, as not to obstruct the view of the website, these are now a big nuisance to the web surfers. The advertisers use a ridiculous number of pop ups for a website and inadvertently, the user would end up clicking few of those. It's a major source of irritation as it takes the user to unwanted websites without consent.



Even though the concept of pop ups was for a beneficial cause, as not to obstruct the view of the website, these are now a big nuisance to the web surfers. The advertisers use a ridiculous number of pop ups for a website and inadvertently, the user would end up clicking few of those.

- There are certain ads that are triggered once you enter a website. They would create a wall of display or banner advertisement above the content page, hindering the user to reach a page unless they take some action. These advertisements are generally considered tolerable because they have a 'skip' option.
- Apart from these there are misleading dialogue boxes that seem like they are a system warning. Another kind of advertisements opens another link just by rolling the cursor over them.

Display advertisements are okay until they mislead you into opening another page that you did not particularly want. Some of these ad websites are even responsible for infecting the user's system with some kind of spyware or virus. Maximum benefits could only be gained through advertisements only if they allow the users a freedom to choose to view them. Otherwise, they merely alienate the users.



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- \*\* WORKS With ALL The Big Networks AssociatePress integrates with Clickbank, Amazon,ShopZilla, Commission Junction and Linkshare.
- \*\* AssociatePress does so much you have to check out the video!

# MWM Q&A

# INTERVIEW: **ALISON ZARRELLA, SOCIAL MEDIA EXPERT**



Today, we ask social media expert, consultant, and The Facebook Marketing Book coauthor Alison Zarrella five questions about the wide and wonderful world of social. Read on to learn how she feels brands can stand out on Facebook, where she sees the future of social going, and get the one tip she gives to new businesses starting out on Facebook, Twitter, and other channels.

About the Expert:

Alison Zarrella is a Boston girl and shopaholic social media chick living in Las Vegas, and co-author of The Facebook Marketing Book from O'Reilly. The proud owner of @Alison on Twitter, she writes about social media marketing on her blog AlisonZarrella.com.

# 1. What do you think presents the biggest challenges for brands new to social media?

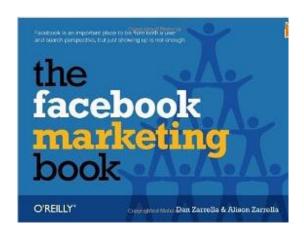
Just getting started can be really intimidating. There are so many sites out there, and joining all at once can be overwhelming. My advice is to find a few that fir your brand really well and start small, then grow. You want to do really well on a few sites, not go halfway on everything out there. Instagram isn't for everyone, at least not right away.

Additionally, some companies get really nervous about the public opinion aspect of social media. But you have to remember that people are already voicing their opinions on Twitter. You just might not be there to listen or respond for damage control.

2. With Facebook changing its algorithm to reduce the reach of Pages, what can businesses do to stand out and get back into users' feeds? Is advertising the only way to reach fans on Facebook now?

Facebook would tell you that advertising is the way to go. And it can be very effective (their targeting capabilities are amazing) but you don't need to pay for every action on Facebook. Experiment with ads for posts that can be tied to revenue, but for general branding and engagement, work on improving your content strategy. The new look for Newsfeed is great for showcasing photos, and high quality or inspirational images always drive likes.

Facebook has also cracked down on spammy posts that say "like for yes, share for no" but you can still ask questions and drive engagement organically—just make sure it feels natural for your brand.



The great thing about social media, but what a lot of people forget, is that it's driven by real people. There is a human behind that brand's Twitter handle!

### 3. Do you have any thoughts on the future of social media?

Social media is always evolving, so it's hard to guess where it's going! But every site is getting smarter and smarter, so I think we are moving to more extreme personalization. I'm waiting for the day that Facebook can learn what types of posts I like, agnostic of friend or brand. Then it will know to show me shoe sales from any store I like, but not hats.

### 4. Do you have a favorite social media "fail"?

I hate pointing fingers at fails. The great thing about social media, but what a lot of people forget, is that it's driven by real people. There is a human behind that brand's Twitter handle! So there may be typos or incorrect links from time to time. If you want real-time access to a brand on social media, you need to accept their faults too.

5. What's one tip you would like to (or regularly do) give to people starting out on Facebook, Twitter, etc.?

Become a better writer. Brevity is key for social media and it's tough to write well in 140 characters. Practice, practice, practice!

# Learn the WEIRD trick that allowed this single Mother to climb out of debt and make over \$700 per week helping businesses with their Facebook and Twitter accounts!

Hi, I'm Annie Jones. This is my story...

Like most single parents around the world my mornings are pretty busy with the mad dash to get the kids out of bed, washed, dressed and fed in time to leave for school.

I love this time though because I know that once the stress of getting them to the school gate is over, I get to go home and start 'work'. That might sound a little strange because not a lot of people love their work, and I used to be the same, but my life has changed so drastically in the last 12 months that I now LOVE getting back home to start work.

Nowadays work for me involves logging on to Facebook, Twitter and YouTube, reading and replying to some comments and scheduling some posts for the day. The businesses that I do this for don't have the time to do this work themselves and it's not enough work to hire someone full time, so they pay me to do the work for them part time from home.

The best part is that ANYONE who knows how to use Facebook, Twitter and YouTube can do this 'work', and there are millions of businesses around the world hiring for these positions RIGHT NOW!

I sometimes find it hard to believe how great my life is now because it wasn't always this good...

Now I am the one earning hundreds of dollars each week just for playing around on Facebook and Twitter!



**Get started Today Click Here** 

# MWM useful links

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- √ http://www. yourfreemembershipsite.com/
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**Quotable:** 



# Feature Article.

# Some Successful Social Media Marketing Stunts



## 1. ALS Ice Bucket challenge

The challenge to raise awareness about the disease ALS and promote donations for the same was a big hit in the year 2014. The idea was to dump a bucket full of ice over one's head on being challenged by someone else. The campaign mainly involved celebrities taking up the challenge and the videos went viral on the entire social media.

It was one of the most widespread campaigns of the year and also a hugely successful one. In the most widespread version the participants complete the challenge as well as donated to a charity related to ALS or any other charity.

### 2. WestJet Christmas Miracle: real time giving

In 2013, WestJet played Santa for the passengers of two of their Calgary bound flights. In the spirit of giving, they fulfilled the wishes of their guests by asking them what they would like for Christmas and then the airline employees arranged for those gifts to meet the passengers before they could get their luggage off the conveyor belts. There even was a Santa in blue to share hugs with the happy passengers.

The stunt was a big one and also heartwarming. A video was uploaded regarding this stunt and was one of the most talked about event on social media channels. The gesture was to show their customers how much the company cares about them. Currently they have a +40,000,000 on YouTube.

#### 3. Ellen DeGeneres Oscar selfie

One of the most retweeted posts last year on twitter was Ellen DeGeneres selfie during the Oscars using a Samsung galaxy note 3. A fantastic idea for a marketing campaign, it earned around 37 million views on Twitter. Maurice levy, the Publicis CEO, who takes care of the international marketing for Samsung, put a initial value of the photo around 1 billion dollars.

One of the most retweeted posts last year on twitter was Ellen DeGeneres selfie during the Oscars using a Samsung galaxy note 3. A fantastic idea for a marketing campaign, it earned around 37 million views on Twitter.

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- The Twitter Effect 2.0

# MWM featured products

# **Resell Rights Profits**

Have you ever wondered how those other online marketers pump out product after product week in - week out while you struggle to get your first development project off the ground? The simple answer is they leverage other people's time and resources to create the products for them! That's right, you may have heard of Resell Rights products - also known as PLR (private label rights), white label products and MRR.

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Introducing WP member Site. The Wordpress Membership Site plugin that allows you to quickly and easily turn your Wordpress Blog into a recurring income machine. Charge your members a monthly fee and watch your Paypal account expand with cash on a monthly basis.

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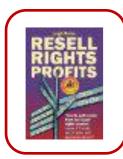
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# iPad2

Any iPad description you read will make note of the new slimmer size for the iPad 2, and it's one of the bigger features that Apple are promoting. The differences are very small, though anything that improves portability is useful for a device like this. If you're used to the old iPad, you'll probably notice the changes.











# **MWM** contributors

# **Ronald Allison**

Ronald Allison is an entrepreneur and he makes use of his knowledge on Internet marketing in growing his business. His fields of expertise include PPC, social media and SEO marketing.



# **Deanna Blake**

Deanna Blake has been a freelance writer for over 7 years. With a Master's degree in Communication, she is able to share her knowledge about marketing and how one can maximize it for their business.



# **Edmund Lamb**

Edmund Lamb is an advertising expert. With today's digital age, he helps his clients make the most of the Internet by using different online tools such as social media, email and content writing.



# **Darryl Patrick**

Darryl Patrick has been in the Internet marketing industry since 2004. His broad knowledge and skills about different techniques help companies, big and small, spread their message.



# **MWM** contributors

# Sherri Rhodes

Sherri Rhodes worked in one of the leading newspapers in the US but she decided to put up her own blog in 2007. She is the go-to person when it comes to SEO, social media and other online tools.



# Ivan Sparks

Ivan Sparks manages his own Internet marketing company which he founded in 2008. He has helped many companies improve online presence, as well as aspiring Internet marketers through trainings and workshops.



# **Kate Taylor**

Kate Taylor is a staff writer covering franchises for Entrepreneur.com. Related areas of interest include chain restaurants, franchisee profiles and food trends. Get in touch with tips and feedback via email at ktaylor@entrepreneur.com or on Twitter at @Kate\_H\_Taylor.

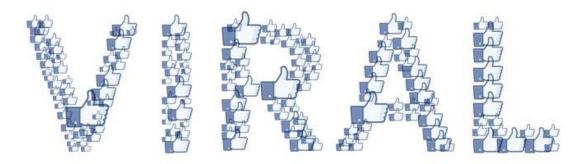


# **Paula Vasan**

Paula Vasan is a freelance reporter based in New York City. She has reported for The Boston Globe, The Atlantic, The Huffington Post and The Verge, among other publications.



# THE FUNDAMENTALS OF



# MARKETING

By: Deanna Blake

We are no strangers to viral marketing. Every one of us internet users has some way or the other contributed to this form of marketing in our virtual or real lives. The reason is very simple, viral marketing works on the simple principle of quid-pro-quo. They offer us incentives like free coupons or stuff and in return, all we need to do is click a 'like' and a 'share'.

A lot many campaigns have utilized this quick and easy business to gain popularity and raise incoming revenue. Viral advertising is especially beneficial to charity and fund-raising campaigns. If a viral campaign is effective, it could work wonders for the gross total.

# So, what makes the viral campaigns tick?

Viral marketing works on three basic fundamentals-

- Incentive- why would anyone want to share your message? The world goes round on the wheel of gain. Nothing is free, or should be. Therefore, what is offered is important as it determines how far the campaign will reach. It does not have to be something expensive or exotic. People will do anything for free samples, movie tickets or coupons, which can very easily be your own merchandise. So what you have to offer is basically publicity.
- A Well Connected Platform- the very base of a viral campaign is a crowd. As long as there are people to forward your message to, you will gain attention. Therefore, it is crucial that the websites and social media portals that are used to spread the virus are popular. These days almost everyone is on Facebook and Twitter, therefore most of the successful viral campaigns start here.
- The Message- no matter how big an audience you want to engage in, it would never happen without a content that is worth spreading around. The promotional message need not only offer incentive but should also be interesting enough, informing enough and true enough to be worth sharing. The ALS ice bucket challenge brought enormous funds through challenging celebrities on platforms like YouTube and Twitter, with an activity that was fun to try and also for a cause.

It is important to keep in mind that though viral campaigns can be hugely successful, it is also true that they are short lived and rarely leave a lasting impression. They are only beneficial for short-term goals.



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Boom Boom Ballow 10 December 2011



LEGO Negago Temple of Light 70005 U Securitor 2013



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Crayota Marker Make 12 December 2011



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Malissa & Doog 100-Piece Wood Blocks Set



Little People Fun Sounds Farm O December 2011



Spot 8 2 Departmen 2010



VTech Sit to-Stand Learning Walker (Frightston Free



VTech Move and Crasil Ball, Orange 12 December 2010



LEGO Chinia 79010 The Lion CHI Tample 12 December 2013



Furby Pink and Blue Hearts Soors Plush Toy



Mareto RVC Rock Crawler (Colors May Vary) 12 (secretor 2011



LeapFrog My PM Violet 12 December 2013



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# WHAT IS EMAIL MARKETING?

**By: Ronald Allison** 

# **Email Marketing**

is a methodology used in online marketing to the purpose of promoting an enterprise or sending a message to that effect through emails.

It is a considerably cheaper and faster way of marketing focused on a specific target audience. The recipients of these mails receive promotional messages fine tuned according to their search history to suit their requirements. If executed well, it could establish a loyal consumer crowd who could bring more business.

### What does it entail?

A typical email for such a purpose would request business from the recipient by placing advertisements, displaying their catalogue, offering discounts, announcing sales etc. The main aim is to catch the eye of the potential customer, lure them through irresistible deals, building brand names and soliciting loyalty and trust of the customers.



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What email marketing does is attempt to forge a relationship with the customer or the potential customer, encouraging them to take the next step by visiting their website. For recipients who have already been a customer once, it is a way of keeping in touch with the customer so there can be a repeat of business with them.

Generally, email marketing is identified to fall into two categories:

- 1. Transactional emails- these emails convey to the customer about some action that they may have taken in regard to a website. For example, it could be an email telling the customer about a query they might have made, to confirm an order of some product/service or the status of an order etc. These emails are generally triggered automatically once an action has taken place.
- 2. Direct emails- these are not triggered emails, but sent to the recipient directly to promote their business. For example the promotional messages to announce a sale by a company website or announcing a new range of products that the recipient may have searched for.

Usually the websites collect the email address of the recipients through an opt-in form that a viewer is asked to check while going through a website.

# WHY ONLINE MARKETING IS BETTER?

**By: Ronald Allison** 

Internet, and social media exposure has made it possible for advertising agencies to track their progress, measure its impact and subsequently, immediately work on the strategies to make it better.



# 1. The market should be where people gather.

As virtual world is the new reality of today, it is only implied that the biggest share of customers can be better wooed through the internet. It is a way of reaching a wider audience efficiently. Traditional marketing can become cumbersome and complex, not to mention very expensive, at the thought of going international. Internet has reduced these problems by a big share.

## 2. Advertise, learn, and improvise.

Internet, and social media exposure has made it possible for advertising agencies to track their progress, measure its impact and subsequently, immediately work on the strategies to make it better. This is not possible as efficiently for the traditional methods of advertising.

It would take enormous efforts otherwise to collect data by organizing surveys, analyze them and then form conclusions regarding the success or failure of any marketing campaign. It would not only be time consuming, but also waste of capital.

# 3. Targeted audience.

Internet has made it possible to create advertisements keeping in mind preferences of the public and thus, reaching out to a targeted audience. With all the narcissism flowing around the social media websites, it is easy to generate profiles of what audiences based on their likes and dislikes. This is utilized by generating for them specifically, advertisements fine tuned according to their preferences.

# 4. Another appealing factor is money.

Internet marketing is considerably cheaper in comparison to the traditional modes of advertising. This is contributed to by promotions getting viral with very little incentive, electronic word of mouth and again by the fact that people love to show off their shopping on the social media. I Have Put Together A Series Of Amazing Newsletters That Are Filled With Revealing And Detailed Information On Natural Home Remedies That You Can Gain <u>Immediate</u> and <u>Instant Access</u> To Just By Signing Up... What Could Be Easier?

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Learn what the <u>most popular</u> and <u>most commonly</u> <u>used</u> home remedies are!

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# **MWM** back story

# THIS DROPOUT IS TRYING TO KEEP KIDS OUT OF STUDENT DEBT

**By: Paula Vasan** 



Dale Stephens just wasn't meant for the classroom.

At the age of 19, he founded UnCollege.org, an organization that represents a growing social movement to fight the traditional notion of what higher education should be—and whether it's worth the cost.

Stephens isn't alone. As the costs of higher education have soared, the number of alternatives to college have, too. In the last several years, short vocational programs leading to a certificate have spiked, costing anywhere from a few thousand dollars to tens of thousands of dollars.

"Today's high school graduates have a range of options for attending post-secondary education and entering the labor force," said Tom Snyder, program director of the National Center for Education Statistics. "Graduates also can enter the labor market directly or combine work with studies at a post-secondary institution."

A college dropout, Stephens, now 23, created UnCollege in January 2011. UnCollege's Gap Year program started in September 2013, offering high school graduates another alternative to college—though it's far from free itself. The program accepts a total of 45 students out of 600 applicants from around the world, willing to shell out \$16,000 for the yearlong program, known as the Gap Year.

After that year, which includes traveling, volunteering, interning, working and meeting with personal coaches and mentors (you can call it a yearlong apprenticeship), about half the students end up going to college, with the other half ditching college altogether and going straight into the workforce.

Ask Stephens about the cost of a college degree, and he'll begin passionately rattling off numbers that are cringe-worthy.

Average debt levels for all graduating seniors with student loans rose to \$29,400 in 2012—a 25 percent increase from \$23,450 in 2008, according to the latest data available from the Institute for College Access and Success. The national student-loan default rate rose to 10 percent from 6.7 percent over just five years, according to the U.S. Department of Education. More than 70 percent of U.S. college graduates have outstanding debt.

"What's particularly scary about student debt is that it's unforgivable in bankruptcy, so you carry it with you till you die," said Stephens, who holds the title of chief educational deviant at UnCollege. He added, "I'm not saying education isn't a good investment. ... It's important to understand what the ROI [return on investment] of what you're investing in will be."

In recent years student loans bypassed credit cards as the second-largest source of debt in the U.S. behind mortgages. On Tuesday, President Obama gave a speech at Georgia Tech that mandated clearer disclosures from lenders, a "student aid bill of rights," and that the Department of Education create a new system to address complaints related to student loans by 2016.

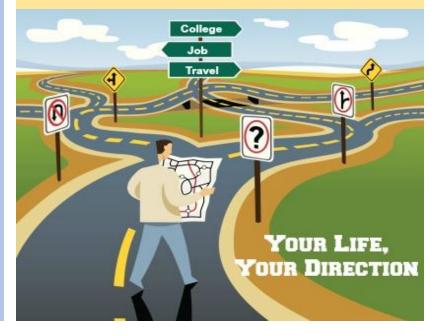
Stephens said high school grads are increasingly distrustful of what a college degree can actually do for them. Responding to President Obama's announcement, he said, "I believe the new 'Student Aid Bill of Rights' is a sign that our government is taking the student debt issue seriously but not necessarily offering a solution to help reduce it." He gave as an example "The Pay-As-You-Learn Loans," which cap repayment at 10 percent of a former student's salary. "An improvement, but it can't change how deep financially a four-year university could drive that person into debt," Stephens said.

## The un-education of Dale Stephens

Born in Winters, California, Stephens left school when he was 12 years old and spent the next seven years educating himself as a so-called unschooler, which many other children in his area were doing at the time. This meant he was taking a French class online, volunteering at his local library and studying history and all the standard subjects at home, on walks and during field trips.

Eventually, as his fellow home-schooled friends started going to college, Stephens applied and was accepted to Hendrix College in Arkansas. He quickly found himself disillusioned and detached from what he was learning. "Overworked professors showed up to class and expected us to care about what they were saying. Learning requires personal context and engagement, so sitting in a lecture hall is not how your brain works," he said.

So like any millennial, he went online to find some answers. UnCollege was created in classic start-up fashion: Stephens created a landing page to see if there was interest and willingness to put down money.



"For students who want to get into fields where you don't really need a college degree (or anything where the product of your work can be easily evaluated, like writing, design and technology), UnCollege has been most helpful."

He first blogged about his disgruntled feelings on the higher-education system. Within 18 months those thoughts turned into a 100-page book called "Hacking Your Education," which he sold to Penguin. That led to about 30,000 followers across Facebook, Twitter and a weekly newsletter and \$20,000 in speaking fees, which he invested into founding the organization. Stephens was also chosen as a Thiel Fellow, a program offering young entrepreneurs an alternative to higher education, created by tech icon and PayPal founder Peter Thiel, who is a vocal critic of colleges.

Based on his growing online following, Stephens created the non-college accredited program, the Gap Year, basically an online outline at first. To his surprise, people applied. "I got 250 applications in May 2013, and people from Seattle to San Paulo, Brazil, put down money for deposits," Stephens said. He designed the curriculum and launched the program in the fall of 2013. This year he's anticipating about 1,000 applications.

UnCollege has raised more than \$100,000 in funding from investors, including from the founders of Generally Assembly, a digital trade school, and Learn Capital, an education-focused venture capitalist firm based in Silicon Valley, which has also invested directly in Generally Assembly.

Students who sign up for the Gap Year program usually have a clear picture of the general direction they want to go in. "For students who want to get into fields where you don't really need a college degree (or anything where the product of your work can be easily evaluated, like writing, design and technology), UnCollege has been most helpful," Stephens said.

The mentorship—which has featured leaders from Amazon, the Khan Academy and the Bill and Melinda Gates Foundation—and the self-directed learning aspects of the program are big parts of its value. They are designed to immediately link up students with people in the specific field they want to pursue, ideally through internships. Eighty-five percent of UnCollege students have a full-time job offer in their field of choice after the Gap Year. Two companies that "graduates" have hired UnCollege are education Fidelis Educationand photography technology firm company Light.co.

UnCollege, which has seven employees, earned about \$500,000 in revenue in 2014 and has earned about \$800,000 in revenue to date, based on tuition of the roughly 65 Gap Year fellows who have attended the program so far. "UnCollege breaks even financially. We've upgraded our participant's housing, signed on a travel partner to provide better infrastructure for our participants while abroad and have done much more with the money we've earned," said marketing manager Chris Kelly.

UnCollege opened a campus in Brazil last fall and plans to double the size of the Gap Year incoming class by the end of 2016, accepting 120 students per year. He's focused on keeping the program small before pursuing more aggressive growth. "There's definitely demand to keep growing this, and I think there's benefit for people to take time to understand what they want out of college or if they want to go in the first place," Stephens said.

John Gallagher is a big fan of the Uncollege movement. "When you opt out of the traditional educational system, you turn reality into your classroom," he stated in a 2013 blog post for the organization.

The 19-year-old high school dropout has served as a paid staffer on 10 campaigns for political offices, ranging from New York State Senate to President of the United States, and now works at Indigo Strategies, a Washington, D.C.-based political consulting firm. He opposes paying for any sort of institutionalized learning, he said, claiming, "I feel everything I've ever learned was from doing stuff for people I was working for."

Stephens said that while education should be a lot less expensive than it is now, it's an investment, nonetheless, just as you'd pay for tutoring, online classes or a college degree. "We provide a structure and support for people who want to do it a little differently," he said.

### **Lessons learned**

- A complaint or critic does not a company make, but good ideas for disruptive business models are born in personal stories about challenging the status quo in entrenched industries.
- Knowing the direction you want to go in professionally is the key—how you get there does not necessarily require the same approach taken by everybody.
- approach taken by everybody.
  3. Manage growth, rather than pursuing aggressive growth at all costs, even when (maybe especially when) an idea is catching on faster than you expected.

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