**Heather Vale:** I'm Heather Vale, partner of Codrut Turcanu, for <u>ClickBank Affiliate Confessions</u>... Today I'm speaking with Don James from Minneapolis, Minnesota. Don, first of all could you give us a brief background of yourself and your websites?

**Don James:** Well, actually my background was, when I started out, in computer programming when I was younger, and then in the late '90s I got involved in the whole dotcom boom and ended up working for a major New York retailer, doing some of their web development and I was... I actually ended up being up a technical director. And after that, when that all kind of fell apart in the dotcom bust in late 2001, I ended up getting a different IT job, but in the meantime I had stumbled onto internet marketing, and just online marketing and affiliate sales, and kind of just taking a look at that. So with my background, I thought there was a kind of natural connection there and started, I would say initially probably around 2002, dabbling in it. Well, I'd say part time, very part time, for all of 2002. So that's kind of my background how I got into looking at affiliate products, marketing, also direct marketing and at that time I was actually looking at some MLM, multi-level marketing concepts to do as well.

**Heather:** So why out of those, do you think, affiliate marketing kind of won out?

**Don:** Well, you know at that time, I was exploring and now when I think back to when I started this, I was kind of going in blind a little bit and I didn't have a good sense of marketing on the internet, the way that, you know, some of the experts today you see out there, many of the bigwigs, the big gurus out on the internet and the way they do it today, and that I didn't really spend the time initially top get the education, so I had tried, basically I tried some things on my own. I think the first guru online that I actually came across was Neil Shearing and I think that was the very first online e-book I picked up and started taking a look at and threw myself into it initially for awhile. Of course, made all the initial mistakes I think most everybody in this market does, is learning a little bit trial by fire, and lost some money and that discouraged me for about a year. And so then I came back to it thinking, well maybe I should really sit down and educate myself a little bit more on this, and you know, if you think about how you would educate yourself on anything else that you do, you know you would actually spend some serious money and you know, go get yourself an

education. I thought well, it doesn't cost a heck of a lot to educate yourself in this market. So I started picking up some e-books and some course material out there from a lot of the big names in online marketing and went from there. So I spent probably most of 2003, late 2003 doing that work.

**Heather:** What were some of those common mistakes that you made when you first started out?

Don: Well... yeah that's interesting because you can really, you can really lose your shirt if you're not careful on what you do. My biggest, I think my biggest mistake was I got so excited initially about it that I threw some ads out there that were not targeted to any market. So I iust kind of found, I found some online advertising, some of them were viral ads. And others were just straight advertising. I spent a few hundred dollars and of course saw absolutely no results from that. So my first Marketing 101 lesson of course, coming out the gate was you know, doing exactly the wrong thing that they all warned me about right? Then my second mistake, I think, was getting into the Google AdWords campaigns and starting to look at that. But that at least, even though I didn't, wasn't very successful initially on that, at least it taught me quite a bit about target marketing and starting to look at an audience and starting to drive down into a particular vertical and very more niche market. Which was much more important. Because I think the biggest mistake anybody who's doing this in this area makes is that they go out, they spend a lot of money, they don't think about niches or targets. You're so broad that no one's going to be interested in what you're doing.

**Heather:** So how do you actually go about now finding those targeted niches and marketing to them?

**Don:** Today, basically what you have to do is you really have to sit down and you have to do some serious research. I mean you have to go out to things, tools, like the online tools that are free. Overture or you can go into the Google AdWords keyword editors. And you really dig down and look at the popularity of certain high click-through markets and then you can narrow it down based on keywords into those markets a little deeper and find niches into those keywords. And that's critical because I actually have a side site, that has really nothing to do with internet marketing and oddly enough, this is what

eased me into more of the targeted marketing as well as... it was just a sort of fun website that I did on my own, it's a hobby of mine. It's very, I would say it's not a very popular keyword. But yet I was getting a lot of click-throughs on it and also had some fairly high search engine results and then started to see Google <u>AdSense</u> numbers coming back, you know actually starting to make a little bit of, not a lot, but a little bit of money on a little hobby site that I really thought was, you know, it was just for fun. And seeing that actually started to clue me in now, saying well, if that can do that, what happens now if you start picking a more vibrant market or something that has a lot more numbers?

**Heather:** What is that website?

**Don:** Oh, that... oddly enough, I'm interested in new age research and I'm very interested in different, devoted to astral projection of all things, can you believe it? So, you know, it's a very tiny little area. You don't get a lot of people who are interested in it, but I actually do get a fair amount of people who come through that site.

**Heather:** Do you want to share the URL?

**Don:** Sure, it's called <u>www.astralrealms.com</u>.

**Heather:** So do you think it's important to pick niches that you like when you're affiliate marketing?

**Don:** Oh boy, that is the question. That's a really good question and I tell you, I really believe that you should pick something that you really like. And I think this is pretty important, because I think I see a lot of people now that I'm getting more experienced in this and I've talked to some people in this industry and they... what you see is that a lot of people get excited about popular keywords that they have absolutely no interest in, and they put sites up there and they, you know they might do something on it, but what you don't get is the staying power. Because people aren't interested in, over time, to continue to update the sites or they may lose interest, and I actually think what may happen in the future is that the search engines are going to get on to this and might get smart about this and we might see some lower rankings and so forth because this is such a popular thing now where people are spreading their interests everywhere and trying to put

virtual real estate sites out there on any topic, doesn't matter what it is, right? And I think that just for your own sake, you know, just so you have staying power and you're doing something that you're interested in, that you should really pick a topic that you're interested.

**Heather:** What was it that attracted you to <u>ClickBank</u> in particular to do some of your affiliate marketing?

**Don:** Well, <u>ClickBank</u>, I just... just popularity, I'll put it that way. It's just the easiest one to work with. I think that a lot of people use it today and now that <u>ClickBank</u> is affiliated with PayPal too, I think it really has become a very easy way to sell products, or to sell your products online, and that's really the key for me.

**Heather:** How much do you make just as a <u>ClickBank</u> affiliate?

**Don:** You know, a <u>ClickBank</u> affiliate for me has actually just started in the last six months, so that's kind of interesting because before that, the people I associated with actually had their own affiliate sites, their own affiliate management sites, let me put it that way. And just recently I started doing the <u>ClickBank</u> stuff so it varies, it can vary basically month to month. In the last six months, I mean it started out, all of a sudden I got a rush of things and anywhere from like three to five hundred dollars a month, and that's probably been my best month so far. So anyway, anywhere from 100 to 500 a month.

**Heather:** What <u>ClickBank</u> products do you promote in particular?

**Don:** Right now, the two I am promoting is Holly Mann's site, <u>How 2</u> <u>Make Money Online</u>. I think she originally had called it <u>Thank you Rich Jerk</u>. I'm not sure if that URL is still hers, but that one, and I'm also promoting <u>Blogging to the Bank</u>. The blogging product that has a lot of buzz right now.

**Heather:** Why did you pick those two in particular?

**Don:** Well, I think the first one was, actually I felt was an excellent product for the... the value for that product was amazing. I picked it up myself, and when I read it, I think I picked it up mainly just on a price point, and when I read it, I thought that it was actually quite well done. So that was really my, just my belief in it and then also recently

for myself, I had about 6 months ago, started adding blogs to my sites, going forward here. I had not done that before even though I'd read about it and hadn't really looked into it. So I picked up <u>Blogging</u> to the <u>Bank</u> and read through what it had to offer, and then additionally started off from there.

**Heather:** So how exactly do you market these products?

**Don:** Various ways. And there's a number of ways I do it. One, I think, probably one of the most interesting and most successful ways of doing it right now is through some of the marketing, you see the marketing products through the marketing forums. And I think actually on some of my side sites that we mentioned before that, that forums have actually been a very popular way to get back links to your site, or even interested people who are interested because they are targeted to that area that you're site is maybe devoted to. That's been one of my popular ones. I do a little bit of AdWords, but I've learned a lot. Now, from experience I keep my AdWords very narrowly marketed and I try to keep the cost per click way down. So I barely spend any money on AdWords but I actually do get click-throughs and return on that. And I think that, for anybody who's doing the AdWords, that's the best advice you can give anybody, is to stay low on the click through counts, or the cost per click, and don't overspend and don't try to overbid everybody else in that market. Those have probably been the two main areas, there's also, I think the next best thing is articles. And I think articles provide a very good amount of traffic to your site. They're a great way to get back links and get your site ranked in the search engines. Anything like Ezine Articles or Isnare, any of those kinds of sites. Those are excellent sources.

**Heather:** Do you have a separate website for each of those two products, or do you put them together, or how do you do it?

**Don:** What I do is, I have a separate review page. So what I do is I have a review page on one of my sites called <u>AdvancedProfits.com</u> and I review the products and link through from those review pages to the actual <u>ClickBank</u> link of the product itself. That's worked the best for me. I think that's better than, and I think that's advice I've seen and read a number of times, is you shouldn't just link directly to the affiliate page. You should really put links to your own page and in some manner try to pre-sell it and or just provide information so that,

so that people can warm up to the product and if they're interested, they click through at that point. And many times... and that's also important just for the URL that you're providing, that it doesn't look like an affiliate link. And I think lately, people have been a little more turned off by just pure affiliate links. And you know, they see a lot of that out there. So if you can provide another avenue, I think, and I really think that just a quick review is an excellent way of doing that. You just write basically your own review article and try to pre-sell the customer coming through.

**Heather:** So obviously you have to buy the product first in order to do your reviews?

**Don:** I totally believe in that. I think you should always totally buy the product first. I made that mistake, in fact, I can't remember now what product it was. It's been a while, it's been a couple of years. I try to forget my mistakes on some of those things that I did, but that was one of them where I was trying to sell a product that I actually hadn't you know, hadn't purchased, and I really do believe you should get it. Take a look at it, you know if you think it's valuable do it, if it's not then don't even try because it generally... it makes you feel bad if you look at it and you realize, oh, this wasn't a very good product. Why was I trying to sell it? You know, you don't want other people doing that too.

**Heather:** What are the price points on those products, and what are the commissions?

**Don:** The <u>How 2 Make Money Online</u>, Holly Mann's site, she's selling that for \$14.95 which is amazingly cheap for what she has. And then the <u>Blogging to the Bank</u> is 47, I believe.

**Heather:** So at 14.95, what's the commission level on that?

**Don:** Hers is 50% and <u>Blogging to the Bank</u> is 60% so...

**Heather:** So you're making less than \$10 per sale, but you're obviously getting a fair number of sales on that one.

**Don:** Yeah, I get quite a few sales on that one, and I really think on that one, it's purely the price point, that's the big key on that one. You

know a lot of people shy away, they don't want to spend their money, you know for an e-book that may not provide a lot of value to them. So especially for new or intermediate people out there. The advanced, usually the advanced marketers don't really care, I'm sure that when they go out there and see 300 and \$1000 courses out there, you know, that's a lot to spend and a lot to invest in, so a lot of people shy away from that initially. But anything under that \$100 mark and under 50 tend to get the new people, those who really are trying to learn. You know those are the first steps in the marketing world.

**Heather:** And Holly Mann says you're her top affiliate, so obviously you're doing something right with that product.

**Don:** Well, yeah, and you know what's interesting that some of the information in her book actually taught me some of the things that I did, so I congratulate her on that and I do think, I actually really think it is an excellent book. And you know, she marketed it, she used a marketing technique of marketing against a very successful book online, called you know, the <u>Rich Jerk</u> which has been very popular in probably in the last, I don't know how long it's been, six to eight months. And you know she used that, kind of copy marketing to use that <u>Rich Jerk</u> terminology. But you know, I actually purchased The <u>Rich Jerk</u> e-book myself and I think hers is easily as valuable for less money.

**Heather:** Why do you think she stopped using *Thank You Rich Jerk*?

**Don:** You know, I don't know. I don't know on that one. I don't know if... I had actually thought I'd heard something about she had some problem with someone spoofing her domain and I don't know if that's true or not, so... I have to follow up with her and see what happened with that. That's a good question.

**Heather:** OK, so let's talk about your specific tactics. First of all going into the marketing forums. What kinds of things are you posting there?

**Don:** Well, yeah, that's a good question because in the marketing forum, if you're purely, if you're talking about internet marketing and not your niche area, or your specific interest area, you have to be careful there because obviously the admins and the forum masters for

internet marketing are very aware of people who try to come in and sell products by posting information in there and that, I mean, and if were them, I'd understand it right, because those internet marketing forums get a lot of people who are trying to sell products, and they post information per length in there, and it's more of a bit of a ruse to try to get the people and click and go to their product. But that said, the best way is of course approach it honestly, openly, people have questions in there, if you think you have an answer or... I mean I've gone in there and just asked direct questions where I have... I'm not sure what the best method is. One of them was like about, for example, I went in and asked about autoresponders for emails and I put them on the forums just generally asking what do people think about autoresponders, what are the best ones out there, you know, what are the good and bad points. You know, those kinds of things. If you go in there with an honest attitude and ask very straightforward questions, then those are fine. Now if you're talking about the other side, now, if you're in your specific product area, then that's another story. Then I think, you know, it's fair game to go in and say I've got a great site, come look at these products. Or I have some information that you might want to read, articles, etc. Then that's a whole different thing. Typically the forum, the people who run those forums, don't really care if you're selling a product, or a service, or a website.

**Heather:** So would you put your URL just in your signature file or is it actually included in the content of your post?

**Don:** I'd say about 90% of the time, it's the signature. However, I have done some posts where I specifically put URLs in there. Because I'm making, there's a specific point I'm trying to make in the post. You know sometimes, people have a question and when you're explaining the answer to them, you say, well take a look at this. You know, you may put parentheses that I'm not trying to sell anything here, or this is not an affiliate, it's just I want you to take a look at it. But almost 90% it's just in the signature.

**Heather:** Are you able to track those links and see what forums your traffic is actually coming from?

**Don:** Yeah, my web hosting providers, they do have that, you know... stats pages that tell me where these back links are going to. The only thing I haven't been able to determine is the... I haven't determined

the sales generated from those particular back links. So I'm trying to work a way to figure that out right now.

**Heather:** Do you have any particular favorite forums where you've gotten some good traffic from?

**Don:** Warrior Forum is a fantastic forum. I mean not even just for the back links. I think if you're in internet marketing at all, you got to take a look at the Warrior Forum. It's got the best information out there. It's got probably some of the top marketers who monitor it. You can even direct questions right at them and they will respond much of the time. That's an excellent forum. I've started looking at some other ones that are a bit smaller. And I've just picked up a new one and I'm sorry, I can't think of the name of it right now. But Warrior Forum has been kind of my bread and butter forum for the last, I'd say, about eight months since last summer, was when I really picked up on it. And I've actually been learning quite a bit off that forum, just not so much from the, you know, becoming a... being an affiliate myself. But just the information I've learned.

**Heather:** OK, so let's talk now about the Pay per Click, the <u>Google AdWords</u>. How exactly do you make sure that you're not spending more money than you're making, as you mentioned had been a mistake in the past?

**Don:** Oh, yeah, I mean it is... that is so easy to go out there and say, well why don't I just throw out a high bid on a click. And because you know, you're so anxious to see your ad on the first page in the Google search right? So your natural tendency is to throw in a cost per click that's very high. You know, it might be 50 cents a click or 75 cents a click. And then you'll say, well I'll watch it for a day and see what happens for a day or two, and it's very easy to get sucked into that because it will generate traffic to your site, yet if you're not careful, if you're not really paying attention and tracking the costs per day through AdWords versus your sales, you can lose money very quickly. And it's easy to get excited about it but... and I've read this a number of times from a number of people again and again, just don't even go that direction. You know, start slow. Matter of fact, I've come to the conclusion now that it's probably not even good to go to AdWords when you're new at this. I think you should go Google AdSense, you know start looking at blogging, start building your site and just

generate free revenue right away. I mean <u>AdSense</u> is the best way to get, you know, very... and it's not a lot, let me tell you you're not going to make a lot of money initially but it's a way to see some money come in without you spending a dime, and you know, that's a very good way to go. I mean you could literally, you know make some very easy simple money through <u>AdSense</u> just by creating a blog, writing some articles that tie back to your blog, putting some <u>AdSense</u> ads on your blog site, and right there you're going to be generating, you know, x amount of... it may be 50 cents a day or it may be 4 or 5 dollars a day, but it's a good start. A good way to start and you can get to excited about it and you're not losing, you're not bleeding money like the way I did initially, which I'm sure a lot of people have.

**Heather:** So what's your daily budget now on the Pay per Click?

**Don:** On the Pay per Click, I keep my daily budget, well actually right now I keep my costs per click at 5 cents, I don't try to push it way above anybody else. And frankly when it's that low, you don't have to really worry about the daily budget and the campaign. Typically, it doesn't even get near what I put in. I think I put \$10 a day in there, but that... I don't even get near \$10 a day on it, when I do that. When I put such a low price on that. And that's kind of... I've just kind of let that sit. I'm trying not to let... actually what I'm trying to do right now, is I'm trying to generate much more <a href="AdSense">AdSense</a> revenue then, so my plan going this year was I'll cut down on the <a href="AdWords">AdWords</a>, pump the <a href="AdSense">AdSense</a>, once I feel I'm getting more and more revenue out of <a href="AdSense">AdSense</a>, then I'm going to start looking more at <a href="AdWords">AdWords</a> and driving it through that. Because I'm finding it like again, I'm finding much more success through forums and articles and just other connections to getting traffic to your site.

**Heather:** Now, if you're paying for the low priced clicks, you're probably getting pretty targeted keywords, even though they don't get as searched as often.

**Don:** Correct.

**Heather:** Do you know what your conversion ratio is on those?

**Don:** On the ones that I have out there, they're actually pretty good. I mean for conversion ratio, I get typically like 4 to 6% for the things

that I'm looking at. Which for me, has been just fine. I mean, that's not a problem. I'd like to get higher but... when I did my initial <a href="AdWords">AdWords</a>, my click throughs were less than a percent many times. Maybe one and a half percent or something like that. But I've seen that gradually go up over time, and I'm starting to understand now, the more targeted you get, you know the better click through rate you're going to get. That's why I say I'm going to, kind of put that on hold a little bit, maybe research it on the side, and then really work on <a href="AdSense">AdSense</a> right now.

**Heather:** So with the articles, what kind of articles are you writing?

**Don:** Always informational. Never try to be a sale article. I mean that's always a killer. You never want to do that. Always write... pick a topic. Frankly a lot of times what I do is I just take a section, I've probably picked up maybe 10 e-books, 10 to 12 e-books over the last 12, 24 months and I take a particular section, a subsection of that, and say OK, well let's look specifically at... and write a whole article on say, hosting, or write an article on best ways to use cascading style sheets on a web page, or you know, just something that's a very tiny topic, but very narrow or you know in marketing space, you know you might pick a specific thing about, say like AdSense or for example, here's one I did. When I just recently did my blogging, I did a blogging test where I created a blog. And all my goal was for that blog was to see how it would rank in the search engines. So what I did was I just created a blog, went out submitted it to all the blog submitter sites and the blog pingers and created an, added a RSS feed to the blog, and within five weeks, my topic name space blog was number one in Google and Yahoo. And I was very surprised by that. I mean it was a very, again this was just experimental with a very, very tiny area so, not a lot of traffic but... it showed me something right there, that you could do. So that's one area that I wrote an article about, that particular experiment that I did. So those kinds of things are great things to write articles about because they generate interest and you're not trying to be broad-minded, or you're making like sort of generalized statements, and they don't have any value to the article reader.

**Heather:** So if you were writing an article on blogging, would you then include your hoplink to <u>Blogging to the Bank</u>, or would you include a link back to your main review site?

**Don:** I would, it would be a hop from... exactly, it would be a hop to the <u>Blogging to the Bank</u> review site and then... or page, let's put it that way. It's actually a page off the site, and then that site would link to the <u>Blogging to the Bank</u> <u>ClickBank</u> affiliate page.

**Heather:** How do you decide where you're going to market your articles?

**Don:** That's really... I just picked up a couple of article sites. It's more I just pick a particular topic in an area that's one of my sites, that it's targeted to, and I just pick it up there. So those article sites are you know, categorized so you can write an article in that category that ties back to your site.

**Heather:** Have you started experimenting with opt-in lists?

**Don:** I have not done that yet. Well, let me step back a minute. I have done it for that astral realm site thing I have on the side. Actually I have an opt-in list on that, but generally no and as matter of fact, I'm glad you asked that questions, because that was one of the things that... that was one of my goals here this spring was to get the opt-in list going, because I know how important that is. And it's funny because I, actually on one of the forums, I put out a question to the forum asking what were their biggest mistakes and one of the responses was that... an internet marketer said that he made over a million dollars on a product but he didn't have an opt-in list. He said had he had an opt-in list, he probably easily would have doubled his money. So I was just kind of surprised by that response. It just shows how important it really is to have.

**Heather:** So what kind of things can people do to stand out from all the other affiliates that are promoting the same product?

**Don:** Well, I had the magic answer to that. I really do. I mean that's a tough one. I really think that you really have to focus on a specific area. I think it's really easy to get distracted by too many different things that are going on, especially in internet marketing, if you start looking for that space, you can get excited by so many different ideas, so many different tactics, so many different ways of doing things. Any way from affiliate to MLM to, you know, to virtual real estate and

trafficking, and all these kinds of things. I mean it gets very... sometimes you almost feel like you're overwhelmed with so many things... so just think, the best thing to do is to focus on area, finish it to the end and use that as either as your learning experience, and do all the things that you can learn just for that one specific topic, niche or whatever you're interested in and stick to it. Because what typically will happen if you get too spread out, you'll find yourself not getting progress anywhere. You'll be not making any progress and you won't learn as much.

**Heather:** What do you do to prevent your <u>ClickBank</u> ID from being stolen from your hoplinks?

**Don:** That's a big problem and... there are a number, a couple of sites, and actually I put that question to the forum, just about three weeks ago, I asked that question. Apparently there are a couple of sites out there that help protect that. Well, one way is to do domain masking through your what ever your domain provider is, like <u>GoDaddy</u> or <u>Network Solutions</u>... you can do domain masking where you can create a domain name that specifically masks the URL for the hoplink. That's one way to do it, that's probably the easiest way to do it. Another way to do it, is like, the way I do it, is just to put it into a review site, which they go first and then they'll click to the <u>ClickBank</u> but obviously they can still... even when you do that, they can still change the affiliate so... this is something I wish <u>ClickBank</u> would fix. It's a problem that every <u>ClickBank</u> affiliate has. And I'm sure a lot of affiliates lose a lot of sales through that.

**Heather:** We talked about some of the mistakes you made when you started out, but what are some of the mistakes you see other people making?

**Don:** I think the biggest thing I see to day going on right now, is people throwing out sites as fast as they can, using these article rewriters that try to basically change the text on articles, and then they put out these kind of generalized information sites that are supposed to have high click-through rates. And actually when you go to them and you look at them, and you think well, you know, yeah they're kind of informational, but if you look deep into the content of these things they're really not that good. You know, it's stuff thrown out there just to be thrown out there to try to make some money. And

that really gets to me, I think you know, if you're really going to do that, go out there and really research it, and put some quality content out there, because I think sooner or later that kind of thing is going to get squashed. I don't know how. I mean, either Yahoo or Google or any of these sites, the SEOs and the whole thing are just going to say forget it. You know, these kinds of pseudo informational sites are not a good idea, and they'll find a way to basically throw them to the bottom of the pile of the ranking. That's why I think if you really care about what you do, you really care about the information and you're passionate about doing the topic... and it can be, you know, just about internet marketing, you know. Those who are passionate about that can focus on that. But that's what you need to do.

**Heather:** So for the newbie that's just starting out in <u>ClickBank</u> affiliate marketing, pretty well where you were six months ago, what's the first thing you suggest they do after listening to this interview?

**Don:** If they're just starting out, find a product that they really do care about and think is actually valuable. And I know that a lot of newbies out there don't want to spend the money. That's the hardest part about it right? You have to invest in order to make some money. And it's a difficult choice but maybe, you know, one way to do that is to go around and look at some of the forums and try to find... read those forums and see what people actually are promoting and a lot of times, you'll actually see reviews in those forums, on particular products. So if you can do some research up front and just don't jump into a product without really knowing what it's selling or what the information is, or if it's any good. I would say, definitely try to find something that you like. And once you've found that then you have to go in and try to learn some of these techniques. Don't just try to blast it out there to the world, you know, through AdWords, or whatever you're going to do. Write your own review, write some articles about it and definitely, definitely number one, get a blog going on it. There's no better way today to get started than with a blog, AdSense, articles and forums. I think you can initially get yourself jumpstarted. That's the easiest way to get jumpstarted right away.

**Heather:** Any final words of wisdom they should keep in mind as they're struggling and running into the same kinds of mistakes that you did?

**Don:** Don't spend all that money up front. Yup. It's so easy to get so excited about that. And it's such a blinder. I mean, I've experienced it myself and I just kick myself every time I do it. Here's a word of advice. If you read something online, or you read about a product or a service or something you want to do that's going to cost you money, take one day before you jump in and buy it. Take one day, sleep on it, when you wake up the next day and you look at it again, and if you feel like yeah, that looks the right thing to do, then do it. But... because I tell you I've done that, something caught me and I get excited about it and I really think it's going to be great. And I just can't stop thinking about it, so I go out and I purchase it and then I get it and the next day, I look at it and I'm like, what did I do? Why did I do that? So take a moment, step back, take a breath, and then if you feel like it's something that's valuable for you, then do it.

**Heather:** OK. Well, thank you so much, Don, for sharing your experiences with us today.

**Don:** OK, thank you very much, Heather.