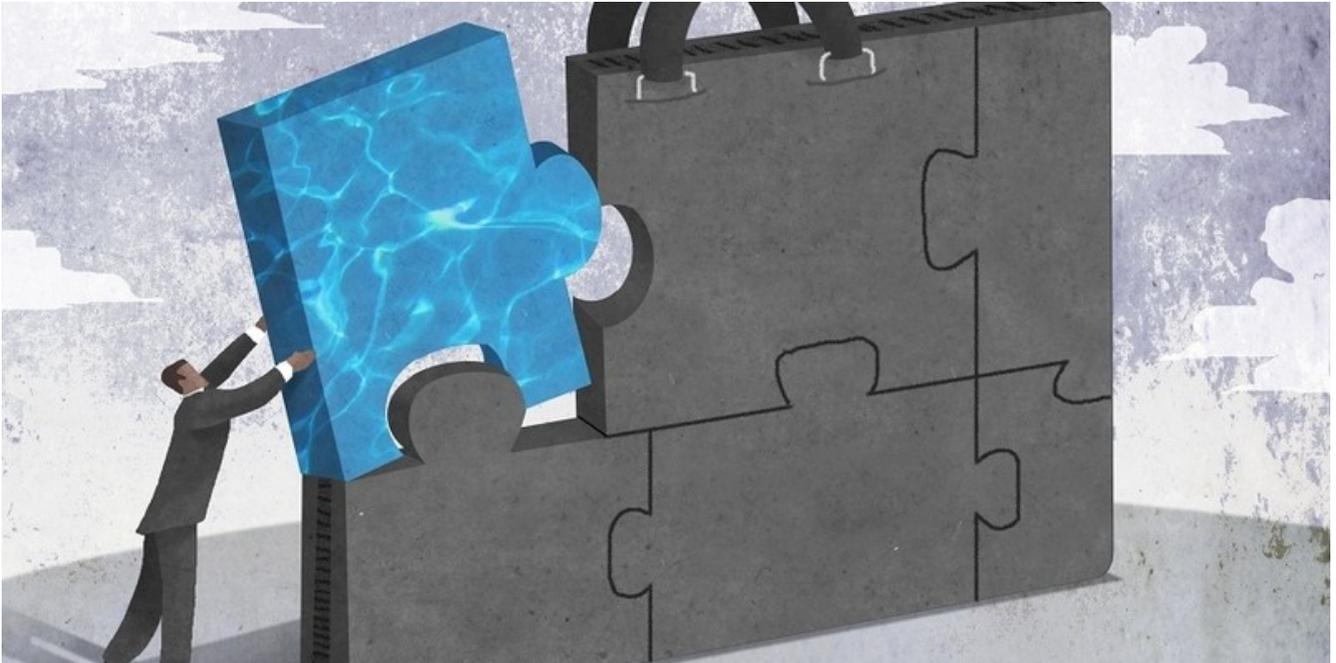


Lessons Gleaned from the Truly Wealthy

Lessons Gleaned from the Truly Wealthy



Some of you may be wondering why this and why now? Is it some sort of 'sign' or what would she know? She struggles just like us. Maybe you too felt like I did when I first started on my quest to learn. I had some pieces of the puzzle, knew what the picture should look like but I never seemed to have all of the pieces. I still am working on putting the pieces into the right place but I'm getting closer.

It may surprise you to know that I lived next door to the son of a multi-millionaire. When I quit my 'career' to raise my sons and delivered the local newspaper, I delivered those papers to not just millionaires but some billionaires too. Some of those people were not just 'kind' but helped to mentor me in my quest to be free of the 8-5 work week and follow my dreams. The BEST thing they did was to validate me leaving my established career to do something others felt was menial; stay at home to raise our boys. I was told it was not just a

leap of faith but I would never regret it in the long run. They were right... my former boss, the HR director, the manufacturer's company Representative; all totally wrong.

In retrospect the hardest job I have ever had was being a Mother. The most difficult thing about parenting? Learning to pick my battles wisely. I am still working on that one but in the long run, if socks or mittens magically disappeared, if rooms were not all spit and polish, it really did not matter. The other difficult part was to realize when to let go and know you did your part, now it's time to let your children unfold their wings and let them fly! It is kind of the same with a lot of our members... we give you the fertile ground and seeds... the rest.. well it's up to you.

Oh but I digress, that is not the topic I want to write about. There are many things I have learned from those wealthy men and some of their wives over the years and watching some of the goings on within our membership has brought to mind the lessons. It's time I share what I learned from them and others that were set along my path so many years ago and hope you too glean some useful tidbits for yourself and family.

Most of the people that were in my path no one would have ever guessed had money let alone loads of it. They didn't drive a Bentley or Mercedes. They drove the cars and trucks you and I drive on a regular basis. They looked and acted like every day normal people. Who would have guessed? It was about the time I was given a "Million dollar bill" (One of those collector types) that I started asking questions.. or realized I was already asking questions. It was about that time I was told it was not my questions that were off but I was not asking the 'right' questions. Hmmm right questions, what were they and how would I find out what to ask? Or were there also questions I shouldn't ask?

First I needed to observe and pay attention to what I did outwardly see. Never did I see those I already KNEW had LOADS

of money and assets act like they were superior, give out info, state they were anything but the 'caretaker'. What shocked me even more is the worse they dressed, some almost like a bum ripped sweater and all, the more they were actually worth!

So here are some of the tidbits either gleaned or outright told to me over the years.

1. Never broadcast what you are worth or how much you control.

All that does is put a target on you and your family. You do not want to put your family, children, and grandchildren in any danger of being targets to get at what you have worked so hard to build so keep your mouth shut. [Just a note here, even in a 'private' forum there are always those looking to get what you have or did not put forth the effort you did so they are jealous of what you have acquired]. This rule applies to other people's Wealth as well. Cross that line just once and you will forever be on the outside looking in. People take their privacy and their safety very seriously and so should you.

2. Manage everything and own nothing.

Ok I know this goes against everything you thought you would want but it actually helps with number 1. Assets in a trust or divided into entities are less likely to be targeted in frivolous lawsuits. [Here is where a good sound financial planner that understands wealth management comes in. There are reputable companies out there to help you decide what is best for your situation.]

3. When dealing with professionals, dress neatly but not over the top.

I have even witnessed one guy looking like a bum when going to take care of business with the wealth manager at our banking institution. Yes, a bum. People that do not know him give him a wide berth thinking he's going to steal something from them or worse ask for a handout. Now on this one I laugh because we

know him personally and he always dresses in a certain way when he is conducting big banking transactions. I realize this probably will have some 'professionals' rolling their eyes, however remember, the more you 'look' like you have money, the more attention you draw to yourself. That attention can be both good and bad so neat, understated, classic and clean.

4. Be wise with your assets.

If you can get the same product for less or by waiting for just a bit practice patience. Most of these people shop at the same 'discount' stores you and I do for a better rate/price or options Rarely do they pay full price for anything other than possibly that special gift for someone special. . Only those that need to 'put on airs' flaunt what they have. The rest live modestly and like the average people. They may have a maid or maid service some do hire drivers or a limo from time to time but do not waste money on frivolous things. Now don't get me wrong, some love antique vehicles and are serious collectors, others collect rare gems, others something that hold is a fascination for them but rarely are these items 'worthless' but grow in value over time.

5. Make your money and assets work for you.

Think about some of the lessons from *Robert Kiyosaki's "Rich Dad, Poor Dad"*. Once you have worked to get to a 'comfortable' living situation and set up a nice legacy for generations to come make those assets continue to produce. Be wise and here again is where sound wealth management and asset specialists come in. Do your research, if you know people that have wealth simply ask them for a referral. Most of them are more than happy to point you to good companies or individuals. They know their reputation in the community would be challenged if they send you to shady people.

6. When confronted about your wealth, simply reply you are just the 'caretaker'.

This is a profound statement when you think about it. You are the 'caretaker' of your account, your holdings, and your

possessions. Once again, flaunting what you hold or have can bring things to your doorstep you really do not want to deal with. Have a relative or neighbor that always borrows something and never returns it? Or that 'friend' that volunteers your resources for what they feel is 'worth supporting' but is not on your heart to support.

7. Never forget your beginnings.

Some people once they have funds forget their roots. Keep your feet on the ground and never forget you are a steward of the wealth you have earned, inherited or won. When a person forgets this they change is so noticeably that someone you once 'hung out with' no longer is up to par. Never forget those who stuck by you through it all or those that were with you on your way up. They are the ones that are not with you for what you have or what you can do for them but are true friends. They are precious and they are rare; so treat them as the gems they really are. Also along the same subject, never forget to give to those less fortunate. Pick your favorite charity or cause and support it. You will get back far more than you give. I am not saying giving away everything but set aside a certain percentage each month and tithe as well as give to whatever cause is close to your heart.

The 7 Deadly Sins Of Investing

Emotions and Biases Affect Your Investment Decisions

Despite repeated studies that suggest investors should just buy "passive index" funds and "hold on" until eternity, the reality is that it simply does not work that way.

If you were raised in a religious household, or were sent to a Catholic school, you have heard of the seven deadly sins. These transgressions – wrath, greed, sloth, pride, lust, envy and gluttony – are human tendencies that, if not overcome, can lead to other sins and a path straight to the netherworld.

In the investing world, these same seven deadly sins apply. These emotions or “behaviors,” just like in life, lead to poor investing outcomes. Therefore, to be a better investor, we must recognize these “moral transgressions” and learn how to overcome them.

Let’s get started.

Wrath – never get angry; just fix the problem and move on.

Individuals tend to believe that investments that they, or their advisor, make should “always” work out. They don’t and they won’t. Getting angry about a losing bet only delays taking the appropriate actions to correct it.

“Loss aversion” is the type of thinking that can be very dangerous for investors. The best course of action is to quickly identify problems, accept that investing contains a “risk of loss,” correct the issue and move on. As the age-old axiom goes: “Cut losers short and let winners run.”

Greed – greed causes more investors to lose more money than at the point of a gun.

The human emotion of “greed” leads to “confirmation bias” where individuals become blinded to contrary evidence leading them to “overstay their welcome.”

Individuals regularly fall prey to the notion that if they “sell” a position to realize a “profit” that they may be “missing out” on further gains. This mentality has a long and depressing history of turning unrealized gains into realized losses as the investment eventually plummets back to earth.

It is important to remember that the primary tenet of investing is to “buy low” and “sell high.” While this seems completely logical, it is emotionally impossible to achieve. It is “greed” that keeps us from selling high, and “fear” that keeps us from buying low. In the end, we are only left with poor results.

Sloth – don't be lazy; pay attention to your money because if you don't – no one else with either.

It is quite amazing that for something that is as important to our lives as our “money” is, how little attention we actually pay to it. Not paying attention to your investments, even if you have an advisor, will lead to poor long term results. Portfolios, like a garden, must be tended to on a regular basis, “prune” by rebalancing the allocation, “weed” by selling losing positions, and “harvest” by taking profits from winners.

If you do not regularly tend to a portfolio, the bounty produced will “rot on the vine” and eventually the weeds will eventually reclaim the garden as if it never existed.

Pride – when things are going good don't be prideful – pride leads to the fall. You are NOT smarter than the market, and it will “eat you alive” as soon as you think you are.

When it comes to investing, it is important to remember that a “rising tide lifts all boats.” The other half of that story is that the opposite is also true. When markets are rising, it seems as if any investment we make works; therefore we start to think that we are “smart investors.” However, the reality is that there is a huge difference between being “smart” and just being “along for the ride.” Ray Dalio, head of Bridgewater which manages more than \$140 billion, summed it up best:

“Betting on any market is like poker, it's a zero-sum game and the deck is stacked against the individual investor in

favor of big players like Bridgewater, which has about 1,500 employees. We spend hundreds of millions of dollars on research each year and even then we don't know that we're going to win. However, it's very important for most people to know when not to make a bet because if you're going to come to the poker table you are going to have to beat me."

Lust – lusting after some investment will lead you to overpay for it.

“Chasing performance” is a guaranteed recipe for disaster as an investor. For most, by the time that “performance” is highly visible the bulk of that particular investments cyclical gains are already likely achieved. This can be seen in the periodic table of returns below from Callan:

The Callan Periodic Table of Investment Returns

Annual Returns for Key Indices Ranked in Order of Performance (1994–2013)

1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
MSCI EAFE	S&P 500 Growth	S&P 500 Growth	S&P 500 Growth	S&P 500 Growth	MSCI Emerging Markets	Russell 2000 Value	Russell 2000 Value	Barclays Agg	MSCI Emerging Markets	Barclays Agg	MSCI Emerging Markets	Russell 2000 Value	Barclays Agg	MSCI Emerging Markets	Russell 2000 Value				
7.78%	38.13%	23.97%	36.52%	42.16%	68.2%	22.83%	14.02%	10.26%	5.28%	25.95%	34.54%	32.59%	39.78%	5.24%	79.1%	29.09%	7.84%	18.1%	43.30%
S&P 500 Growth	S&P 500	S&P 500	S&P 500	S&P 500	Russell 2000 Growth	Barclays Agg	Barclays Agg	Barclays Corp High Yield	Russell 2000 Growth	Russell 2000 Value	MSCI EAFE	MSCI EAFE	MSCI EAFE	Barclays Corp High Yield	Barclays Corp High Yield	Russell 2000 Value	Barclays Corp High Yield	Russell 2000 Value	Russell 2000 Value
3.13%	37.58%	22.96%	33.36%	28.58%	6.05%	11.63%	8.43%	-1.41%	48.54%	22.25%	13.54%	26.34%	11.1%	-26.16%	3.21%	26.85%	4.98%	18.05%	38.82%
S&P 500 Value	S&P 500 Value	S&P 500 Value	Russell 2000 Value	MSCI EAFE	S&P 500 Growth	S&P 500 Value	Barclays Corp High Yield	MSCI Emerging Markets	Russell 2000 Value	MSCI EAFE	S&P 500 Value	Russell 2000 Value	S&P 500 Growth	Russell 2000 Value	Russell 2000 Value	Russell 2000 Value	S&P 500 Value	S&P 500 Value	Russell 2000 Value
1.32%	36.99%	22.00%	31.78%	20.00%	8.2%	6.08%	5.28%	4.00%	47.25%	20.25%	5.82%	23.48%	9.1%	-28.82%	4.47%	4.50%	4.63%	17.68%	34.52%
S&P 500 Growth	Russell 2000 Value	Russell 2000 Value	S&P 500 Value	S&P 500 Value	MSCI EAFE	Russell 2000 Value	S&P 500 Value	S&P 500 Value	Russell 2000 Growth	Russell 2000 Value	MSCI EAFE	MSCI Emerging Markets	S&P 500 Value	MSCI EAFE	S&P 500 Growth				
-8.64%	31.04%	21.37%	29.98%	14.69%	25.96%	-3.02%	2.49%	-11.43%	46.03%	18.33%	4.91%	28.81%	7.05%	33.79%	31.78%	19.2%	-11%	17.32%	32.5%
Barclays Corp High Yield	Russell 2000	Russell 2000	Russell 2000	Barclays Agg	Russell 2000	Barclays Corp High Yield	MSCI Emerging Markets	MSCI EAFE	MSCI EAFE	S&P 500 Value	Russell 2000 Value	Russell 2000	Barclays Agg	S&P 500 Growth	S&P 500 Growth	Barclays Corp High Yield	S&P 500 Value	Russell 2000	S&P 500
-1.03%	28.45%	16.48%	22.36%	8.70%	21.26%	-5.86%	2.7%	-15.94%	38.59%	15.71%	4.71%	18.37%	6.97%	-34.92%	31.57%	15.12%	-0.48%	16.35%	22.39%
Russell 2000 Value	Russell 2000 Value	Barclays Corp High Yield	Russell 2000 Value	Barclays Corp High Yield	S&P 500	S&P 500	Russell 2000 Growth	Russell 2000	S&P 500 Value	Russell 2000 Growth	Russell 2000	S&P 500	S&P 500	S&P 500	Russell 2000	S&P 500 Value	Russell 2000 Value	S&P 500 Value	S&P 500 Value
-1.54%	25.73%	11.35%	12.93%	1.87%	21.04%	-3.11%	3.23%	-20.48%	31.79%	14.31%	4.55%	15.79%	5.49%	-37.00%	27.17%	15.10%	-2.91%	16.00%	31.99%
Russell 2000	Barclays Corp High Yield	Russell 2000	Barclays Corp High Yield	Russell 2000	S&P 500 Value	MSCI EAFE	S&P 500 Value	S&P 500 Value	Barclays Corp High Yield	Barclays Corp High Yield	Russell 2000 Growth	Russell 2000 Growth	S&P 500 Growth	Russell 2000 Growth	S&P 500	S&P 500	S&P 500	Barclays Corp High Yield	MSCI EAFE
-1.82%	19.18%	11.28%	12.76%	1.23%	12.73%	14.17%	-11.71%	-20.85%	28.97%	11.13%	4.15%	13.35%	1.99%	38.54%	26.47%	5.96%	-4.18%	15.81%	22.78%
Russell 2000 Growth	Barclays Agg	MSCI EAFE	Barclays Agg	Russell 2000	Barclays Corp High Yield	S&P 500 Growth	S&P 500	Barclays Corp High Yield	Barclays Corp High Yield	S&P 500 Value	S&P 500 Value	S&P 500 Growth	Russell 2000 Value	S&P 500 Growth	Barclays Corp High Yield				
-2.43%	18.46%	6.05%	9.64%	-2.55%	2.39%	-2.08%	-11.89%	-22.10%	28.68%	10.88%	4.00%	11.8%	1.87%	-9.22%	21.17%	15.05%	5.50%	14.61%	Barclays Agg
Barclays Agg	MSCI EAFE	MSCI Emerging Markets	MSCI EAFE	Russell 2000 Value	Barclays Agg	Russell 2000 Growth	S&P 500 Growth	S&P 500 Growth	S&P 500 Growth	S&P 500 Growth	Barclays Corp High Yield	S&P 500 Growth	Russell 2000	MSCI EAFE	Russell 2000 Value	MSCI EAFE	MSCI EAFE	Russell 2000 Growth	Barclays Agg
-2.92%	11.21%	2.03%	1.78%	-6.4%	-0.82%	-21.4%	-12.73%	-23.59%	25.66%	6.13%	2.74%	11.01%	-1.57%	-43.38%	20.58%	7.75%	-12.14%	14.59%	-0.02%
MSCI Emerging Markets	MSCI Emerging Markets	Barclays Agg	MSCI Emerging Markets	MSCI Emerging Markets	Russell 2000 Value	MSCI Emerging Markets	MSCI EAFE	Russell 2000 Growth	Barclays Agg	Barclays Agg	Barclays Agg	Barclays Agg	Russell 2000 Value	MSCI Emerging Markets	Barclays Agg	Barclays Agg	MSCI Emerging Markets	Barclays Agg	MSCI Emerging Markets
-7.32%	-5.21%	3.64%	-11.59%	-25.34%	-1.49%	-30.61%	-21.44%	-30.26%	4.10%	4.34%	2.43%	4.33%	-9.78%	-53.18%	5.93%	6.54%	-18.17%	4.21%	-2.27%

The Callan Periodic Table of Investment Returns conveys the strong **case for diversification** across asset classes (stocks vs. bonds), investment styles (growth vs. value), capitalizations (large vs. small), and equity markets (U.S. vs. international). The Table highlights the uncertainty inherent in all capital markets. Rankings change every year. Also noteworthy is the difference between absolute and relative performance, as returns for the top-performing asset class span a wide range over the past 20 years.

A printable copy of *The Callan Periodic Table of Investment Returns* is available on our website at www.callan.com.

I have highlighted both the S&P 500 Growth and Emerging Market

indexes as an example. Importantly, you can see that investment returns can vary widely from one year to the next. “Lusting” after last year’s performance leads to “buying high” which ultimately leads to the second half of the cycle of “selling low.”

It is very hard to “buy stuff when no one else wants it” but that is how investing is supposed to work. Importantly, if you are going to “lust,” “lust” after your spouse – it is guaranteed to pay much bigger dividends.

Envy – this goes along with Lust and Greed

Being envious of someone else’s investment portfolio, or their returns, will only lead to poor decision-making over time. It is also important to remember that when individuals talk about their investments, they rarely tell you about their losers. “I made a killing with XYZ. You should have bought some” is how the line goes. However, what is often left out is that they lost more than what they gained elsewhere.

Advice is often worth exactly what you pay for it, and sometimes not even that. Do what works for you and be happy with where you are. Everything else is secondary, and only leads to making emotional decisions built around greed and lust which have disastrous long term implications.

Gluttony – never, ever over-indulge. Putting too much into one investment is a recipe for disaster.

There are a few great investors in this world than can make large concentrated bets and live to tell about it. It is also important to know that they can “afford” to be wrong – you can’t.

Just like the glutton gorging on a delicious meal – it feels good until it doesn’t, and the damage is often irreversible. History is replete with tales of individuals who had all their money invested in company stock, companies like Enron,

Worldcom, Global Crossing; etc. all had huge, fabulous runs and disasterous endings.

Concentrated bets are a great way to make a lot of money in the markets as long as you are "right." The problem with making concentrated bets is the ability to repeat success. More often than not individuals who try simply wind up broke.

Regardless of how many times I discuss these issues, quote successful investors, or warn of the dangers – the response from both individuals and investment professionals is always the same.

"I am a long-term, fundamental value, investor. So these rules don't apply to me."

No you're not. Yes, they do.

Individuals are long term investors only as long as the markets are rising. Despite endless warnings, repeated suggestions and outright recommendations – getting investors to sell, take profits and manage portfolio risks go unheeded.



Unfortunately, by the time the fear, desperation and panic stages are reached, it is far too late to act, and I will only be able to say that I warned you.

Journey to the unknown destination – Part-19

Anthony intensified his preparations like entrusting the care of his house to close friend. He was busy all the day. He thought that he should buy one or two new suits and some more important things. When he was about to go to the market after locking the house, there was such heavy wind by which he has to stop for a while. For that wind a paper came and hit on the

face of Anthony. He felt irritated and pulled the paper from his face to throw it away, but stopped by seeing what is there on that paper. He read it again loud, which is written in fresh blood, "Your people are in danger".

Anthony for a moment didn't understand who has written that with fresh blood. It must have been written a few minutes ago. How the wind brought that paper to him. Who is in danger? All questions and he has no answers.

It suddenly stuck him whether the King, his son and the Princess are in danger. Impossible, how can King be in danger in his own Kingdom? Then who else is in danger?

"Should I go to the Kingdom now and check? But the Angel asked him to go on the fifth day and today is only the third day. What should I do now?" Anthony became restless.

He was driving his car with disturbed mind and didn't see that a heavy vehicle is coming very fast from back. By the time Anthony realized that the heavy vehicle is almost at the back of his car, the heavy vehicle hit Anthony's car from the back with a heavy impact. Anthony's car has become a piece of iron mass and Anthony got crushed inside the car.

Within seconds police vehicles, ambulance came and very badly injured Anthony was shifted to the hospital. His injured body was rushed to emergency and from there to the operation theater. After eight doctors performed an eight hours operation, Anthony was shifted to ICU.

On hearing the news Anthony's friend reached the hospital and enquired the doctors about the condition. Doctors told him that the survival chances of Anthony are very bleak, as he not only suffered multiple fractures, but many of his vital organs are damaged.

At the end of 3rd day, here in the ICU, Anthony is lying with practically zero survival chances and there in the Kingdom,

the King, his son and the Princess are waiting for Anthony to come and save them.

What an irony and how things change so fast.

What next?

To be continued to Part-20....

How far from Compuceeds to Bitcoins?

My friends and so called acquaintances told me that I am wasting my time. Many of my associates have practically written me off saying that I am a mad guy. When I tried to tell them that I am into a REAL PROGRAM which will give me dividends in the long run, most of my acquaintances have looked at me as if I am joking. That didn't deter me or my confidence in Compumatrix, the brain child of our most beloved and respected founder Henry James.

I joined many programs which are not found any where now. I joined Compumatrix 10 years back and today Compumatrix has achieved the impossible. It's not that it's a cake walk. It is by the sheer hard work and unstinting determination our most beloved and respected founder Henry James has shown in bringing the ship of Compumatrix to the shore of a wonderful world, where all members, irrespective of whether they are founding members or members who joined in recent times, will be getting the fruits of their patience and trust on the company Compumatrix.

Henry picked up a wonderful and dedicated team to accomplish

his dream of achieving the impossible. David, the CEO, Alan the Advisory, Jane, Chairperson of BOD, Erlene, COO, Dr. Liz the most dedicated Director, Gail, VP of the company and a lot more are the core group of Henry, who lent their helping hand to Henry.

No doubt Compumatrix has to change its course quite a few times to suit to the demands of people at the helm. Today we the founding members at Compumatrix can very confidently say that we are just at arm's distance from the pinnacle of success. The demand for Compuceeds, the crypto-currency of Compumatrix has grown beyond anyone's imagination.

Honestly I am short of words to congratulate and thank Henry and his most dedicated team for achieving the pinnacle of success.

For those who have still not opened their accounts with Compumatrix, my sincere advice is Join Compumatrix immediately, buy Compuceeds and start increasing your Compuceeds by doing simple things.

Getting interested in Compumatrix and Compuceeds? Contact any of the Henry's team or any founding member of Compumatrix, including me.

Tomorrow may be too late.

Your Business Checkup

Whether you're supposing its Spring Cleaning Time or time for a yearly checkup, your business needs to experience a checkup every year. Regardless of how vast or little your business is, you can't gage the adequacy of any progressions you've made

without examining the advantages and main concern.

Here are 10 inquiries to kick you off:

- How does your year-to-date deals contrast with the last couple of years? Try not to be fulfilled in the event that you figured out how to match them in light of the fact that if deals finished what had been started then you've accomplished zero development. With swelling, this level development line is a notice sign for more inconvenience not far off.
- What rate of your business is from rehash clients? This is critical to know on the grounds that on the off chance that it's too low, then it should be moved forward. The evaluated expense of getting another client versus holding a current one can be as much as five to one as far as dollars spent. Keeping clients is more financially savvy than always looking for new ones.
- How long has it been since you offered another item or administration? Steadfast clients like to see you changing and advancing with the times. In case you're stuck for a thought, ask your clients what they require.
- Do you consider promoting and publicizing costs or ventures? What you look like at the cash spent in these ranges influences your ability to burn through cash by any means. Would you take a gander at solutions as a misuse of cash? Promoting is truly putting resources into you, your vision, and your organization. The old saying that you should burn through cash to profit is genuine, however you should spend it astutely. Spend it on promotions that are pulling reactions and orders, and on the off chance that they're not possibly you have to change distributions.
- Do you know what PR is and how to utilize it to absolutely position your business in the media? I'll wager that no less than one of your rivals does. About each notice of an organization or business in the daily

papers and magazines is an immediate aftereffect of attention endeavors. Being cited or included in an article says a lot to your customers and perusers who are your potential prospects. A decent PR specialist can do that for you and demonstrate to you approaches to develop the time span of usability of that article past its distribution.

- Are you recorded in the business directory? On the off chance that you just have a line posting, think about including as a little promotion in the business catalog. On the off chance that you can bear the cost of it, it will pay profits consistently.
- Do you treat your standard client's superior to your drop-ins? You ought to. On the off chance that your clients don't feel unique when coming to you for results of administrations, why would it be a good idea for them to stay faithful to you? Have a client gratefulness day or a unique welcome deal for your regulars. Make a mailing rundown of your regulars. Send incidental post cards or welcoming cards for uncommon occasions or just to stay in contact. Figure out how to remember them immediately and welcome them by name when they visit you.
- How long has it been since you truly conversed with one of your clients? Pretty much as you acknowledge when your Specialist requires significant investment to converse with you, your clients will welcome you on the off chance that you take an enthusiasm for their necessities. In the event that you have an administration business, eat or espresso occasionally with a few regulars – regardless of the possibility that they just reach you a few times every year. The individual touch in an indifferent world will be recollected.
- How is your business doing contrasted with your opposition? Each organization, regardless of what the size, has rivalry – even home-based organizations. Is

their business developing or scaling down? Is their estimating or benefit superior to anything yours? Assuming this is the case, what would you be able to enlighten potential clients regarding the value distinction? Consider how you can enhance your administration to meet or surpass your client's desires.

- Are your representatives cheerful? Try not to ask them specifically, yet watch them for the duration of the day. Watch, listen and learn. Representatives, who like their employments don't watch the clock for stopping time, aren't routinely late, don't have poor non-verbal communication, don't invest energy in individual telephone calls, and don't appear as though they never grinned. Watch how they communicate with clients. Not everybody is a match for direct contact with the general population, so ensure you don't have a representative who is pushing business away.

I can recall when I was working at my first employment out of school. It was an administration business with simply the proprietor and me at work. There was immediate contact with the customers, and there was never an issue with grinning when talking up close and personal with them. I was given the best business tip of my life by that business, when he indicated out me that when conversing with customers on the phone I ought to grin as well. For some unexplained reason, when you grin as you chat on the telephone, the trade with the customer turns out to be more wonderful and more beneficial. It's as though that grin went directly through the telephone wires to the individual.

Something different

What do you see from your house??

We have a sunny veranda which faces north, and I am surprised at what goes past our front gate, we live in a small town, with about a one thousand people. Situated in the lower half of the South Island, New Zealand. The main industry here is sheep farming, dairy cows, and forestry. I don't think the local constabulary is not very concerned re the traffic around our community. We have

The normal run of cars, and trucks.

I noticed the other day, a lady leading her sheep to a different field to feed.

I see joggers and walkers early in the morning, some exercising the dogs, and carrying the "pooper scooper" and a plastic bag just in case.

I see young boys on skate boards, bicycles scooters, (no crash hats)

I see the rubbish collection every Wednesday,

Then comes the morning paper, the local rag, the postman, and the advertising papers, which are the same every week.

Then every morning, children on their way to school. and home.

Oh here comes the meter reading lady, another bill.

And then on sunny days the local council mow all the road side lawns, and parks.

Oh, it's Sunday afternoon, and here is "Mr Whippy" the ice cream man.

Just look at that, an old steam engine chugging down the

street, belching out black smoke, corrupting the atmosphere, but going to the local show.

The neighbour across the road collects old "Farmhall" tractors, and its nothing to see him, exercising these old derelict pieces of steel, anytime of the day or night, no registration, no warrant of fitness, no lights.

It's that time again, the lady to mow the lawns.

All the tradesmen, builders, plumbers, painters, ect. ducking here and there, trying to make a couple of \$\$.

Here comes that athlete again, on his bicycle being pulled by a sturdy German shepherd dog.

And the chap up the road driving a Holden car, fully restored, did a wheel spin for a couple of hundred meters. The smoke from the tyres drifting away slowly. What a laugh.

What do you think of this one , a friend of mine lives outside the town boundary' to get his rubbish for collection to town he toes his wheelie bin up the road behind his 4 wheel drive, no warrant , no rego, no safety chain, just a laugh for all who take the time to watch

OH well i guess it's the same in every town, only if we take the time to watch the antics of people doing the same old thing every day, well who am I to say that, because on old man up the road was passing the other and he said to me "what ya been doing today" I said in reply "nothing", he said "but you were doing that yesterday", I replied "I hadn't quite finished".

Yes, the day is drawing to a close, the birds are passing by to their roost, there is a plane flying overhead leaving a long vapour trail. I only have one thing to do, check my computer, the Inbox, and Face book.

And at last not least my Compumatrix. Yes, there is a lot to

watch for, the Forum , the Portal, the Cryptoceeds account, the Compuceeds account, and the Mining blog, maybe the Compumatrix Facebook page.

WE need to watch what is going on in every department of Compumatrix.

In other words ,Look, Learn , and Listen,

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