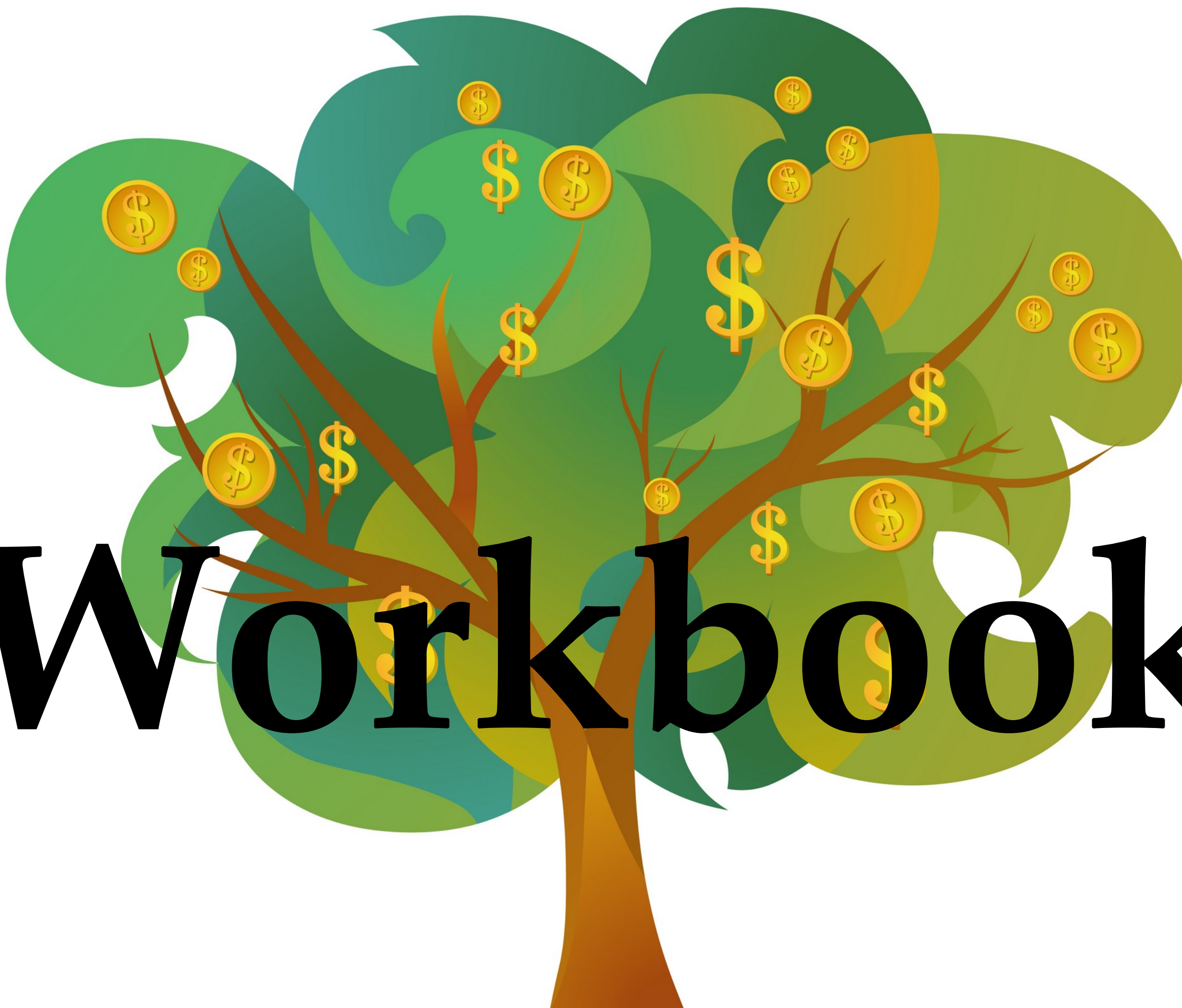
GROW A Million Dollar Business



Workbook

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Every effort has been made to make this workbook as accurate as possible. However, there may be mistakes, both typographical and in content, which have not been verified. In addition, due to differences among user interfaces (browsers), cross-platform conversion processes can in some cases modify the representation of the information contained herein. This text should be used only as a general guide.

With The Internet changing every second, information can become obsolete or irrelevant. The purpose of this workbook is to help attendees of the Summit follow along during the event and refer to afterwards. It is designed to be used as a learning tool to enrich the experience beyond the actual interviews.

Anyone who purchases the audio files or CD's of the event will have access to their own copy of the **Grow a Million Dollar Business Workbook**. To refer others or to purchase the audio portion of the Summit, visit: Grow a Million Dollar Business.

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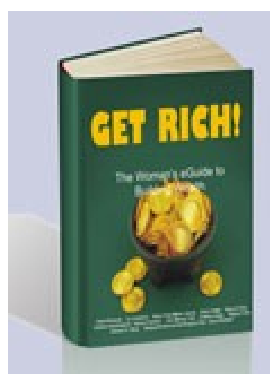

Check out:

GET RICH!– The Woman's eGuide to Building Wealth

A Note from Heidi Richards Mooney, Founder – The WECAI Network™

Thanks so much for registering for the Grow a Million Dollar Business Summit. To help optimize your experience during our event, this workbook was created just for you! The workbook is divided into three parts.

Part One includes our guest experts' introductions and specific interview questions they were asked during their session. After each question you have space to write down the their answers and your own notes.

Part Two includes a list of valuable tools, such as charts and worksheets to help you get the most out of the information shared among our experts.

Part Three includes a list of resources for further research and learning.

To get you started, we recommend two tools you can check out today. The are: The MSN Savings Calculator to see how much you can save, when you'll reach your goal, or even how long it will take to save your first million. And the MSN Debt Evaluation Calculator to find out whether your income can support your borrowing.

In addition, we hope you take time to complete the after-event survey to help us learn what we did right and what we could improve upon in the future. And you could be the recipient of one of several give-aways we will be offering when you do.

Once again, thank you for taking time out of your busy schedule to attend the **Grow a Million Dollar Business Summit**. Looking forward to "*Empowering You to Achieve and Exceed Your Financial Goals*."

Sincerely,

Heidi

To Contact Heidi Richards, Founder & CEO, send an email to Heidi@wecai.org

The Grow a Million Dollar Business Summit is Hosted by the Women in Ecommerce™ (WECAI™)

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A Global Organization for Business, Executive and Professional Women Who Do Business on the WEB.

PROGRAM

Sandy Forster ~ **From Welfare to Millionaire, How to Get Wealthy FAST!**

Loral Langemeier **~ Building, Leading and Protecting Your Business**

Joyce Bone ~ **How Millionaire Moms Achieved Financial Independence ~ and You Can Too!**

Elizabeth Gordon - **How to Grow a Million Dollar Business, The Chic Entrepreneur Way**

Nicki Keohohou ~ **How to Grow a Million Dollar Direct Sales Organization**

Andrea Nierenberg ~ **Million Dollar Networking: The Sure Way to Find, Grow and Keep Your Business**

Tom Antion ~ **From Small Town Kid to Internet Multi-Millionaire**

Nicola Cairncross ~ **How to GROW a Million Dollar Business with a Wealth Mentor**

Heather Juma ~ **How to Become a Millionaire Diva: Helping Women Create Riches in all Aspects of Their Lives**

Annie Jennings ~ **The Mindset, Making & Marketing Of The Million Dollar Expert**

Melanie Benson Strick~ **How to Build a 6- and 7 Figure Business Using the Power of Virtual Teams**

Chris Ramey ~ **How to Market to the Affluent**

Annette Bau ~ **7 Principles of Creating a Millionaire and Life!**

Maria Marsala ~ **How to Grow a Million Dollar Business with a Mastermind Team**

Sheri McConnell ~ **Why Creating a Membership Based Business Is So Smart - The Millionaire's Business Model**

Kathleen Connell, PhD. ~ **How to Use the Life Calculator Guide to Achieve Wealth**

Harrinne Freeman **~ How to Get out of Debt" and Get an "A" Credit Rating FREE**

Cheree Warrick **~ How to Grow a Million Dollar Business into a Six-Figure Business in 12 months or Less**

Lisa Bromma ~ **Wise Women Invest In Real Estate**

Kenneth Himmler, Sr. **~ Live Rich & Stay Wealthy**

Part One

The Program

Sandy Forster, International speaker,
Millionaire Mindset Mentor and Bestselling Author
From Welfare to Millionaire, How to Get Wildly Wealthy FAST!

When her income went from $15,000 a year to over $150,000 within 12 months Sandy thought her money worries were over. But lack of money skills and the right mindset to keep that wealth, meant she once again lost everything. This led to avid research on the subject of money, prosperity and abundance and how to make it flow, grow and multiply. Sandy has since gone from $100,000 in debt to being a Wildly Wealthy Woman, by discovering and applying the secrets of attracting wealth through the power of the subconscious mind and utilising the power of the internet to connect with people from over 88 countries around the world to build her various businesses.

From her days as a sole parent struggling to raise 2 young children, she has experienced a complete turnaround with many successes including creating over $1.5 million dollars in less than a year. Her success captured the attention of Australian Film Producer Rhonda Byrne who then selected Sandy as the only female Australian to be filmed for the world wide phenomenon The Secret. Sandy is recognised as one of the top 50 motivators and prosperity experts in the world. She is also International bestselling author of How to Be Wildly Wealthy. You can find out more about Sandy at www.WildyWealthy.com and www.WildlyWealthyWoman.com

In this session, Sandy will share her rags to riches story and the principles she has learned about creating a life filled with richness, abundance, prosperity and happiness in an easy to understand, empowering and extremely fun way. Sandy will share with you how she has taken what was her biggest challenge and turned it into a vision of possibility for millions of people around the world. As Sandy has done with countless others, she will inspire, empower and encourage you to create more than you ever thought possible.

1. Sandy, I am going to ask you the Million $ question first, how did you go from being 100K in debt to being a wildly wealthy woman?

2. Who were some of the role models you have had on your wealth building journey, and what have you learned from them?

2. What is our number one obstacle to wealth and success?

3. Can you give us some specific examples?

4. Let's talk about affirmations – how important are they in achieving our goals and can you give us an example of an affirmation we might use to Grow a Million Dollar Business?

5. You know and have helped many women go from rags to riches, literally from absolutely nothing to millions in less than two years. What are some of their top secrets to success?

6. I'm sure our guests would love to know about how you ended up being one of the "stars" on The Secret 2. Tell us about that (how the opportunity presented itself and what you did on the show, etc.).

7. How important is it to have a strong network when you are starting out? And how did you build yours?

8. As women who are juggling careers and perhaps investing and are also trying to maintain a healthy personal life, what advice would you give us to stay balanced?

9. You started Wildly Wealthy Women to help women achieve the financial freedom, success and happiness they deserve. What have you learned along the way?

10. How did you spread the word about Wildly Wealthy Women in the beginning?

11. What are some of the benefits of joining Wildly Wealthy Women?

12. Tell us about the Millionaire Money Game and how you developed the idea?

13. Most Wildly Wealthy Women have organizations near and dear to their hearts. What organizations do you support and why?

14. What's been the most exciting thing that has happened so far in your career (life)?

15. What's next for Sandy Forster?

16. How can our guests contact you?

Loral Langemeier
"Building, Leading and Protecting Your Business"

Born and raised on a farm in Nebraska, Loral Langemeier did not start out in life with money or connections. Loral, a master coach and financial strategist, built her first business in high school, and by the time she was 34, she'd established a multi-million-dollar portfolio of properties, businesses, gas/oil and notes.

Recognized by her peers for her personal commitment to helping people create unimaginable success, and acknowledged by thousands of clients for the substance, insight and applicable value her programs provide, Loral Langemeier has emerged as one of the most successful business and motivational speakers to hit the lecture platform.

Thousands of people have already used Loral's programs to achieve significant wealth - and hundreds have become millionaires in 3 - 5 years. Loral will talk about building a wealth team, how to work with a wealth coach and more.

In this session ~ Building, Leading & Protecting Your Business Loral will also share the 7-step process that will accelerate your business and position it as an asset in your wealth building plan that is outlined in her new book, Building, Leading & Protecting Your business. You will learn revenue modeling, sales marketing strategies, and tips to protect your business assets by the Millionaire Maker.

For more about Loral visit: www.liveoutloud.com

Welcome Loral! Thanks so much for being here today and sharing The **"Building, Leading and Protecting Your Business"** with us.

I have lots of questions, so let's get started!

1. Loral, how did you get started building your own personal wealth portfolio?

2. Loral, how did you get started building your own personal wealth portfolio?

3. Tell us a little about LiveOutLoud? How and why it started, etc.

4. Let's talk about your latest book: ***The Millionaire Maker's Guide to Creating a Cash Machine for Life,*** What is a Cash Machine, and How can we get one?

5. I'd like to talk a little about financial coaching, what is it and why might it be an important element to building wealth?

6. Tell us about your Wealth Cycle™ process, described as it "a straightforward, strategic approach to creating wealth and generating cash through a virtuous cycle of assets and income" and how can we use them to build financial freedom?

7. In your book, "***The Millionaire Maker – Act, Think, and Make Money the Way the Wealthy Do***," you talk about the millionaire mindset of wealthy people and how to adopt it. Tell us about it.

8. You also mention about how to create multiple streams of passive income so money can be made 24/7. Can you give us some tips on creating those multiple streams?

9. Tell us about the 7-step process mentioned earlier that will accelerate your business and position it as an asset in your wealth building plan

10. What are some of the tips you have for protecting our business assets?

11. Tell us about The Live Out Loud Team Made Millionaire Community

Loral Langemeier Interview continued

12. Loral, you have an exciting new venture coming up with Dr. Phil! First of all congratulations on such an exciting opportunity and second, tell us about this new chapter in your life ~ what your vision is with the program and when we can watch?

13. What's been the most surprising thing about your success?

14. The most gratifying?

15. Loral tell us about your books and other resources you offer your clients.

16. I also wanted to say congratulations on your upcoming marriage and thank you so much for taking time out of your busy schedule to be with us today!
What's the best way for our guests to contact you?

For more about Loral visit: www.liveoutloud.com

Joyce Bone
How Millionaire Moms Achieved Financial Independence and You Can Too!

Joyce Bone is Founder of www.MillionaireMoms.com She is an accomplished business woman who's recognized nationally as an expert in entrepreneurialism and real estate. She's been featured on TV, books and magazines such as Money, Kiplinger's and Millionaire Blueprints highlighting her experiences growing a business from zero to $50 million in 18 months before going public on NASDAQ as well as her real estate acumen.

Her passion is helping entrepreneurial moms master the art of raising a business and a family at the same time.

Joyce lives by the principle "Model someone who's already reached the goal you want to achieve." This principle and her own drive and determination helped her to grow her own business from zero to $50 million in revenue. She turned $10,000 into $1.5 million in 18 months! Joyce will share her secrets and stories of other Millionaire Moms who started with NOTHING And now make more in a month than most people make all year. These are not famous women, they are people like YOU who started from scratch, made the right moves, and are now living the Millionaire Moms Lifestyle! Average Jane's" who started their business out of sheer need to provide for their children-while raising them at the same time!

1. Tell us about your early experiences as an entrepreneur and how they helped you create the life you now have.

2. How did you get started in real estate?

3. You were featured in the book, What No One Ever Tells You About Investing in Real Estate by Robert Hill and Robert Shemins. How did they learn about your success and subsequently feature you prominently inside the covers of their best-seller?

4. Tell us about GAREIA. What does GAREIA stand for and how has it helped your business grow?

5. How much money does one need to begin investing in real estate? And what do you consider some of the best markets to invest in right now?

6. What are your top 3 tips for investing in real estate?

Joyce Bone Interview continued

7. What are some of the mistakes people who invest in real estate make?

8. What has been the most exciting or interesting real estate deal you have been involved in and why?

9. Our listeners would love to know more about Millionaire Moms. How did that come about and what is your vision for the organization?

10. Can you share one or two success stories of your members with us?

Joyce Bone Interview continued

11. What resources would you recommend to our listeners?

12. Please tell us about the special promotion you have when our guests go to your website and sign up.

13. What's next for Joyce Bone?

14. What is the best way to contact you?

Elizabeth Gordon
How to Grow a Million Dollar Business,
The Chic Entrepreneur Way

Elizabeth Gordon is a seasoned management consultant and the author of The Chic Entrepreneur: Put Your Business in Higher Heels (Robert D. Reed Publishers 2008), a business strategy guide for women. She currently serves on the Board of Directors of the National Association of Women Business Owners (NAWBO), Atlanta and the Board of Directors of the American Association of University Women (AAUW) Atlanta among others.

Elizabeth specializes in improving the optimizing the growth potential of early and mid-stage companies, with an eye for both sales and operations. She has consulted for companies like Krispy Kreme, Bank of America, 24 Hour Fitness, the Province of British Columbia, Ameriquest Mortgage and hundreds of mid-size businesses in industries ranging from high tech to machine shop.

In this session, Elizabeth defines the Chic Entrepreneur and how being one can take yours from an average business to a wildly successful enterprise. She talks about how you create a flourishing business, even in a down economy, how to create a company culture that optimizes employee performance and loyalty, design systematic processes for ease and consistency, tips to make your website Chic, and Make your business support your desired lifestyle.

1. Tell us about your book ***The Chic Entrepreneur***. What exactly is a Chic Entrepreneur?

2. How can a Chic Entrepreneur find and develop a good business idea?

Elizabeth Gordon Interview continued

3. How important is it to have a strong niche to grow a million dollar business?

4. Okay, so I have this great idea for a business, how would I go about finding that niche?

5. Share your top 3 tips you have for a business owner to stand out in the crowd of businesses out there?

6. In your book you talk about the importance of cash flow and that the reason companies go out of business is because they run out of cash. What advice do you have so that doesn't happen to us?

7. In order to truly become a Million Dollar Enterprises, what are some of the ways we can create a company culture that optimizes employee performance and loyalty?

8. How can a woman business owner in the middle stages of growth determine if she's on the right track to achieve greater profitability?

9. What's the best advice you have received since you started in business?

10. Tell us about Flourishing Business. The types of companies and individuals you work with, etc.

11. You also host a weekly radio show called The Publicity Show. Tell us about that.

12. What are some of the resources you recommend to our listeners to help them grow a million dollar business?

13. What's next for Elizabeth Gordon?

14. How can our guests contact you?

Nicki Keohohou
How to Grow a Million Dollar Direct Sales Organization

Nicki began her career as a distributor in the direct selling profession more than 30 years ago after choosing to leave her teaching position. She built successful personal organizations, has spoken to direct sellers at conventions around the world, consulted to hundred of companies, and held executive positions in several companies. She co-authored the best-selling books Build it Big and More Build It BIG: 101 Insider Secrets from the Top Direct Selling Experts.

More people looking for careers that offer independence, flexibility, and tremendous income potential. They are looking for Residual Income - income that you receive, month after month, due to a one-time effort. They are looking to build income from the production of everyone in their WHOLE organization. When everyone in your own personal organization (your team) duplicates what you do, then everyone has the same amount to gain. It's a win-win situation.

In this session you will learn the difference between types of direct selling models including network marketing, party planning and person to person selling. You will learn how to start your direct selling business, the art of selling yourself and your product, how to effectively coach your team to success, the true "linchpins" of growth and long-term sales stability.

Nicki shares real-life insights from some of the most successful and talented people in the direct selling business for the new entrepreneur and veteran business owner. If you are looking at the direct selling model for part-time work, extra income, and the autonomy it offers, you've come to the right place!

1. Tell us about the DSWA, what was the vision for the organization and your role as a founder?

2. Nicki, how did you become interested in direct sales and what was your first year in business like?

3. Tell us about your first book Build it Big. What was the impetus to write it? Can you share two or three of the “Insider Secrets” from the Top Direct Selling Experts?

4. What are the different types of direct selling models and how do they differ?

5. John Milton Fogg, author of Why It's Time...for Network Marketing describes the business model as the only real, level, commercial playing field open to anybody regardless of age, sex, race, education, or past success... the best way for ordinary people to achieve extraordinary income... the only business structure designed to build successful organizations through cooperation, not company politics and competition... I believe he compiled the book to dispel the myths of direct sales. Can you tell us what some of those myths are?

6. If someone wanted to build a business part time to begin with, how much time should she expect to spend a week doing so?

Nicki Keohohou Interview continued

7. What is the number one thing a potential new direct seller should consider when embarking on this type of business?

8. What are some of the most innovative or creative ways we can build a direct selling empire?

9. How about virtually?

10. What are some of the tips you have for our listeners for recruiting team members?

11, Who are some of the top leaders in direct sales and why do you consider them leaders?

12. In addition to your books, what other resources would you recommend to our listeners who want to Grow a Million Dollar Direct Sales Business?

13. What's next for Nicki Keohohou?

14. Nicki, tell us how to find the Direct Selling Women's Alliance and also the best way to contact you?

Andrea Nierenberg
Million Dollar Networking:
The Sure Way to Find, Grow and Keep Your Business

Andrea R. Nierenberg, bestselling author and world-renowned business authority, is the force behind The Nierenberg Group Called a "networking success story" by The Wall Street Journal, Andrea Nierenberg is founder and president of The Nierenberg Group.

With a stellar 25 years as a leader in sales and marketing, Andrea is an in-demand business expert both at home and abroad. Her company partners with an array of the world's leading businesses, including Citigroup, Time Inc., The Food Network, Lehman Brothers, Ogilvy, and Tiffany to name a few. Andrea is the author of 3 best selling books including Savvy Networking: 118 Fast & Effective Tips for Business Success, is a critical tool for professionals looking for simple ways to boost their business.

Have you ever wondered how some people possess the type of skills that make them shine and stand out in a crowd? They are able to walk into a room, create a presence, make connections and persuade the client or prospect in a way like no other. What are the tactics and strategies of networking that cause the client or prospect to stand up and take note or to become engaged whether at a social function or business meeting?

In this session, the whole focus will be on the opportunity to deepen the share of the wallet by understanding and implementing the techniques of networking and how to connect, engage and interact with our clients and prospects to create and win more business in a positive relationship building way.

Andrea will share the "universal rules of effective networking," highlights the types of people who can be helpful to you professionally, offers easy-to-follow steps for transforming your business connections, and explains the attributes of great networkers and how you can attain them.

1. How did you launch your career as a networking expert?

2. What are the attributes of great networkers?

3. What are some of the best places to meet people that will help us in our Goals to Grow a Million Dollar Business?

4. Who are some of the people we need in our network?

5. What should we do to prepare BEFORE the event?

6. Let's talk about our 30-second infomercial ~ what are the elements of a good 30-second commercial and how can we use it most effectively?

7. Can you share the proper networking etiquette with our listeners?

8. Let's talk about the art of the introduction for a moment. Can you give us some tips on making introductions that will leave our "audience" with a good feeling about us?

9. What are some of the most creative ways you have used (or heard about) that people follow up?

10. I'd love for you to share a couple of million dollar networking success stories with our listeners.

11. How about networking at non-networking events? Is it appropriate and if so, what is the best way to approach this type of relationship building?

12. Not everyone is an extrovert. Some people find it hard to strike up a conversation in a networking situation. What advice do you have for the Networking Introvert?

13. Let's talk about referrals. What is the best way to ask for a referral? Is there a situation when asking for a referral would be inappropriate?

14. What's been the most surprising or exciting thing that has happened as a result of all the notoriety you receive as an expert in networking?

15. Tell us about your latest book Million Dollar Networking and how we can get a copy.

16. What's next for Andrea Nierenberg?

17. What's the best way to contact you?

Tom Antion

From Small Town Kid to Internet Multi-Millionaire

Tom Antion has legitimately made millions of dollars in the speaking business and more specifically selling products and services on the Internet. In this session, Tom will discuss how he went from From Small Town Kid to Internet Multi-Millionaire by leveraging the Internet to promote his Butt CAMPS, sell his resources and share his secrets to becoming one of the most sought-after professional speakers today. He will share his Internet marketing skills that put him in the top 1% of speaker income in the world and he rarely leaves his house! He is also the owner of the only facility of its kind in the world, "The Great Internet Marketing Retreat Center" http://www.GreatInternetMarketing.com/retreatcenter.htm where you live and work with Tom for 4 days learning the fine points of pulling in big bucks on the Internet

Tom has a very simple "Three Prong Attack" on Internet marketing, which is extremely simple and easy to understand. Tom is no "techie" . All he cares about is where to click to make money and he teaches his students the exact techniques he uses to pull in $75,000.00 to $220,000.00 in a month from his home office. These consistent high profit / low overhead Internet sales have made Tom an Internet Multi Millionaire in a very short period of time.

Tom will show you how to build true residual income where you don't have to do ANY work once you set it up. You will learn how to open doors to incredible business opportunities, using his success and leadership principles. He will show you how you can choose the lifestyle you want, get rich and then do whatever you want with the money.

In this session Tom will also give you a glimpse into his new FUSION Event that takes place in GREAT Internet Marketing Retreat.

1. Tom, How did you get started in Internet Marketing – and what was the attraction?

2. What's the one thing you wish you knew when you first started in Internet Marketing?

3. Tom, what are some of the biggest mistakes people make when they start their websites?

4. Tom, what advice would you give our listeners about affiliate programs and are there any really good ones you'd recommend?

5. Tell us about some of the ways you promote your website empire?

6. If you are marketing online and don't have a big list to send your offer to how can you make a lot of money?

Tom Antion Interview continued

7. How much does it typically cost a small business to market on the Internet?

8. Has the downturn in the economy had an adverse affect on you? If not, why not?

9. Without a strong SEO program, how can people find us online?

10. Tom, do you use and recommend Pay-Per-Click?

12. Let's talk about social marketing for a moment – how can we best use our time for the greatest return?

12. On average, how much time do you spend on a daily basis promoting your products and services?

13. Tell us about your Fusion Marketing Concept and how it can help entrepreneurs grow a million dollar business. And also the event you have coming up in October.

14. What other resources and websites do you recommend for more information on Internet/Social marketing?

15. What's been the most surprising thing about your success?

16. The most gratifying?

17. What's next for Tom Antion?

18. How can our guests contact you?

Nicola Cairncross
How to GROW a Million Dollar Business with a Wealth Mentor

Only a few years ago, in 1998, Nicola Cairncross was applying for £12-14k per year secretarial jobs and couldn't pay the rent at the end of the month. Her life had a massive turnaround due to a well-timed mentor (the amazing Bennie Gray from the Space Organisation) and a book falling off a shelf in the Oxford St branch of Books Etc.

That book was "7 Habits Of Highly Effective People" by Steven Covey.

Phew! Is that one great book! She devoured it - and did all the exercises - before moving onto other greats such as "Rich Dad, Poor Dad" by Robert Kiyosaki, "The E-Myth Revisited" by Michael Gerber and other life changing tomes.

Nicola has been featured in many newspapers and magazines, including Woman & Home, Duncan Bannatyne's "The Sharp Edge", The Times, The Observer, The Mail On Sunday, The Mirror, The Scotsman, RED Magazine, and CNN Breakfast News Worldwide to name a few.

She speaks regularly at events such as The Millionaire Mind, The World Internet Summit and "Inspire Scotland", on Wealth Creation and Internet Marketing, and was the original founder of Wealth Creation Conferences Ltd.

Nicola's company, The Money Gym is Europe's leading Wealth Coaching & Training company. We help bright, successful business women become independently wealthy via a practical, proven coaching and mentoring programme. Discover how to - quickly and simply - take control, make much more money and create multiple and passive income streams from business, property, the stockmarket and the internet.

In this session you will learn Nicola's Wealth building secrets to make money even if all you want is just to be a little bit more comfortable. Nicola will show you how to get out of bad debt and into some good debt and the difference between the two. Nicola will give you an overview of the Four Lanes of the Wealth Highway, her top money-making/money-saving tips and what is expected (from both sides) when working with a wealth Mentor. You will discover new ways to save money, make money and keep your money as well as the reasons most people don't!

1. Nicola, your story is an interesting and inspiring one of hardship to incredible success. Give us a glimpse into the "history of Nicola Cairncross.

2. In your bio you talk about your mentor Bonnie Gray and how she helped you go from a 12 pound a year secretary to becoming an expert in wealth accumulation. So tell us about that turnaround "moment" in your life.

3. Nicola, what was the impetus for starting the MONEY GYM and how did you get to be Europe's leading wealth coach?

4. I noticed you are a great fan of many Master Coaches and Experts. What have you learned from them and how have they helped you in business?

5. So let's talk more about wealth mentors. How do we go about finding one?

6. Once we find a suitable mentor, what next? In other words, what should a mentee expect from her mentor and vice-versa?

Nicola Cairncross Interview continued

7. How can we maximize our time and the talent of our mentor to help us achieve our goals?

8. What are some of the mistakes you see people make in the mentor/mentee relationship?

9. Let's talk about your wealth creation blueprint that you describe as enabling bright energetic people to get control, get out of debt, make more money and find financial freedom.

10. Nicola, please share your top money-making/money-saving tips with our listeners?

11. What's been the biggest surprise about your journey thus far?

12. What resources would you like to share with our listeners?

13. What's next for Nicola Cairncross?

14. Tell us about the Money Gym, how our listeners can get involved and where they can find you online.

Heather Juma
How to Become a Millionaire Diva:
Helping Women Create Riches in all Aspects of Their Lives

Heather Juma is a sharp, influential and in-demand woman in business. She is a serial entrepreneur and small business expert, having built several different six and seven figure income businesses starting with her first business while still in high school.

Heather has had incredible success in real estate as both a real estate agent and investor, she has been featured in both Upline Magazine and MLM University's Millionaire Club for her success in the direct sales industry. She has taught cooking classes and started a gourmet baked goods business. Heather used her nursing background once again in her medical research business and helped build and manage a successful niche medical practice.

Through her company WealthSuccessAndWomen.com Heather educates women about the success mindset crucial to being a successful entrepreneur. She also provides the tactical information necessary to build a highly successful business. She educates, strategizes and motivates the women she works with and provides them with the necessary tools, education and mindset for success. Heather's mission and passion is to empower women to expand their vision for their lives and live their own version of a Millionaire Lifestyle and become Millionaire Divas.

Heather's mission is to inspire and educate 1000 women to become Millionaire Divas and philanthropists. Heather started a charitable organization, the Ruby Red Slipper Foundation with the goal of raising of ten million dollars a year with the help of the Millionaire Divas in an effort to make a lasting change in the economic future for women throughout the world.

In this session Heather shares strategies, tips and resources of other millionaire divas and how they got there. You will discover how you can create a six-figure income and live a millionaire lifestyle of your own. Heather will share the steps necessary to become a Millionaire Diva, what you need to do each and every day to achieve your goals and live your dream.

Heather will help you: Identify What Holds You Back and Overcome It Forever; Develop a Wealth Consciousness That Will Attract All You Desire; Create and Launch Your Millionaire Lifestyle Business & Life Plan. This program is for you if you are seriously committed to developing and implementing a step by step by plan to achieve your goals and live the life of your dreams.

Heather Juma Interview Continued

1. Heather, you started **Wealth Success and Women** to help women achieve financial freedom, success and happiness? What was the defining moment for you to start Wealth Success and Women in the first place?

2. Heather, I love your mission to "***inspire and educate 1000 women to become Millionaire Divas and philanthropist***." How do you plan to do that?

3. How does the Ruby Red Foundation fit into your mission?

4. Heather, tell us about some of the obstacles you have faced in your journey and how you overcame them?

5. What is our number one obstacle to wealth and success?

6. Let's talk about your **Millionaire Lifestlyle Business and Life Plan**. What is it and how do you help women create theirs?

7. Can you give us some specific examples?

8. With the economic uncertain we are currently facing, is it really possible for everyone to have their own business? And what are some of the ways we can make money in our spare time especially without any start up cash?

9. You mention steps we need to do each and every day to achieve our goals and live our dreams. What are those steps?

10. What other inside information and resources are available to members of the WomenSuccessandWealth.com community?

11. In addition to checking out the Women Success and Wealth community, what resources would you recommend to our listeners?

12. What's next for Heather Juma?

13. Heather, please tell our listeners your website address again and how our guests can contact you.

Annie Jennings
The Mindset, Making & Marketing Of The Million Dollar Expert

Annie Jennings of the National PR firm, Annie Jennings PR is a National Publicist specializing in promoting authors and experts to the media. Annie's vision and insight has revolutionized the publicity industry as many of the publicity techniques, tools and strategies in widespread use throughout the industry today have been developed by Annie Jennings PR. Annie freely shares her publicity strategies with authors and experts so everyone can have access to PR strategies, both the basics and advanced PR thought, so they can share their messages with millions for the betterment of all.

Annie Jennings has been an invited guest lecturer for NYU's Publishing Program and for the American Society Of Journalists & Authors. Annie Jennings PR has provided over 500 SMASH HIT PUBLICITY Teleseminars for consistent standing room audiences, reaching hundreds of thousands of author and experts. Annie Jennings is the premier publicity expert in the country with her knowledge sought out by professionals and organizations everywhere.

FAST COMPANY Says: FAST COMPANY says that "Annie Jennings PR is the place to go to learn how to become a bestselling author".

Annie Jennings PR has over 25,000 authors experts signed up with her company and every morning Annie and her staff has but one thing to say: "Let's Kick It Up A Notch Today!"

Do You Want To Become A Top National Expert? Are you interested in the Top National Radio Campaigns? Million Dollar Experts have done radio, TV, and print at the local and/or national level. Million Dollar Experts are everywhere at all times. They know the news from last month, last week, yesterday and today and understand where the conversation about the topic has been and where it is headed. The can anticipate tomorrow's news.

Million Dollar Experts have the same in depth knowledge about their topics but also understand how their knowledge relates to current events. They understand the social relevancy and how to apply their knowledge, experience and education to the topic under discussion. Million Dollar Experts have style, pizzazz, and stand out from the crowd (in a good way). They look like high profile HOSTS themselves, they have invested in their clothes, hair style, make up for TV and just look like a million bucks.

Learn how to Create High-Powered Expert Status For Yourself & Get Maximum Exposure For Your Business & Message ~ Build A Mega-Platform With Major TV, Print & Magazine Placements.

Annie will be conducting a presentation for this segment and her handouts is on the next two pages followed by a few very special bonuses.

Crème De La Crème, Golden Nuggets
"Must Know" Publicity Tips

Annie Jennings PR Can Get You Booked

Want The Golden Nuggets, The Crème De La Crème "MUST KNOW" Publicity Tips For Outstanding Success?

**From Creating A Top Notch Author Showcase Media Site, To Becoming A Socially Relevant Author To Building Your Powerful Platform,
Annie Reveals It All!**

By National Publicist, Annie Jennings, CEO of Annie Jennings PR

CREATE AN AUTHOR WEBSITE THE MEDIA WILL LOVE. Pack your media website with info pertaining to your book along with the materials the media will need including a .jpeg of your book's cover, your professional media picture, previous demo video of your appearing on a TV show, links to media coverage in magazines, newspapers and other online media outlets, a list of topics you can discuss, your immediate contact info and well-developed media bio that outlines your credentials, education and experience.

BECOME A SOCIALLY RELEVANT AUTHOR AND LEARN HOW TO TIE YOUR BOOK'S MESSAGES INTO THE NEWS OF THE DAY. The idea is to expand yourself as an author and apply your knowledge and wisdom to the issues of interest to society today. Start blogging on timely news events or other stories that you find being covered in the major media and our newsmaker websites such as Foxnews.com, MSN.com etc. This way, you will get lots of practice in applying your message to socially relevant issues that matter to your audience.

GET MEDIA TRAINING SO YOU ARE READY TO GO. Learn how to make the most of each and every media opportunity and appearance. You'll need to practice plus feedback to become your own personal best. This way, when the media calls you to book you, you'll know just what to do! Media training teaches you how to be conversational and engaging while providing lots of essential information -all characteristics of a great guest!

WHEN YOU ARE SPEAKING WITH A JOURNALIST OR PRODUCER BE CONCISE AND CONFIDENT. Answer their questions directly and do not ramble or go in another direction. The journalist or producer has an end result that they would like to achieve when speaking with you. The conversation is either a pre-interview for a segment or an interview for an article. Be sure to give them the information they are asking you as this helps them move their agenda forward.

ACTIVELY BUILD YOUR PLATFORM: A Platform is everything that you bring to the table such as accomplishments, education, businesses awards and successes, your reputation, your contribution to your industry and what you stand for, that is, your mission statement and lots more. A Platform showcases you and allows people to understand who you are and how you can help them. A Platform is similar to the spokes in a wheel, each spoke is separate yet each one is important to the whole. The more powerful the spokes, the more powerful the wheel – the more powerful your ability to get the "six-figure book advance", get the "account" or "close the deal".

BE EVERYWHERE AT ALL TIMES. That's right, stay in front of your target marketing by appearing on local, regional and national TV shows, radio shows, appearing in newspapers and magazines as much as you can. Your client's love that they are working with a celebrity who's making it into the headlines!

ACHIEVE NATIONAL EXPERT STATUS: Lead your field to all new levels of success by creating powerful, new thought and strategy that moves your industry forward. Feel free to share your newest and cutting edge creations with your industry so everyone can perform better. Your clients will quickly identify you as an industry leader and naturally be drawn to you!

DON'T FORGET TO BLOG! Having a blog where you apply your knowledge to the issues important in your area of expertise helps you become a top notch expert. A blog format is conversational in nature and this is exactly the format that the media like - thoughtful, concise commentary presented in a conversational tone. If you are blogging on the top news stories and developments you will learn the skill set that you'll need to be successful on radio shows and on TV shows.

CREATE A MEDIA FRIENDLY BOOK: Be sure to include lots of topics that are timely and news worthy. It's a great idea to include talking points at the end of each chapter that summarize the essential elements presented in the chapter as this way, a producer or journalist can quickly capture a segment or story idea. You will want to think the publicity aspect of your book while you are writing your book so you can create a SEGMENT rich book (a book with a variety of segment ideas).

ANTICIPATE THE NEWS & CREATE TALKING POINTS FOR THESE TOPICS: Be aware of the breaking news and headline stories that fall into your area of expertise. Follow the articles written by your target journalists so you can anticipate the next step, logical development in the topic or story.

FOR EVERY MEDIA EVENT THERE IS AN EXPERT COMMENTARY: You should have opinions, commentary and reactions on events happening in your industry. As news develops in your area of expertise, you can personally call your target media or email your commentary so they see how you can contribute to the story.

CREATE A MEDIA PROFESSIONAL BIO: Create a well-developed bio for yourself that showcases your credentials, experience and education. Lead with top credentials, education, special areas of expertise and follow with accomplishments, awards or any other special positioning statements. Include impressive media your have secured to show that you are well-credentialed, experienced and media savvy as well.

CREATE A MEDIA TARGET LIST: Watch the target shows that you would like to be on, subscribe to target print media and visit target internet sites to familiarize yourself with their reporting style, experts they like to use for commentary and/or how they position the experts in the article. Be sure to pitch "next level" ideas at all times!

ANNIE JENNINGS PR: Annie Jennings of the National PR firm, Annie Jennings PR (www.anniejenningspr.com – 908.281.6201) promotes authors & experts to the most prestigious media in America. Her commitment to excellence has forever changed publicity as she has created the most advanced publicity tools and strategies used in PR today. Annie's mission is to help everyone share their messages all over the world for the betterment of all. We appreciate your referrals! Get your free CD "The Making Of A Million Dollar Expert on Annie's site at http://www.anniejenningspr.com/experts.htm

Annie Jennings of the national PR firm, Annie Jennings PR presents the following publicity MP3 audio recordings with her compliments. Enjoy!

These are the titles of Annie's Free Gifts to you:

1. Share Your Message With Millions, Be A National Sensation Have Global Impact & Live The Life Of Your Dreams

2. How to Create An All Heart Business

3. How to Create A Platform Of Influence

4. Conversation About Media Websites

5. Using Radio, TV, and Print Media for Maximum Exposure

6. Create Your Optimal PR Game Plan

7. Perfection In TV Performance with Larry Conroy

Download them on Annie's website http://www.anniejenningspr.com/heidirichards.htm

Melanie Benson Strick
How to Build a 6- and 7 Figure Business Using the Power of Virtual Teams

Melanie Benson Strick founded Success Connections in 2001 when she left behind a lucrative Corporate job to pursue her passion in life – transforming the lives of overwhelmed, burned out entrepreneurs. Having learned first hand the difference between a struggling solo-practice and a thriving six+ figure business, Melanie works exclusively with entrepreneurs who want to skyrocket their profits so they can experience more time off.

With over 12 years experience in Corporate project management, advanced results coaching and leadership development, Melanie turns her clients into profitable, high-payoff success stories. Melanie's clients enjoy an average growth rate of 172% within the first year.

Melanie is co-creator of the ULTIMATE Success Generator , Virtual Team Building Secrets, co-author of Visionary Women Inspiring the World: 12 Paths to Personal Power and contributing author to Entrepreneurial Spirits. She is past-president of the International Coach Federation Los Angeles chapter and founding past-director of the Shared Vision Network Los Angeles.

In addition to leading the company, Melanie Strick speaks at many small business seminars and conferences, is a guest expert on many teleclasses and radio shows, and has been featured in Entrepreneur.com along with hundreds of other on and offline publications.

Today Melanie coaches a limited group of private and group clients – all in the six to seven figure range – who want to streamline their business and experience more of a freedom-based lifestyle. For a complete list of all our programs and ways that Melanie and the coaching team can transform your business, visit http://www.successconnections.com/coaching.

This session has been designed to help entrepreneurs discover the cost of trying to do it all alone and how to tap into the fastest revenue growth strategy in small business today. Melanie will help you take the mystery out of building a team, learn how to pay for it, and become crystal-clear on real-life six and seven figure business strategies and tools.

1. Melanie, besides being able to pursue your passions, why did you start Success Connections? I mean that is quick a leap of faith to go from making a good living to the uncertainty of your own business?

Melanie Benson Strick Interview continued

2. How did you discover the importance of a virtual team to your business model?

3. What are some of the things you look for in a virtual partner?

4. What's the first thing you recommend we do to get started building our teams?

5. How do we find the right people to be on our team?

6. What about compensation? I mean if a business is struggling or can't afford to hire an employee how can we afford a virtual team?

7. What are some of the strategies you recommend to manage your virtual team?

8. What are some of the things we should be watchful for such as identifying problems before they affect our business?

9. How do you get rid of a team member who just isn't working out?

10. What are some of the mistakes entrepreneurs make when they create their teams? And how can we avoid them?

11. What are some of the resources you offer to help people build their virtual teams so they too can become six and seven figure income generators?

12. In addition to the resources you offer, what other resources do you recommend to our listeners?

13. How can our listeners contact you?

Link to Melanie's Special Offer ~ http://www.virtualteambuildingsecrets.com/growamillion

Chris Ramey
How to Market to the Affluent

Christopher P. Ramey is president and founder of Affluent Insights and chairman of The Luxury Marketing Council Florida. Affluent Insights is a business development, marketing communications, public speaking and research consultancy specializing in helping companies penetrate the luxury market. The Luxury Marketing Council is a think tank and collaboration greenhouse for marketers focused on the affluent.

Ramey consults daily with many of the finest luxury brands in the world. He also writes a column for Hearst Publication's Floor Covering Weekly and Greentree Gazette, a business publication for academia. Ramey sits on the New York City based Luxury Marketing Council Executive Committee and on Retail Wire's Brain Trust. He has earned the "Leadership – Top 5%" appellation from Gerson-Lehrman Group for his work with hedge funds and private equity firms. Learn more about Chris at Affluent Insights and Luxury Marketing Council Florida

Who are the affluent? How and why do they buy? When making buying decisions, what do the affluent look for (and avoid) in a company? What is their risk tolerance? What else should you consider when marketing to the super-affluent? How do they respond to advertising ~ what type of promotions will and won't work with them? Chris will answer these and other questions including how to create a loyal following of affluent clients and customers, how to position your company in front of wealthy clients while convincing them you are the individual or company they should hire.

In this session you will learn the current value of the market for luxury goods and projected growth each year, how much time the affluent spend online, what they search for as well as insider *secrets* to finding affluent clients, how and why the affluent choose who they do business with… and more.

1. Chris, define "luxury" and how it may be changing in the minds of the "best customers."

2. Chris, how did you become interested in the luxury market in the first place?

Chris Ramey Interview continued

3. Just how has the luxury market grown in the past year +? And what do you attribute that growth to?

4. In comparison to the “average” consumer, how do the affluent make buying decisions?

5. What are the key influencers on the decision making purchase process for luxury goods and services?

6. Let’s talk about luxury marketing and how these marketers are investing in marketing differently?

7. Can you give us some examples of what luxury marketers are doing to gain a larger piece of the affluent buying pie?

8. What are some niche markets and why are they important to luxury marketers?

9. What role does the Internet play in relation to luxury retailing?

10. Let's talk about loyalty programs. Do luxury marketers use them and if so, how important are they to the affluent?

11. What are some of the alternative media the luxury market responds to?

12. Can you give us some examples of how luxury marketers are effectively using alternative media?

13. Chris, tell us about the Luxury Marketing Council and how it might benefit our listeners?

14. Any final thoughts?

15. Chris, share your website address with our listeners and of course, the best way to contact you?

Annette Bau, CFP™
The 7 Principles of Creating a Million Dollar Business AND Life

For the past 20 plus years, Annette has been a financial and business advisor to hundreds of multi-millionaires. This experience gave her personal access to affluent clients and allowed her to identify the secrets to a successful millionaire life. She also has interviewed hundreds of millionaires and is the host of, "Defining Millionaire Moments: How one choice can change your life forever" where she interviews a different multi-millionaire every month.

In this session, you will learn the results and insight of Annette's research on how to create a life with significant wealth, excellent health, great relationships and peace of mind which are published in her eBook "The 7 Principles of Becoming a Millionaire for Life: Powerful lessons to create wealth, health and happiness." This is a must attend session for anyone desiring to learn the secrets to a great millionaire business or life.

1. Annette, how did you become interested in the financial services industry?

2. Annette, your have extensive knowledge combining finance and psychology - what can you share that would help a person desiring to create a million dollar business and life?

3. What do people who have million dollar business and lives do differently than those who don't?

5. Tell us about some money mishaps we are likely to encounter and how we can avoid or prepare for them?

6. Given the current economic situation, what does a person needs to do to protect their business and personal assets?

8. What's the first piece of advice you would give someone whose been having trouble balancing their spending and saving?

7. Can you share information about the MillionaireSeries.com and the MillionDollarMarketingPractices.com?

8. Give us your website and tell us how we can contact you.

Maria Marsala
How to Grow a Million Dollar Business with a Mastermind Team

The founder of Elevating Your Business, Maria Marsala **is a former Fortune 300 executive, and former Wall Street Trader, small business strategist, author, and speaker. Maria entered the business world at 14 as an Avon representative. She started her "second" career on Wall Street at the tender age of 17 and made her mark at several well-respected firms: Merrill Lynch, Dean Witter Reynolds, and Bear Stearns. Wall Street recognized and rewarded Maria's fierce determination and keen business insights; she became a bond trader at a time when women executives were a rare commodity. Maria then turned her knack for problem solving, organizing, and systems development into a new position, increasing productivity and reducing expenses in a variety of departments.**

Maria's mission has always been to help others get to the next step; no matter what that step was. She seems to have the natural gifts of being able to motivate others, build trust quickly and connect people with people or resources that help them grow.

You can learn more about Maria at Elevating Your Business

What's a Mastermind? Formally introduced in "Think And Grow Rich" by Napoleon Hill, he wrote about the Mastermind Principle as "the coordination of knowledge and effort of two or more people, who work toward a definite purpose, in the spirit of harmony." Many great fortunes – like those created by Henry Ford and Dale Carnegie – have been earned by harnessing the power of mastermind groups. Why Attend? To learn how you can Tap Into the Power of a Group for Limitless Ideas & Affordable Expert Advice.

When you run a business by yourself it's easy to feel isolated, wanting to connect confidentially with your peers. OR maybe you're having a difficult time keeping your self motivated on the marketing and administration part of business. If your sales aren't where you want to them to be, if you know you need a raise, if you're tired of feeling isolated, attend a mastermind meeting. If you're a business owners with "a million dollar attitude" and big goals and you're really serious about taking action and executing what you're learning quickly, this session is an absolute must attend.

1. Tell us about Elevating Your Business – what the inspiration for it was and what you do for clients.

2. Maria, for those who don't quite understand the concept, can you give us a definition of what a mastermind team is?

3. How did you become interested in the mastermind concept?

4. How can being involved in one help our business grow?

5. What are some of the key principles of a successful mastermind group?

6. What are some of the things we should keep in mind when joining or forming a mastermind group?

7. Is it difficult to form a group, I mean where do we find members? And what type of person is ideally suited to belong?

8. What types of mastermind groups can we form?

9. Lets talk about the structure of the meeting for a moment. When and where to meet, etc.

10. Can you share some examples of how a mastermind team can help our businesses grow by highlighting how they have helped other businesses grow?

11. Tell us about your mastermind program? What you offer your members and where our listeners can go for more information?

12. In addition to your program, what other resources do you recommend to our listeners who want to know more or get involved in a mastermind group (or form their own)?

13. Any last thoughts?

14. How can our listeners contact you?

Maria has graciously made the following offer to Grow a Million Dollar Business

How service industry business owners and professionals can make money in any economic situation! Is the United States heading toward a recession or NOT?!? No matter what you call it, the reality is that we're currently going through another "tough time" and preparing ourselves for the future is what's key to our success! Interestingly enough, the things that are necessary during an economic downturn are the same things that have helped my clients double their incomes over the past 10 years. Register for the class and get the download "The Business Foundation Checklist" here! www.ElevatingYourBusiness.com/WECAI

Sheri McConnell

Why Creating a Membership Based-Business Is So Smart ~ The Millionaire's Business Model

Sheri McConnell is the CEO of Sheri McConnell Companies, Inc. and the president and founder of two national organizations, the National Association of Women Writers-NAWW and the International Association of Web Entrepreneurs-AWE. Under the same corporate umbrella she is also the owner of two high-level product and consulting companies: Create Your Group and My Millionaire Friends.

Becoming the center of influence in your chosen niche is an excellent way to build your brand as the expert of choice. An underutilized strategy by many leaders in professional services is establishing your own membership-based business. Find out why the membership-based business model is a smart way to generate more profits and position yourself as the expert in your industry almost immediately.

You will learn:

- The many benefits of the membership-based business model including free publicity, immediate platform, and more
- How to leverage your position as a gatekeeper
- Core elements to consider before creating your own membership-based company
- Key roles as the leader
- How to select your team of professional experts
- What systems you need to implement to run a profitable membership-based company

This session is a presentation by Sheri McConnell.

Kathleen Connell, PhD.
How to Use the Life Calculator Guide to Achieve Wealth

Kathleen Connell was California State Controller from 1995-2003. She is currently President of the Connell Group, an investment advisory firm located in Washington, D.C. Dr. Connell, Ph.D, is the Director of the Corporate Directors Enterprise Program at the U.C Berkeley Haas Graduate School of Business and also teaches International Finance. Her weekly column MoneyWise, on personal finance and investments, appears in the Christian Science Monitor. Among the topics she has addressed are: women's investments, college financing, credit card debt, devaluation of the housing market, retirement shortfalls, and working beyond 70.

Dr. Connell has been an investment banker in New York and Los Angeles and served as a Trustee of CalPERS and CalSTRS for eight years, which together comprise the largest pool of retirement assets in the world. She was honored by Smart Money magazine as one of the 30 smartest people in investing and is also the author of Moving Up to Millions: The Life Calculator Guide to Wealth.

In this session Kathleen shares the 5 strategies to millionaire status, the 4 rules of Financial Security, What the life calculator is and how we can use it in our own lives, and more.

1. How did you become interested in the world of finance and retirement?

2. What is the Life Calculator and how can we use it to our benefits?

3. What are some of the adverse events we might experience in life?

4. Can you give us some examples of how we can plan for and overcome these events?

5. What are the 5 strategies to Millionaire status?

6. How about the 4 rules of Financial Security?

7. I understand you have a Life Calculator community. Can you tell us about that and how we might get involved?

8. Tell us about your book, Moving up to Millions and how we can get a copy?

9. What's the one piece of advice you'd like to leave with our listeners?

10. How can our listeners contact you?

Harrine Freeman
How to Get out of Debt" and
Get an "A" Credit Rating FREE

Harrine Freeman is the CEO and owner of H.E. Freeman Enterprises which provides credit repair services to help people restore their credit rating and develop good money management skills to pay off debts and plan for retirement. She is an energetic speaker, author, personal finance expert, and freelance writer. She was once in $19,000 in debt, only making $21,000 a year and was successfully able to get herself out of debt without filing for bankruptcy. Her knowledge and tips have helped her diverse clientele restore their credit, learn how to manage their finances and get totally out of debt.

As a guest speaker at regional and national churches and schools, national radio shows, organizations and Fortune 500 companies, Freeman's simple, yet effective methods positively impact the bottom lines of her clients. She has provided credit repair, debt management and business credit seminars to various audiences. As a panelist she participated in a number of national and local conferences. She has appeared in Market Watch, Black Enterprise, Essence Magazine, Pink Magazine, the Prince Georges Gazette, Bankrate.com, Creditcards.com, and Yahoo.com. Her personal experiences with debt and her business savvy have proven her to be an effective and competent speaker on personal finance and business credit issues. She is also the author of "How to Get out of Debt: Get An "A" Credit Rating for Free", a self help book on credit repair that provides consumers with a step by step plan on how to get out of debt, increase their credit rating and maintain their good credit. Her purpose and passion in life is to give back to her community and help others become savvy in personal finance. She currently lives in Washington DC.

1. Harrine, our listeners would love to know how you got out of Debt. Please share your story with us.

2. What would you say is your client's biggest challenge with money (such as debt, money management, saving money, the value of the dollar, ….)

3. Should consumers be concerned if their bank closed or was bought by another bank?

4. What happens to consumers of banks that were closed? How will they write checks or pay their bills, etc.?

5. What are some ways consumers can protect their money (currently in banks)?

6. Do you think all banks will close? What will happen to the smaller banks?

7. Harrine, share the statistics of the amount of individuals in debt and how your book address these statistics.

8. What are some of the warning signs of bad credit?

9. What are some of the things you tell your clients to do when they have bad credit? In other words what steps should we take to repair our credit?

10. What about our credit rating? How can we improve that?

11. Is this a good time to buy or sell a house? Is this a good time to start investing?

14. Have you personally been affected by the financial crisis, and if so, in what way?

Harrine Freeman Interview continued
Harrine Freeman Interview continued

15. What’s the best advice you want to share with individuals about getting out of debt?

16. Harrine, tell us about your book How to Get out of DEBT; Get an “A” Credit Rating for FREE and how our listeners can get a copy?

17. Tell us about the services you offer your clients.

18. What’s next for Harrine Freeman?

19. What’s the best way to contact you?

Cheree Warrick
How to Grow a Million Dollar Business into a Six-Figure Business in 12 months or Less

Cheree Warrick is recognized her peers and business partners as "The Profit Partner." By the time she was 26, she had helped buy and sell hundreds of thousands of dollars in real estate. From that experience, Cheree joint-ventured with others to start a construction company and trash hauling company.

Cheree has not only started several companies, she has also helped her clients develop successful businesses. She helped one client earn $4500 within two weeks of hiring her and helped another client obtain three clients within three weeks of promoting his business. Her business The Profit Partner can be found online at www.theprofitpartner.com

1. How did you get started as an entrepreneur?

2. What made you move to coaching and consulting small business owners?

I recently attended a focus group for Make Mine a Million program whose mission is to help a million women develop million dollar businesses. I was really surprised at the financial statics of women in North America. For instance, I did not realize that even though women own almost 50% of the small businesses in the US alone, less than 3% are million dollar businesses and less than 20% are 250k or more businesses! The other 80% fall into the under 250K with most under the 100K mark. And the majority of those are one-woman show's!   In fact in the UK there are more million dollar women-owned businesses than men-owned.

3. What are the three components every business owner needs in order to build a Six-figure business?

Cheree Warrick Interview continued

4. How important is a strong team in order to multiply your business revenue and who should be on our team?

5. How can they help us?

6. Can you give us an example of a business owner who had a great team and what he or she was able to accomplish?

7. What is the main reason a person doesn't achieve her financial goals in business?

8. What are the steps we need to take in order to achieve our financial goals of building our business?

9. How do we find clients or customers that need and want our products and or services?

10. Let's talk about advertising for a moment. In your opinion, what are some of the best advertising formats your clients have used and what the outcome was?

11. Without sharing any confidential information can you tell us about some of your clients' successes and how you helped them to get to where they are?

12. What are some of the tools we likely already have that can help us grow our businesses?

13. What's the number one tool or resource a small businesses owner needs to grow her business?

14. What advice do you give new business owners just starting out… in order to get their name known to their target audience?

15. What are some other resources you would recommend to our listeners to move forward?

16. Tell us about your complimentary, 30 minute strategy session to help women reach those six-figure revenue goals.

17. What are your goals for the next 2-5 years?

18. How can our guests contact you?

Lisa Bromma
Wise Women Invest In Real Estate

Lisa Moren Bromma has been a real estate investor since 1978, an investor in private mortgages where the seller finances the sale of a property (this is an excellent strategy to getting financed without a bank loan) since 1988; a professional speaker on the subject since 1991 and a consultant to many businesses in the financial services community that have a real estate focus since 1998.

She is a member of the National Speakers Association, and has taught over 1,000 workshops and seminars on the subject of real estate and marketing.

Lisa is the author of Promote Your Note Business, a marketing program for the private mortgage industry, Soup to Nuts, a CD ROM series on everything you need to know to become a successful real estate investor, as well as Real Estate Investing for The Utterly Confused and Wise Women Invest in Real Estate.

She is the President of The Entrust Group, the nation's largest administrator of self directed retirement plans.

1. Lisa, why did you write Wise Women invest in Real Estate?

2. In your book you mention that women inherently make great real estate investors – tell us why.

3. What are some of the things we need to think about when determining our investment strategy?

4. What is rehabbing?

5. Tell us some of the winning negotiation strategies for women?

6. How can we find property owners who are motivated to sell?

7. What are some tips on making people feel comfortable during negotiations?

8. As a former rental property owner, managing 62 rental units, I can tell you it can be a hard way to make a fortune. Why would someone want to own rental property?

9. In your book, you talk about appealing your taxes to reduce cost and expense, can you explain?

10. What other ways can we reduce costs and expenses to maximize our profits?

12. What are some financing options we should consider when buying real estate?

13. When IS the best time to sell?

14. Let's talk about how to buy property in a DOWN market. Why do you recommend we do that in the first place?

15. What are some of the drawbacks and upsides to doing so?

16. What are your top 3 tips women should consider when investing in real estate?

17. In addition to your book, Wise Women Invest in Real Estate, what other resources do you recommend to get started?

18. Lisa, tell us more about your company?

19. How can we get a copy of your book, Wise Women Invest in Real Estate?

20. How can our listeners contact you?

Kenneth Himmler, Sr.
Live Rich & Stay Wealthy

Kenneth Himmler, Sr. is a Wealth Management Coach that focuses his efforts on working with individuals that value a higher quality of life above anything else. This allows him to work primarily with people that have similar values and goals, which makes for a very mutually satisfying and long-lasting relationship.

Prior to establishing his Wealth Management Firm, Ken lived on his own at a very young age in Buffalo, NY. While putting himself through school he often wondered where his next meal would come from. Through his amazing self-confidence and self-determination, he has now managed to become one of the most sought after experts in tax strategies, cash flow, and investment strategies.

Along with being the CEO of IAM Wealth Management, Ken was the radio host of a live, syndicated program called, Live Rich & Stay Wealthy for ten years. He has also authored the financial column in four of the newspapers in the Tampa Bay area. In addition he also teaches financial courses at several colleges in Florida.

His book Live Rich & Stay Wealthy-For Women Only was published in 2006 and has since helped thousands of women to find the inspiration and the motivation to secure their financial future, whether married or single.

1. Tell us how you got interested in the financial services field?

2. In your book, you talk about developing a financial blueprint. Can you tell us what that is and why it's important?

3. Let's talk about purposeful goals for a moment. What do you mean by the term purposeful goals and how might those differ from goals in general?

4. What type of purposeful goals should we be setting in order to achieve our ultimate goals of creating wealth?

5. Okay, after we set our goals and evaluated our values, what's next?

6. Now we have written down our goals, and values, and created a financial roadmap, we realize we have to do a gap analysis. Just what is a gap analysis and why is it important?

7. You also talk about how to prepare, manage, & measure how well your financial people are doing for you. What is the first thing we should be doing and what other steps do we take? Just how do we measure how well our financial people are doing for us?

8. What other strategies do you advise your clients take to build wealth?

9. In your book you mention the top six reasons people make bad financial decisions, can you tell us what they are?

10. What are some mistakes we might make that could either hinder our success or set us back?

11. What are your top three tips for building wealth?

12. In your book, you give have a wonderful chart outlining the difference between and how to choose the right professional advisor. My question is, what could an advisor do for us that we might not be able to do for ourselves?

13. For those of us who may prefer to do our own financial planning instead of hiring a professional, in your book you suggest we invest in a financial planning software program. Why is that and what programs do you recommend?

14. Tell us about your services?

15. How can we contact you?

Part Two
Charts, Graphs and Lists

Budget Blueprint

CATEGORY	MONTHLY BUDGET AMOUNT	MONTHLY ACTUAL AMOUNT	DIFFERENCE
INCOME			
Salary/Wages (after taxes and other deductions) Addition Source Revenue			
Bonus/Commissions			
Interest /Dividends			
Child Support			
Alimony			
Social Security/Pensions			
Other Income			
INCOME SUBTOTAL			
FIXED EXPENSES			
Housing (rent or Mortgage)			
Property Taxes			
Homeowners/Renter's Insurance			
Telephone			
Water/Garbage			
Health Insurance			
Life Insurance			
Private Mortgage Insurance			
Private Mortgage Insurance			
Car Payment			
Child Care			
Debt Payments (credit cards, loans)			
Other Fixed Expenses			
FLEXIBLE EXPENSES			
Groceries			
Transportation (Gas repairs, tolls, bus, etc.)			
Household Repairs/Maintenance			
Medical/Dental			
Utilities (heat, electricity)			

Budget Blueprint ~ Page 2

CATEGORY	MONTHLY BUDGET AMOUNT	MONTHLY ACTUAL AMOUNT	DIFFERENCE
Education			
Personal/Family Services (laundry, toiletries, haircuts, etc.)			
Long Distance Telephone			
Cable TV			
Other Flexible Expenses			
DISCRETIONARY EXPENSES			
Savings			
Dining Out			
Clothes			
Furniture			
Gifts			
Entertainment/Recreation/ Vacation			
Books/Magazines/Newspapers			
Charity			
Other Discretionary Expenses			
EXPENSES SUBTOTAL			
NET INCOME (Income less expenses)			

- Enter your net income, or take-home monthly income.
- Next, enter your fixed expenses such as car payments and rent.
- Next, enter your flexible expenses, using the figures you gather from a typical month, such as your phone bill or electricity bill.
- Now, enter your discretionary expenses, such as clothing or entertainment.
- Finally, enter the amount you put into the savings. This is also a discretionary expense.
- Now total all of your expenses and your savings. Subtract this from your net income. If you have money left over, you may want to use it to increase your emergency fund.

Credit Card Comparison Chart

When you sign on the dotted line to get that new credit card, and expand your current credit potential, do you really know the impact it could have on your financial goals and outlook? Use this chart to review the cards you currently have and to compare all new cards you consider obtaining.

How will you use your credit card? Do you expect to

- ☐ Pay your monthly bill in full?
- ☐ Carry over a balance from month to month?
- ☐ Get cash advances?

FYI information about most of the features is given in the disclosure box that must appear in all printed credit card solicitations and applications.

Feature	Card 1	Card 2	Card 3
What are the annual percentage rates?			
For purchases?	___________	___________	___________
For cash advances?	___________	___________	___________
For balance transfers?	___________	___________	___________
If you pay late?	___________	___________	___________
What type of interest does the card have?			
Fixed or variable? Tiered?	___________	___________	___________
How long is the grace period?			
If you pay off the balance each month?	___________	___________	___________
If you carry over a balance?	___________	___________	___________
For cash advances?	___________	___________	___________
How is the finance charge calculated?			
One cycle or two?	___________	___________	___________
Including or excluding new purchases?	___________	___________	___________
Average or adjusted?	___________	___________	___________
Minimum finance charge?	___________	___________	___________

Credit Card Comparison Chart Page 2

Feature	Card 1	Card 2	Card 3
What are the fees?			
Set-up	____________	____________	____________
Annual	____________	____________	____________
Over-the-credit-limit	____________	____________	____________
Late-payment	____________	____________	____________
What are the cash advance features?			
Limits	____________	____________	____________
Transaction fees	____________	____________	____________
How much is the credit limit?			
What kind of card is it?			
Secured? Regular? Premium?	____________	____________	____________
Does the card offer other features?			
Frequent flier miles	____________	____________	____________
Rebates	____________	____________	____________
Insurance	____________	____________	____________
Other	____________	____________	____________

Easy-Find Documents Locator

(Please update annually)

Name	Social Security Number	Date

List the Location of the following:

PERSONAL ITEMS

Original Will (self)____

Original Will (spouse)____

Special Estate Instructions - Written________________________________

Special Estate Instructions – Video________________________________

Combination to Personal Safe________________________________

Bank Safe Deposit Box____

Trust Documents____

Power Attorney____

Health Care Power of Attorney________________________________

Living Will____

Birth Certificate____

Military Records____

Marriage Certificate____

Divorce Papers____

Other, e.g., Adoption Papers________________________________

BUSINESS PROFESSIONAL ITEMS

Partnership/LLC Documents________________________________

Corporate Documents____

Inventory of Business Assets________________________________

Buy Sell Documents____

Pension Plans____

Other Employee Retirement Benefits________________________________

(e.g. Nonqualified Deferred Compensation)

List the location of the following:

TAX RETURNS & RECORDS

Income Tax Returns____

Records Re: Tax Bases of Property____

Gift Tax Returns____

INSURANCE POLICIES

Life Insurance – Group____

Life Insurance – Individual(s) ____

Property/Casualty____

Umbrella Liability____

Disability____

Income Annuities____

FINAN

FINANCIAL ASSETS

Checking Accounts____

Money Market Accounts____

Savings Account____

Certificates of Deposit____

Credit Union Accounts____

Securities Accounts____

Mutual Fund Accounts____

OTHE

OTHER INSTRUMENTS/PAPER

Original Deeds to Real Property____

Mortgages; Leases____

Affidavits Re: Domicile____

Community Property Papers____

Financial Advisor Checklist

1. Is she/he licensed? List____________________________________

2. Is she/he associated with a financial house or Independent?

3. What are her/his qualifications?

4. List previous experience what are her/his areas of expertise?

5. How does she/he earn money commissions ______ fees _______

6. What do I do if I have a complaint?

7. List references/clients working with

8. May I contact them?

Goals Accountability List

Name____

Email____

Key Goal____

____

____

Action Steps That I Will Take to Reach My Goal:

1.____

____

2.____

____

3.____

____

4.____

____

5.____

____

Reminder Frequency: (please circle one)

Daily Weekly Monthly Quarterly Semi-annually Annually

Date I would like to start__________________________________

My target/end date____

My Accountability Support Team:

NAME	EMAIL	How often do you want them reminded of your goal?

Make copies for each person on your accountability support team and distribute at end of mastermind meeting.

My Mentoring Possibilities & Potential

Rank	Specific areas I need Help in	Rank	What I am Looking for in a Mentor	Rank	Potential Mentors

Fill in as many boxes as necessary to plot the focus areas and types of mentors that would help you achieve your goals. Rank each focus area in order of importance from "1" to "5" with "1" being the most important. Then decide how and when to connect with potential members including how you plan to recruit them. For more information on "Finding a Wealth Mentor" read the Fall 2008 Issue of WE Magazine for Women.

My Wealth Mentor Connections

Date & Time of Meeting	Mode of Meeting	Area of focus	My Assignments	Results and Outcomes

My Wealth To-Do List

Action	Monday	Tuesday	Wednesday	Thursday	Friday	Done

Notes:

Simple Monthly Expenses Worksheet

Month (date) ______________________________

Mortgage/Rent ______________________________

Groceries (Food) ______________________________

Home Insurance ______________________________

Personal Loans ______________________________

Car Payments ______________________________

Car Maintenace ______________________________

Car Insurance ______________________________

Misc. Transportation ______________________________

Health Insurance ______________________________

Other Medical Costs ______________________________

Other Insurance ______________________________

Electricity ______________________________

Heating ______________________________

Water & Sewer ______________________________

Telephone ______________________________

Internet Fees ______________________________

Cable TV ______________________________

Other ______________________________

Other ______________________________

Total Expenses $ ____________________

Notes:

Grow a Million Dollar Business Self-Assessment

1. What makes my company different from my competitors?

2. What are the benefits I offer that are unique to my business?

3. What are my company's strengths?

4. What are my company's weaknesses?

5. What are my really BIG DREAMS for my business (describe in numbers and percentages)?

6. What three things can I do this week that will help me think less opportunistic and more strategic?

7. What experiences do I bring to the table that is unique to my business?

What tried and true strategies have I used and how can I maximize their effectiveness in the future?

What lead generation tools do I currently use/plan to use?

Grow a Million Dollar Business Self-Assessment continued

How can I leverage technology to increase sales?

What technology can I start using today to ad to my bottom line?

What technology will I need one to three years from now to move my business forward?

What support people and systems do I have in place and how can I further develop them to grow my business?

What support people can I add to grow my business?

What are my plans to stay ahead of the game ~ in other words, what do I need to do to be a trend-setter instead of a copy-cat marketer?

Who in my network can I tap into for advice, expertise and information?

What processes do I currently use that I could improve upon?

Grow a Million Dollar Business Self-Assessment continued

What processes do I plan to implement to take my company to the "next level?"

What businesses or organizations can I collaborate with for a greater return on our marketing dollars?

How can I tap into the media to spread the word about my company?

What plans do I have in place to protect my assets?

How do I plan to Pay it Forward?

What nonprofit organizations do I support (plan to support) to give back?

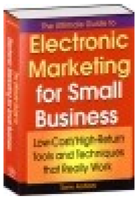
What am I doing now to stay focused? Balanced?

What do I plan to do with my first million? Subsequent millions?

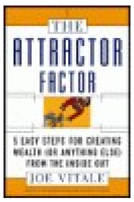
Additional comments:

Part Three Additional Resources

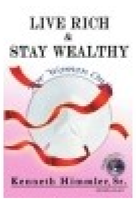
Books



[The Ultimate Guide to Electronic Markting for Small Business](#) By Tom Antion
Jam packed with great information usable by any small business to promote themselves on the web. 294 page softcover $19.95



The Attractor Factor: 5 Easy Steps for Creating Wealth (or Anything Else) from the Inside Out In ***The Attractor Factor*** **by Joe Vitale** combines principles of spiritual self-discovery with proven marketing concepts to show how anyone can live a happy life in and outside of business. He shares his own quest for wealth and success while leading you through the five simple steps that will make all your aspirations, professional and personal, a reality. $16.47

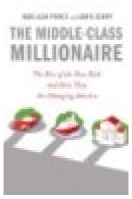


***Live Rich and Stay Wealthy For Women Only by Kenneth Himmler Sr** ~ You can now discover the secrets of the financial planning industry and confidently coordinate a team to help you achieve financial freedom and security! *No more anxiety and fear about the future…it is time to live a happy and successful life with peace of mind!*

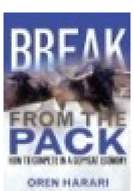
Loral Langemeier's Wealth Cycle Investing by Loral Langemeier RIDE THE WEALTH CYCLE with stronger investments, stable assets, and sure-and steady cash flowfor life. Maybe you own your home, have a few stocks or CDs, or contribute to a 401(k) plan that you barely pay attention to. According to Loral Langemeier, the bestselling author of *The Millionaire Maker*, that's more than you need to tap into the wealth-building power of direct asset allocation.

[**The Chic Entrepreneur: Put Your Business in Higher Heels**] by Elizabeth Gordon and Leanna Adams Learn how to take your business from flats to stilettos in this intelligently written, highly practical, and entertaining read. The Chic Entrepreneur teaches women business owners how to get out of the trenches and take their business to new heights by mastering the 9 dimensions of a flourishing business. Elizabeth Gordon, President of Flourishing Business™, a consulting firm that helps stagnant businesses jump start their growth, shows how to build a business right. Gordon explains how to build an asset of inherent value instead of just a bigger job and points out common mistakes to avoid along the way.

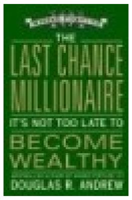
The E-Myth Revisited: Why Most Small Businesses Don't Work and What to Do About It **by Michael E. Gerber** Michael Gerber dispels the myths surrounding starting your own business and shows how commonplace assumptions can get in the way of running a business. He walks you through the steps in the life of a business from entrepreneurial infancy, through adolescent growing pains, to the mature entrepreneurial perspective, the guiding light of all businesses that succeed. He then shows how to apply the lessons of franchising to any business—whether or not it is a franchise. Finally, Gerber draws the vital, often overlooked distinction between working on your business and working in. your business. After you have read *The E-Myth Revisited*, you will truly be able to grow your business in a predictable and productive way.



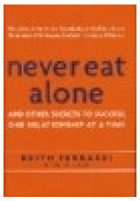
The Middle-Class Millionaire: The Rise of the New Rich and How They are Changing America by Russ Allan Prince ~ In this groundbreaking book, Prince and Schiff examine the far-reaching impact of the middle class millionaires–people who enjoy a net worth ranging from one to ten million dollars, who have earned rather than inherited their wealth.



Break from the Pack: How to Compete in a Copycat Economy by Oren Harari ~ Break From the Pack" offers a broad array of valuable and exciting insights on how to succeed in today's competitive environment. Unlike so many books that are long on generalities and short on specifics, Harari's book offers tangible examples of 'how to' and 'how not to' succeed in key strategic issues. I recommend this book to any business leader." -Garry Betty, President and CEO, Earthlink

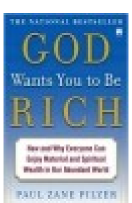


The Last Chance Millionaire: It's Not Too Late to Become Wealthy by Douglas R. Andrew ~ For the millions of baby boomers facing retirement, here is a brilliant–and refreshingly contrarian–guide to accumulating wealth and security regardless of age, income, or current assets.

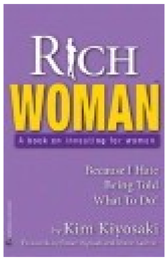


Never Eat Alone: And Other Secrets To Success, One Relationship At A Time by Keith Ferrazzi ~ In "Never Eat Alone, Ferrazzi lays out the specific steps–and inner mindset–he uses to reach out to connect with the thousands of colleagues, friends, and associates on his Rolodex, people he has helped and who have helped him. The son of a small-town steelworker and a cleaning lady, Ferrazzi first used his remarkable ability to connect with others to pave the way to a scholarship at Yale, a Harvard MBA, and several top executive posts.

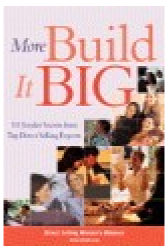
Changing Course: The 5-Step Guide to Getting the Life You Want by Melinda Blanchard Sometimes, stepping off the expected path is the right thing to do, even if it feels emotionally and financially scary. That's how Bob and Melinda Blanchard got to live the life they love–and why they, and others who knew it was time for a change, are here to reveal how they found their happiness. In this invaluable, life-altering manual, real people tell their stories: how they transformed their lives to get more time with the people they love, more opportunities to do the things that really matter, and, more from their jobs than just a paycheck. In addition to the enticing accounts of success and renewed joy, the Blanchards provide practical advice so everyone can make their move.



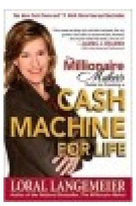
God Wants You to Be Rich : How and Why Everyone Can Enjoy Material and Spiritual Wealth in Our Abundant World by Paul Zane Pilzer A theology of economics, this book explores why God wants each of us to be rich in every way — physically, emotionally, and financially — and shows the way to prosperity, well-being, and peace of mind.



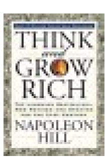
[**Rich Woman – Because I Hate Being Told What To Do!**]() By Kim Kiyosaki ~ Why do so many women accept the myth that men are better at investing? Rich Woman — which was self-published by The Rich Dad Company — addresses this self-sabotaging habit head on and teaches women the essentials about finance. Key sections include: The First Four Keys to Being a Successful Investor — Arm yourself with some financial education, start small, put a little money down, and stay close to home. How to Get Smarter Quickly — Financial jargon can be intimidating.



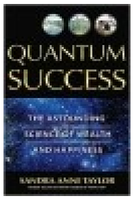
Build It BIG: 101 Insider Secrets By Top Direct Selling Experts By the Direct Selling Women's Alliance ~ Industry leaders deliver straightforward advice, cutting-edge insights, and best practices to help direct sellers and distributors become sales superstars. Stories from top salespeople, profiles of leading distributors, and the latest how-to's on networking, party planning, and person-to-person selling make this a key addition to the direct seller's reference shelf.



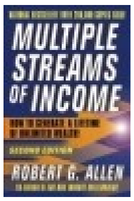
Millionaire Maker's Guide to Creating a Cash Machine for Life by Loral Langemeier The Cash Machine taps into the incredible power of entrepreneurship, showing you how to generate lifelong wealth by starting your own business ventures. Entrepreneurship is the single biggest source of wealth in the United States, and by establishing a business, you can increase and keep more of the money you make. Langemeier shows how you can take the skills, knowledge, and passions you already have to create a business that will generate cash that then can be used to generate real wealth.



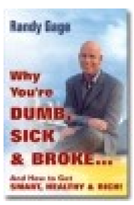
Think and Grow Rich: The Landmark Bestseller by Napoleon Hill - Now Revised and Updated for the 21st Century by Napoleon Hill The bestselling success book of all time is updated and revised with contemporary ideas and examples.



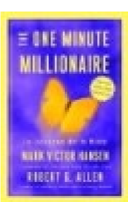
[**Quantum Success : The Astounding Science of Wealth and Happiness**] by Sandra Anne Taylor What would you do if you could really achieve all that you desire? This revealing look at the science of success will show you how to do just that! This formula for abundant living is actually based in the principles of quantum physics, and you can actually tap in to these powerful forces to make your dreams come true.



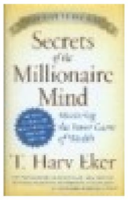
Multiple Streams of Income : How to Generate a Lifetime of Unlimited Wealth by Robert G. Allen When you create multiple streams of income, you are forming a powerful tide of prosperity that can provide a lifetime of fortune and freedom. You won't only be helping yourself—friends and family will also prosper from your good fortune. Robert Allen's techniques have made thousands of people into millionaires. Imagine what his amazing wealth-building formulas can do for you.



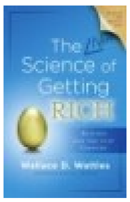
Why You're DUMB, SICK, and BROKE … and How to Get SMART, HEALTHY, and RICH! by Randy Gage This groundbreaking self-help book reveals the secrets of manifesting health, happiness, and prosperity in your life—but not in a way you've experienced before. Blunt, outspoken, and brutally honest, Randy Gage shoots down the forces that hold you back and keep you dumb, sick, and broke, and shows you how to take action to get smart, healthy, and rich.



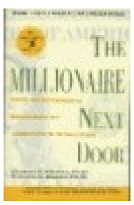
The One Minute Millionaire: The Enlightened Way to Wealth by Mark Victor Hansen The One Minute Millionaire is a revolutionary approach to building wealth and a powerful program for self-discovery as well. Here are two books in one, fiction and nonfiction, designed to address two kinds of learning so that you can fully integrate these life-changing lessons.



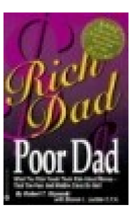
Secrets Of The Millionaire Mind: Mastering The Inner Game Of Wealth : Think Rich to Get Rich! By T. Harv Eker In his groundbreaking Secrets of the Millionaire Mind, T. Harv Eker states: "Give me five minutes, and I can predict your financial future for the rest of your life!" Eker does this by identifying your "money and success blueprint." We all have a personal money blueprint ingrained in our subconscious minds, and it is this blueprint, more than anything, that will determine our financial lives.



The Science of Getting Rich by Wallace D. Wattles The 100-year-old book that inspired Rhonda Byrnes bestseller "The Secret" shows how economic and emotional security can be achieved in practical, imaginative, and noncompetitive ways by following a set of positive principles.



The Millionaire Next Door: The Surprising Secrets of America's Wealthy by Thomas J. Stanley In this phenomenal #1 bestseller, Stanley and Danko reveal surprising secrets about America's millionaires–and provide a valuable blueprint for improving anyone's financial health. "The implication of (this book) is that nearly anybody with a steady job can amass a tidy fortune".–"Forbes".



- **Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money That the Poor and Middle Class Do Not** by Robert T. Kiyosaki Taking the message that the poor and middle class work for money, but the rich have money work for them to heart, personal-finance author and lecturer Kiyosaki and CPA Lechter lay out a financial literacy philosophy based on the principle that income-generating assets always provide healthier bottom-line results than even the best of traditional jobs.

Magazines

Forbes ~ Practical financial advice and smart tips to manage your money. Includes two special Investment Guide issues, Mutual Fund Survey issue, and our Billionaire issue at no extra cost

Smart Money ~ Spending and investing from the Wall Street Journal

Home Business ~ The premier publication for the growing and dynamic home based business market. Covers editorial on sales & marketing, business startups, business operators, raising money, management, the Internet, network marketing, mail order and other subjects.

Money ~ Whether you're looking to invest, cut taxes, save money, or retire worry-free, Money helps you reach your financial goals. Each issue of Money offers smart, no-nonsense tips and strategies to make the most of your money. Plus, you'll receive tips on the hottest stocks and mutual funds.

Fortune ~ Speaks the language of the street: Wall Street, Silicon Valley, Madison Avenue, and everywhere in between, providing innovative business ideas and in-depth strategies and analysis. Fortune offers readers an unparalleled look at a wide range of business and economic news.

Entrepreneur ~ The small business authority helping to manage and grow your business.

Revenue ~ Works with the thought leaders in the business and technology field - industry gurus, successful affiliates, top journalists and others - to produce a magazine that stresses good business practices and strong ethical guidelines that will help affiliate marketing grow.

Money & Profits ~ Caters to small business entrepreneurs looking for ways to earn an income by starting a business of their own.

The Economist ~ A global weekly magazine that keeps readers well and broadly informed. Each issue explores domestic and international issues, business, finance, current affairs, science, technology and the arts.

Franchise Times ~ Is the news and information source for franchising. Published ten times per year, you will receive clean and objective information about the latest franchises, and also read about franchise success stories.

Strategy Magazine ~ The source for the actionable business professional, delivers a concise, holistic synopsis on the real estate, management, finance, accounting, supply chain, technology, entrepreneurship and marketing fields to keep you ahead in your career.

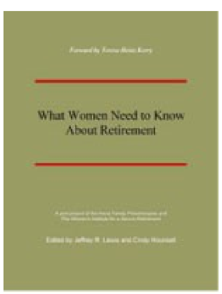
Worth ~ Worth is a comprehensive personal wealth management magazine, with articles on wealth management and preservation, private equity investment, inheritance and wealth transference issues, philanthropy and personal passions.

Success ~ The ultimate tool for personal development. Each issue provides a multitude of tips, ideas and strategies from the leading personal development experts showing you how to achieve success in your life.

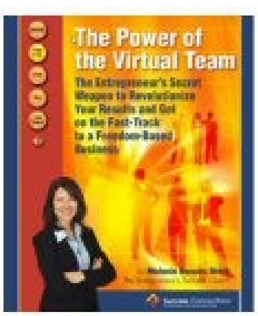
eBooks, Reports, etc.

This breakthrough e-book will show you how to build an electronic marketing business from "square one" into a five-figure . . . six figure . . . even a million dollar asset. For more information, visit: http://www.antion.com/click.htm (FREE)

She's So Chic by Elizabeth Gordon
Download at: http://www.chicentrepreneur.com/shessochic$eBook.html (FREE)



What Women Need to Know About Retirement - WISER, in conjunction with the Heinz Family Foundation, released *What Women Need to Know About Retirement*, a free 78 page e-book available for PDF download. The book includes specifics about paying for healthcare, planning for a lifetime of income, social security and more. (FREE)
http://www.wiserwomen.org/portal/index.php?option=com_content&task=view&id=331&Itemid=24



The Power of Virtual Teams by Melanie Benson Strick ~ In this ebook, you will learn: How Virtual Teams Catapult Your Results, Increase Your Sanity and Free Up Your Time. This comprehensive ebook answers the following questions: What is a Virtual Team? WHO needs a Virtual Team? WHEN is the Best Time to Start Building My Team? WHERE Do I Go to Find My Team and WHERE Do They Work? WHY Should I Hire a Virtual Team? You will learnThe Entrepreneur's Mythical Business Model, The #1 Reason Why EntrepreneursFail to Leverage Their Time With a Virtual Team and more! Go to Success Connections and order your copy today!

ID Theft: What It's All About (711 KB, 36 pg) - A small information pamphlet from the FTC that details how thieves can steal your personal information and use it to commit fraud for long periods without your knowledge. Here's how to protect yourself, and what to do if you are a victim.

What You Should Know About Buying Life Insurance (312 KB, 28 pg) - A quick 28 page pamphlet that describes various types of life insurance, with tips on choosing a company, an agent, and a policy that meets your needs.

66 Ways to Save Money (78 KB) - One of the classic publications with over two million copies distributed. It details practical ways to cut everyday costs on transportation, insurance, banking, credit, housing, utilities, food, and more.

Building a Better Credit Report (235 KB, 24 pg) - Learn how to legally improve your credit report, how to deal with debt, how to spot credit-related scams, and more.

Associations & Organizations

Angel Capital Association is a trade association that represents angel investment groups in North America. ACA was founded by angel investment groups located in the United States and Canada to help maximize the success of group based angel investors.

Association of Women in Finance The AWF is dedicated to promoting women in finance related industries by encouraging their advancement, development and involvement in the business community. As well, the AWF encourages young women to enter the field and acknowledges accomplished women who have achieved excellence in their field.

Conference Board Not-for-profit, non-advocacy **organization** that provides business knowledge through its Consumer Confidence Index, Leading Economic Indicators, research, conferences, centers and councils.

Count Me In for Women's Economic Independence introduced the **Make Mine a Million $ Business™** program and our Micro to Millions™ program to help women micro entrepreneurs grow and build sustainable enterprises, create jobs and develop innovative products and services.

Direct Selling Womens Alliance (DSWA) addresses the needs of this powerful segment of the direct selling profession in an effort to strengthen the individual and therefore the profession.

Electronic Transaction Association International trade association representing businesses that provide transaction processing products and **services** to merchants ("the merchant-acquiring business").

European Business Angel Network Listing of angel networks in Europe.

Institute for Women and Wealth Planning transcends traditional estate planning methods and empowers women to resolve many of the psychological barriers that inhibit the success of family legacy and philanthropic giving issues.

International Angel Investors Institute Empowers angels and entrepreneurs through improved corporate governance, finance and marketing. Also strives to harmonize securities laws.

Luxury Marketing Council The Luxury Marketing Council Worldwide is an exclusive, "by invitation only" collaborative organization of 2,000 top CEOs and marketing executives who represent more than 700 major luxury goods and services companies.

MIT Enterprise Forum is the global voice of entrepreneurship. For more than thirty years, Enterprise Forum has been a platform for entrepreneurial networking, inspiration and education. We are a community of volunteers sharing resources, knowledge and a passion for entrepreneurship and wealth creation.

National Angel Organization Listing of angels and networks in Canada

National Association of Investors Corp (NAIC) Provides investment education for individuals and clubs.

National Real Estate Investors Association mission is to develop, support and promote local real estate investor organizations while serving the interests of the real estate investment industry through networking, education, leadership on legislative issues, and promoting professionalism and standards of excellence in our industry.

The National Venture Capital Association (NVCA) is the premier trade association that represents the U.S. venture capital industry.

Women's Institute for Financial Education (WIFE) Provides **financial** education and networking opportunities to women. Publishes a quarterly newsletter of money management strategies and sponsors seminars and workshops.

World Federation of Investors Organization designed to advance investment education on a world scale for the benefit of individuals, families, and nations through a mutual exchange of investment and economic knowledge.

Miscellaneous Websites

Capitalist Chicks - The new face of capitalism. An interesting site with forums and articles about money, finance and capitalism for women. www.capitalistchicks.com

Hedge fund center –has a mission of providing objective educational information on all aspects of hedge fund investing. Just visit: www.hedgefundcenter.com

Laurie Kristensen - Laurie created a 5-minute audio Prosperity Meditation just for the fun of it, describing the experience of receiving a **Windfall of Money! You can Create Your OWN Audio!** Below is a link to the script -- you can create your OWN audio, in your OWN voice. You can tweak the script and make it your own if you want to, but at least it's a place to start. **CLICK HERE for "Windfall of Money"** (PDF)

Women's Financial Network - WFN at Siebert (WFN) is a pioneering financial institution for women, by women. The founders know that women face very unique life events and need a trusted source for investment information and products. Mickie Siebert has been trailblazing the financial services world for over 30 years now. At WFN at Siebert, women are empowered to manage their financial affairs with confidence through interactive tools, targeted communities, forums with Mickie Siebert, and access to competitive financial products. For more info, visit: http://www.wfn.com/

WhereWomenProsper.com – our mission is to empower you to achieve and exceed your financial goals. Articles, resources and events to help you grow a million dollar business. Visit www.WhereWomenProsper.com for more information.