

**Abundant Living's**

# **Multiple Income Streams... For Now and For Life**

**Easily and Affordably Create Rivers of Income that will  
Last You a Lifetime Using this Proven 4-Step System**



**Written by Holly Cotter**

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**Abundant Living's**

**Multiple Income Streams...**

**For Now and For Life**

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Rivers of Income that will Last You a  
Lifetime Using This Proven  
4-Step System**

**Written by Holly Cotter**

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PDF printed by  
Profits Publishing of Sarasota, Florida  
2<sup>nd</sup> Edition November 2004

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## **DEDICATION**

I want to thank God Almighty for blessing me with a profitable home business and a wonderful ministry for teaching others how they, too, can break free of financial bondage.

I also want to thank my husband, Steve, for believing in me. Without his encouragement and endless support, I would never have had the confidence to give building a home business a serious try.

## **Acknowledgement**

Abundant Living, Inc. and author Holly Cotter wish to thank and acknowledge the following for their contributions to this book:

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## **INTRODUCTION**

It's hard to believe that just a few short years ago I was working full-time and juggling bills. Now -- thanks to learning and applying the secrets I will share with you in this book -- I work part-time from home, my husband has been able to retire, and the two of us spend a good portion of our time traveling.

When I first started my home business, I wished there was someone who would mentor me and share their secrets to success. Unfortunately, the people I ran across either kept their most effective strategies to themselves, or built their businesses using tactics that could not be duplicated by the average person.

After wasting both my time and money for a couple of years, I stumbled across several strategies that the average person can easily apply and duplicate. What's more, I learned how to COMBINE these seemingly unrelated strategies into a system that provides everything you need to successfully and affordably build multiple income streams from home.

It is my desire to save you from the frustrations I went through. I hope that, by sharing my secrets with you, you will be able to avoid potential pitfalls and spend your time and investment money on what really works.

What I'm about to share with you is NOT contained in any other book you'll read. This is the business model that I personally use and teach to my coaching clients. Using this system, I have had the joy of helping many people begin earning profits from their home businesses almost immediately, regardless of previous experience.

Once in a while, someone asks me if I can GUARANTEE they'll earn "x" amount of dollars if they follow my system.

Of course I can't. Why not?

Because I don't have any control over whether or not you'll actually put what I teach into action.

All in all, your personal results will be determined by your attitude about these four items...

1. **Taking Action.** You've probably heard the saying "you can't steer a parked car." Well, it's the same with your business...it won't go anywhere unless you first PUT it in gear.
2. **Being Consistent.** You must take action every day...and you must focus on actions that directly result in putting money into your pocket.
3. **Being Persistent.** You will experience ups and downs, and you will run into obstacles...this is a guarantee. To be successful, you must view each obstacle as an opportunity and continue past it.
4. **Being Patient.** Building a business takes time... you will not replace your full-time income overnight. However, if you continue to consistently take action that directly results in putting money in your pocket, in four years or less you should have a very profitable home business.

It's completely optional whether or not you choose to implement the strategies I share with you in this book. You may decide to follow the entire system exactly as outlined, or you may prefer to combine some of the strategies with other strategies you're already using.

Whatever you choose to do, please remember...this book contains a proven blueprint for success.

Here's my first secret...



**SECRET #1:** By using your time wisely, and focusing on proven strategies, it is quite possible to build a six-figure income in 4 years or less by working only 2-4 hours a day!

**Yes, you read that right...working only two to four hours a day!**

**This means you can build your home business while keeping your full-time job. Once you have replaced your full-time income, you can then decide whether you want to receive both incomes or if you are ready to "retire" and work part-time from home.**

**Ready to find out more? Just turn the page, and we'll get started...**

# CHAPTER 1:

## Benefits of a Home Business

Before I share with you HOW to build a profitable home business, I want to first talk about WHY you would even want to start a home business.

There are some incredible benefits to starting your own home business. The most obvious are:

1. **No Boss!** This is a biggie. You get to work for yourself... which means flexible hours, waking when you want, and playing when you want. And, there is nobody looking over your shoulder or breathing down your neck.
2. **More time for yourself and your family!** You won't have to spend time commuting. So, even if you work a full-time schedule at home, you'll still have extra time to spend with your friends and family.
3. **You'll save money!** In addition to earning money from home, you'll save money...on gas (no commuting), work clothes (you can work in sweat pants or your bathrobe if you like), and lunches out (you can fix hot meals at home for a fraction of the cost).

These three benefits alone are great advantages to working at home. In fact, if the above three items were all the benefits you'd receive, I bet you'd still want your own home business...I know I would!

But, most people are unaware of the fact that there are also some HUGE financial advantages to starting a home business.



**SECRET #2:** Uncle Sam will actually pay you to start a home business!

That's right... as a home business owner, you'll have many additional tax deductions that will help you KEEP MORE of what you earn. In essence, the government is giving you money to build your business!

For example, you can take tax deductions for the following items:

- Home Office Space
- Office Equipment
- Office Supplies
- Training Materials/Classes
- Mileage/Car Usage for Business Purposes
- Business Travel
- Business Meals

...and much, much more!

Now, I'm not an accountant (and I don't play one on TV), but I can tell you that I have personally saved thousands of dollars in taxes every year I've been in business thanks to the many tax deductions available to home business owners.

Here's another advantage...



**SECRET #3:** You can actually increase the take-home pay from your job to help cover the costs of starting your home business!

Yes, it's true.

Since you'll be eligible for so many additional tax deductions as a home business owner, you can adjust your W-4 form so less tax is withheld from your paycheck. This puts more money in your pocket every payday.

Why wait till the end of the year for a tax refund when, by receiving the money in your paycheck all year long, you can more easily cover the start-up costs of your home business?

*NOTE: Check with your accountant to find out more about the tax deductions available to home business owners, as well as about adjusting deductions on your W-4 form.*

You see...it just makes "good sense" to start a home business, from whatever perspective you look at it.

## CHAPTER 2:

# Building a Balanced Business Portfolio

Now that we've covered the WHY of building a home business, it's time to start focusing on HOW to build a successful home business.



**SECRET #4:** You can increase your profits and reduce your risk by building a Balanced Business Portfolio.

What is a Business Portfolio?

You've probably heard about stock portfolios, right?

As any stock broker will tell you, your goal when purchasing stocks is to build a balanced stock portfolio. This means, you need to DIVERSIFY to create stability.

For instance, a balanced stock portfolio might include...

1. Blue Chip Stocks...for stability. These are low risk stocks that usually provide a minimal but steady return.
2. Growth Stocks...for higher profits. These stocks involve a higher risk, but also provide a higher rate of return.
3. Bonds...for increased stability. When stocks drop in value, bonds increase. By including bonds in your portfolio, you can offset potential drops in the stock market.

This stock portfolio would be considered to be "balanced" since it includes stocks with different levels of risk and return, as well as bonds to offset any drop in the stock market values.

Guess what...you can do the same thing with your business.

You want to build a Balanced Business Portfolio much the same way an investor would build a balanced stock portfolio.

And, as with stocks, your Business Portfolio is dynamic... meaning, the products/programs included in your Business Portfolio may change as conditions change.

The great thing about having a diversified Business Portfolio is...when one revenue source dries up, you continue earning money from your other income streams while looking for a replacement product/ program.

There are four steps to building a Balanced Business Portfolio:

**STEP 1:** Building the Front-End...to provide you with fast upfront cash.

**STEP 2:** Adding Picks and Shovels...to convert business expenses into profit streams.

**STEP 3:** Building the Back-End...to provide you with long-term growth and stability.

**STEP 4:** Adding Icing on the Cake...to generate additional income streams without any extra effort or expense.



**SECRET #5:** If you build your business correctly, you will NEVER have to say "No" to a potential customer or business associate.

To maximize the return on your investment, your Balanced Business Portfolio should also include these options:

- **A Low-Budget Option...so** you can capture EVERY customer/prospect regardless of their budget.
- **An International Option...so** you can capture EVERY customer/prospect regardless of their geographical location.

These last two items are not necessarily separate categories in your Business Portfolio. You simply want to ensure that your Balanced Business Portfolio contains some products that are low-cost and/or available worldwide so that you never have to turn a potential customer or prospect away.



**SECRET #6:** By building a Balanced Business Portfolio, you can create multiple income streams without any additional cost or effort.

There are many advantages to creating a Balanced Business Portfolio. One enormous advantage is that you can promote all of your products and opportunities to the same leads. This means you have NO additional advertising expenses for promoting more than one product or opportunity!

You simply develop leads and – using free reports, newsletters, postcards, etc. – promote your various products and programs to the entire list.

Another advantage to building a Balanced Business Portfolio is that every person you sponsor into one of your programs is a potential business associate in your other programs as well.

Simply show your business associates how, using the same strategies you're using, they can tap into 100% of their prospects regardless of budget or geographical location. You'll find that many of your associates will be excited by this profitable approach, and are more than happy to rely on your recommendations for additional programs.



**SECRET #7:** You don't first have to SAVE money in order to MAKE money.

Many people spend their lives trying to put money aside so they can invest in some sort of retirement program. Unfortunately, it is becoming more and more difficult for the average person to earn enough money to pay their monthly bills, much less find extra cash for savings and investments.

By building a Balanced Business Portfolio, you are quite literally making an INVESTMENT...in yourself and in your future. And, better yet, you are actually earning money while you grow your investment!

One final advantage of building a Balanced Business Portfolio is that you have complete control over your income and the growth of your business. If you want more money, you can simply increase your advertising and prospecting efforts.

The most successful entrepreneurs are the ones who have mastered the art of balancing their business portfolios.

## **CHAPTER 3:**

### **Step One...Building the Front-End**

If you "get" what is taught in this section, you're going to be so excited about the possibilities that you'll have trouble sleeping tonight (I know because that's the reaction all my coaching students have had)!

Read carefully, because you're about to discover what the rest of the world doesn't know...

The "experts" say you need to start out by selling a low-priced item. Unfortunately, this approach puts little to no profits into your pocket at first. In fact, many marketers actually LOSE money on the initial sale.

The thinking behind this approach is that your customers will like the first product, so they'll buy additional products from you. Over time, you'll earn profits by "upselling" ... selling higher and higher priced products to the same customers.

Yes, this approach works. But, it is the long way to grandma's house.

Let me explain...

Before you even sell your first product, you'll have to spend a lot of time in research and development.

Why?

Because you'll need to have, at a bare minimum, the low-cost item you'll initially sell your customers PLUS at least one higher-priced

upsell product that will generate profits. And, creating these products takes time.

Bottom line...you'll have to invest several weeks into your business before even starting your first marketing campaign.

And remember...

You'll be lucky if the income generated from your first campaign covers your advertising expenses for your initial product.

It may actually take several months for you to earn your first penny of profit since it will be at least a few weeks before any of your customers are ready to purchase additional products.

But, don't get discouraged...there's a "shortcut." **Go the opposite direction!**



**SECRET #8:** Start by marketing a high-ticket item that generates \$500 - \$1,000 PROFIT for every sale.

When I first began my business, I listened to the experts. And my business was growing steadily but slowly.

Then I asked myself the magic question...

"What if I started by selling the higher-priced product?"

My logic was that the higher-priced product would result in an immediate profit for me.

So, I began experimenting. And I discovered something exciting...

It didn't take any more effort to initially sell a high-priced item that generated immediate profit than it took to sell a low-cost item that generated little or no profit!

Sound too good to be true?

I can tell you from my own personal experience -- and the experience of my coaching clients -- this approach works!

Yes...you can still "upsell" your customers. In fact, the *Building the Back-End* section of this book will teach you how to turn one-time customers into regular monthly residual income.

Yes...you will have to spend some time on the phone. With higher-priced items, your customers will want to speak with a real person to reassure themselves that they aren't buying into a scam. But your phone time is more than worth the effort when you consider the profit you earn from one single sale.

In fact, by STARTING with a high-ticket item, instead of waiting weeks and weeks to generate your first penny of profit, you can be in profit your very first month!

And, I have more good news for you...



**SECRET #9:** It's not necessary for you to create your own product.

That's right...there are many high quality, high-ticket products already in existence that you can RE-sell. It will take only a few hours of research to find the high-ticket product you want to market.

Here are some important keys to remember when searching for a high-ticket product to sell...

- **Make sure your NET PROFIT for each sale is \$500 or more.**
- **Make sure there is a market for your product.** The easiest way to do this is to see if others are selling the same or a similar product.

- **Some competition is good.** But, you want to make sure there isn't TOO much competition. Don't choose a product that everybody else is selling.

Also, very important...

- **Purchase the product for yourself and use it.** If you are going to gain the trust of your customers, you need to make sure you're selling a quality item that is a good value. This is the difference between making one sale to a customer and having a customer for life.

Are you excited yet? Good, because it just gets better...

As you may or may not know, at the very core, every type of business is in "sales."

- **Clothing Stores...** sell their garments to walk-in customers.
- **Doctors...** sell their services to patients.
- **Amusement Parks...** sell their entertainment to visitors.



**SECRET #10:** Sales is a numbers game.

No matter what you're selling, only a percentage of potential customers will actually buy.

- People entering YOUR clothing store may or may not find a shirt in the style and/or color that suits them.
- People looking for a doctor may or may not choose YOU as their physician.
- People who want to visit an amusement park may or may not decide to go to YOUR park.

That's why every business advertises...to give people a reason to choose THEIR services or facility over another.

The result is...the more people you can notify about your product, the more sales you will make.

So, let me ask you this question...

"How many \$50 sales would you have to make to earn \$1,000?"

Answer: Twenty.

Now, let's take this line of thought one step further...

"How many \$100 sales would you have to make to earn \$1,000?"

Answer: Ten.

"How many \$1,000 sales would have you to make to earn \$1,000?"

Answer: Only one!

Last question...

"Knowing that sales is a numbers game, do you think it more likely you will make 20 sales or 1 sale in a month?"



**SECRET #11:** It's easier to make ONE sale than to make TWO sales.

By MINIMIZING the number of sales you need to make each month to earn a profit, you MAXIMIZE the amount of profit you can earn every single month!

It's much easier to make ONE sale than to make twenty sales.

So...if you need to earn \$1,000 profit each month, sell a product that generates \$1,000 profit per sale. Just ONE sale per month will provide you with the income you want.

You want to earn \$2,000 each month? No problem. Sell a product that generates \$1,000 profit per sale... and make TWO sales each month.

You need to earn \$3,000 each month? No problem... as you see from the above two examples, all you need to do is MAKE THREE SALES.

And, if you make twenty sales, instead of a measly \$1,000 you'll earn \$20,000...for the **same** effort!



**SECRET #12:** You can't afford not to promote high-ticket items as your front-end product.

Even if you're on a tight budget (especially if you're on a tight budget) high-ticket items are the keys to quick profits. And the mathematics prove it.

Let's compare a high-ticket product that puts \$1,000 into your pocket for every sale with a low-ticket item that puts \$50 into your pocket for every sale (this is just an example)...

## HIGH-TICKET ITEM

### Expenses...

- Initial Investment: \$1,500

NOTE: All high-ticket products require you make an initial investment to qualify to sell the product.

- Advertising: \$100 per month
- Total End-of-Year Expenses: \$2,700

### Profits...

- One sale per month at \$1,000 profit per sale

- Total End-of-Year Gross Profits: \$12,000
- End-of-Year Net Profits: \$9,300... after deducting expenses from gross profits.

## **LOW-TICKET ITEM**

### **Expenses...**

- Initial Investment: \$0.00

NOTE: Most low-ticket products do not require an initial investment, although I'd recommend you first purchase the product yourself to ensure it provides good value to your customer.

- Advertising: \$100 per month

Total End-of-Year Expenses: \$1,200

### **Profits...**

- It takes 2 sales each month just to break even on your advertising expenses.
- It takes 210 sales total (17.5 sales per month) to earn the same \$9,300 net profit as in the high-ticket example above.

With the low-ticket product from our example, you must make two sales each month just to break even with your costs. With our high-ticket example, by making just one sale each month you generate a \$900/month net profit after expenses.

And, if you're selling high-ticket items, your net profits will be even higher starting the second year... since you're only required to make an initial investment the first year.

As you can see, it just makes plain dollars and cents to lead with high-ticket items...even when you're on a budget.

**NOTE:** To view a sample Front-End, and see how it fits into a complete Business Portfolio, read the *"Bonus Chapter"* at the end of this book.

## CHAPTER 4:

# Step Two...Adding Picks & Shovels

Picks & shovels are the tools you'll need to build your business. These are usually considered monthly business expenses, and can include items such as...

- Long Distance Phone Service
- Internet Service Provider
- Web Hosting
- Autoresponder
- Purchased Leads
- Advertising
- 800# Voicemail



**SECRET #13:** You can easily turn business expenses and liabilities into business PROFITS and ASSETS.

By using business tools that have affiliate programs attached to them.

What are affiliate programs?

Affiliate Programs are available with many companies. Basically, the company pays you (the affiliate) a commission for every person you refer to their service.

If you use business tools offered by companies with affiliate programs, you can earn money simply by referring others to the same business tools you're using.

As you bring other people into your business -- or as you run across other home business owners -- you simply share with them your resources and your strategy for turning expenses into income streams.

You'll find that people will be grateful to you for referring them to a tool that makes their business run more smoothly, and for introducing them to a strategy that saves them money at the same time it puts more cash into their pocket.

After only a few referrals, you'll be earning enough income from the affiliate program to offset the cost of using the service yourself... in essence, getting the service for free month after month.

Eventually, you'll have referred enough people that you are receiving the service for free and earning a nice profit from the affiliate program.

And voila... you have just turned a business expense into an additional income stream!

You can find affiliate programs for almost every business tool you will need. The trick is to find high quality tools that you want to use and which you feel good about recommending to others.

**NOTE:** To view sample Pick-And-Shovel products, and see how they fit into a complete Business Portfolio, read the "*Bonus Chapter*" at the end of this book.

## **CHAPTER 5:**

### **Step Three...Building the Back-End**

Now that you have a customer base, it's time to "upsell" them.

While a few different "upsell" strategies will be covered in the *Adding Icing On The Cake* section of this book, the Back-End of your Business Portfolio should provide you with residual income.

And, there is only one way to do that... by adding a Network Marketing or Affiliate Program that provides repeat monthly commissions for your Business Portfolio.

Now, before you start telling me all the reasons you don't like network marketing, let me tell you the reasons why it is a good idea to **INCLUDE** network marketing in your Business Portfolio...

During my years as an entrepreneur, I have seen network marketing get a bad rap over and over again. Well, I believe everyone has a right to their own opinion. However, from personal experience, I know the people who have closed their minds to network marketing are missing out on something really BIG.

Let me explain why...

Network marketing isn't the first industry to have to fight for approval in the eyes of the general public. Every new industry has gone through the same evolution of acceptance.

For instance, when franchising was a new industry, it was met with the same skepticism and ridicule that has attacked the network marketing industry. However, franchising today is a completely

acceptable business practice, and has actually increased the percentage of new business owners who succeed in their industry.

Likewise, network marketing has proven itself to be not only reputable and legitimate, but also extremely profitable. In fact, it is the only industry where everyone -- regardless of their education and experience -- has an equal opportunity to profit.

The experts agree. All you have to do is look through the magazine section of a bookstore to see a number of publications that have run full-feature articles about the exciting and rapidly growing industry of Network Marketing.

On the other hand, if you are adamantly opposed to Network Marketing, you can always add an Affiliate Program that pays repeat monthly commissions. This approach will provide you with faster profits in the short term...however, the long-term profit potential is more limited than with Network Marketing.



**SECRET #14:** Network and Affiliate Marketing are the only business vehicles that can provide you with a long-term residual income... and the time freedom that goes along with that.

For those of you interested in using Network Marketing for the Back-End of your Business Portfolio, here are just a couple of the benefits you'll enjoy (much of the information here also applies to Affiliate Programs that pay repeat commissions)...

**1. You get paid for sales you personally make.**

You also get paid for the sales made by people you have personally sponsored into the network marketing program...but it doesn't stop there! With network marketing, you get paid for sales made by every person who joins the program several levels deep.

## **2. Most network marketing companies sell products that are CONSUMABLE.**

This means they are sold in limited portions, and the customer must buy them again and again if they want to continue using the product. How does this affect you? You don't have to find new customers to maintain your income level! In fact, any new customers you find will raise your income level rather than just replace income from a previous month's customer.

Now, just because I'm telling you Network Marketing is a good thing, that doesn't mean you shouldn't be careful when choosing a program to join.

There are several stable, legitimate network marketing companies out there. But, don't fall victim to the hype. Make sure you evaluate each opportunity from a "business" perspective before jumping in.

Here are some guidelines to follow when evaluating a network marketing program:

### **3. The company should be stable and ethical.**

For stability, it is best to find a company that has been in the network marketing business for a minimum of one year. You see, hundreds of new network marketing companies open their doors every year, but 85% of them don't make it to their first year anniversary.

STAY AWAY from the "ground floor opportunities" in start-up companies. Signing up with one of these programs is just as risky as buying stock in a new and unproven company. Sure, if you are lucky enough to sign up with one of the 15% that make it through their first year, you have a good chance of making a lot of money. BUT, remember: there is an 85% chance that the company will go out of business and you'll lose all the money and time you invested.

To determine whether or not a company is ethical, investigate the following...

In company-produced materials that promote the opportunity and the products, does the company use a down-to-earth approach or do they use a lot of hype? (Stay away from companies that rely on hype!)

Does the company pay commissions on a timely basis, or have they been repeatedly late with payments? (Be wary of companies that don't pay commissions on time on a regular basis.)

Do the people on the company's management team have a good reputation, or have they done less than honest/ethical things in the past? (I believe people can change, but I'm not willing to stake my own reputation and livelihood on someone whose decisions I can't control -- especially if they've made dishonest choices in the past.)

**4. The company should offer unique products that are competitively priced and consumable.**

Make sure there's a market for your product...you don't want to represent a product very few people will want. An easy way to know whether a market exists is to see if other similar products are being sold. Some competition is healthy, but beware...if too many similar products are being sold, it will interfere with your ability to make money by selling this type of product.

Always ask yourself, "If a consumer can find a similar product in a store or through another network marketing company, why would they want to buy it from me?" If there is no compelling answer to that question, then this company does not have a product unique enough to easily sell.

Make sure the product is competitively priced. If the product is wonderful, but very few people can afford it, you'll find that you

won't make much money. Your potential customers will purchase a product elsewhere for a lesser price, even if it is inferior to what you offer.

Don't choose a product that requires you to spend a lengthy period of time educating people as to WHY they want/need it. Your prospect should be able to reach a "yes" or "no" decision within 30 days or less.

### **5. The company should handle the payment processing and shipping.**

Unless you want extra work and hassles, don't sign up with a company that expects you to handle the payments for products ordered.

Many network marketing companies are set up so your customers order products directly from the company. At the time they place the order, the customer will be asked to provide the company with a special ID number. This ID number allows the company to credit you for the sale, so you are paid commissions for all products purchased by customers you refer to the company.

Likewise, stay away from companies that expect you to personally deliver products to your customers. There are so many good network marketing companies that will ship products directly to your customers, there is absolutely no need for you to be bogged down with the extra work or cost.

### **6. The compensation plan should pay well with very few qualifying requirements.**

There are as many different compensation plans as there are network marketing companies. However, there are a couple of main things you should look at when evaluating a company's compensation plan...

Do they pay at LEAST 50% of profits to their reps?

What are the sales volume and/or enrollment requirements to qualify for commissions?

Obviously, the higher percentage a company pays to their representatives, the easier it will be for you to earn money. So, be sure to find a company that pays a good percentage to their representatives.

Many network marketing companies will only pay you a small percentage of commissions until you enroll a certain number of people into the company or sell a certain amount of products... sometimes both. This is called "qualifying" for your commissions. Some compensation plans make you qualify EVERY month for your commissions while others will bump you up to the next commission level after you meet the qualifications for a certain period of time.

**WORD OF CAUTION:** Be careful when you evaluate what "hoops" you must jump through to get paid your commissions. If the company pays 60% in commissions, but you have to meet many difficult-to-achieve qualifications to receive that commission, then where's the advantage?

The bottom line is, when evaluating the compensation plan, look for a plan that not only pays a nice percentage in commissions, but makes it easy to for you to qualify to receive the commissions.



**SECRET #15:** The sponsor or team you sign up under is crucial to your network marketing success.

When you find the network marketing program you'd like to join, it's very important you sign up under a Sponsor or Team that...

1. Provides a simple and duplicatable marketing plan.
2. Has a PROVEN marketing plan.
3. Provides you with personal mentoring and one-on-one support.

Without all three of these support items in place, it will be very difficult -- if not impossible -- for you to achieve success with the opportunity.

**NOTE:** To view a sample Back-End, and see how it fits into a complete Business Portfolio, read the "*Bonus Chapter*" at the end of this book.

## CHAPTER 6:

# Step Four...Adding Icing On The Cake

In addition to creating a Back-End for your Business Portfolio, there are other ways to produce additional income streams...without any extra cost or effort.



**SECRET #16:** Your customers are a fantastic resource for free advertising.

If you see a movie you really enjoy, don't you recommend it to your friends?

Likewise, if your customers are really happy with the product you've sold to them, don't you think they'll be more than happy to tell their friends about it?

Let's take this one step further.

To ensure your customers will tell their friends about your product, you can offer them an incentive.

Think about it...

When was the last time a movie theater paid you for referring your friends to them? Don't you think if the theater gave you a free admission for every three friends you referred to them, you would be more likely to tell people about the movie? I know I would!

To guarantee my customers will tell their friends about my product, I offer a "referral bonus."

Whenever one of my customers refers me to someone, and that new person buys my product, I pay a \$200 bonus to the customer who referred the new sale to me.

Why would I do that?

Well...

What did it cost me to find that prospect?

Nothing! I didn't have to advertise in a newspaper or buy leads.

How easy is it?

Very! I simply phone someone and tell them their friend suggested I give them a call. By using their friend's name, I automatically capture the person's attention and trust.

What do I earn from every sale?

\$800 (\$1,000 minus the \$200 referral bonus). It's more than worth the \$200 expense to have referrals pouring in!

Offering an incentive, such as a referral bonus, is a great way to ensure a never-ending stream of prospects to whom you can sell your Front-End product.



**SECRET #17:** It's much easier to sell to an existing customer than to a new prospect.

The lifeblood of your business is repeat customers.

Customers already trust you, the quality of your products, and your recommendations. And, customers make repeat purchases.

Right now, you're reading a book on how to build multiple income streams from home. Is this the only book you have on the subject, or do you have several books on the topic of building a home business?

Chances are, you have an entire library of books teaching you various strategies on how to build a successful business from home. And, your customers are just like you!

To tap into the buying power of your customer base, you should find additional products in which your existing customers would be interested.

For example...

I teach people how to affordably build multiple income streams from home. This book is just one of the products I offer to make things easier for my customers who are seriously attempting to build a successful home business. In truth, I've developed an entire product line...and many of my customers have purchased multiple products from me!

You can easily do the same thing...and you don't even have to create your own products.



**SECRET #18:** Affiliate marketing is a quick and easy way to build additional income streams.

Remember what I said about affiliate marketing in Chapter 4...Affiliate programs pay commissions for referrals.

How does this help you?

Find products that are already created -- ebooks, membership sites, etc. --which you feel would interest your customer base.

Make sure these products pay a nice affiliate commission for every customer you refer to the program.

Then, simply let your customers know about these additional products.

**It's almost completely FREE...**you have little to no advertising expenses since you're promoting the additional products to an already-existing list.

**It's extremely EASY...**all you have to do is send an email message, a letter or a postcard.

**It's very PROFITABLE...**you earn money from the affiliate program for every purchase made by one of your referred customers.

**NOTE:** To view sample Icing-On-The-Cake products, and see how they fit into a complete Business Portfolio, read the *"Bonus Chapter"* at the end of this book.

## CHAPTER 7:

# Putting It All Together

Just as when building a home, you need to build a multiple income stream Business Portfolio brick-by-brick.



**SECRET #19:** To successfully build multiple streams of income, you must focus on building only one income stream at a time.

This means... you need to choose a starting point and begin your building there.

~ Because you can earn quick cash and get into profit almost immediately...

**Brick 1:** You should start by building the Front-End of your Business Portfolio.

~ As you begin using business tools, you're ready to lay the next brick...

**Brick 2:** Turn your business expenses into additional income streams using the Picks & Shovels strategy.

~ Once your Front-End program is running smoothly, you're ready for the next step...

**Brick 3:** Use a portion of the profits from your Front-End sales to finance your Back-End program.

~ And, finally, when both the Front-End and Back-End programs are stable...

**Brick 4:** Begin adding Icing-On-The-Cake products to your product line.

**NOTE:** Make sure you include at least one low budget option and one international option in the mix.



**SECRET #20:** Patience is the key to your success.

Now that you have a blueprint for creating multiple income streams from home, you need the patience to see it through. It takes TIME to build multiple income streams... especially, if you want to do it right and create a very stable income that will last a lifetime.

It has taken me five full years to build my business portfolio to where it is today....and it is still growing, step-by-step. Like you, I started by focusing on just one aspect of the system...the Front-End.

And remember...because the Front-End product provides you with generous profits, even if you didn't add anything else to your Business Portfolio — ever — you could easily support yourself and your family from the income your Front-End provides.

So... take time to lay a strong foundation. And continue to build your business with TLC. If you do, you'll have a business that will provide income for generations to come.



**SECRET #21:** To remain successful, you must remain flexible.

Things are always changing in our marvelous world, and the persons who retain their success are the ones who are willing to adapt to those changes.

For instance, if I tried to build a business from scratch NOW doing what I did back in 1998, I would fail miserably. However, in 1998

those same strategies helped me -- in just four months from home -- to earn over **FOUR TIMES** what I was making from my fulltime job.

You should use what is working now to build your business **NOW**. However, when those strategies begin to lose their effectiveness, don't be afraid to adjust your strategies to match the times.

**NOTE:** To see how my business has changed between now and the time I wrote this book, send for a copy of my **CURRENT Business Portfolio...**

To receive a copy by email, write to:

[portfolio@hollycotter.com](mailto:portfolio@hollycotter.com)

To receive a copy by postal mail, send a self-addressed stamped envelope along with a written request to:

Abundant Living, Inc.  
1135 Terminal Way, Suite 209 Reno, NV 89502

## **BONUS CHAPTER:**

### **Sample Portfolio**

Here's a sample "Balanced Business Portfolio" you can look at to see how everything fits together.

Keep in mind... as your business grows, your "Business Portfolio" will expand and change.

The "Business Portfolio" you see below is my own actual portfolio at the time of writing this book. It took me five years to build my portfolio to this point, so be patient with yourself as you begin to build your own portfolio.

Each program in my portfolio underwent very strict due diligence by me, and has proven itself to be legitimate and stable. Even so, more than once I have had to replace an existing program in my portfolio with a different one due to changes in the original program. Such changes are to be expected.

I have chosen the programs in my portfolio carefully so they complement one another...each one generating a specific result (fast profit, residual monthly income, etc.). In addition, you'll see that I've chosen programs for every budget level and geographic location (most of the programs are available worldwide).

I hope you enjoy reading through this portfolio, and that it helps you understand how the different programs fit together to provide stability, profitability, and risk reduction.

## THE FRONT-END

### **Purpose:**

The purpose of a front-end program is to quickly put money in your pocket so you're in profit right away. You should be aware that, as is customary with high-ticket items, your prospects will usually want to talk with you by phone before committing to a purchase.

My Front-End product is a Discount Vacations Package...

<http://www.UltimateVacationValue.com>

### **Benefits:**

- You have an extra "edge" in a trillion-dollar market since this product provides more value for the dollar.
- You earn \$1,000-\$3,200 profit for every sale.
- It's a great product, so customers are willing to refer you to their friends.
- You can earn extra money by introducing the business to others.
- Both the product and opportunity are available Worldwide.
- The product is drop-shipped to the customer's door, so you do not have to carry an inventory nor make deliveries.
- Complete training and support is provided.

- A personalized marketing website is available.
- You'll have access to a proven sales system.

### **How it fits into Portfolio:**

This is a Direct Marketing opportunity, meaning you buy the product at wholesale and sell it at retail. Each sale results in a one-time profit of \$1000-\$3,200...a great way to quickly put money in your pocket. You then use a portion of your profits to fund other aspects of your portfolio, without having to dip into your living expenses.

## **THE BACK-END**

### **Purpose:**

The purpose of a back-end program is to provide long-term residual income (you do the work one time, and earn money over and over again as a result).

My back-end program is a relatively low-priced network marketing opportunity that offers high quality financial management, debt reduction, and tax deduction tools and education. Both the product and the opportunity are available worldwide, and much of the business is fully automated...

<http://www.Key2Prosperity.com>

### **Benefits:**

- Very generous compensation plan allows you to earn commissions on all the sales generated by an entire team of associates.

- Product is targeted to a specific niche market comprised of persons interested in financial management or debt reduction assistance, which makes it much easier for you to sell.
- The product is delivered digitally online, so you do not have to carry an inventory nor make deliveries.
- It's a great product, so customers continue to use it and happily refer you to their friends.
- You can increase your earning potential by introducing the business to others.
- Complete training and support is provided.
- A personalized marketing website is available.
- You'll have access to a proven sales system.

### **How It Fits Into Portfolio:**

Network marketing is specifically designed to create a monthly residual income. Although it takes a while to build up a nice income, over time your earning potential is virtually unlimited. It's a great way to set up a retirement income.

## **PICKS-AND-SHOVELS**

### **Purpose:**

The purpose of pick-and-shovel programs is to zero out the expenses for business tools and turn them into additional profit streams. This is done via "affiliate programs"... whereby you're paid a commission for every person you refer to each service.

All of the pick-and-shovel programs in my portfolio are low-ticket (low-cost) to mid-ticket (moderately priced) items that are available worldwide. Most of them also provide me with a monthly recurring commission rather than a one-time profit.

Here are the pick-and-shovel programs I personally use...

## **Website Hosting**

<http://www.HollyCotter.com/webhost.html>

### **Benefits:**

- A whopping 500mb of storage space.
- An unbelievable 30gig of bandwidth.
- A simple control panel interface.
- An easy-to-use website design program.
- Unlimited subdomains and email accounts.
- A mailing list manager.
- Secure server space.
- MySQL database management.
- Search engine submission tools.
- Detailed website statistics to track visitors.
- And more!

### **How it fits into Portfolio:**

Unless you are provided with a replicated website by your company, you will need to set up your own website in order to establish an internet presence. This hosting company provides a very reliable, low-cost option which also pays generous affiliate commissions...by referring just 3 other customers to this service, you will completely zero out the cost of your own webhosting.

### **Autoresponder**

<http://www.AutomatedEbiz.com>

### **Benefits:**

- Unlimited autoresponders, each with unlimited messages.
- Unlimited lead imports and saved contacts
- Built-in ad tracking system.
- LOTS of bells and whistles included
- Excellent training and support provided.

### **How it fits into Portfolio:**

Every online entrepreneur needs an autoresponder to automate the process of keeping in touch, and following-up with, customers and prospects via email. This is an affordable way to get a very reliable and powerful autoresponder system you can use for your business and earn commissions for every person you refer to the same service.

## **Training and Coaching**

<http://www.UltimateMentor.com>

- Variety of mentoring and training options with a successful business coach.

<http://www.HighTicketProfits.com>

- Live webinar (workshop that takes place on the internet) provides in depth step-by-step instruction for the entire process of setting up and marketing the high-ticket product of your choice.

<http://www.UltimateSuccessCoach.com>

- This unique 12-month VIP coaching program provides small group and one-on-one coaching all year long to business owners and entrepreneurs. 25 world-class experts share their most powerful strategies and tactics in every aspect of business-building... enabling YOU to quickly and easily double, triple – even quadruple -- your bottom-line profits.

### **Benefits:**

- Proven step-by-step success training.
- Comprehensive tools and resources.
- Live coaching.

### **How it fits into Portfolio:**

You can drastically reduce your learning curve – saving both time and money -- by finding a mentor or coach to help you build a successful business...providing you with an excellent way to receive quality training at an affordable price.

## **Legal Protection**

<http://www.HollyCotter.com/autoweblaw.html>

### **Benefits:**

- Easy to use.
- Inexpensive.
- Peace of mind that your business meets legal requirements.

### **How it fits into Portfolio:**

Every entrepreneur who does business online must comply with FTC laws and regulations. Instead of spending thousands of dollars for an attorney, AutoWebLaw Pro provides you with all the legal documents you need -- written by an experienced attorney and personalized to your business -- along with complete instructions on how to use each document.

## **Video for Website and Email**

<http://www.HollyCotter.com/video.html>

### **Benefits:**

- Easily add videos to your website and email messages.
- Increase sales by personalizing your prospect's experience... people only buy from people they know, like and trust.
- Add "stickiness" to your website...keeping visitors longer and increasing the possibility of sales.

### **How it fits into Portfolio:**

With video messages, you can add a personal touch to everything you do online... from testimonials and a welcome message on your website to personal video invitations sent via email. This is a great way to build relationships over the internet.

### **Audio for Website and Email**

<http://www.HollyCotter.com/audio.html>

### **Benefits:**

- Easily add audio messages to your website, emails, and much more.
- Increase sales by personalizing your prospect's experience... people only buy from people they know, like and trust.
- Add "stickiness" to your website...keeping visitors longer and increasing the possibility of sales.

### **How it fits into Portfolio:**

With audio messages, you can add a personal touch to everything you do online... from testimonials and a welcome message on your website to personal audio invitations sent via email. This is a great way to build relationships over the internet.

## **ICING-ON-THE-CAKE**

### **Purpose:**

The purpose of icing-in-the-cake programs is to generate additional income without any additional cost or effort. You easily do this by

promoting your icing-on-the-cake products to your existing list (newsletter subscribers, etc.).

The icing-on-the-cake products in my portfolio are a combination of low-ticket, mid-ticket, and high-ticket items... all of which are available worldwide. You'll also notice that many of my icing-on-the-cake products generate a monthly commission rather than a one-time profit. This is a great way to turn a potentially one-time sale into an ongoing residual income... thereby maximizing the results for your effort.

Here are the icing-on-the-cake products I personally recommend...

### **Books**

<http://www.hollycotter.com/organize.html>

- For home business owners who want to get more done in less time.

<http://www.hollycotter.com/sos.html>

- Self-development system teaches you how to "program" your mind for success.

<http://www.hollycotter.com/listbuilder.html>

- For entrepreneurs who want to learn a multitude of strategies for building a large list of contacts.

<http://www.hollycotter.com/formula.html>

- For marketers who want to learn proven techniques to increase their number of sales.

<http://www.UndercoverInterviews.com>

- For network and affiliate marketers who want to learn how to build multiple income streams from home.

<http://www.hollycotter.com/auction.html>

- Video for entrepreneurs who want to learn how to make money on eBay.

<http://www.hollycotter.com/paycheck.html>

- How to get completely out of debt in 10 years or less... the more debt you have, the better this will work.

### **Benefits:**

- Quick sales with no extra effort.
- Increase your customer value (the amount of money you earn from each customer).
- Easily put extra cash in your pocket any time you want.

### **How it fits into Portfolio:**

You can earn extra money by recommending products your prospects will find helpful or interesting. eBooks are a great way to make some extra one-time sales without spending any extra time or effort...simply recommend one every now and then to your existing list.

## **Software**

<http://www.hollycotter.com/dimt.html>

- Easily keep track of usernames and passwords, create a swipe file, archive newsletters, create professional-quality digital eBooks, and more...all with one simple-to-use program.

<http://www.hollycotter.com/awa.html>

- Easily research keywords online to find hot niches and/or more effectively advertise your products.

<http://www.hollycotter.com/te.html>

- Quickly create a traffic explosion at your website.

<http://www.hollycotter.com/popups.html>

- Easily create popups for your website that can't be blocked.

<http://www.hollycotter.com/smg.html>

- Quickly and easily create multiple passive income streams.

<http://www.hollycotter.com/traffic.html>

- Quickly achieve higher search engine rankings for your website.

<http://www.hollycotter.com/track.html>

- Convert more visitors into buyers with this software that automates the testing, tracking and updating of your website.

### **Benefits:**

- Quick sales with no extra effort.
- Increase your customer value (the amount of money you earn from each customer).
- Easily put extra cash in your pocket any time you want.

### **How it fits into Portfolio:**

You can earn extra money by recommending products your prospects will find useful. Sharing software you've found helpful is a great way to make some extra one-time sales without spending any extra time or effort...simply recommend one every now and then to your existing list.

### **Live In-Person Events**

<http://www.HollyCotter.com/bigseminar.html>

- This semi-annual, live 3-day event is the perfect way to network with well-known experts and, at the same time, learn valuable marketing skills.

### **Benefits:**

- Training on a wide variety of topics.
- Learn simple ways to increase your income.
- Network with some of the top experts in the industry.
- Develop joint venture partnerships that put money in your pocket.

**How it fits into Portfolio:**

Live events provide you with the opportunity to meet the movers and shakers in your industry. By connecting with them on a personal level, and building upon that relationship, you can surround yourself on a daily basis with successful people who have a bonafide interest in your success.

# SUMMARY:

## The 21 Secrets

Here's a quick summary of the 21 success secrets contained in this book...

### **SECRET #1**

By using your time wisely, and focusing on proven strategies, it is quite possible to build a six-figure income in 4 years or less by working only 2-4 hours a day!

### **SECRET #2**

Uncle Sam will actually pay you to start a home business!

### **SECRET #3**

You can actually increase the take-home pay from your job to help cover the costs of starting your home business!

### **SECRET #4**

You can INCREASE your profits and REDUCE your risk by building a Balanced Business Portfolio.

### **SECRET #5**

If you build your business correctly, you will NEVER have to say "No" to a potential customer or business associate.

**SECRET #6**

By building a Balanced Business Portfolio, you can create multiple income streams without any additional cost or effort.

**SECRET #7**

You don't first have to SAVE money in order to MAKE money.

**SECRET #8**

START by marketing a high-ticket item that generates \$500 to \$1000 profit for every sale.

**SECRET #9**

It's NOT necessary for you to create your own product.

**SECRET #10**

Sales is a numbers game.

**SECRET #11**

It's easier to make ONE sale than to make TWO sales.

**SECRET #12**

You can't afford NOT to promote high-ticket items as your front-end product.

**SECRET #13**

You can easily turn business expenses and liabilities into business PROFITS and ASSETS.

**SECRET #14**

Network and Affiliate Marketing are the only business vehicles that can provide you with a long-term residual income... and the time freedom that goes along with that.

**SECRET #15**

The sponsor or team you sign up under is CRUCIAL to your network marketing success.

**SECRET #16**

Your customers are a fantastic resource for FREE advertising.

**SECRET #17**

It's much easier to sell to an existing customer than to a new prospect.

**SECRET #18**

Affiliate marketing is a quick and easy way to build additional income streams.

**SECRET #19**

To successfully build multiple streams of income, you must focus on building only ONE income stream at a time.

**SECRET #20**

Patience is the KEY to your success.

**SECRET #21**

To remain successful, you must remain FLEXIBLE.

## About the Author



Holly Cotter is a successful home entrepreneur, business coach, and author with over 20 years combined experience in the fields of marketing, education, computers, and writing/editing. She is also a popular public speaker, and organizes several live training events each year.

Holly is very dedicated to serving others, and has helped many people break free of financial bondage by building successful home businesses that comfortably support them and their families.

To subscribe to Holly's popular online newsletter, go to:

<http://www.AbundantLivingOnline.com>

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\$100 Holly Dollar  
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Use Toward Product Purchase of Your Choice

This coupon cannot be used in conjunction with any other coupons or discounts and can only be used for products/events that originated with Holly Cotter

To redeem these Holly Dollars, go to:

<http://www.paycodes.com>

In the "Redeem Your Paypal Coupon" form, provide the following information:

- Item Desc: The name of the item you want to order
- Cost: Today's price on the website
- Paycodes Coupon: **f8v2y**

- Click the "Redeem Coupon" button and pay via the PayPal form to which you are taken.

**IMPORTANT:** Include your name, phone and address in the comments section of the Paypal order form!

If you are not on the Net, or would prefer to redeem the coupon by mail:

- Print the Holly Dollar.
- Make your check payable to "Abundant Living, Inc."
- Mail the Holly Dollar with payment to:

Abundant Living, Inc.  
1125 Terminal Way, Suite 209  
Reno, NV 89502

- For customer service, call 1-410-867-8205.

## **A Free 30 Minute Phone Consult** **with Holly!**



This Coupon Entitles the Bearer To...

A FREE 30-Minute Business Consultation with Holly Cotter.

To redeem this coupon, complete the form at:

<http://www.HollyCotter.com/contact.html>

If you are not on the Net, or would prefer to call for an appointment:  
410-867-8205.

Leave a detailed message if you get voice mail.