

Fall Food For Thought....

Could Network Marketing Be For You???

Fall is here. The kids are back to school...they need supplies and clothes and you're already starting to think about the holiday's right around the corner. And your pay cheque just isn't going far enough these days. Would an extra \$100 or \$300 or \$1,000 a month make a difference in your life? If so, have you thought about joining a Network Marketing Company?

As you know, there are 100's and 100's of Direct Sales companies out there....so how do you choose the right one? Here are some points to ponder when considering what Company would be a good fit for you:

1. **The product.** You have to love it, be passionate about it, and use it yourself. It must be a product that is in huge demand by both consumers and business owners. And it MUST be priced less than similar products that can be purchased from the store.
2. **Competition.** Pick a Company whose product or service has little if any competition. There are 100's of companies out there all making the same claims and promises. With competition being so stiff, it is nearly impossible to differentiate yourself from the rest.
3. **Compensation.** If you can't make more than the person who brought you in or anyone above you.....THINK TWICE!!!
4. **Start-Up and Ongoing Costs.** Make sure that your start-up costs are low and can be recouped the first month!!! And be leery of those companies that require large monthly autoships just to stay active and ones where you need to carry stock and inventory.
5. **The Company.** Does it encourage personal development? Does it provide all the necessary training and tools to help you succeed? Is the Company new, innovative, progressive and provide a superior product and/or service? The answer better be "YES" to all these questions.

Network marketing gives you personal freedom, the opportunity of being your own boss, working part time or full time and having more time to spend with your family. You get to work with like minded people who share common goals and you have the potential of earning as much or as little as you like. Network marketing is all about the TEAM....you succeed when they succeed.

Is network marketing for you? Only you can answer that. But I can tell you that once you've found the Company and the product that is making a difference in your life and in the lives of others....you'll know without a shadow of a doubt that deciding to become a network marketer was the best decision of your life.

Article courtesy of Jan Rogers
Marketing Consultant for SendOutCards

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OPEN HOUSE FOR NEW MEMBERS

OCTOBER 4th 7am to 9am

This is your opportunity to find out about our Business Group in a fun, no pressure environment. Coffee and food will be served. This year's open house is at:

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Traditional tank-style water heaters can build up rust and scale

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information Courtesy of Marshall Plumbing



Knowing the Numbers

Today I am going to speak about pricing and trades. I often have customers come in and look at a vehicle on our lot that meets all of their expectations. They select a model and colour that suits their needs but once we get into the negotiation process - we hit a road block.

This road block has to deal with numbers. Now typically most cars that are in the same class (ie - Civic, Corolla, Focus, etc.) have similar profit margins, yet when we sit down to discuss numbers the customer is appalled at the trade value from one dealership to another. They often ask me why can numbers be so different from one place to the next. It's my job to try and show a customer the different reasons for these discrepancies.

Simply stated - a vehicle's trade value is determined by the current market. These numbers are reflected by black book, auctions, and other similar references. So when dealership "A" says that your car is worth "X" and dealership "B" says it's worth "Y", the difference typically lies in what manufacturer discounts are available. In most cases, the dealership will be upfront about these discounts; however, I have personally dealt with many people who don't know about these discounts. I can typically bring them to the manufacturer's website to point out these discounts that are available.

Now sometimes this helps and sometimes it doesn't. Also remember that a lot of these discounts are not able to be combined with the great finance rates available.

All I am saying is to make sure that whatever vehicle you are looking at purchasing, ensure that you ask about all available programs. This will help to ensure that you are getting the best deal and keeping everyone on an equal playing field.

For more information or to speak about this further, feel free to email me at richard.leischner@nanaimohonda.com or call me at 250-758-3361.

Prepare for the Unexpected

In the wake of hurricane Irene's devastating damage of the East Coast we must take this as an opportunity to ensure we are prepared should disaster strike close to home. Last year's devastating earthquake and tsunami had me wondering how prepared I would be if such an event occurred here on Vancouver Island. An excellent place to begin is to sign up for the city of Nanaimo's Emergency Alert program. In the event of an emergency that you need to know about, you will be automatically telephoned or emailed with the nature of the situation and instructions to follow. Having an emergency preparedness kit in your home is must. The city of Nanaimo's website also has an extensive list of information on what you will need in your emergency preparedness kit. A little on line research will also lead you to several local and online sources for purchasing pre-made kits. It's easier to not think of the worst case scenarios in life, and there are certainly never enough hours in a day to accomplish all of our tasks. However, the time invested in planning and preparation now will provide many of the necessities you will require for you and your family during a natural disaster.

Rainbow International Restoration of Vancouver Island provides free home or business evaluations to help identify areas of weakness in your home or business that may be susceptible to damage caused by water, fire, smoke or mold damage. Contact your Rainbow Restoration professional today to book an appointment.

Rebecca Hill
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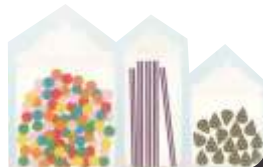
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Thinking of selling?? Get the Most for your home with help from our members!

A few very small things can make a huge difference in the final selling price of your home. While renovating a kitchen or bathroom certainly can add value to your home, it seldom increases the value enough to cover the costs of the renovation. Smaller things however, can dramatically increase the "appeal" of your home to potential buyers. Here is how a few MIB members can help!

A little paint can go along way, and a little more paint can go even further. With Sonshine Girls Painting, a freshly painted house done with nice, neutral colours can increase the sale of your home more than anything else you do. Sure, you think that bright red you painted the dining room looks good...but does a buyer have the same taste? They need to be able to visualize themselves in that home. Painting also cleans up a home more than anything else you can do except actual cleaning.

Which brings us to our next point. A messy home simply doesn't sell as easily, or for nearly as much. It is especially hard when you still have to live in your house while showing it. Make Ready Cleaning Services to the rescue on this one! Having your home cleaned top to bottom will help people feel comfortable in the house and make it easier for them to imagine themselves living there. It also gives the impression of a well cared for home. Keeping it clean during the sale process not only helps the sale progress, but you get the bonus of coming home all the time to a nice, clean home. Heck, you might even decide not to sell it!

Just as important as paint and a generally clean home is clean carpets. It doesn't cost a fortune, but it makes your house not only look nicer, but also smell nicer. Pet odours you may not even notice anymore might be overwhelming to potential buyers. Removing as

much of these odours as possible will help your sale price and the duration the sale takes. Call Rainbow International for state of the art carpet cleaning.

Fourth on our list is curb appeal. First impressions happen here and paint is once again important! Having your landscaping, decks and fences in clean, good condition is vital to your home's first impression. Keep your grass cut and consider new bark mulch or gravel for the yard. A couple hundred dollars in landscape clean up can add thousands to your home. Maxx Contracting can deliver all of your landscaping needs. They can also repair a fence, refresh a deck and add the appeal back into your yard.

Often small repairs are needed and many buyers discount their offer by more than double the cost of each repair. They may hire a home inspector to investigate the home. Stay ahead of the buyer and hire Smart Choice Home Inspections to find out potential issues with your home. Fixing these issues ahead of time, so the buyer doesn't have to worry about them gives the impression of a well maintained home, and increases the value of offers.

Now that your house is ready to sell for the best possible price, find out what that price is. Pacific Rim Appraisals will give you a complete assessment of what your home is worth. This gives you the true market value of your home and helps remove false expectations, both low and high.

Congratulations...your house is now ready to list. Jim Johnson, of Coldwell Banker, has a team of experienced full time professionals who work together for you to help sell your home fast. He can also help find your new dream home.

Now on to your new house. Joe Tomkins, our mortgage broker of

choice, can give you an array of options to help you not only afford your home, but often pay it off early. Getting a mortgage through a bank is a thing of the past. The best rates and service is through a mortgage broker. Plus, the best mortgage brokers do not charge any fees to you.

Once in to your new home, Send your friends a card Through Jan Rogers of Send Out Cards. A great way to give old friends your new address, plus everyone loves getting cards!

We hope you choose to use some, or even all of our professionals during your home sale process, but these tips still apply even if you chose someone who isn't in our group. One of the advantages when using any MIB member is we all conduct business in an honorable manner, not only answering to the client, but the other members of our group as well.

Interior Painting for Fall

Now that our beloved summer is saying it's goodbyes we are entering into another phase of home maintenance and among other things, interior painting.

First some basics to protect yourself: Make sure whomever you hire is covered by WCB. Don't take anyone's word for it... go to worksafebc.ca and do a clearance letter it only takes a few minutes and can protect you from covering any accident that may occur in your home by a tradesperson who is not covered.

Second, have an overall plan and time line in mind. Work with an estimator who can give you options. If you are looking to renovate one room it helps to have a clear picture in mind of where you want the whole house to end up and start planning accordingly with colours, lighting, fixtures etc. One of my favourite websites is houzz.com. There are so many ideas and photos to help

Third, ask questions. When it comes to painting ask what type of paint will be used and why. Is it low VOC or not. Does that matter to you? Is it washable or scrubbable or both? What is the cure time? How soon can I have a hot shower? There are no dumb questions!

It's coming up to the time that you will be spending more time indoors think about updating it so that you will enjoy the long winter ahead. If we can help feel free to call us for a free estimate and a chance to have your name entered to win a \$75 voucher or a \$250 gas card. Details at sonshinegirlspainting.com/promo or call us at 250-619-5568

"Open up your house and let the Sonshine in"
Sonshine Girls Painting.

Mid Island Business Info

Mid Island Business group meets once a week (Tuesday mornings). Much more than a typical business referral group, our meetings are a low pressure hour with friends, all working together to help our businesses grow. If you would like more information, just ask a member, or visit our website.

A Few Insurance Tips

When it's time to put your vehicle, motorhome or travel trailer into storage for the winter or if you decide to put it on consignment, you can protect it with the same optional coverages as when it is on the road. Let's have a look at a few of the coverages offered:

Collision insures damage to your vehicle, including damage caused by impact with a vehicle, person, object or the surface of the road. Collision includes damage caused by a hit and run.

Comprehensive includes coverage for fire, theft, vandalism and glass breakage.

Specified Perils, similar to comprehensive, includes coverage for fire and theft but vandalism and glass breakage are excluded.

Third-Party Liability can be added to your storage policy should you feel that a third party could be injured by the stored vehicle (ie. kids playing around vehicle or if the vehicle is up on blocks and it could fall on someone).

All of the above coverages are subject to the policy's deductible.

Storage insurance can be purchased by a BC resident on any BC registered vehicle. The coverage is valid as long as the vehicle is being stored on the insured's private property or private property located anywhere in Canada or the USA. The vehicle cannot be driven on a highway, private road, or private property or parked on

any highway, road, street, lane, alley way nor in any public area nor parking lot. There are some apartments and condominium parking lots where coverage can be valid, however it is required that the general public cannot have access to them.

A storage policy can be active for as little as one day up to a one year period. The rates for storage vary depending on the year, make and model of the vehicle as well as the coverage selected. However, premiums for storage policies are considerably lower than regular on-road premiums. The minimum premium is \$30 and should you need to cancel the policy prior to the expiry date, a refund will be calculated.

Should you wish to take the vehicle on the road for the day, or move it to another location, you can purchase a Temporary Operating Permit. The permit will allow use of the vehicle on the road and once the permit expires, the storage policy will resume coverage till expiry.

Don't forget, if the vehicle or motorhome/travel trailer has active plates that haven't expired, you will have to surrender the plates when purchasing a storage policy and purchase new ones when you want it back on the road again.

Karen Tchamourian CAIB *Commercial Account Executive*
Vancouver Island Insurance Centres

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