

FILE>MAKE A COPY

From:

North of Jewfish Creek

Dear Friend & Subscriber,

In this issue, I am going to reveal in detail the most powerful (and little known) money-making secret I have ever learned in my entire marketing career.

You need to pay VERY CAREFUL attention to EVERY WORD in this newsletter.

The information I am about to give you has already made a few people very rich. It can do the same for you.

Keep an open mind until you've finished reading this entire newsletter... and... your financial reward will be humongous.

First, I am going to give you a brief review of the three primary reasons people do NOT buy whatever it is you are selling:

- 1) They do not want what you are selling.
- 2) They cannot afford what you are selling.
- 3) They do not believe you are telling the truth about your product and they are very skeptical about you delivering on your promises.

The first two reasons are acceptable. The third reason is not. And that is where almost all "lost sales" are lost.

So, what is the best way to alleviate someone's fears about buying your product or service? Well, the very strongest way to do this is to offer to let them have what you are selling and not pay anything whatsoever until a month or 45-days have elapsed since they received whatever you are selling... and... they've had plenty of time to satisfy themselves you are an honest and reliable vendor with 100% integrity.

Believe it or not, a few businesses in the United States do this and they make millions of dollars with this operating model. For example, Rodale Publishing will not allow you to pay for a book in advance. When they send direct mail, they include an order card you simply sign and return to them. This order card says (in essence):

"Please ship me xyz book. I will read it within the next 30-days. And if I am satisfied with the book, I will then pay

for it. If I am not satisfied, I will return the book to you and not be charged a single penny."

The real wording of their order cards is slightly different from what I have just written. But I am pretty sure I have communicated the essence of it accurately.

Sources tell me when Rodale sells books this way, they get something like a 70% or 80% "pay-up" rate. However, you should remember Rodale Publishing has a few very powerful advantages most of us "lesser mortals" do not possess.

For example, they have a very large in-house list of proven trustworthy customers.

Secondly, they have very deep pockets and can afford to wait for their money.

Thirdly, they run a very tight ship and their billing notices go out like clockwork.

And last but not least, they've been operating in this manner for decades. So they have all the nuances and little "inside tricks" of doing business this way down to a science.

I do NOT recommend most of my readers attempt to do business this way. But here's a thought: You might want to do your **TEST** marketing in this manner. Here's why: When you market like this, the results you're going to get are the highest which are humanly possible. Believe it or not, most marketing campaigns... even if constructed in this manner... will not bring back enough replies to justify continuing the campaign.

A big secret to success is...

Failing!

And if you're going to fail, you want to fail as fast as possible so you can get on to your next project. If your marketing doesn't pull a decent return when you don't even ask people to send money... it is certainly not going to pull a decent return when you demand "cash with order".

Okay, here's an alternative which can make a lot of you rich. In a nutshell, it is called...

The 30-Day Hold

The way it works is like this: When you get to the ordering instructions, in your marketing sales letter, ad or webpage, you write something like this:

"We are so sure you will love this product, we are not even going to cash your check until at least 30-days after we have shipped your product. That way, you will have plenty of time to examine our product and discover for yourself how wonderful it is. If you are dissatisfied, you can return the product to us and we will send back to you your UNCASHED check. If you decide to order by credit card, we will not process your credit card for 30-days. So, if you decide to return the product, we will destroy all of your credit card details and your card will never be charged."

Joe Karbo is the first person I know of to use this type of 30-day hold on a large scale. He sold 4 million copies of "The Lazy Man's Way To Riches" by marketing it in the fashion I have just described.

I remember years ago being in Phoenix shooting an infomercial starring me and Don Drysdale (the ex-Dodger pitcher) which was being produced by Dan Kennedy. Guthy-Renker was in the same studio when I was there. They were having a problem with an infomercial selling cosmetics starring Victoria Principal. No matter what they tried, all they could do (at best) was make the infomercial break even. All they were doing was "trading dollars". Then I suggested they try the 30-day hold. They did. The infomercial became wildly profitable and it ran (I believe) for something like 7-years.

I have written two major campaigns relatively recently. One of these campaigns makes a tidy but not spectacular profit when the client uses the 30-day hold. Without the 30-day hold, the promotion is not profitable whatsoever.

I have a relationship with another client who is mailing thousands and thousands of sales letters. These letters would be quite profitable WITHOUT the 30-day hold. However, WITH the 30-day hold, the profits are *spectacular!*

Let me give you some numbers to chew on.

Let's say you spend \$1,000 to pay for your advertising. Let's say you are mailing all the letters you can mail for \$1,000 or spending \$1,000 to run newspaper ads or maybe spending \$1,000 to buy Google ad words. Let's say for every \$1,000 you spend, you bring back \$2,000. Let's say your refund rate is 10%.

So we have a \$2,000 gross... minus \$200 in refunds... and minus \$1,000 for the costs of advertising. What you have left then is an \$800 contribution to overhead. Not bad.

Now let's add the 30-day hold into that same equation. Here's what will typically happen: You will TRIPLE your response rate. And you will DOUBLE your refund rate. Let's look at the figures again.

We now have a \$6,000 gross... minus \$1,200 in refunds... and minus \$1,000 for the costs of advertising. What you have left then is a \$3,800 contribution to overhead. Now I'm not positive about this... but... Sir Gary of Halbert believes...

**It Is Better To Have \$3,800
Than It Is To Have \$800**

The math doesn't always work like this. Sometimes adding the 30-day hold will more than triple your gross sales... and not increase your refunds. Sometimes adding the 30-day hold will just double your gross sales... and double your refunds.

Let's see what the numbers look like using the worst of the above cases. Okay, so you double your gross, which now means you take in \$4,000 and you double your refund rate (from 10% to 20%) which is \$800 in refunds and you still have to subtract the \$1,000 for the cost of advertising. That means you've now got \$2,200.

Here's another thing that, from my exalted guru status I firmly believe:

\$2,800 Is Better Than \$800

Now let's take an even worse case scenario. Let's say using the 30-day hold increases your sales by 50% but triples your refund rate. In this case, you will have gross sales of \$3,000 minus \$900 in refunds minus \$1,000 for advertising. That leaves you with \$1,100.

So, as you can plainly see, using dismal figures like this worst case scenario, you still have \$1,100... which... at least to my befuddled brain... is better than \$800.

Consider this fact: I have been in direct marketing since just before George Washington was elected the first president of the United States. And in all that time, I have never known anyone who used the 30-day hold to go back and start doing business again without the 30-day hold.

**Now Why Doesn't Everybody
Use This Powerful Secret?**

First of all, most people don't know about it.

Those who do know about it, don't know just HOW POWERFUL this secret is. They have no idea what a HUGE INCREASE using the 30-day hold will make in their bottom-line profits.

There are two more reasons people do not use this technique:

The first is fear. They are *irrationally* afraid the 30-day hold will cause all (or maybe 70, 80 or 90%) of their customers to return what they

are selling and decline to pay for it. To my knowledge, something like this has NEVER happened. I suppose it is remotely possible if you are selling something utterly worthless. But I want to repeat something: I personally have NEVER known anyone who used this 30-day hold without SUBSTANTIALLY INCREASING their bottom-line profits.

Let me pause here a moment to tell you a true story.

There's a man named Melvin Powers who owns Wilshire Books in the Los Angeles area. Years ago he wrote a book about how to become a mail order millionaire. The problem was, Melvin, himself, did not know how to become a mail order millionaire. That's because most of his books were sold through retail outlets. So Melvin hired me to write a full-page newspaper ad for him selling his book. I used a lot of the copy and sales arguments he had already been using in the ad he had created. I changed some of it but the main change was the addition of the 30-day hold.

Melvin refused to test my ad. Melvin demanded his money back.

As you might guess, I told him to go piss up a rope. I'm not going to deal with anyone who thinks their marketing judgment is better than mine. So much so, they won't even test what I've created for them.

Well, it came to pass I was in Melvin's office while he was sitting at his desk almost apoplectic with a red face and veins so swollen, they looked like they were going to rupture and burst. He opened the top left hand drawer of his desk and reached in and grabbed with both hands a bundle of checks. He said, *"Damn you Gary! You and your insane crazy idea! Look at this! This is all the bad checks I got using your stupid idea! You are absolutely out of your mind!"*

To which I calmly replied, *"Mel, let me ask you something. Were the ads that produced all those bad checks profitable?"*

"Yes, they were," he replied.

"Well then," I thundered at him...

"You Should Wish You Had A Barn Full Of Those Checks!"

In a newsletter I wrote a long time ago, I talked about a man who sold information books on a COD (Cash On Delivery) basis. I told my readers how he had a 50% non-acceptance rate which meant he was only making \$250,000 per week profit!

Try and understand this: The "game" (if you will) of direct marketing is all about psychology and arithmetic. If you understand human psychology (TRULY understand it) and you understand arithmetic... you will make a box car full of fungolas.

If you do not understand these two important elements of direct marketing, you will just limp along making survival money or perhaps no money whatsoever.

End of digression.

Let's get to the second (and last) primary reason people do not use the 30-day hold. It is because they are not well funded.

I'm going to ask you a question and I bet very few of you get the answer right.

You're all aware of the sales letter I wrote of which 600 million were mailed, right? Let's say you wrote a letter today just as strong as the one I wrote 10 those many years ago... and... you could mail 600 million of them. Let us say those letters would cost you 70¢ apiece to mail. Here's the question:

**How Much Would It Cost You
To Mail Those 600 Million Letters?**

Well, let's see: At 70¢ per letter it would seem it would cost you to mail all 600 million letters a grand total of \$4.2 million.

Right?

WRONG!

It would cost you approximately only \$3,500 to mail all 600 million of those letters. Here's why: You would use your \$3,500 to mail 5,000 letters and as the money started coming back from your orders every day, you would "re-invest" the proceeds of that day to mail more letters. In other words, you would be mailing more and more letters every day and soon, you would be compounding your mailings with the speed of light. It wouldn't be long until you would be mailing more letters than your infrastructure could handle.

For example, in the heyday of the family crest promotion, we were using a semi-truck to haul our mail from the Donnelly Corporation in Oakdale, Illinois to the little town of Bath, Ohio where the letters were actually mailed. We did this because we thought having the Bath, Ohio postmark was an important element in the success of our promotion. But here's the deal: We had to truck those letters TWICE a week because the Bath, Ohio post office only had enough room to hold one semi-truckload of mail at a time.

Now let's suppose I had been using the 30-day hold on that promotion. It would have taken us a lot longer to mail those 600 million letters. That's because, instead of using every day's receipts to be able to afford to pay for the stamps, etc. needed to mail more letters, we could only increase our mailings once a month after we were able to cash the checks (people didn't use credit cards back then) we would have agreed to hold for 30-days.

Now I'm going to make an assumption. I am going to assume you are not filthy rich. Let's also assume you have a promotion which is already profitable and you know it would be a LOT MORE profitable if you could afford to use the 30-day hold secret I have just explained. So what you need is money. Where are you going to get it? Try going to a bank, finance company, mortgage and loan company, or a credit union, and explaining why you need a large amount of money. Try telling them you need the money because you have a hot mail order promotion which will make even more money if you could use the 30-day hold technique.

They Will Laugh You Out Of Their Office!

Lending institutions in America only lend large amounts of money to people who have tangible assets. If you have a home worth \$10,000,000 they will probably lend you a few million if they can use your home as collateral. But believe it or not, homes, real estate, and other tangible assets are not the best collateral a lender could have.

The very best collateral is the type Las Vegas casinos have. In other words, Las Vegas casinos always have the odds in favor of the house. That means if 10 million people go to Las Vegas and wager a billion dollars, the casinos know precisely to the 20th decimal point how much profit they will make from those gamblers.

Basically what the casinos in Las Vegas are doing are taking bets from people who are betting against the sun coming up tomorrow.

What you want to do in this life is everything possible to put the odds on your side. Once you get the odds on your side, if you are anything other than a pathetic loser, you will go full-steam ahead.

Now let's talk about all those hard money lenders who won't consider helping anyone with a loan unless the would-be borrower has hard assets (preferably real estate) to use as collateral. What if you were able to spend some time with these guys and after talking to a couple hundred of them you found a few with half a brain? And you explained to them how they could get a lot more bang for their buck by investing in reputable, reliable and ethical direct marketing promotions. And suppose one of these guys decided to financially back your direct marketing endeavors. For this he would receive a return of 10% monthly on the money he had lent to you. That would be a bonanza for him. He would be making about 800% more per year on his money as opposed to the approximate 15% he would be making otherwise.

And, it would be a terrific deal for you also.

Let's go back to the way the 30-day hold most typically works. It is common for this technique to triple your results and double your refunds. In the first illustration I gave in this newsletter, it increased your contribution to overhead from \$800 to \$3,800.

Now suppose the \$1,000 in advertising came from your savvy lender instead of out of your own pocket. And suppose you would pay him 10% per month (that's \$100 for those of you who are really brain dead). Therefore, by using outside

financing, you would have decreased your contribution to overhead from \$3,800 to \$3,700.

What this means for you who are mathematically savvy is, by using the 30-day hold, you would have decreased your profits from 475% greater than you would have without the 30-day hold... all the way down to... only 422% greater.

**It's A Win-Win-Win-Win Situation
For Everybody Involved!**

The question is, where do you find these direct marketing savvy deep pocket lenders?

I have a great relationship with a few of these men and they will be attending my Orlando and my Los Angeles "Root Canal" seminars the first part of December.

It will cost you \$897 to attend one of these seminars. And if you act immediately... RIGHT NOW... you can bring one guest with you at no additional cost. The **deadline** for you to be able to attend one of these seminars and bring an extra guest free of charge is **Monday, October 31**... which is...

Only Four Days Away!

UPDATE: 2015 This Seminar Is Now Complete

[You Can Order The Recordings By Clicking Here](#)
[\(Please excuse the crude sales page but your order is completed on Paypal's Secure Website & the recordings are in stock\)](#)

If you have any questions you can write us

kevin@thegaryhalbertletter.com

Therefore, I strongly suggest if you seriously want to improve your financial situation, you sign up within minutes of reading this newsletter.

Sincerely,



Gary C. Halbert

