

College Tax Strategies



How To Market To Small Business Owners

MARKETING TO BUSINESS OWNERS

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Introduction

This manual concentrates on the basic concepts of marketing to the elusive **small business client**. In general terms, this means *those small business clients with \$100,000 or more in annual income or a net worth of at least \$500,000*. The type of clients who have money and you REALLY want to develop a relationship with.

Small business clients have a “special” problem when it comes to taxes and interest charges on debt. They both will soon increase. By helping your current small business client’s deal with these two large expenses, an advisor will go far toward earning the title “*the advisor of choice*” in the eyes of the client. Additionally, the fact that many small business owners desperately WANT strategies to reduce their taxes and interest charges on debt (but their accountants seldom offer that service), allows the financial advisor to use the **MyCashFlowCoach.com** program as an incredible lead generation tool for new small business clients.

The key to marketing to small business clients is to help them solve their problems and let them become indebted to you. Provide solutions first, then you can ask the all-important question - “Will you do business with me?”

What kinds of problems do the small business owners have? They WANT to improve their business and personal bottom line, or:

- Increase income
- Reduce expenses
- Reduce taxes

Learn how to fill these WANTS of the small business using tax and cash flow planning and you will have clients and endorsements for life.

How do you do this? By first establishing a **Unique Marketing Identity (UMI)**!

Establish your UMI by offering additional services that go beyond your core business. These services will strategically separate your firm from the competition, are services that the small business owners “can’t refuse” and consequently will put them in a position of indebtedness to you.

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When this occurs, asking the question “Will you do business with me?” will take little courage and will practically be expected of you.

Why does our **MyCashFlowCoach.com** program provide you with the most powerful UMI available for the small business market? Tax and cash flow planning for small business owners is virtually an untapped market. Until now, no one has marketed tax and cash flow planning as a way to create “found money” that can fund investment products and/or insurance premiums, which gives you a unique door-opener to sell more products. No more excuses like, “I don’t have the money”. Now you can say, “If I can show you a way to keep more of the money that you give to the IRS (taxes) and to the banks (interest charges on debt), will you give me your business?”

It also provides you with two other strategic marketing opportunities:

1. Penetrate a huge, upcoming market of wealth

In 1995, the Cornell University Economics Board stated “During the next 20 years, \$10.4 trillion in assets could be transferred from aging or deceased parents to the next generation.”

It’s a known fact that the largest accumulation of wealth in the country today is with people over the age of 65. These are the Depression Era babies who became astute savers. Who makes up the largest percentage of the next generation? The baby-boomer! Many of these 75 million boomers are now owners of small, successful businesses and even editors of strategic trade publications read by small business clients.

2. Accelerate your marketing plan

The subject of tax and cash flow can accelerate you into the small business market faster than any other topic of interest. Why?

- All you read about in today’s news is about how successful small business owners will soon be facing increased taxes and interest rates on their debt.

However, before you can persuade a small business prospect to allow you to handle their financial affairs, you must first change your previous mindset about marketing and attracting clients. **Anyone who has marketed to small business owners knows that they are NOT likely to pick up the phone and call you after they’ve seen your advertisement for tax or investment services.**

Flamboyant marketing methods seldom work with the small business owner. They are more likely to ask their peers for THEIR opinions about products and services they use and trust. This reduces the risk of hiring an incompetent supplier. In other words, if you want to market to the small business owner:

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1. You have to be referred
2. You have to offer something of value that they WANT

Word-of-mouth endorsements from a small business client (or affinity group/association that caters to the small business owner) are the most influential way to penetrate this market. The four basic areas that you need to cover in order to develop a continuous stream of small business prospects requesting information about your services are:

1. Establishing a Unique Marketing Identity

Develop a SIMPLE, unique service that allows you to specialize and attract small business prospects like a magnet. When dealing with small business owners you must always have some common ground beyond investments. Empathy for their goals, such as taxes, cash flow, or cost reduction, must always come first prior to any solicitation.

2. Identifying Strategic Small Business Groups

Target the key small business groups in your community/sales area that best fit your propensity to market. In other words, find a small business affinity group that you have a passion to serve, become a financial specialist in their field and watch your marketing become incredibly easy.

3. Infiltrating Strategic Small Business Groups

Position yourself as the financial expert and advocate of those targeted small business group(s). If you are unknown, you are not considered an expert. In the small business market, published writers are considered experts. Use the subject of tax and cash flow planning to begin your publishing debut and become endorsed by your target group.

4. Targeting & Timing Small Business Prospects

Target specific small business prospects and time your solicitation when your prospects are cash flow rich. The small business market is “situation driven”. The timing of your offer increases the probability that the small business prospect will buy from you.

Penetrating the small business market may take a little time, but following the guidelines in the remainder of this manual can help you become “*the advisor of choice*” over the long term. Ignore them and you will be categorized like many before you... as another pesky salesperson.

Identifying Strategic Small Business Groups

How can financial advisors get small business owners to do business with them? When focusing on affinity groups and centers of influence with high concentrations of high-income small business owners, you can maximize your return.

Small business owners are a rapidly growing segment of society and certainly represent the largest percentage of high-income earners. This group is more likely to save and accumulate wealth than other sectors, but is the least successfully approached by financial advisors.

Why is this so?

The financial advisor doesn't associate his products/services with the goals and achievements of the business owner.

Successful business owners place a high priority on their achievements within **THEIR OWN INDUSTRY!** They have a strong need to affiliate themselves with their peers and most often are active members of one or more trade associations. The financial advisor who is associated with a particular industry can command the attention of every business owner who is a member of that industry.

Think about this for a moment. Are not the most successful financial advisors active members of their own trade association? Of course! Would you expect the successful business owner to be any different?

Most financial advisors attend several functions within their own industry, but most have never attended the functions of their client's trade associations. When was the last time YOU attended or participated in one? If all you did was network at one of these functions, wouldn't that be more productive than cold call/telemarketing?

Identifying key small business groups in your community/sales area to network with is the key to penetrating the small business market, especially those groups or industries in which one, or more, of your present clients are affiliated.

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Why?

Small business prospects are more apt to deal with financial advisors who have other clients within the same industry. It's trust! It's credibility! Trustworthiness is everything to a small business prospect!

Find a small business affinity group that you already have clients in, or that you have a passion to serve, and become a financial specialist in that field; then watch your marketing become incredibly easy.

The best way to accomplish this goal is.... RESEARCH!

The majority of millionaires are camouflaged and they feel that it is in poor taste to display great symbols of wealth. To make it doubly difficult, the average millionaire is only receptive to solicitations during certain periods of time (discussed in Targeting & Timing Small Business Prospects), usually around periods of increased cash flow.

The value of identifying and associating yourself with trade associations and groups via trade journals and newsletters ***cannot be overstated***. Otherwise, how can you identify "the players" in your target market?

Most financial salespeople concern themselves with locating individual prospects. You need to develop a big-league mindset, or direct your greatest energy towards high concentrations of small business targets to yield the maximum return.

First, you need to locate these associations and groups and then pick the ones that you can most likely penetrate. Your local library carries two of the most prominent listings of associations available:

1) Gale Research's Directory of Associations

2) Gale Research's Regional State & Local Organizations Encyclopedia of Associations

The "Directory of Associations" covers more than 80,000 associations throughout the United States and the directory itself states that seven out of ten Americans belong to at least one association. Ninety percent (90%) of these associations offer educational courses to their members or the public and these associations spend more than \$8.5 billion to offer these education courses. How many of these associations' members do you think would embrace a seminar on cash flow planning?

The "Gale Research's Directory of Associations" covers trade and professional associations, labor unions, fraternal and patriotic associations, religious, sports and hobby groups and all non-profit organizations.

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Best of all, this directory also states:

- the date the association was established,
- the number of membership,
- a list all publications and newsletters (whom you can send press releases),
- the number of meetings held and access to parties responsible for executing the plans and programs for their membership
- the cost of the dues for non-members (such as you)

This is strategic planning at its best!

The “Gale Research’s Directory of Associations” divides all these groups into their area of specialty. You can pick out the national organization and tie it back to any local or regional chapters or affiliations. The following is a small sample of the categories available in this incredible directory:

Categories of Associations

Advertising/Public Relations	Jewelers
Antique Dealers	Manufacturers Reps
Architects	Medical Docs- Anesthesiologists
Auctioneers	Medical Docs- Cardiologists
Auto Dealers	Medical Docs- Neurosurgeons
Authors/Writers	Medical Docs- Orthodontists
Beverage Wholesalers	Medical Docs- Radiologists
Builders	Minority Business Owners
Clothing Manufacture Reps	Oil & Gas Operators
Collision Repair Owners	Packaging/Shipping Co. Owners
Consultants (Independent)	Pharmacists
Contractors	Photographers
Dentists	Plastic Distributors
Dry Cleaners	Pilots (Plane Owners)
Employee Leasing Co. Owners	Plumbers
Engineers	Printers
Executive Search Firm Owners	Publishers
Florists	Real Estate Brokers
Funeral Directors	Restaurant Owners
Furniture Dealers & Mfg. Reps	Retail Store Managers
Golf Course Owners/Builders	Veterinarians
Heating & Air Conditioning Owners	Yacht Owners
Industrial Equipment Sales	

Once you’ve reviewed these networking possibilities, your next step is to focus on the opportunities within your local area, region and state by using “Gale’s Research’s Regional State & Local Organizations Encyclopedia of Associations.”

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First, you should always contact the strategic organizations which give you the greatest opportunity to associate with small business members; such as, the Chamber of Commerce, Rotary, Kiwanis, Sons of Italy, etc. However, the “Regional State & Local Organizations” directory offers many other highly qualified sources right in your own neighborhood and state.

Here’s a small sample of opportunities in the Columbus, Ohio area:

American Builders and Subcontractors Association - Columbus Chapter

This listing includes the date founded (1942), the number of members (400 locally); the number of staff (6), the staff’s budget amount (\$152,000) and a listing of all publications, meetings and annual conventions.

Printing Industry of Central Ohio

This association includes owners of commercial printing companies, trade shops and suppliers to the printing industry. What a gold mine! Cleveland and Cincinnati also have a chapter, so an enterprising person could network with all three and cover the whole state of Ohio.

Electrical League of Central Ohio

This listing shows a membership of 200 and 1 staff member with a budget of \$250,000. The membership includes:

- Architects
- Electrical Contractors
- Electrical Distributors
- Electrical Manufacturers
- Electrical Manufacturers Reps

Membership is \$90 per year and includes a membership directory, quarterly newsletters, and trade shows. Do you think that one staff member could be overworked? Do you think that staff member would enjoy a contributing article for each newsletter relating to financial strategies? After you develop a working relationship the networking and referral possibilities are endless!

Advertising Federation of Columbus

This listing shows a membership of 400 with 1 staff member. It includes all advertising professionals from Central Ohio, a huge magazine, quarterly newsletters, monthly meetings and a directory of all members. Could you network yourself into this organization using cash flow planning?

Greater Columbus Growth Association

This association promotes business growth and commercial development in Central Ohio. What an opportunity to know all the new businesses and executives moving in the area! People who move usually rely on all kinds of local services close to home, including accountants, financial planners and investment brokers. Membership also includes a buyers/sellers directory, a newsletter and an annual meeting. Every owner looking to sell his business is

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chronicled in the directory. As a member, do you think you would have the advantage of knowing when the owner is cash flush? What an opportunity!

American Culinary Federation - Columbus Chapter

This listing includes 300 chefs, bakers and food service owner/managers. Do you have a passion for food or cooking? A membership would be a great way to broaden your passion for food and money!

As you can see, there is a wealth of opportunities to identify strategic small business groups within these national and local listings of associations.

Infiltrating Strategic Small Business Groups

The process of infiltrating strategic small business trade groups, organizations and associations can happen quickly if you target an industry in which one of your clients is a member, or an industry in which you're already affiliated or have established a relationship.

Since the majority of the members of any associations or trade groups are probably baby-boomers, the odds are in your favor they will welcome an opportunity to show their members how to save money. Later, you can develop messages that are industry specific toward your products and services. Regardless of your position within a targeted industry, this process can be made easier if you use tax and cash flow planning to initiate the contact.

The first goal is to position yourself as an advocate of your targeted group(s). If you are unknown, you will not be considered an expert. Therefore, you must make yourself known and visible within your community and the best way to do this is to become published.

In the small business market, published writers are considered experts. Your odds of becoming published will greatly increase if your articles focus on the subject of tax and cash flow strategies. The articles will give you the appearance of being endorsed by your target group. After you become published, you can introduce other financial articles, such as investments and insurance, and become an industry columnist and the financial guru for that target group.

This is a suggested list of steps you need to accomplish in order to achieve writer/author status:

1. Identify and list local affinity groups. If possible, target those groups in which your clients are members.
2. Target 5-6 strategic trade groups. Focus on the most accessible groups or those with a high percentage and concentration of small business members.

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3. Telephone the offices of each group and request back issues of each group's trade journals, newsletters and publications.
4. Examine and weigh the value of information contained in these publications. Subscribe to only those publications that have critical intelligence about people, prospects and money; such as, businesses for sale by owner, promotions, etc.
5. Become an associate member. Introduce yourself to fellow members, program chairmen, editors of trade publications, etc.
6. Take the initiative to call editor(s) of that industry's trade journal(s). They can be the single most important opinion leader and endorsement in that industry.
7. Ask the editor if he would be interested in publishing an article(s) about tax and cash flow strategies and retirement (or any other key financial issue the small business client may encounter. Invite the editor out to lunch. This could be the best money you've ever spent!
8. Focus on the major problems of most small businesses (taxes and interest charges on debt) and refer to your ability to solve them.
9. Contact several important members (executive committee, recognized leaders in the industry) for their input, opinions, comments, suggestions, etc. about their thoughts on the high cost of taxes and proper cash flow management.
10. Purchase reprints of the article.
11. Leverage your marketing by sending them to clients, financial advisors in other fields (CPAs, Attorneys, etc.) and strategic prospects. Give them to new prospects in your initial meeting or consultation. They establish instant credibility!
12. Develop a direct-mail campaign using the membership directory database. Mail a personalized letter, biography, article reprint and an offer for a free personal review/seminar, etc., or
13. Rent a booth at an industry trade conference. Distribute the article reprint with business card.

Your local library should contain a Directory of Business Periodicals with the name of each local group or association's trade journals, newsletters and publications. Some of the strategic periodicals are:

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Strategic Trade Journals

Building Design & Construction	Interior Design
Building Supply Home Centers	Modern Materials Handling
Consulting Engineer	Packaging
Construction Equipment	Physicians Travel & Meeting Guide
Contractor	Plant Engineering
CPI Purchasing	Plastic World
Control Engineering	Professional Builder
Design News	Publishers Weekly
EDN	Purchasing
Electronic Business	Research & Development
Electronic Packaging & Production	Restaurants & Institutions
Electronics Purchasing	Sales & Management
Foodservice Equipment Specialist	Semiconductor International
Graphic Arts Monthly	Security
Healthcare	Security Distribution & Marketing
Hotels	Systems Integration
Highway & Heavy Construction	Test & Measurement World
Industrial Distribution	Traffic Management

Another way to infiltrate groups of small business targets is to network with professionals which already influence small business owners, such as:

- Attorneys (business owners)
- Auctioneers (small business farmers)
- Business Brokers (sellers of businesses)
- Fund-raisers (target small business groups)
- Real Estate Appraisers (commercial property sales)
- Real Estate Brokers (small business retirees moving to the community)

As any marketer to the small business market can attest, making contact with the actual decision-making target is difficult at best. The proper way to market to the small business is to let them find and contact you first. Infiltrating small business trade groups and associations and networking with key professionals who already influence small business clients is the key to opening the door to this lucrative market. It may be a long-term approach, but the rewards will also be long-term.

Targeting & Timing Small Business Prospects

Targeting

In the financial services industry, an ever-increasing number of small business prospects try their best to avoid the sales representative and his pitch. Traditional methods of prospecting, approaching and closing important targets are fast becoming unproductive, causing financial advisors disenchantment with the sales process and ultimate failures.

Word-of-mouth advertising is everything! Relationship building is everything!

Networking within small business trade groups, associations and industries can provide this word-of-mouth advertising and relationship building.

Focus first on the WANTS of the small business target; such as helping with reducing debt and tax and cash flow strategies, especially during the initial stages of the your first contact or consultation. Your target prospects will find it difficult to avoid you when you hit their “WANTS” button first.

In the initial stages, tax and cash flow planning will be the most likely message to establish a grounded relationship. After you’ve developed credibility and begin to establish an “industry relationship”, then you can begin to branch out with messages about your product lines. Think about it! When you purchase an automobile, are you more likely to drive into a dealership to a barrage of salespeople, or call a rep in which you have established a precious relationship. One who you trust will give you straight answers to your questions with “no pressure”?

Initiate a conditioning process whereby the target client associates you with someone who cares about his problems. This may take four to six contacts, but you must give of yourself first. Control your meetings by listening, not talking! Provide solutions that encourage the small business prospect to be in your debt. Stay in front (contact) with continuous newsletters or educational information. Condition them to choose you when the timing is right (increases in their cash flow).

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Also, remember your ultimate goal - to whom are you marketing?

Given your product/service, your message should be geared to the prospective client's mindset. Business owners have a high propensity to accumulate wealth. Physicians have a high propensity to spend (auto dealers, art dealers, boat sales). If you're an accountant or financial planner; a tax/financial strategy to increase cash flow to purchase that beachfront retirement property is a message more likely to associate with a physician than a business owner.

Timing

Small business owners buy when they have the right kind of cash position to purchase.

The small business market is situation driven. If you present your offer at the right time, the probability that the prospect will buy increases dramatically. You need to time your solicitation when your prospects are "cash flow" rich. It is not enough to know that a prospect is upper middle-income. This information is valuable only if it's timely, since timely information makes it possible to solicit the small business prospect when he is most likely to be in the market to buy.

Most small business prospects are price sensitive. Why? Because most are asset rich and cash poor! Only at the times of increased cash flow are they most likely to be least sensitive to price and more sensitive to your solicitation. If you can help them increase their cash flow... will they not feel obligated to buy from you?

The higher a person's annual income, the more likely that income will vary from month to month. Timing your sales pitch should be based upon a prospect's positive cash flow. When the small business prospect encounters a significant increase in cash flow, he is likely to be euphoric and more susceptible to your solicitation. Aren't you euphoric and therefore more susceptible to solicitations when you've just received a large fee/commission check?

Euphoria in some cases may refer to a prospect's feeling of excitement over positive changes in their financial conditions, seasonal increases in cash flow or even significant career achievements or milestones (promotions). Know the cash flow seasons of your prospect's industry!

Where can you identify a euphoric target client? Significant increases in cash flow (distributions, bonuses, etc.) for the small business owner often occur during the months of December, January and February. Most information can be obtained in the public domain, such as:

- Promotions
- Trust fund distributions
- Executive bonuses
- Executive retirement notices
- Sale (buy-out) of business

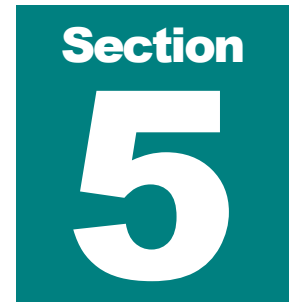
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- Major business contract awarded
- Significant increases in corporate earnings

However, this euphoria may only last for a few days or weeks. Timing is everything. Very few advisors ask the critical question of their prospects and clients, “Is this a good time to talk about _____?” Poor timing can account for the reason why the small business client changes financial advisors so often. What is considered improper timing? What if you marketed during these periods?

- The second or third week in April
- Between Thanksgiving and Christmas
- July or August (vacations)

Be smart. Think about the timing of your solicitation. It can literally mean the difference between success and failure.



Conclusion

The subject of “tax reduction strategies and business cash flow” can turn a cold call to a small business owner into a warm call. Even the biggest clients come down to earth when the conversation involves major costs that they cannot control, such as taxes and interest costs on debt. Simply use the subject of cash flow to separate yourself from the competition, counsel the small business client and put him in your debt. Remember that you may have to work hard and it may take a little time, but after each small business client is logged on to your database, your success will increase too.

After a period of time, these contacts can lead to referrals, which again are warm leads. After you’ve developed credibility, and established a base of small business clients, even cold calls should be easy. When you reach that point, your income should increase dramatically.

Unless you have a deep understanding of the wants and needs of the small business owner, you will merely scratch the surface of significant opportunities. Their needs are usually industry-focused and ego-focused.

Consider focusing your efforts first on small business trade groups and industries in which you best relate to. Almost everyone has some area of experience upon which they can capitalize. Also, consider those areas in which you already have clients. Leveraging industry knowledge with your cash flow planning knowledge gives you a double-edged sword and a powerful tool in marketing to small business groups.

Most small business prospects are achievement oriented. Usually, that’s how they became small business owners and they have a strong need for their achievements to be recognized. Flatter the target and recognize his achievements. Help him with his children’s education and even help him market his own products through your own customer base and referral system. If you care enough about your client to help increase his company’s revenues, you’ll be at the top of his list when the timing is right for **your** products or services.

Become a referral base for your client. Don’t you think your small business prospect is nervous about cold calling also? Yes! It’s much easier for you (as a third party) to call the editor of a publication and suggest an article about your prospect. You’re providing a testimonial for his company and product. This is the easiest, non-threatening cold call you will ever make... and the most

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profitable. Even if the editor says “NO!” you gain the admiration of the client by going to bat for his company. It’s a win-win situation! You’ve got nothing to lose, little time invested, and everything to gain.

Associate yourself with his needs first and develop a “no pressure attitude”. Some people can be “sold” your product or service; however, this methodology will absolutely NOT work with the small business client. They must think **they** are purchasing your product or service. The “no pressure” technique may put time between the offer and sale, but it will pay massive dividends in the long run. If you don’t have the time or patience to wait, you should not be in the financial services industry.

Most high-producing sales professionals and financial advisors are strategic readers of trade and industry magazines and newspapers. They digest information about the factors that influence their target markets. Most top producers in the financial services industry are concerned with six aspects of intelligence gathering:

1. Who are the targets?
2. Why is the money changing hands?
3. When will the money change hands?
4. Where will the money change hands?
5. How much money will change hands?
6. What products/services will be needed?

Thousands of small business prospects place ads in business newspapers detailing the sale of their business, private aircraft, real estate, etc. or significant promotion. Local and regional magazines carry many clues leading to small business targets and their imminent increase in cash flow.

Consume your time with reading strategic market information, not current events. Most financial salespeople concern themselves with locating individual prospects. You need to develop a big-league orientation, or direct your greatest energy towards large concentrations of small business targets to yield the maximum return.

Business owners have a strong need to affiliate themselves with others in their industry and are active members in one, or more, trade associations. Focus on the most accessible groups in a specific, business group or industry. Target those in which you already have clients, acquaintances that can get you inside the organization, endorse you to members, program executives and editors, etc.

Pick your groups and lay out a complete game plan from the beginning to the end; from the initial approach to your booth at the annual convention. Do this, and you will make tremendous inroads into the small business market.

You may not already be famous, or considered an expert in your field, but you can create more visibility for yourself and enhance your image by getting

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published! Get the local press to precondition small business groups by establishing your credibility and designating you to be an expert in the cash flow funding industry. Gain the endorsements of the writers, reporters and editors of highly credible publications.

You can initiate this process using the subject of tax reduction and cash flow strategies, but by no means should you stop until you're considered by the press as an expert in financial planning, insurance, stocks and funds, etc. with state-of-the-art services.

You also need to build your resume. You can author a book, teach a continuing education class at a community college, or join and contribute to trade groups and associations (yours and your client's), or interview on radio and talk shows, speak at the Rotary, Chamber of Commerce, etc. These are just a few of the methods you can use to be a perceived expert in your field.

Indeed, the ultimate way to market financial services and products to small business clients is to associate yourself with highly credible symbols that communicate to the small business client that you are trustworthy, experienced and held in high esteem by your peers and your clients.

Become visible and align yourself with people and organizations that emanate trust and credibility. Develop an image that causes the small business client to call YOU and ask YOU if you have time to counsel them about their financial needs. Make a long-term commitment to build your business. The immediate impact may be minimal, but the long-range will be very positive.

Where's the best place to start?

Again, since the majority of millionaires, new wealth and serious cash flow are found in the entrepreneur or business owner market; doesn't it make sense to orient your marketing towards this group and the publications they read? Especially since the small business owner qualifies for the majority of tax and financial strategies.

This is a win-win method for increasing your small business client base. Then, once you are perceived to be an expert in your field, you can begin to put your business in cruise control.