

E-Commerce Primer for Business Owners

An insider's view:

Who makes Online and Direct Marketing money, and why.

What business managers should know
before talking to any IT experts.

"Valuable inside tips and information on every page"

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Introduction

Hello, my name is Dan Banici. I have been developing advanced database driven web sites, software programs and database driven marketing campaigns since 1999, and I have had a complete career in industrial sales, mostly international commerce before that from 1985 until 1997.

In my activity as a web developer, I have found that seldom do business owners have the time required to provide a programmer with the input necessary in order for latter to build "**the perfect web site**". First of all there is a language barrier. A business owner speaks the language of the trade he or she specializes in. The developer hears in a different language, depending on his or her specialization.

- A designer will strive to make a "good looking" web site.
- A SEO adept will emphasize "optimization and visibility".
- And a programmer will try to sell a web application that adds some sort of functionality.

The consequences, after all the compromises that are made between developers and business owners, more often than not are reflected in the results sometimes: a simple "business card" type web site that you show to your friends, but has little business value to you, if any at all. If it has some functionality at all, it is rather general and not geared to your business, and you have a depleted budget and a bad taste in your mouth. 70% of the features you got are things you are not using, the ones that work you don't understand, and you wonder how it all went south after all the dreams and hopes you had at the beginning.

Well, here is a paper written for the laymen: easy to read, very few pages, that will give you a quick overview of the web development world, a little insight into my experience with Fortune 500 clients, and occasionally some advice. I hope that after you read it, you can embark on your project with the ability to balance the various options available to you, in order to make a magnificent web site for your business, safe in the knowledge that it is possible if you choose the right people.

You will not learn programming here, far be it from me. You will simply read an entertaining booklet, and at the end it is my hope, you will know exactly what you want the next time you overhaul your web site.

You will be able to spot "lemon" deals offered by people with less than desired levels of skill, and you will have a more solid foundation on which to base your online development strategy. You will also see that there is no shortage of technology available to make your web site above ordinary. It only comes down to making choices based on time and budget (every project should have a time limit based on reasonable expectations, and also a budget cap to achieve it).

I hope you enjoy reading this little essay as much as I have enjoyed putting it together for you.

Target Audience

"Before anything else, a web site is all about attracting a certain audience to see it. Then it becomes about eliciting a particular behavior from that audience."

Please use the space below to describe your *target audience*:

Now, what do they like to do on the web?

Let me make sure you follow my logic. I will provide a few examples of brainstorming this issue:

Example 1:

I sell t-shirts for teenagers. I know who my target audience is. Imagine how much we can elaborate on "what activities teenagers like on the web". They probably have a page on myspace.com, an Instant Messenger account, and they enjoy downloading music. This is a very good start, and these three important habits of my audience should become an integral part of my web strategy and marketing efforts. So my development efforts will cater heavily to those habits. It is called creating a bond. Why even try to teach them something new when we can have a common medium in things they already know, have, and like doing.

Example 2:

Mike imports and sells sweaters. He knows his business is slow in the winter, but he is unaware of any other market data. It is now important for Mike to get a shopping cart application, allocate a small budget and a few months to Pay Per Click advertising, and provide a nice incentive to clients who complete a small survey. 3 months later Mike knows the complete demographics of his buyers, average age, gender percentages, income, and anything else he asked in the survey. Now Mike knows who they are and where he can find them. He can go directly to them through mailing lists, associations, clubs, trade shows, etc. Now Mike can adjust his web site again to be perfect for the needs of his audience, because he knows enough about them to do that.

You see, there is no magic in marketing. Just testing and tracking results. The data accumulated is worth a fortune because the numbers talk to you, they tell you what to do. It is however sad how many people are afraid to spend a few bucks on testing to generate eye-opening data, and persist in the darkness of not knowing, spending much more haphazardly than it would have cost them to gather data and make informed decisions.

My question at the top of the page is in large bold type for a very good reason. Here is a common dialogue I may have with a prospective client:

Client: I would like to build a shopping cart online

Me: [...] Have you determined what your target audience likes to do online?

Client: Yes, they visit "blog" type web sites where they "talk" to each other.

Me: Have you considered OWNING a separate similar "blog" type web site to drive traffic to your shopping cart?

Client: No.

Me: Why?

Client: I simply assumed the expense for such a project would be exorbitant.

Me: Would you consider owning one if I were to tell you it is actually affordable?

I hope you understand the underlying logic of owning 2 web sites in the above scenario - people sign-up on a discussion forum FREELY. If it caters to a particular type of consumer, every sign-up is a business lead. When the first thing you do is try to sell them something, a much fewer number of those who browse and search will actually follow through to give you what you want (their contact information).

So, again:

What kind of web sites do they LIKE to visit?

(You should own one of those web sites and participate actively on those public popular sites that you don't own, if they permit interaction, posting, articles, or comments)

Do not assume you cannot afford a particular type of web site. Technology is advancing fast, and many paradigms are shifting.

The biggest paradigm shift is the knowledge you acquire here, because you will be well-armed to do the right thing for your business safe in the knowledge that:

(a) your web site could realistically be one of the best in your industry

(b) you did not overpay to have incredible leverage in your industry

Competition

There are a few ways to determine who your competition is on the web. In every industry you will see a few dominant players, or at least some large associations that dominate the web marketplace due to sheer size, amount of traffic, popularity, or a combination of similar factors.

These factors can be duplicated, or in other words - you do not have to reinvent the wheel. You can make the rims shine on that same wheel though, by adding certain features (starting with features similar to the competitors, then adding features your competition does not have) - such as a points reward (loyalty) program, live support chat for visitors, discount coupons, animation, etc.

So the most common way to start is: assume your **top** competitors do things in a certain fashion because they have spent time and money arriving at that business model. **Copy that strategy** and market it to get an equal share of the business slice they are all sharing. Then make it better, by adding technology people in your industry don't yet have, to make people choose you when they are given the opportunity. Don't copy small players for unjustified reasons such as "nice website, I want one like that too", unless you have actual proof of the success of their methods. That is, if you want a site that is good for more than just to show to your friends.

Everything from keywords to function can be imitated from large players to save the expense of advanced research. It is common practice, everyone does it. They don't admit it, but they all do it. Obviously when it comes to looks and functionality, you should have some ideas of your own to differentiate you in the marketplace.

There are better ways than blind imitation, of course. For example when it comes to keywords, you should use combinations that people actually search for and on which the competition is not excessive. It is better to appear on a phrase that is searched 50 times and is used by 100 competitors, than to use a word that is searched 300 times and used by 90,000 competitors.

I have a client who made his web site look just like Google (I am not sure about the legal implications of this strategy). However, his Pay Per Click audience from Google AdWords lands on a page, most times unaware that they had left the Google web site. On the landing page they complete a "free quotation" form, and his business receives a hot lead the moment it is submitted. I have built projects where the campaign manager receives an SMS on his cell phone with all the details of the web form. **You should see how impressed people are when you call them within 30 seconds of them clicking "submit"**.

The real measure of a good web site is not necessarily in the complexity of the system, but rather in concrete results, such as NEW ORDERS. Complexity is only justified when it is implemented in order to augment results.

A good SEO expert should be able to give you a quick comparison between your site and your top 10 industry leaders (the competition) in: SEO, functionality, cross-

linking, and other factors that affect your popularity, ranking, traffic and revenue. Also a list of things you can do to optimize your site in that direction immediately.

Value Proposition

Your UVP, **Unique Value Proposition** is a factor that makes customers differentiate you in the market place.

You shop at a certain retail store because:

1. It is open 24 hours
2. It has the best prices
3. You have a 10% off member card
4. Their loyalty program allows you to accumulate redeemable points
- 5 Or for a variety of other reasons or probably a combination of such factors

You should identify what might be appealing to your audience. Look at public postings (blogs) and see what end users in your industry normally complain about. Can you fix that issue for your customers or make sure it never happens when they buy from you? Look at what the competition does. Can you do it too? Can you do it better? Cheaper? Faster? Is there a brilliant method you can borrow from another industry and apply to yours in sales, process, service?

A company called NetJets once realized the potential of applying the idea of "time-share" (borrowed from real estate) to jet flights. You own a percentage of a jet and get to use it when it is available to you. I was discussing the idea with a friend and he is now looking to apply it to the Luxury Limo business, where each limo could have up to 16 shared owners.

The moral of this story is: don't be afraid to borrow from another industry if it can fit readily into your own business model and it provides your market with unprecedented value.

What is your Unique Value Proposition? Can you turn it into a motto or slogan?

Domain Name

Your web site will need a name. If you already have one, congratulations. For those of you who do not, visit www.networksolutions.com and check what is available that you might like. Make a list of a few desirable domain names.

When selecting a domain name, here are some ground rules:

- Above anything else, make sure it is something very easy to remember and very easy to understand when pronounced, without having to spell it out.
- Make sure it is something you can also use as a **search keyword**, very specific to your business.
- Select alternate domain extensions only when **.com** and **.net** are not available.
- I would try a different name before changing to an exotic domain extension to .biz or .tv or other exotic extensions.
- Don't use .TV if you are not in the business of TV broadcasting, your name is not Tom Vilnius, or you are not advertising on TV. In other words, keep it relevant.
- Try to see if the name you want is available with a hyphen (my-business.com) before you make other compromises, like adding too many words (my-nice-web-site-is-here-but-no-one-will-ever-remember.com)

Refrain from buying the domain name at this point. In the next chapter we will talk about hosting space. Most hosting providers give you FREE DOMAIN NAME REGISTRATION when you purchase a hosting package. Since you will be needing hosting space to build your web site anyway, you might as well get your name for free from the space provider (the first free year at least).

If you just want the name for now, go ahead and buy it.

Alternately, many web developers can get you a good deal on both name purchase and hosting packages, and it all becomes their headache now, in the same bin with building your site. After all, you have a business to run.

Hosting Space

A name is basically a pointer. Here is how it works:

Someone types a name [website.com]

The name points to a DNS server. [ours is: **ns.incentiveserver.com**]

The DNS server has a record that tells the browser on which physical machine your web site actually resides. All this happens in a fraction of a second.

Your web site therefore needs tangible space where the files that it consists of can actually reside. There was a time when people were getting space on Unix / Linux servers because Windows Server space was prohibitively expensive in the NT days.

Now prices are about the same for either, and Windows development is more commonplace in USA. In other areas of the World where people don't have money to pay for Microsoft licenses, people develop mostly using Apache servers, PHP, MySQL and a host of other **free** goodies.

I personally advise my clients to obtain Windows space because everything can run on it if properly configured (MS SQL, MS Access, My SQL, ASP, PHP, .NET, CFM, Perl, Plesk, etc).

The choice of Hosting Server operating system platform is between you and your developer. We limit most of our Linux/CGI work to building shopping carts only. If you host on Windows servers there is no limit to what we can build for you. Again, I am being subjective for a reason. Windows is affordable now, so it makes no sense to use awkward platforms.

The selection of "shared hosting" providers available to you is large, and mentioning any one name here is unfair for there is a multitude of them who offer comparable good service and features. After using dozens of providers for my own web sites and for my clients, I became particularly fond of Brinkster.com, especially their Professional Windows Package that offers a free domain name registration, 500 emails and a lot of other goodies for under \$8 / month. Their servers for this hosting package are all Windows 2003 fully compatible with advanced application development in almost any programming language and over 60 server objects preinstalled. Signing up for this package gets you everything you need to get started building a site, plus the web site name that you want free for a year (your-new-website.com).

Another excellent space provider is **www.incentiveserver.com** which we run, with similar features and prices, plus unlimited email, free FTP, MS SQL or MySQL space accounts, Plesk 8 Control Panel and high bandwidth.

Web Design

The design of your web site should be unique. It should convey your corporate image, colors, even philosophy or mindset if possible.

A lot of new designers (and web site owners) tend to overdo the design part. They want EVERYTHING - movies, cartoons, speech, flash, 3D, photos, rotating images, and what not, all at the same time in the same place. By giving in to this "design fever" where *everything is wonderful the first time you realize that "you too can have it"*, you create an **unpleasant interaction dynamic**. Your Flash(R) movie may be the best since Fighting Sticks(tm), but the waiting time will drive many of your visitors away before they actually get a chance to see it. After all, have they come to your site to watch a movie?

Another consideration is FOCUS. You called people to your site possibly for a reason different than to show them what a good designer you have. The purpose of design is to focus attention on the site topic, not distract it to the design itself.

So one rule of thumb is this: any media that requires more than a few short seconds to load should be labeled as **large** and available only when the visitor specifically requests it. Example: here is the product, here is the description and pictures, and **click here to see it in action** or **click here to view a 3D panorama** from all angles. The users now know that they asked for multimedia and they will wait patiently until it loads to see it.

Information-centric Web Sites

Most of the experts, however, agree that the Net is driven by **the availability of information**. If you can provide **quality and timely content** it makes you a valued expert in your field of activity. Multimedia should be added sparingly and reasonably to support **smart content allocation and availability**. I know a guy that has a few movies on his web site, available on the front page, next to his "featured" products. It **gives the impression** that every product has a movie. People visit his shop out of curiosity and end up buying something.

If you have the time and the talent in house, by all means, go nuts. Make a short clip of each product. I am sure there is someone out there who will watch them and say "wow". Podcasting and YouTube publishing may even account for a decent amount of traffic to your web site, if your content is really sought-after.

Sound: one emerging technology is sound. It has been with us for years through various compression and streaming technologies. I think users should be able to control any sound that you make available to them. Some people may run across your web site while searching for something at 3am, or in an office with other people, or in a conference room. They will not appreciate the speakers blasting out your welcome message or cool techno tune every time they land there. Again, sound is an excellent add-on, but only if the user has the ability to control it.

A variety of other similar technologies are also available, notably "**talking cartoon characters**". A company called SitePal provides these on a subscription basis. Thanks to our in-house multimedia experts, my company has a similar "talking cartoon" technology we can offer our web clients without any monthly fees (we build it, and you own it). It just requires your voice.

We could talk forever about design. However, I promised useful and fast advice. If you cannot afford an experienced Photoshop professional to give you a unique look, select a look you'd like from www.templatemonster.com and give the number (product ID) to your developer to work with. You will have a quality look into which to incorporate your logo, message and content.

The design is the heart of your web site. It is what people see first, and usually one of the factors that contributes to how much they like your site, obviously. The rest of those factors are in the next chapters. Let's move on to functionality, or **the brain** of your web site.

Web Site Function

Your web site looks sooo nice now, but what does it do for your business? My previous employer makes \$10,000 / month with his web site. If you can say the same for yours, I salute you. You are either very smart, very lucky or surrounded by very smart people (or a combination of the above). ;-)

All jokes aside, most businesses want tangible returns from their web site(s). In order for a web site to become useful, it should perform some type of process for the management, staff, customers, etc.

Tangible returns can be achieved by either making a straight profit (a shopping cart that charges the customer's credit card) or an indirect profit (save 400 manhours per year), etc.

Most business managers use their web site to enhance their existing client interactions. A **Live Support** feature on a site that is frequently visited by people looking for answers can easily turn many conversations into sales (if you sell a solution to their particular problem, need or desire). This is an amazing sales tool and complacency is the number one reason you don't see it on more web sites.

Live Chat turned ON is a purchase motivator. Do you notice how we all want everything "right now" rather than later at all cost? People buy from a company where they are a click away from getting instant answers or help after the purchase. So no wonder they buy from the sites with "Live Chat".

If you sell cars, a portal similar to Yahoo Autos(tm) is an ideal medium to bring traffic. You can even charge your fellow car dealers for listing their inventory on your portal!!!! If you are into Real Estate why not OWN a portal that looks and acts like Realtor.com instead of sending your hard earned clients to a public site, where you will usually lose them to the process of comparison shopping???

I think most people are afraid to think that far. Some simply refuse to think any of this is even possible on a small budget. Well, consider this your wake-up call. It is all here, yours to own at a reasonable price. And that is the power of FUNCTIONALITY. The use you get out of it, and the money you get back from it, all will come from the way it functions (not necessarily the way it looks - but having both working together to your advantage is even better).

Content Management

We are now well into the third millenium, and in retrospect it is interesting how things have changed. My father's usual Sunday morning was buying the paper, shooting the breeze or playing chess with the neighbor and maybe getting a haircut. All except for the haircut most of us do online now.

The Internet is so commonplace, people seem to have forgotten it just started catching on about 11 years ago. Many fads have come and passed on the Net. Some fads we thought would last forever. We have finally learned what marketing people knew for 100 years: **human interest drives technology**, and when it comes to the Net, people happen to SEARCH FOR INFORMATION. In other words, the **content provider is the king**. If you are able to provide great content in your business, the hordes will literally flock to you!

You sell tools and hardware? If you had an area of the site with "how to build simple projects" and a related periodic newsletter, your sales would skyrocket and compound exponentially as your list of subscribers grew ever larger.

Would you really go back to a web site that never changes, where you read it all and you know it will be the same every time you go back? Tough question. Let me rephrase: Wouldn't you rather visit a site where every day something NEW was on the front page, kinda' like MSN.com or CNN.com but for your business?!

Never mind visiting it. How about owning one? Imagine a site that greets people for every holiday in the calendar, and you only have to program it once to do that. Rotating specials on the front page, keeping things upbeat and interesting, and **the same visitors coming back with RENEWED interest**. That is the big secret of the moguls in every industry - just look at their web sites!

Well folks, that is the magic of content management. You can also borrow RSS XML feeds from news broadcasters and display current events on your main page as they happen. This borrowed content can even be industry specific news if someone out there provides it. This is the fastest way to provide content.

Here is the big kicker: you can create your own material (articles or what not) then SYNDICATE **your content** in RSS format so other web sites can carry it just like CNN syndicates their content to others, making your site therefore "an expert" in your industry. Now you tell me, how cool is that? To have some whitepaper you published available as a download on Thomas.net or at the Chamber of Commerce and so on. Dare to dream big, and we can make it materialize for you.

Or stay where you are; we certainly won't lose anything if you stagnate.

Web Applications

If the previous chapter on content management blew your hat off, then hold on to your pants. We are just getting started. (And you were going to build just another boring web site... heh).

If you are a passionate, driven business manager, and you have ideas, anything that you can imagine can be built online. Anything.

I have a friend who has quit a lucrative stock market career to open a business driven by a web application. To quote him: "everybody wanted to be me, and I wanted to be somebody else".

He now has over 100 agents in 12 states and makes on average \$150,000 a week in overrides. He spends about \$10,000 a month to maintain his monolithic web site through a 50 employee web development independent contractor, but you tell me - is it worth it? Everything is done online except closing the deals. Other expenses are a small office of 4 people that answer phones, make calls, handle paperwork and support his agents, online advertising (20-30k a month), and travel.

Between you and me, the man has an exceptional talent to drive a large team and a passion for new ideas and asking "what if". Ever now and again he gets one right and that is all it takes, my friends. That is all it takes. What will be your income to advertising spending ratio? How far can you grow your business? Curious?

Here is a list of diverse applications we have built for past clients to get your own web development ideas flowing. Take notes in the space below and on the following page next to individual items you have questions about:

List of web applications we've built - to get you thinking.

Ad Management
Affiliate Programs
Auctions
Calendars
Chat Scripts
Classified Ads
Click Tracking
Content Management
Contests and Awards
Counters
Customer Support
Discussion Boards
E-Commerce
Education / Grading
Email Systems (web based)
FAQ and Knowledgebase
Financial Tools
Form Processors
Games and Entertainment
Graphs and Charts
Image Galleries
Mailing List Managers
News Publishing
Organizers
Polls and Voting
Portal Systems
Postcards (electronic)
Quote of the day Display
Search Engines
Security Systems
Server Manipulation
Site Recommendation
Tests and Quizzes
URL Submitters to Search Engines
User Authentication (login systems)
Vertical Markets
Virtual Communities
Web Hosting Tools
Web Traffic Analysis
and more...

No Magic Bullets: working a dollar at a time

When Google was founded, the owner said " I want to make a million dollars one dollar at a time". He did a little better than that for himself and for millions of other people.

There is not "one secret" that will turn your whole life around and make you wake up tomorrow to a different reality.

The real secret to success is in **synergy** or getting all the little pieces of the puzzle to work together in one direction. Probably the best asset to give you top control over the results of any change and their combined results, would be a sophisticated **tracking system**.

Such a system will tell you how much of your business was driven by PPC or other paid channels, where they landed, how well they converted. This is a minimum of information to have, since embarking on a mission to make changes must be benchmarked against previous efforts and their results.

Eating at The Big Boys' Table - Big Player Game

This is the most valuable chapter you have read so far. **Finding success is only a matter of common sense.** The problem is that most of us use common sense discriminately. We don't want to admit it, but we only have "so much" of it until we start exercising our right to hold prejudices.

We spoke about synergy, and what an important concept it is. Here is a real life example of a successful client's online marketing set-up (overview):

- They use PPC, bid management, channel penetration, loyalty points, traffic tracking, have a full-time webmaster who manages web assets and 7 of their staff (everyone with a desk) monitor live chat both passively and proactively for a complete turn-key online money-making venture that is also a desirable experience for the shopping clients.

- They spend a few thousand dollars a month in advertising. In the beginning they started with a small budget, tested campaign variations, identified various niches, expanded. Pretty much the scientific method. They also kept an open ear to all our suggestions. Those ideas which required changes were seriously discussed and broken down into elements, so we could do our job of helping drive profits without unnecessary impact on other areas of the business.

It is our experience that business owners with an active interest in what we do will thrive and do well. Those who approach the game with doubt, give us half of the things we ask, allocate a tiny budget and then sit and expect a miracle, they usually fail. And I really mean "usually", not only in these trials, because their decision making is fear driven instead of being based on intelligent analysis.

That is why a proper implementation of measuring tools is paramount before any marketing effort. You have heard of these systems, some use split A/B testing, others multivariate calculations, and others are simple counters. We use them all and I am personally a certified professional in both PPC and e-commerce statistical analysis, or let's call it "campaign testing".

Direct Marketing Boost - the secret of Landing Pages

For a long time when someone said Direct Marketing it actually meant Direct Mail. Then the mid-90s came and since then it almost means Direct Email or both.

Let's say you have an incredible offer (reward or incentive), gave your audience a great reason (motivator), and reduced friction (made the sign-up as short as possible, since additional data can be collected later).

Guess what? Everyone does that. Waking up to doing things properly is like going to college. When you are done making improvements you realize that while things are better than before, you **STILL HAVE** a lot of competition.

Enter our unique campaign process: **end-to-end personalization**.

1. You give us a database of recipients. We issue unique login IDs for each recipient. We give you the database back with the new ID field so you can give it to your printer / mailer.

2. We prepare a **personalized landing page** / instant offer redeeming interaction.

3 All is tested, mailing goes out. Each recipient has a code they can use to claim instantly the very thing you are offering to them. They have to log in with that code. The moment they do, you know who they are (**warm lead**). If they continue after login and submit the **prepopulated** form to you, you have a **hot lead**.

Prepopulated = the name, address, phone, and other things we know about them are already filled-out on the form, reducing their effort to just a few click, no typing, and saving them time.

For an email campaign the login part can be eliminated. They can just click a link and land on a personalized / prepopulated form or page.

To summarize, the sheer fact that we make it easy and fast for clients, in and of itself is the largest contributor to higher responses from campaigns. If you have the ability to combine this into a great campaign, where you can "throttle-test" various messages, incentives, audiences, contests, etc - then you are well on your way to making serious Direct Marketing and Online Marketing money.

Incentive Server

www.incentiveserver.com

Here at Incentive Server we have systems in place to allow affordable and quick deployment of direct marketing programs integrated with the web. We have developed a personalization platform, integrated it with a lead collection and tracking platform (where you can log in with your account and view your leads, unlock encrypted info such as credit card numbers, download your leads by campaign, by date, by keyword, etc)

We also have advanced hosting that supports the latest AJAX technology. We can send personalized landing pad campaigns via mail, email, fax or SMS. You get free "client set-up" and the ability to log into our system to monitor and manage your direct marketing efforts and leads.

We outsource printing and mailing. If you prefer to use your own printer all we ask is that we get a copy of the database to issue a new identifier field which is used in conjunction with your offer.

Your printer must merge that field in their printing. If email is sent, personalized (merged) links must be tested; the tests must be officially audited and approved before any DM campaign goes live.

To start just give us a call or send us an email with the best way to reach you.

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