

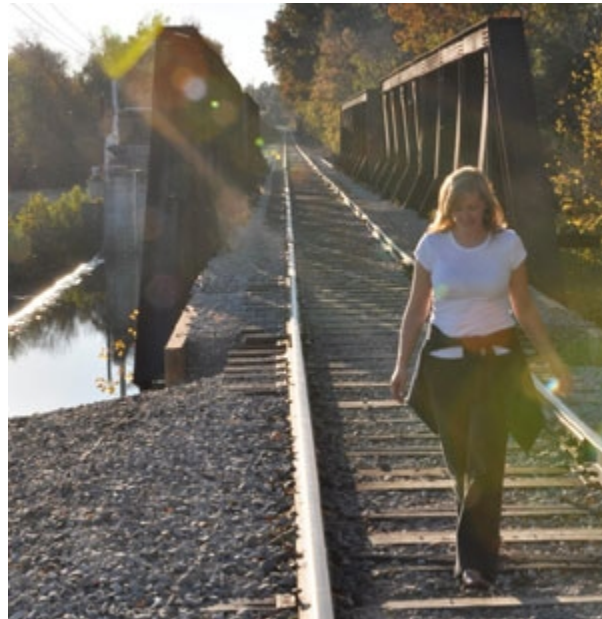
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Nicole Dean's Online Success Talk Radio Presents:

Lynn Terry

Super Affiliate

& Online Success Story



Episode # 3: Transcripts

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About the Author:

Nicole Dean is the Mostly-Sane Marketer. (Ask anyone who knows her and they'll say that the "mostly" part is up for debate!)

Nicole is an expert in Affiliate Management, Affiliate Marketing, and Marketing with Content. But, she's got a secret... she uses a LOT of shortcuts, including hiring brilliant helpers who make her look a lot smarter than she really is. ;)

Nicole juggles a lot of things, but she does it all without owning a Blackberry or giving out her cell phone number. The reason she works from home is to have the freedom when and where she wishes to work.

She enjoys work very much, but lives to spend time with her much-adored husband, her two silly children – and also her two slightly neurotic puppies, Eddy (short for Edison) & Einstein.

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Nicole Dean: Hi, this is Nicole Dean, and we're back with the next [Online Business Success Cast](#) where we talk about what it takes to achieve success. I am absolutely psyched today, because I have my friend, the awesome, the amazing, the beautiful, the funny Lynn Terry here with me from [Clicknewz.com](#). I just love Lynn Terry. I want to be her when I grow up.

Lynn Terry: Wow.

Nicole Dean: I had the distinct pleasure and honor of spending time with Miss Lynn Terry down in Orlando at a seminar a few weeks ago. I just love her, and I can't wait to share her with you.



We have a lot of very strong opinions and feelings about success.

- What is success?
- How do you define success?
- How do you achieve success?

It's not all about marketing, it's not all about business. It's about mindset too. It's about taking action.

Lynn is here with us. I would like to welcome you, Lynn.

Lynn Terry: Hi. Thanks, Nicole. I'm so excited to be on the Success Cast. This is super fun. I have to say, meeting you in person was fabulous. I've known of you for years, we've done some cross blog conversations, I've always admired what you do. Just having the opportunity to sit down and talk with you face to face, one on one, I can't tell you how many ideas I walked away with. So, thank you for that. I'm very much looking forward to doing that again soon.

Nicole Dean: Me too. We're going to get together in July. Lynn and I are going to hang out in Tennessee together. She's going to show me some of the sites. Maybe I can check out her home town and we can go see things over there too.

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I'm so excited for that. We're going to have a blast. I think every time we put our heads together there's going to be money just falling everywhere.

Lynn Terry: Absolutely. I'm telling you. I'm still brimming over all the ideas that we talked about in Orlando.



Me & Lynn in Atlanta

We may all be successful in our online business, or we may all be working on a certain goal or something. The interesting thing is that everyone brings a whole new set of ideas and sense of creativity to the table that's completely unique.

So, getting together and talking or listening to shows like this Success Cast really is a great way to get some insight into all the different ways that people look at things, do things, and see things. Because that's what it's all about. It's about looking for new ideas or creative expression, what have you, to grow our businesses.

Nicole Dean: It is funny, Lynn, because our strengths and our not so strengths, I don't want to say weaknesses, are similar, but different. I think that I'm able to sit down and when we were bunking together at the hotel we'd be laying in our beds just the thoughts would be going. I'd be like, "You're so much better than I am at this," and you'd say, "Yes, but you're so much better than I am at this."

It's so funny, because when we get together we're able to bounce ideas off each other like that. For anybody to think that they have to be the whole pictures, that's not true. You keep learning

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and applying. That's also where you can kind of get help from other people, either outsourcing, or learning, or consulting with someone else.

That's why I pay my pool guy. I don't know what the heck he does out there, but the pool is clean. I see him with those little tubes out there and I think, "Yes, okay. You just do that and I'm going to go back to work."

Lynn Terry: That's funny. I always say, and I'm a single woman, so I totally get that whole outsource the house stuff, but I always jokingly say, "There's not much I can't accomplish between my checkbook, my step stool, and the Yellow Pages."

Nicole Dean: That is exactly true. All I need is some duct tape to hold it together while I make my phone calls.

Lynn Terry: Now, if someone would just come up with virtual duct tape, they'd be one very wealthy person.

Nicole Dean: Before we get into this, tell us about your business.

People see Clicknewz, and I think some people make the mistake of thinking that's your entire business.

Lynn Terry: No, no, no. That's just my blog. I've actually been in business for more than 12 years now. This is my 13th year. My model has changed over the years to kind of reflect the ever changing industry.

I got started back in the 90's. Back then I started out by putting local companies online and as an online marketing consultant for small business owners. Now, I primarily do affiliate marketing. Which means instead of setting up websites and writing marketing plans for other people, I do it for myself as an affiliate.

Being an affiliate marketer is much like a traditional commission based sales job. For anyone who's not familiar with affiliate marketing, think Kirby vacuum cleaners. That's a good example. Basically, I earn money on every sale that I refer. Except instead of having to go door to door, I just have to get these products and these services, or merchants, or what have you, ranking well in the search engines or in front of people so that people can find them online when they do a search or when they get online to ask about it.

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So, that's basically what I do. I do a lot of things. I do some training and consulting and different things. But, more than two thirds of my income is through affiliate marketing.

I have to say, a lot of people don't really get that. Like you say, when they go to my blog they think that is my business. Just like week I was doing a podcast, which I do with Ed Dale, Paul Colligan, and Michelle MacPhearson, 3 really fabulous and successful internet marketers, and we did a live show, which was fun. Someone asked the question, "Do you only sell products that tell people how to sell products?" I said, "No, no." In fact, that's such a small percentage."

But, like I said, more than two thirds of my income is derived from affiliate marketing. I sell everything online from back yard swings to Elvis bobble heads. That's my big joke, but it's not really that much of a joke.

Nicole Dean: Well, somebody is selling them, because people are buying them.

Lynn Terry: I try to explain this all the time when I'm teaching affiliate marketing. I buy everything online. I bought my computer desk on the internet, I bought my big flat screen TV online. These are things I just cannot fit in my car.

Nicole Dean: Very smart.

Lynn Terry: I ordered three things off the internet last week along. I'm not the only person doing this, so it only makes sense that someone needs to be out there selling these things too.

Nicole Dean: Exactly. We were just talking too about people who live in remote locations. Not everyone lives in a city or near a place where they can access these things. Even if they can, they're not going to want to drive there. If they do, how are they going to get it home, like you said.

Lynn Terry: Exactly.

Nicole Dean: To buy a refrigerator you'd have to have it delivered whether you buy it online or whether you place an order somewhere. I grew up in a town of 3,000 people, and I know you said you lived in the treetops like Swiss Family Robinson for awhile. How in the world are you going to head down that mountain road every time that you need something. Especially if you've just got a little car.

Lynn Terry: Right, exactly.

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Nicole Dean: It's providing a valuable service to people.

Lynn Terry: Exactly. The internet is a powerful medium. While the "recession" in the United States is a big deal, I think that online sales are still thriving.

Nicole Dean: They are.

Lynn Terry: Yes, they are. Everyone has a computer in their home now, much different than back in the 90's when I first started out. But, this is an interesting shift in our generation. There are a lot of people that are doing business online.

Nicole Dean: I know I'm shopping online. I love it.

Lynn Terry: Right now as we speak?

Nicole Dean: As we speak I'm sitting in bed.

Lynn Terry: Gotcha. I love working at home.

Nicole Dean: I got my bare feet, I'm sitting in bed with my water all propped up with my pillows.

Lynn Terry: The internet truly does afford a lot of opportunity for a shift in what we grew up thinking our lifestyle should be. As a very career driven woman in my 30's it probably would seem to most people weird that I spend the majority of my day in my PJ's.

It's a completely different generation. There's so many opportunities thanks to the internet for us to have a very exciting, challenging, and rewarding career, and also have a life.

Nicole Dean: And a very profitable career too.

Lynn Terry: Sure.

Nicole Dean: There's so much potential out there. Like you were saying, we're pioneers. We can't go back to our parents or our grandparents and say, "So, when you were an internet marketer, how did it effect your..."

Lynn Terry: Exactly.

Nicole Dean: It's not even an option. Was there anything else you wanted to share about your business and how it started or should we move on?

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Lynn Terry: That's good. That's basically where I'm at right now. Like I said, following the changes in the industry. It's constantly evolving. It's really a fun train to stay on.

Nicole Dean: It is. You really do have to adapt. I look back at my websites and my business even a couple years ago and I go, "Oh my goodness." It's completely different than it is now. It keeps evolving, it keeps changing, it keeps growing. Pieces get cut off or sold, other pieces come on. It's a constant evolution.

To say, "This is what I'm going to do forever..." Let me know how that works out for you.

Lynn Terry: On that note, there's just one thing that I would really add to throw out there to everyone, which is this. This is a first generation type opportunity. Internet marketing is not something that's been around forever. This has probably really just taken off in the last decade. So, there's not going to be a lot to draw from as far as past experience or experienced people to go to and talk with.

All we have is the last decade. So, the most successful people at the most have been in it 10 to 15 years. That said, with it always evolving and ever changing and growing, as it is, that means there's not a so called blueprint or model where you just jump in and do XYZ, like some traditional business models. You really need to be up for the challenge and be creative, and realize that you are a pioneer even if you jump in now. This is just the second decade of internet marketing.

Nicole Dean: It's funny, because people will say, "It's too late to get in."

Lynn Terry: No, no, no. It is just now getting good. In fact, mark my words, 2010 will be a powerful year.

Nicole Dean: Oh, Yes. Well, it's going to be for us. Because we'll make it so.

Lynn Terry: We'll make it so. But, I really see that as being a huge year where online and offline merge more so than ever.

Nicole Dean: I'm looking forward to it.

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Nicole Dean: All right. Let's define success. What to you is your definition of success? We talk about achieving success. How do you know when you get there? What is it?

Lynn Terry: That's such a good question. Most people attach it to a dollar figure. Six figure income, millionaire, and etcetera. Most people define success with a dollar figure. I do not. In fact, my definition of success is lack of financial stress.

Nicole Dean: Love it.

Lynn Terry: Lack of financial stress. Now, let me say that can go both ways. Being dirt poor and scrambling for enough money to pay for the next meal on the table, is financial stress. Having more money than you can sensible manage yourself is financial stress.

So, my definition of success is lack of financial stress. It's being at that place where you're not stressed about it, you're enjoying your life, you have creative freedom over what life style you want, etcetera.

I have to say that my grandmother, she was a huge influence in my life, and she actually was a pioneer in the work at home industry. She worked from her home with her business so that she could take care of her aging mother and also her son. She was such an inspiration to me.

She said to me, and mind you she was a millionaire in her prime, growing up she always said, "The more you have, the more you have to take care of."

Nicole Dean: That's true.

Lynn Terry: It was something that really stuck with me. So, that's where my definition of success being a lack of financial stress really came from. My goal is to know exactly where I want to be in my life style, and have everything else revolve around that to make that happen.

Nicole Dean: It's funny, because we were just talking about that before we started recording. I shared my story with you about how I like to go to the Parade of Homes where they have the five million dollar homes and the ten million dollar homes, and they're these huge 15,000 square foot houses with theater systems and different wings.

I love going to them. The decorating is cool, the technology is neat to see, the floor plans, just the innovation. They're got hidden staircases. It's really cool stuff. But, every time I go I say the same thing to my husband and my mom, I say, "You know what? If I won this house tomorrow, I would sell it. It's just too much to manage."

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It would not feel like home to me. It would feel like an obligation. You would have to actually have a team just to keep your house looking good and running. If you have five bathrooms, then guess what? You've got to clean five bathrooms. You've got five toilets to clean.

You've got probably 100 light bulbs that are going to be burning out. That just seems to me like a nightmare. So, I do agree that it's a stress if you're not keeping what it is success in the forefront all the time. To me success is living simply and having time to travel, having time to spend with my kids.

I love working, and I love what I do. But, I want to be able to walk away from it too. That's why to me I've only got one client now, unless I do little projects for other people. I don't want to have a Blackberry that I have to carry with me, or a cell phone that's ringing off the hook, or other people putting demands upon my time.

To me success is to be able to walk out the door with my mom, hop on our bikes, and go on a two hour bike ride, and not have to schedule it with anybody, not have to bring my cell phone except for in case there's an emergency with the kids. Just be able to enjoy that life. To me it isn't financial completely. It's financial in that I want to make sure that the people I love are taken care of.

Lynn Terry: It's very important, and I'll tell you an interesting thing. If you ever listen to interviews with very wealthy people, millionaires, for example, they'll always tell you that money was not the goal. They were passionate about this or passionate about that. I always jokingly say, "They say that, because they have it. Of course the rich people say that."

But, in the beginning before they got there, money definitely was the goal. I think that money needs to be the goal if you don't have it, if you're struggling to make it. I remember before I got started, and I remember it well. What it felt like to have my children in daycare, to go to a job all day where I got very low pay, to come home to cleaning house, making dinner, and taking care of a family of six, and running on my one little paycheck.

I remember what it was like barely making it week to week, and not even really. House was rented, car was always breaking down. I had to break out. That's why I started my own business. That's why I was so driven and so ambitious to succeed.

So, in the beginning money does need to be the goal. But, it needs to be, "this is exactly where I want to be, and this is exactly what it will take to get there." For me, I remember my very first goal was simple. It was to make 3,000 dollars a month. That's what I needed to survive.

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So, that first survival goal is very important. I don't want to blow that as off as being insignificant. It is important at that place. But, you also have to prepare for growth. If you think money is the only goal and everything will be fine as long as you have money, go read the documentaries on people who won the lottery. It's not a pretty story.

I think it really pays to be very specific about a life style you want, and then create that very strategically. That's success.

Nicole Dean: Exactly. I agree 100 percent.

You know what's funny? I love to read books like [Rich Dad books](#), and I like to read, like you said, biographies of people that are millionaires. I started to read a bunch of the six figure books, people that have built a business and had six figures. I started to read the millionaire books, Conversations with Millionaires, which I love.

Then I made the mistake of reading the billionaire books. I was like, "Nope." I don't even enjoy those, because it's all about buying businesses, selling businesses. It's this big thing, and it's not even anything that I'm interested in. I don't want a jet. I just want to have a pool that I can sit out back by and drink wine and watch my kids swim. Is that so much?

Lynn Terry: I think that there's a turning point where you lose the passion for the business and the passion becomes running the business. That's not where I want to be.

Nicole Dean: Right.

Lynn Terry: I absolutely love what I do. I love the free time that I have. I love lunch with my friends and movie nights with my kids. I think it really pays to know that going into it that being a "millionaire" or "billionaire" is not the goal, and it's not the dream life you might think that it is.

It really helps for someone to know what they want.

Nicole Dean: Lynn, we have a lot of people listening that are just starting off, so to talk about millionaires and billionaires, they're going, "Yes right. I just want to make that 2,000 or 3,000 dollars a month." So, is it doable? We know it is, but you help people all the time. Can you just speak to that person for a minute and explain that this something they can do. They're not in too late. To focus and not get overwhelmed by it all.

Lynn Terry: Absolutely. Let me say that when I started out back in the 90's there were no eBooks, there were no forums. In fact, the very first network that I got hooked into was an email discussion

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list, because we didn't even have forums and things like that at our disposal then. I really had to learn the hard way.

I would say that someone who's just starting out today has a great chance of success, simply because there's so many resources available. There's so many people out there doing it that are more than willing to share, like you and I, just right here and right now, for example.

You don't have to make all the same mistakes that I made going into it, because of that. As far as making 2,000 or 3,000 dollars a month, yes it's doable and yes, it's pretty easy. When I say it's easy, it's not complicated. It's hard for a lot of people because of a personal hurdle or what have you.

There are tons of ways to make money online. I have a 17 year child who I happen to think is brilliant, of course because he's mine. But, on Monday of this week he made 140 dollars online.

Nicole Dean: That's fantastic.

Lynn Terry: He has no name. He has no reputation or anything like that. But, he decided to learn how to do PHP programming and he's taking freelance jobs.

If I can do it, I say anybody can. I'm so proud to say my son is making a great example of that himself. So, if you have a connection to the internet, a computer, and half a mind to make it happen, you can absolutely make 2,000 to 3,000 dollars a month.

Can I just share a little story? People who know me may have heard this story before. But, I was successful in business, my first business I started offline. We did six figures the first full year in business. Then I started second business and it went really well also.

I think it was my third year in business that I went through a divorce. As most people know, those can be not only heartbreaking, but bank breaking. So, I found myself after having been successful in business and thinking I had myself on a roll, I found myself standing there with two children, an eighth of a tank of gas, and 7 dollars in my pocket.

At that point I was in that same position. This is why I'm so empathetic and I absolutely love what I do. I said to myself, "How can I make money quick enough to get dinner on the table? What can I do here?" My son was sick, I was having to home school him. I lived 45 minute round trip from town. I lived out in the middle of nowhere. This was almost like a riddle to solve.

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The fact was, I got online. I knew I had some skills that I could do. I found someone who needed the work and I got the work done. It can be as simple as that.

There's a big difference between making money online, like that situation and like with my son making money doing freelance jobs, and starting an online business. Either way you can easily make 2,000 to 3,000 dollars a month and get on a roll.

Nicole Dean: You know what the common thread is? It's that you took action. You didn't go home and buy every eBook you could find. Well, you couldn't, you only had 7 dollars. But, even so, you didn't sit down and start learning. You sat down and you started doing. You were hungry and you actually took action.

Lynn Terry: Right. I learned from that experience. Let me tell you that it was a serious personal experience. I lost 23 pounds in six weeks because I wanted to make sure my kids were fed. When you're in that situation, when the rug is pulled out from under you, that's when you find out what you're really made of.

I think one of the biggest things that stands in the way of people and their success is complacency. If you're comfortable, if you're getting by, if you're making it okay, then you can afford to be a little wishy washy about taking action.

But, if you really want to make it happen, you do have it within you, just so you know.

Nicole Dean: I tell the story of when my husband was laid off, one of the three times that he's been laid off. You get thrown in the sink or swim situation. It's like, "Well, I'm going to start swimming for my life, because I've got kids and I can't just curl up in a ball and cry."

Like you said, I've got to keep the roof over my head and I couldn't turn to anybody. Our parents don't have any money. Even if they did, I don't think I could ask. You get to that all of a sudden the fuzz fades away, like those Claritin clear commercials. You're looking going, "I need to make money, I need to make money," and it's just funny.

Then your husband comes home, or you lose your husband, or whatever, then all of a sudden that fog goes whoosh and you go, "That's what I'm going to do. I have to do something, because it's no longer options. I'm not playing. This is serious business." So, I love how you share your personal stories, because it does, it shows people that we haven't had charmed lives.

That's what I was going to say. When you were talking about your son, you said that he doesn't have a name yet as far as in the business. He isn't a guru in the business. You didn't send out a

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mailing for him, he did this on his own. I want to state that I don't know if people realize, but your niches that you're in, and your affiliate sites, are not successful because they have your name on them. In fact, they don't have your name on them.

Lynn Terry: Yes.

Nicole Dean: You're not leveraging your guru buddies to get your bobble head site launched.

Lynn Terry: Exactly. That's a point that a lot of people miss. I think if you could bottle that feeling of urgency to make it happen, and sell it on eBay, talk about what a rich woman you would be. But, you can't.

If you think about it like this. Your house is kind of a wreck half the time. There's kids running through it, there's Legos everywhere, or whatever. You just don't really have the energy to get it done, I mean I call a housekeeper, but you know what I'm talking about.

Nicole Dean: Oh, yes.

Lynn Terry: If you really want to get your house clean in one day flat, invite over somebody important.

Nicole Dean: Call your mother-in-law.

Lynn Terry: Call your mother-in-law and say, "I'm having a dinner party. Invite your 20 best friends." You'd be surprised what you can accomplish in the shortest amount of time. Everybody's been through that. Everybody knows what it's like to get a call, "Hey, we're in town. We'll be there in an hour." You get the house clean and what you couldn't get done all week.

The point is that everything is like that. Sometimes we have to put the pressure on. We have to light that fire under our feet or jerk that rug out from under ourselves in order to get that sense of urgency rolling.

Nicole Dean: That's exactly why I wanted to start this podcast, because I see it time and time again. These incredibly talented, gifted people that have every skill, they know exactly what to do and they're still not even making 500 dollars a month online after years.

I just want to shake them and say, "Why are you being so timid? I look at you and I see the full package. I see someone that can rock this industry. But, you're playing scared. Be bold."

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Lynn Terry: It's really hard to fake urgency. Complacency truly is evil. It truly is. I've been in that position myself, especially in these later years having reached a success point. So, I understand it completely. But, I would say if you can just wrap your mind around the fact that if you had to do or die, you know you could.

Somehow shift yourself into that mindset, because you know that it's possible. You just don't have to do it, so it's not urgent that you make it happen. Prove it to yourself. But, if you can realize that it is possible if you were in that sink or swim, do or die situation, maybe that would help to say, "Okay. Well, screw that. I'm going to just make it happen."

Nicole Dean: Exactly. To be so down about the lack of success. That's the thing that upsets me. When I hear someone saying, "I can't do it. I've tried. I'm not there." and I see that they've got everything they need in place, but they're not doing it.

I don't want to say if somebody put a gun to your head, so I'll say if somebody put a feather to your armpit and said, "make money." If somebody licked their finger and stuck it outside your ear and threatened you with a wet willy, what would you do?

Lynn Terry: It pays to really think about things like that. Think about if someone was holding your children hostage until you made 2,000 dollars a month. I always thought, what was it One Minute Millionaire with the butterfly on the front?

One Minute Millionaire, a book with a purple butterfly on the front, called One Minute Millionaire. Basically, a woman was put in a situation, or a hypothetical situation or something along those lines. The story was that she had to make X number of dollars in such amount of time and it was an urgent situation.

That book, I think it's called One Minute Millionaire, is a prime example of what we're discussing here. Under the gun, so to speak, we don't really want to say that.

Nicole Dean: Under the feather.

Lynn Terry: Under the whatever, people can accomplish amazing things. If you can just harness that concept and realize that you don't have to be broke. So broke that you lose 23 pounds in a short amount of time, so broke that you lose everything you worked your whole life for, so broke that something horrible has to happen to you in order for you to make it. That could be a beautiful thing.

Nicole Dean: Exactly.

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Nicole Dean: Lynn, the next question I have is why did you choose this type of business?

Lynn Terry: Okay. Good question. All right. A few reasons actually. I'm a single mother, of course, as I said. Working online means I can work from home. Being at home with and for my children full time has been a top priority for me. Particularly when my son got sick and needed to be home schooled, which I mentioned earlier.

But, having already been in business and been online even, I specifically chose affiliate marketing, that business model, as my primary model, because of the ability to earn passive income. There are plenty of things you can do to make money online, like we talked about before. But, I really in my situation, I needed something that allowed me more free time and more flexibility.

So, instead of, let's say, working and then getting paid for that work, for example doing freelance work and making 150 dollars a day, now it's work now and get paid on it for years. Plus, I just like it. It's something I really love to do. It's fun.

It's always got a little challenge to it, and I really enjoy working with companies and products I can get behind. So, on top of the fact that it allows me the life style that I need specifically for years in order to take care of a special needs child on my own, it's also something I just really enjoy.

Nicole Dean: I love affiliate marketing.

Lynn Terry: Yes.

Nicole Dean: That's the extent of my great comeback to that. I just love it. I love it. I love that you don't have to do customer support on it. I love that you don't have to update products. You don't have to create the products or any of that.

Lynn Terry: Or shipping. Anybody that's ever done eBay before, which mind you I made a killing on eBay back in the 90's, anybody that's ever done that can say, "I love affiliate marketing for the lack of shipping."

Nicole Dean: Yes. I love it.

Lynn Terry: I packed my share of boxes. We'll just say that.

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Nicole Dean: Did you have your kids help?

Lynn Terry: No. Actually, I hired staff. I partnered in two major eBay powerseller business models. So, I actually started the shipping and receiving department on my own, then hired people and trained them to take it over.

Nicole Dean: Wow.

Lynn Terry: I had peanuts coming out my ears there for awhile.

Nicole Dean: Oh my goodness. You're amazing. There's just all of these layers of you that keep coming out. Every time we talk I learn more stories about you.

Lynn Terry: I'll tell you, I could keep you in stories for years. The thing is that you don't really know what you're going to love, until you do some things and find out what you don't like. And that's okay.

You're not going to get it perfect the first time. I didn't. I'm not doing the exact thing that I started out doing in 1996. I've learned, I've grown, I've changed, until I found something that was perfect for me. There again, goes to the definition of success.

Nicole Dean: Right. Love it. What are the top three things that you've done to grow your online business? Let's just go with your current affiliate marketing part of your business, or your total online business, whatever you want to share with us. We're listening.

Lynn Terry: Well, let's see. Networking ranks right up there as one of the top ways I've been able to grow quickly and easily no matter what business model I was working over the years. It was always networking at the root of it.

That includes online forums, and now social media sites, or partnering with other people in the industry. Basically, looking at ways that I could leverage what was already available. Networking and leverage, they go hand in hand.

The second thing is that I've never stopped learning. Ever. I'm 12 plus years into my business, and successful at it, I'm still reading, listening, and learning every single day almost. Everything online is constantly evolving. It's a changing industry, so it really pays to stay in the know and keep your ears and your mind open to new ideas or methods. Try new strategies, all that kind of stuff.

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One of the turning points for me personally was, and this is going to sound crazy, but one of my turning points was when I really started investing in my business. I made it just fine for a lot of years going that free, cheap, and easy route, and did really well mind you. But, when I made that shift, I spent my first 50 dollars on an eBook, I doubled my income that same year.

Nicole Dean: Wow.

Lynn Terry: It had a lot to do with what I learned in the guide. But, it also had everything to do with that shift in mindset as well. I'm ready to go for it kind of a mindset. But, I have to say, I did learn a tip in that first eBook that really helped me out a lot.

I got addicted after that. I was buying people's guides left and right, because I realized I'm not the smartest person on the planet.

Nicole Dean: Yes.

Lynn Terry: I realized that my way was not the only way. I realized that by reading someone else's eBook, even if I only got one idea from it, it may not even been an idea they stated directly, but something that sparked an idea in my mind, it was so worth the 50 dollars, or the 97 dollars, or whatever it was, I want to say invested instead of spent, because it was tax deductible. That seemed to be a turning point for me.

You said three, so last, but not least, would be events. Attending industry events, and even local meet ups. You don't have to go to the 2,000 dollar seminars. Just even local meet ups. I've made some really powerful connections, learned better ways to do things, just from talking to people. Of course, I always come away with creative ideas, just by being around people who are doing similar things.

Like when we met. I've got tons of notes I've made since we met just from our conversations alone. I would say that definitely does fall in one of the top three things that I've done to grow my business.

Nicole Dean: You know what I keep hearing in all of those things? Yes, you bought the eBook, and yes, you got a tip out of it. But, what did you do with that tip? You took action. Action, action, action. The most powerful word in our business is action.

I just love that. All of those things that you said were the things that you've done to grow your online business. Yes, you bought the eBook, yes, you went to those seminars, and you took a

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bunch of notes. Now, are you going to let those notes just sit in a closet? No. You're going to take action and implement them.

That's the difference. That's what makes you so successful. That and a multitude of other things. I keep hearing that come through in all your answers. I love it.

Lynn Terry: Downloading a file, or showing up at an event is not going to help you at all. That's a good point. I'm glad you made that point. Because there are lots of people who download lots of eBooks, and there are a lot of people who show up at events that aren't making any money online.

The difference is that you have an objective. Me, I have an objective. My objective is not I'm not going to read this 200 page eBook and see just how much crap it is that I've already heard before. My objective is I want to see if there's one thing I can pluck out of here. If it's not worth 97 dollars, then I'll get a refund and move on. Period. If it truly is not worth my time, I'll get a refund and move on.

I have no room for complaints or negativity. None. I'm on a mission, I've got an objective, I get what I need and keep going.

Nicole Dean: I love that. Even at this last seminar I went to, I found myself that. Where I was going, "I didn't really learn anything about marketing there." But, afterwards I said, "Okay, Dean, shut up and think about one thing that you did get out of it." Then I started to look through my notes. As soon as I changed my mindset on it, I started to get the ideas.

The one we went to, that's the one. As soon as I changed my mindset on that, my brain went from being this closed door to just opening and just expansive ideas started coming to me. I started scribbling and scribbling. I've got an entire business plan, I've got four of my next products completely outlined and ready to go. As soon as I changed my mindset, just like you said. If people just listened to that and let that go out the other ear, they missed a total gold nugget, because that's an excellent tip.

When you open that eBook, don't read through it going, "Know it, know it, know it." Actively search and hunt for something in there that you didn't know before, or that you're not yet doing, or that gives you an idea for something else. That is huge.

Lynn Terry: Let's rephrase it even and say, here's my approach very simply put. I don't walk up to someone or sit down in front of someone and say, "What can you teach me?" I say, with my pen poised, "What can I learn from you?" That's going to be, I don't want to be like you, I don't want to

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do things the way you do them, so I'm going to do them this way instead. Or that's very powerful and unique. That sparked a creative idea in my mind.

It can be anything. But, you always have to be open to, "What can I learn from you?" From you the eBook, from you the speaker at a seminar, from you and I, from whoever. I learned from all kinds of people on all kinds of levels, income levels, success levels. I'm constantly looking around and saying, "What can I learn from you?"

Nicole Dean: The other thing that I love to do too is when somebody says, "I already knew all that," I go, "Yes, but are you doing it?" You may know it all, but are you doing it? Are you doing every single thing there?

When somebody comes back with a refund on something or talks to me about a product they bought and says, "I already knew all that." Okay, that's great. Are you doing it? "Well, no. But, I knew it." Well, maybe you should go back then and print it out and scribble on it your action steps that you're going to take from that product then.

Lynn Terry: Right. I have a saying too that people say, "That didn't work." I always say, "You can't say it didn't work if you didn't take the project all the way to profit."

Let's say you start a website, or you start a blog, or you start a pay per click campaign. You can't say it doesn't work until you took it all the way to profit. You don't learn the process until you meet the objective.

Nicole Dean: Right.

Lynn Terry: So, if you just start it and then decide not to finish it, you didn't work. You can't say it didn't work.

Nicole Dean: I love it. All right. So, what are the three tools or learning resources that you could not live without in your business?

Lynn Terry: I have to boil it down to three?

Nicole Dean: Since I love you, you can keep on going. I'll listen as long as you want to go.

Lynn Terry: Off the top of my head I'd have to say Skype, Twitter, and email, because as long as I'm in communication, I'm in business. ([Nicole on Twitter](#) & [Lynn on Twitter](#))

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But, seriously though. Let's see. Wordtracker, Google, and the free SEO guide by Dan Theis at SEOFastStart.com. He doesn't even make you sign up for a list or anything. That's such a good guide.

SEO, which is search engine optimization for those listening in. It's been a huge part of my success. Particularly, a huge part of earning passive income. I use Wordtracker on pretty much a daily basis. I actually use the free one, freekeywords.wordtracker.com just for every day research. Coming up with newsletter subject lines, blog post titles, article titles, I use it for everything.

So, those would be my six top three.

Nicole Dean: All right. I love that guide from Dan Theis. He's a phenomenal teacher too.

Lynn Terry: He is fabulous. We have to say that again. SEOFastStart.com, because it's totally free, and it's totally good.

Nicole Dean: All right. So, who has been your mentor? Who is the mentor to the famous Lynn Terry?

Lynn Terry: There have been a lot of people along the way who have influenced me. A whole lot of people. It would be hard to choose just one name.

Off the top of my head I could say [Rosalind Gardner](#) for affiliate marketing. She really inspired me, and of course I read her guide and followed her work for years, and have become a super affiliate.

[Willie Crawford](#) for integrity and as a really strong role model in the industry. He's been at it as long as I have and really inspires me as a role model for integrity, like I said.

[John Reese](#) for core online business principles. I've learned a lot from him.

Truly, this list could go on and on. I seek out people I admire and respect on all levels and really make it a point to connect with them. But, I would have to say that if I could only choose one person who has been a mentor to me in life, not online, that would have been my grandmother. She influenced me in a big way to be ambitious and to seek personal success, not just financial success.

Nicole Dean: I know you loved your grandmother. We talked about your grandmother too, when we were together hanging out. It sounds like she's an amazing lady.

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Lynn Terry: Beautiful. I have to say that my career choice, being able to work from home and work online, afforded me 2 beautiful years taking care of her around the clock before she passed away. That is priceless. You can't put a tag on that as far as success goes.

Nicole Dean: I agree. I absolutely agree. When I was able to go out to Wisconsin last summer and just hang out with my grandma.

Lynn Terry: Here comes the bird poop story.

Nicole Dean: The bird poop story. It was so nice to be able to just sit. She couldn't do anything, she just had triple bypass. I could just sit and look at pictures with her, and watch her do the cross word puzzle. I got to make sure she was eating lots of good veggies. Just little things like pushing the vacuum cleaner for her, because she couldn't, because her chest had just been hacked open.

That in itself, to me, made all my business choices worth awhile. And of course, the bald eagles flying over head, that's the other part. They didn't get me. Everybody is thinking they got me. I'm just saying they could have. That could have been cool, because I don't anybody that's pooped on by a bald eagle, ever.

Lynn Terry: This is what I was talking about earlier when I said it pays to really know what you want. I think starting out a lot of us want that. We want more time with our families, we want more quality time, we want a more higher quality life style.

So, try not to get blinded by the zeros and the dollar figures and things like that. Really think hard about what you want. Because when you can define success as the years I home schooled my children, or the 2 years I got to spend with my grandmother, that's what life really is all about.

Nicole Dean: That's not about zeros at all. My husband, even before we went up north, was like, "You know, if you focused on your business for these next 5 weeks instead..." I said, "No. That's not why I'm doing this. That's not why I've made my choices." It's not about making more money at the end of the year. If my grandma is sitting up there by herself and I'm here, that's not even an option. It's about having that focus and that goal.

Lynn Terry: Yes. But, I have to go back and say that we can say that, because we're financially secure, or we've reached our definition of financial success. But, if you are me 7 years ago standing there, if you are that woman standing there with 7 dollars, an eighth of a tank of gas, an overdrawn bank account, and two children to feed, then your goal needs to be, "I need to make 100 dollars now."

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That's okay. I just want to make that point, that's okay. It's about where you are. Just always along the way, you're going to make a killing, you're going to do great, you're going to make that 2,000 or 3,000 dollars a month and have no problem.

Then you're going to get to a point where you're going to have to make bigger decisions. It just pays to know going into it where you want to end up.

Nicole Dean: Where I was going with that is I see people they start to get successful, and it starts to become almost an obsession. They forget why they started to work from home in the first place. You know what I mean? They're so focused on their business that everything else starts to fade away, almost like an obsession.

That's okay if you have to do that, like you said, when you're trying to pay the bills. But, once you get to the point where you can kind of look around and take your foot off the gas pedal, you're slamming on the gas pedal for however long until you get where you're trying to get. Then take your foot off and reassess.

Even you and I, we're reassessing constantly, because we're trying to figure this out too. Trying to figure out ideal lives and what does that mean. That's an ongoing question.

Lynn Terry: That's a weird place to find yourself. I've got to say, I remember the day that I met my first real big life goal. It was huge. You know how you're a little girl, or you're a little person, and you have this fantasy in your head all your life about who you want to be when you grow up?

Nicole Dean: Yes.

Lynn Terry: I got there. Yay, me! I'm really proud of myself, happy with myself, delighted that I did it. But, the funny thing was I got there, and I was like, "Whoa. Now what?" I hadn't planned. I think in our heads we don't actually plan to reach that point, or we don't plan for what happens next.

We are not, I don't care what anybody tells you, sitting on the beach drinking margaritas. It's fun for a day, maybe for a week, maybe even for a month. But, that as a life style is going to get pretty boring. We love challenge. We love creative control. We love moving, thinking, and doing.

It pays to have some idea of when you do reach that goal what are you going to do next.

Nicole Dean: Even if the first goal is 500 dollars a month, and you get there. Then take a minute to celebrate that. Take your foot off the gas pedal. I've got friends that are online that are physically making themselves ill. Seriously making themselves ill, stressing over this online thing.

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I have been there too. Where I had my foot to the gas pedal all the way to floor, and my husband is like, "At what point are you going to take it off, Nic? When are you going to take it off? This is not what you signed up for." That's when I had taken on too many clients and I was, like, "Wait a minute. You're right. What am I doing here? I'm making decisions based on dollars."

Even when you're struggling you shouldn't make decisions based upon dollars, you should make decisions based upon smart dollars and dollars that are going to move you towards your end goal. Because there's going to be a hundred different directions that will have dollars. You can make money in a million different ways online.

Lynn Terry: Sure.

Nicole Dean: Those decisions have to be based upon dollars, but are moving you one step closer to that goal that you have both financially and your life style goals. I made some poor decisions, so I can say myself. That leads us into the next question. What's one mistake you made and learned from?

Lynn Terry: Oh.

Nicole Dean: Just one.

Lynn Terry: Here's my top six one mistakes. The one mistake I've made myself and learned from the hard way is that I can't do it all myself. You absolutely must network, partner, join mastermind groups, outsource, whatever, in order to grow your business.

It's really best to try to do this from the start to create a sustainable long term business model. I think we all start out thinking we're the lone ranger. We do it all ourselves, we don't have any other choice, blah blah blah. That was a huge mistake I learned the hard way. I can't do it all myself.

I think if you're just starting out, check the library for a Book titled The [eMyth Revisited](#), by Michael Gerber. Very good book that I wish I would have read 10 years ago.

Nicole Dean: Got it. All right. I've got that written down now. So, I've got two books on my book list now. [The One Minute Millionaire](#), and the eMyth Revisited, that I will be reading and reporting back to you.

All right. Was there a tipping point that got you to success, and if so what was it?

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Lynn Terry: Well, I've made money every year that I've been in business. But, the tipping point to what I consider success, which I define again as more of a state of mind, was to stop getting paid for what I do and start making money for what I know.

Switching to a more passive income model really freed me up to enjoy my life, enjoy my business, and to focus on things that I love, rather than just the things that bring in the money. That was really a big tipping point for me, which happened about half way through my first decade.

For the first decade I worked really hard. It's funny, because I loved it. It seemed like there was no end to the amount of money I could make. I was working 16 to 18 hours a day, 7 days a week. I was like, "Look at this money I made!"

At one time I had an office up town with full staff, I had an international web dev team. At another time I pared back down to a home office and had full time personal assistants and things like that. But, I realized one day that I had reached my limit.

I realized I literally could not make any more money doing what I was doing. I was working a lot, and I was stressed. I got to that place, like you mentioned a few minutes ago, where I thought, "Wait a minute. Was this really my goal?"

So, the tipping point for me was making a shift into working smart instead of working hard. Wow, I have such a different life style now than I had 6, 7, or 8 years ago. Completely different. It's amazing really the transition. The amount of free time I have during the day, what little it takes to run and manage my business versus the time before. It was a serious turning point.

Nicole Dean: Thank you for sharing that. I think it's important that people understand that. Like we said, we're pioneers, and we screw up. We make poor choices. We're mothers too, and we're trying to achieve financial success while trying to achieve personal success, while trying to succeed as a mother, or what we consider success as a mother. It's not easy.

Lynn Terry: I take a lot of balance.

Nicole Dean: It does.

Lynn Terry: It takes trial and error. It really does. Like we said, there's no past experience to fall back on. There's no long term mentors to lean on really. It really takes trial and error. We're each individuals, and what you define as success and what life style may not be exactly the same as me. That's okay.

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We don't need to get hung up on an ideal picture perfect Leave it to Beaver type mindset where we see, "That's what I want to be," because somebody else is. We have to choose for ourselves. Not everyone is a single mom. Not everyone has a special needs child. Some people aren't even parents, and they still want to do it. So, they're going to have a whole different set of values or goals. That's okay.

Nicole Dean: The next question is what advice would you give to your best friend to help her or him succeed online?

Lynn Terry: Anybody can make money online. There are practically unlimited means of doing that, as we said before. The advice I would give my best friend or someone who knew me personally would be this. Know up front that you are the only one that will ever really stand in your way. You are the hurdle.

If you truly want to start a successful online business, realize right now it's going to be a personal challenge, and just accept it as that. That sounds simple, but it is a very powerful point. It's a shift in mindset.

There are a lot of normal every day folks that get up and make six figure incomes, half a million dollars, or whatever. The only different between you and them is that they get up and do it. Nothing more and nothing less. There's no luck,, no unfair advantage, no nothing.

Trust me, because I'm one of those normal every day people myself, and so are you, Nicole. So is Nicole Dean. The absolute only difference is we're doing it.

Nicole Dean: Right. You know what's funny, Lynn? People are like, "Wow, you must have a PHD in marketing online by now." My response is, "Yes, I've learned a lot about marketing. But, that's not the thing that's gotten me to where I am. It was getting out of my own way."

Lynn Terry: Getting out of our own way. That's it.

Nicole Dean: Yes. I made a very good hurdle. I was down low, I was firm, my feet were on the ground, I was a dang good hurdle. And I had to get out of my own way. My self talk, and I've shared this story a lot of times, and I think I've shared it with you too, one day I was just going off, "I'm so stupid. Blah blah blah," to my husband. He just put his hand out and he said, "Stop."

He said, "If anyone else was talking about my wife like that, I would have to take them out. Stop talking about my wife like that. My wife is smart, hard working," and he said a couple other things that I probably shouldn't repeat about being sexy.

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But, he said, “You do not speak about my wife like that. I don’t care who you are. You don’t talk about the mother of my children like that, and you don’t talk about this amazing woman that’s building this business from the ground up like that.”

I just started crying my eyes out. I was like, “Oh my gosh.” I am my own worst enemy. No one else is ripping me apart like this. If they did I’d be like, “Pfft. Get out of my way. Who are you to say these things?” But, I was sabotaging my own future. I can’t afford to do that to the mother of my children, because I’ve got to put food on the table.

So, the marketing stuff and the online business stuff, that’s great, learn that, do that, but get out of your own way. Like you said, Lynn, that is probably the one thing. That’s why I have the Success Cast, because it has been a very painful and very hard experience for me personally, because I was so scared of falling on my face, and I was so scared of making mistakes.

I was scared of looking stupid, and I thought everyone else was being smarter and better than I was. You know what? That’s not what it’s about. It’s about getting up in the morning, getting in front of your computer, rubbing the fog out, putting that feather to your armpit, that wet willy to your ear, and just doing it.

I think that’s a fantastic advice. I’m going to listen to this call, because I need these reminders myself.

Lynn Terry: I was just going to say meeting you was so refreshing, because I really felt like you were a kindred spirit with me. We’re both normal every day, down to earth, women, moms, whatever. Throw on blue jeans, have a cup of coffee, and talk about life and that kind of thing.

I think I made the comment to you that it was an interesting thing that inside myself I’m still that same woman that I was when I was flat broke and struggling and had no idea how I was going to make it next. I think that it’s an important thing to realize that from both sides of the spectrum, because if you’re in that position right now, if you haven’t made it yet, there’s nothing stopping you from doing the exact same thing that I did or doing the exact same thing that Nicole did.

Then on my end, I think it really pays for me to stay in touch with my true self, who I am, who I’ve always been, and it really helps me to be empathetic. I think it’s what makes you and myself also, very good teachers in what we do online.

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Nicole Dean: Thank you. Currently, you said being down to earth girls, I would like to say that currently my left foot and my right foot are painted two different colors, my toenails are painted two different colors.

Lynn Terry: TMI, Nicole.

Nicole Dean: I was sitting out back by the pool, and my 7 year old daughter got out the fingernail polish and she was like, "Mommy, I'll paint your toenails." I said, "Okay." So, I'm talking to my mom, and I look down and one foot is hot pink and the other is baby pink. It's been like that for a week. So, no, we're not perfect.

Lynn Terry: You know what? I'll tell you that to the woman I used to be, in 1996 the last time I had a real job, when I was working in an office and I was doing 50 to 60 hours a week for 6 dollars an hour while my kids were in daycare, the only time I got to see them was to feed them dinner and put them to bed, that moment to be able to sit out by a pool and have my daughter paint my toenails, or to be talking to my mom on the phone in the middle of the day, would have been so nice.

It all goes back again to freedom, life style, and flexibility. Lack of stress.

Nicole Dean: The freedom to have your feet look like they were painted by a 7 year old, because they were. I wear sandals, and I'll be sitting there and I'll go, "That's right. I should probably take that off." But, at least every other toe isn't a different color, because she likes to that to me too.

I let her do that during the winter, because it's a little bit much.

Lynn Terry: You crack me up.

Nicole Dean: All right, darling. The last question is if you had to rebuild your business from scratch, with no list, no contacts, nothing, how would you rebuild it tomorrow if you had less than 100 dollars to do it?

Lynn Terry: I do this all the time, so my answer is very easy. I can say that, because even though I am well known by my name, and I have my list and my contacts to work with, like we talked about for, I start new websites under pen names every year. Several usually.

I just started one last month under a pen name. So, under that name I have no list, I have no contacts, no nothing. Nobody knows that person. I spend way less than 100 dollars, by the way. It's about 10 dollars is all actually.

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I spend that 10 dollars on a domain name. I use a coupon code to get my first month of hosting for free, and I'm in business. I'll break it down for you.

I pick a topic. You don't have to over complicate that part either. I pick a topic. I use freekeywords.wordtracker.com and Google to do some basic market research. I choose a domain name and get that from godaddy.com. Then I set up a new hosting account at Host Gator, that's the host I use. I do have the coupon code in my sidebar at Clicknewz.com if you anybody is looking for it.

Then I install Wordpress from the control panel and I start blogging. Or they also have a site creator tool for a basic website if you want to go that route. That's it. Everything else can be learned along the way or done along the way using forums, researching on Google, asking people on Twitter, or whatever.

The other 90 dollars left over? I use that to take a friend out and go for sushi and celebrate, because I'm in business.

Nicole Dean: Love it. I would love to go out for sushi again.

Lynn Terry: You got it. Let me start a new one in July, and then I'll take you out with the other 90.

Nicole Dean: All right. That's a plan. Is there anything else you wanted to say, Lynn, before we close out?

Lynn Terry: That's it. This has been absolutely fabulous, as always conversation is with you, Nicole. I hope everyone else enjoyed it too. Thanks for having me on.

Nicole Dean: I feel absolutely inspired to kick butt today. You know that, right?

Lynn Terry: Me too. There you go.

Nicole Dean: You are amazing. Thank you, Lynn Terry from Clicknewz.com. Lynn Terry, you are a rock star. Our listeners, you are a rock star too.

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