

TEN WAYS TO SURVIVE THE DEPRESSION & MAKE A PROFIT

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1. Only attempt to make money where you KNOW you can really make it. Don't attempt to make money in new directions unless you can 'test the water' very cheaply and can afford to lose the time and money that you have invested.
2. Have a good long look at your expenses. Where can you obviously cut down? What can you do without?
3. Try to pay all your bills immediately. By doing this, you gain greater peace of mind because you can always delay paying if necessary. You may need a cushion to fall back on which you won't have if you are already paying bills at the very last moment.
4. Keep track of your spending and try to spend less. For example, when you go shopping and normally spend J20, take only J19. This will FORCE you to cut back. If you are in business, keep track of each days expenses compared with each days takings. Never spend more than you take. Compete with yourself on the smallest weeks expenses and largest weeks takings.
5. Look, look, look all the time for LOWER prices on the items which you must buy. Check the quality first; it is amazing the savings that can be made.
6. If you have the time but little money, don't spend that time brooding or getting depressed. Read books that will uplift you. Learn more on the subjects that could help you make more money and plan your way to more money. Keep active. You won't get anywhere if you don't.
7. If you don't have time, it is still important to keep your spirits high. Record some lifting chapters or quotes from books and play them while you are working. Keep a note-pad handy and write down any ideas you have to improve your situation. Try to find fifteen minutes to half an hour each day to plan your work and make a plan for the future. This is vital as it will save you more than the half an hour spent.
8. Before borrowing to raise capital, look around your house and find unwanted things that are obviously saleable. You could raise quite a few hundred pounds this way if you are lucky.
9. Don't go for big money fast. Only a very small minority EVER achieve it. Aim to cut costs a little each week and increase your income a little each week.
10. If you really need to borrow, always remember that you Must pay it back PLUS interest. There is nothing wrong with borrowing if it is carefully planned. Take into account your initial expenditure, advertising costs and the time it will take before you will get paid. NEVER borrow unless you have thoroughly tested as much as you possibly can first and even then, plan for things taking longer than you thought as well as being much harder than you first thought.

'Slow but sure' is a must. The good thing is that if you can survive during a depression, you will be sure to find it easier after it.