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Successful Selling on the Internet

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Summary: Consultants are taking advantage of the rapid advances in electronics and computer technologies to expand their business and sell their services on the Internet. This discussion includes such topics as: the basics of virtual selling, who's actually buying services on the Internet, how prospects are finding service providers on the Net, the most important thing you need to know to avoid failure in cyberspace, what not to include on your Web site, how to get connected (fast and easy), and more.

Mr. Brian S. Reid: I'm with SS&C Technologies. With me today is Brad Murray who's also with SS&C. Our primary panelist today is Paul Polchert with Aon Consulting in Lyndhurst, New Jersey. Paul, who has a background as a pension actuary, is doing a live demonstration for us on the Internet.

Mr. Paul F. Polchert: To begin, we'll look at some of the benefits of going on the Internet. I know of no other marketing tool that is more cost-efficient than the Internet.

Our primary success has been that people are able to contact us, which leads to a sale. You can't sell directly on the Internet, but some insurance companies are gearing up for that. If you do searches on insurance companies, you'll find sources for getting the lowest premium, how to fill out policy applications, and things of that sort. Some insurance companies are bigger than others on the Net. The point is, because it's so affordable, why wouldn't you be using the Internet as a marketing

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tool? You can set yourself or your company up on the Internet for as little as a few hundred dollars.

You can reduce your cost through automation. This is becoming very big, particularly for software companies, but it has applications to other companies as well. In the early to mid 1990s, if you had a problem with your software, you had to call computer support. Many people might still do that, but now you can go to the company's frequently asked questions (FAQs). I have yet to come across a technical problem that I couldn't resolve through the FAQs. UPS is another example. Today you can go online and check where your package is. UPS is trying to make this easy since, if you do the checking, they spend less time doing that. There are many things you can do as side products to selling that support your business.

One of the advantages of the Internet is that small companies can put themselves almost on an equal footing with large firms. This is something that large firms also need to be aware of because they might be losing business to companies that are relatively unknown. When people use a search engine to investigate annuities, insurance, life insurance, and variable products, if the smaller company pops up, chances are they'll go to those people first and ask questions, all other things being equal.

Another nice thing about the Internet is that it's open 24 hours a day, so people can reach you whenever they feel like it. I like to go online on Sundays. Many companies use the Internet to prequalify their customers and a number of other things.

The main questions people ask are, "Who's selling on the Internet, and why right now?" According to surveys and different sources of statistical information, about $22 billion of revenue came in through the Web last year. Some of the projections seem outlandish. One has that figure going up to $1.2 trillion by 2002. Many people think, "We'll get there someday." But it's a big market now and getting bigger all the time.

When it comes to who's actually buying services on the Internet, there are several different sources of information. One of the biggest is the Graphics, Visualization, and Usability Center's (GVU) user surveys published every year. Statistics from the eighth survey show that 40% of Internet users are now females, compared to 5% in 1994. The survey also tracks trends related to the dominant browsers, namely the Microsoft and Netscape products. People acquire these browsers with their software, so it's very important. The first thing you see when you use a browser is the company's home page, unless you adjust it to open with a different page. If you

want to do a search, several search engines come up. These search engines pay big, big, big dollars to be prominently featured on those pages because there are big deals worth millions of dollars going on every day. The survey also has data on Web TV, including income and other user characteristics.

Several concerns were expressed about doing business on the Internet by respondents to a survey conducted during the "Internet Savvy" session at this conference. The major issue was privacy, followed by censorship and navigation. I hear concerns about privacy all the time, but I haven't heard of anybody actually stealing a credit card number over the Internet. There is fraud and all kinds of things can happen, but they can happen anywhere. If you use your credit card in a small shop, you're also taking a risk. However, if something goes wrong and I'm using American Express, I can call American Express and say, "Hey, I didn't buy this," and my card is credited and everything is fine. The same general principles hold true on the Internet.

Mr. J. Bradley Murray: If anything, with the type of encryption that exists, the security on the Internet is actually much stronger than the current means of securing credit card information, banking transactions, or travel using a merchant, a hotel, or whatever. Microsoft at one point said, "We have this super you-can't-get-into-our-site key encryption," and somebody in Europe defeated it. That made press everywhere and spawned all the privacy concerns. But the benefits of this happening were twofold: The person who did it took two weeks using a supercomputer's brute force method and spent a lot of money doing it. It would make no economic sense for a hacker to invest that much to break in and steal some credit cards.

Mr. Polchert: If you're a crook, it's much easier just to steal the credit cards, not that we're endorsing that.

Here is another nice thing about the Internet: If you've been on it for four years, you're considered to be an expert. I like that. Another interesting statistic is that over a third of the Internet's users have gone online in the past year. It's incredible! They're going to use the basic tools to try and find you. Another interesting statistic: Of those on the Web, 46% have created Web sites. The majority of people say that e-mail and the Web have become indispensable technologies, and I totally agree. It's hard to get along without e-mail nowadays. I personally would have trouble getting along without the Web. We have a T line at our company, and I had high speed lines before I joined Aon.

People always ask me how to get set up on the Internet. The vast majority of the software and technologies are free. Someone asked the question on file transfer

protocol (FTP) earlier. It's as simple as clicking on the sites. The Society has a little button you click to get FTP software, and it downloads by itself in five minutes onto your system. Every time you go to a Web site where you need to have FTP, it automatically kicks in. Those are the things that make life easy.

With today's technology, you don't have to be a programmer to set up a dynamite Web site and do all kinds of things. Later, we're going to demonstrate how to get a site to the top of the search engine's list. I don't want to spend too much time on these surveys, but they do have some interesting information. They contain statistics on practically anything you would want to know—how much people make, how long they're on the Internet, age, etc. One of the keys to success on the Web is finding out who your audience is before you actually start marketing because you can set things up in a number of different ways.

Speed is another interesting thing happening on the Internet. At work you probably have some kind of a shared T1 line. The survey shows that your home modem probably is 28.8 kilobytes per second or slower. I hooked up with our cable company for $45 a month, and the speed is a little over a 100 times faster than the fastest modem available right now. The pictures buzz by, and there's no wait whatsoever. That's where we're headed. It will counter several roadblocks people experience now, not just speed.
These surveys say people are shopping for everything under the sun and doing their banking over the Internet. Some of the investment companies get the vast majority of their revenue through the Internet now. Large companies use intranets, which are guarded Internet sites that bar outsiders.

Mr. Murray: Going back to the reasons someone in our profession should consider the Internet, when I worked at Tillinghast, we put out a CEO survey every year that had a high participation rate. One of the key points from that survey was that everybody sees noninsurance competitors as a serious threat for the future. Fidelity, in particular, is the company that keeps coming up. I think this was in the top five concerns. Fidelity's presence on the Web is tremendous. I know a lot of people personally and in general who do all or a lot of their business through the Web site, so it clearly shows a trend. The other great thing for Fidelity is it lowered its expenses. We all know expenses are a small problem in our industry, so there many reasons to capitalize on this technology.

Mr. Polchert: Nielsen's "Internet Domain Survey," which looks at the number of hosts on the Internet by counting the Internet Protocol addresses, gives you a good idea of the growth. There has been a rapid growth in number of pages and users. In January 1998, there were 29 million pages. It took 16 years for radio to hit 50 million listeners, 8 years for TV to hit 50 million viewers, and 4 years for the

Internet to hit 50 million users. This is on a worldwide basis. When you have a World Wide Web site, you have access to millions of people around the world.

Part of marketing on the Internet is publicizing your site as much as you can. One way is through exchanging links with other people in the industry or in different industries. Almost every week I get a request from someone in another country asking to exchange links. They send me their stuff through the Internet. They put a link on for me and I put a link on for them. Another benefit is that certain search engines place high importance on how many links you have from outside sites coming to your site. I'll show you an example of that in a minute.

Whether it's a company site or your own Web site, one of the things you want to do is get a domain name. Mine is http.www.virtualbenefits.com/actuary/Polchert. The Hypertext Transfer Protocol (HTTP) on almost every Internet address is the code used to decipher the messages. The domain name is www.virtualbenefits.com. The .com means it's a commercial site. It could be .org for a nonprofit organization like the Society or .mil for the military. All of the different countries have two letter codes, such as CA for Canada. "Actuary" is a subdirectory and "Polchert" is the name of the page.

Because the search engines put a high importance on domain names, you want something descriptive The InterNic site lets you see if the name you have chosen is taken before you try to register it. Some names are outrageous and nobody can remember them. Which is easier to remember: www.aa.com (American Airlines), or www.nua.ie/surveys/index/cgi?service=view_survey &survey_number=774&rel=no (NUA Internet Surveys-Browsers)?

Let me give you an example of what you can sell on the Internet. This morning, on one of the TABS Web sites, I received an e-mail stating "We're going to need some actuarial work per diem," and "Call me with a basic idea of what we can expect to pay." We get these all the time. These Web sites were from my old company, and I haven't modified them at all since I started with Aon in September of last year. But things still come in, and they're not all just small cases. In fact, one of the more recent cases will generate consulting revenue of about $1.5 million or more in the first couple of years. But the big cases aren't looking to hire you over the Internet. They have very sophisticated ways to search, especially if they're looking for someone independent. Many of them use the Internet now. What happened was that the big company did a search on Alta Vista for "pension actuary." When you do that, first of all, you get 42,000 hits. There are a lot of large pension actuarial consulting firms in the world, including Hewitt and Towers. And, when we search for "pension actuary", a rather distinguished actuary, Paul Polchert, is listed as number two in the search results. Out of these 42,000 hits, Virtual Benefits is No.

1, 4, 5, 7, 9, and 10 in the search results. Now, who do you think the potential client will contact?

If you pop up as number 40,000 in the search, let's face it, no one's ever going to see your site unless they know who you are and they specifically search for you. There's a good chance someone looking for a pension actuary is going to say, "I'd better click on one of these and see what's here and get the information." Then they'll find out how to call, what we do, and things of that sort.

It's nice that there are ways to get to the top of these search engines. It's even nicer that we, as actuaries, are probably the most capable of accomplishing this because of the amount of technical analysis it requires.

From the Floor: Are you going to tell us how you got to be so popular?

Mr. Polchert: Sure, and it's different on each search engine. Alta Vista is by far the biggest, and it's the one used quite often by people when they want to find something, because it's easier. Yahoo's an index. People have trouble getting their Web sites on Yahoo because a group of people actually looks at the pages. If you're using tricks, you won't get your site on Yahoo.

By the way, someone asked if you can buy your way to the top. I don't think anyone's ever come out and admitted that, but some of the big companies that do a lot of advertising on these search engines show up higher on the rankings.

Keyword density is one item search engines look for. Take "pension actuary" on my site, for example. "Pension" has a keyword density of 33% because it's a third of the words. "Actuary" is another third of the words. "Pension actuary," as a term, is two-thirds of the words. That's gets me a high ranking on this particular search engine because they put a high importance on keyword density. This search engine assumes that the more times the keyword appears in the search engine, the more relevant it must be.

The top of my Web page shows that I'm a member of Link Exchange, which has about 50,000 members. Every time someone clicks on the banner ad in any of my pages, I get a credit and my banner ad goes on someone else's page. There are no fees involved. It's also important to publicize your sites through your business cards, your publications, and so on.

From the Floor: I like your marketing terms, the "nation's premier virtual actuarial benefits consulting firm."

Mr. Polchert: We actually were the premier virtual actuarial consulting firm. We had a couple of hundred actuaries scattered around the country all connected electronically, which was an unusual thing. When I first started the company back in early 1997, I thought, "I'm going to get on the Web. I'm going to register with 50 search engines all at the same time." I waited a couple months and searched, but I could never find any of my pages on the Internet.

First, I discovered that you should never register with all the search engines at once. Then I tried to gather information, but there was nothing in the bookstores. I had to really dig on the Internet to even come close. I looked at the sites that were showing up on the top of the list, and tried to figure what they were doing. Finally, I came across some sources on the Internet, which are very valuable, and just tried to analyze them.

I have a couple brief comments about setting up your Web site. You always give the basic information about your services and so on. I highly recommend giving your pricing information, if you have it. But the key to all this is providing something of value to people so they'll come back to your Web site.

You can take someone else's Web page and use it as a model. A classic example is Netscape's Web site. You can do searches on the site. Also, I wanted to edit a page that had frames on it for this presentation. That's hard to do, so I downloaded the latest Netscape Communicator release—for free, of course—and was able to edit and set up a Web page. Using the browser tools, you can go to any Web site, save it on your c drive, change whatever you want, save it again, load it up via an FTP program, and you have a page. I must caution you that there are restrictions—copyright laws, etiquette rules, and so forth—so be very careful.

If you go to your browser and select "view" and "page source," you can see your programming. I have a bunch of keywords repeated in hidden text on one Web page that's registered with a search engine where repetition of key words is important. This whole page was done with no programming at all. All I did was use an editor, typed in the changes on the edited page, and Netscape Navigator put the coding in for me.

In programming mode, you can see the hidden keywords. But when people look at the Web site, they won't see any of them because the color is white, the same as the Web site background, so it becomes invisible text. Mine are slightly off white, because this particular search engine knows the hidden text trick. If you use text that's the same color as the background, you'll be banned from the search engine. This color's a little different, but you still can't see it.

The *Internet Gazette*, given away free in local Maui supermarkets, has an article about marketing that points out that people on the Internet are typically more affluent than people who are not on the Internet. They're higher income people and tend to buy things on the Internet. The statistics are stunning: consumer shopping patterns, range of items, etc. They purchase airline tickets, apparel, pizzas, travel—just about anything, including insurance products.

Don't be intimidated by the number of search engines. A handful of search engines are used by 95-99% of the people in the country today. The basic ones are Alta Vista, Info Seek, Yahoo, Excite, WebCrawler, Lycos, HotBot, and Northern Light. Northern Light is the new search engine that Brad was talking about.

Some of these search engines give a high priority to new pages. If you don't resubmit your pages periodically, you're going to fall by the wayside or someone's going to beat you out. I did one just for kicks on Northern Light on "pension actuary" and, again, mine popped up as No. 1. The American Society of Pension Actuaries is also near the top. This search engine yielded only 5,380 hits on "pension actuary", but even if you're number 30 or 40, chances are that most people aren't going to see your page. They just don't take the time. You know that from your own searches. That's why it's important to know how to do these searches on a search engine.

It wouldn't be a presentation without giving you locations where you can find a bunch of free stuff. It's as simple as going to Yahoo and saying, "Please search for free valuable software," and you'll get your share of it.

Who's a member of a life insurance company that has a Web site?

From the Floor: MetLife.com.

Mr. Polchert: Can you tell from any of our surveys how many insurance companies have Web sites?

Mr. Murray: Yes, around 500, and that's gone up from 100 or so probably a year ago. I think insurance companies have only been on the Internet for a few years, but two years is a lifetime on the Internet, so that's quite amazing.

Mr. Polchert: I remember doing a search two years ago for a big organization trying to buy annuities for a plan termination. When the 95.1 came out, we had to satisfy our fiduciary responsibilities by checking out the company. I went to the Web to research companies and found some information, but very little. All the companies today have polished Web sites with the rules, how they satisfy them, and

everything else. This is just one example of how you can use it for a number of different things. We ended up with a big contract with one of the companies that had a fairly good site for annuities.

I've just typed in MetLife.com and the keyword "life insurance." This is the way people would search for life insurance. We're searching on Alta Vista. If you're in the top 200, Alta Vista will tell you where you rank as well as which are the top 20. Oh, bad news. New York Life and Vermont Life popped up. Vermont Life must know what its doing as far as dealing with these search engines because I see them a lot, and I assume they're not that big. We also find Pan-American, the Association of Life Insurance, and Medicine of Japan. You can see that this is worldwide.

It doesn't take much to set up a Web site and put it on these search engines. All you need is a simple FTP program, which is very easy to get and free. Just type in, "Search for FTP," download it, and use Netscape to develop a Web page. Alta Vista also has a ranking for search engine secrets.

Did you ever want to search for a life insurance actuary for consulting? I'll try one on Alta Vista, and let's see how you rank. Life insurance actuary Bill Cutlip is No. 1 out of 586,000 entries. He just gave the session before this one. This was an experimental Web site that I set up for him, but he actually got a lot of consulting business from that site.

I just read that it's very hard to get highly ranked on InfoSeek now unless you're a major company because they give relevancy rankings based on the size of the site. Someone with a monster Web site is going to place a lot higher than a poor working guy like me.

I won't get too technical, but when you're designing a Web page you give it a title and your browser puts title brackets around it. Some of these search engines will only take the first 72 or 74 characters in your title, so you want to make sure you describe who you are and what you're doing in a very short amount of space or it won't show up. Some don't even take the titles. They randomly pick words from your Web page to use as a title. Yahoo always uses your company name. But there are ways around all of these things; it's a question of experimenting.

With all these search engines, the criteria used and the way you get ranked high on them varies by search engine and changes monthly. Something that would rank you high on a search engine one month wouldn't rank you high on it the next month. It used to be that everybody would do key word spamming: typing "actuary", for example, 500 times at the bottom of your site in invisible text. Nowadays, if you do that, you'll be banned from the search engine because they

have become more sophisticated about screening Web sites. The vast majority of them are done mechanically by a computer. You could be permanently banned. How many of you have ever gone to Las Vegas to count cards in blackjack? A lot of actuaries are banned from casinos. It's the same thing, but it's not the end of the world. You just get another domain name for $100 or less. You might take www.MetLife2.com. You could do that if it wasn't taken. Or, if MetLife wasn't taken, you could take that. A couple years ago, some people bought all the big names of companies and tried to hoard them, thinking the companies would pay big money to get their names back to use in a Web site. There's a lot of litigation in this area.

A recent magazine article listed the top Internet advertising issues to watch. For 1998, it's backing up your ad claims. Because the Internet is becoming so widely used by the public, you have to be particularly careful. Warnings have been issued about comparative claims, product demonstrations, use of testimonials and endorsements, use of warranties and guarantees, pricing issues, and use of the words "free," "bonus," or "gift."

I always feel more comfortable, even if I don't know the name of the company, when it offers a money-back guarantee. I haven't yet had a problem buying something on the Internet, and I buy all kinds of things.

The Internet has some problems, such as e-mail spamming, so people are working on trying to resolve them. Unfortunately, a byproduct is that the solution prevents legitimate commerce on the Internet. In trying to stop e-mail mass marketing and spamming, a lot of e-mail doesn't get delivered that isn't spam mail.

Let me run through a couple of other tips for setting up your Web sites. Metatags— use them. Search engines aren't very friendly toward frames. It's harder to get ranked high on the list, but there are ways around it. Some search engines are case sensitive, even though they say they're not. Some will recognize "actuary" and "actuarial" as the same word and some won't. It's the same thing with using reverse order: pension actuary versus actuary pension. I always include plurals because many search engines recognize the difference. If someone searches for pension actuaries versus actuary, they'll get different results if you haven't covered all those keywords in your programming.

From the Floor: How do you load a Web page you've copied onto your site?

Mr. Polchert: Search for WSFTP on a search engine, load it for free, and use it to save the file. It's that simple.

You have to be careful about copyright infringement. If you can find someone who doesn't mind you using their page, you can use it as a model.

You can also request your Web site statistics from your Internet provider. Here's what I get every week by going to the TABS site. InfoSeek shows that I had 895 visitors, which are the total hits, who visited, who referred people to the site, and so on. You also can look at what other sites they're visiting.

If you go to my home page, you see "actuarial resources", "government resources", which gives links to every Web site you can imagine, from the SEC to sites for downloading government forms. These links give people a reason to go to my site. The .gif file is the artwork used on other pages, and you can take that too. Again, please abide by all the rules of the Internet, including the copyright laws. But you can download graphics. If it's unlicensed, it's free for the taking. If you want something, simply go to one of the major search engines and type in what you want. You'll be inundated. I did a little search for computer magazines on Yahoo and got hundreds of magazines offering everything under the sun, from programs to advice to "how to" articles, all free.

From the Floor: My e-mail provider says I have five megabytes to use however I want. How do I use it to create a Web site?

Mr. Polchert: They probably have a section on the site that reads, "Set Up a Web Site," or look for the 800 number. You might have to use the telephone one time and ask how to set up a Web site. They'll direct you. Usually, there are step-by-step instructions on all the major providers, such as EarthLink. Brad, do you want to comment on America Online (AOL)?

Mr. Murray: Many people, especially if they're new to the Internet, use AOL as their main link and find it's slow and they can't get on. They attribute all the problems to the Internet, when they are really caused by the service provider. AOL has relatively antiquated equipment. It doesn't really have a large bandwidth, which is a big pipeline like the T1 or T3 line. The bigger the pipeline, the more information can pass through it. I encourage anybody who has AOL to take the time to look for some other service providers because there are other sites dedicated to the Internet. AOL has its own private content and other motivations. It's a big marketing machine, so keep that in mind.

Mr. Polchert: What do you think is the primary reason that people are on AOL?

From the Floor: Advertising.

Mr. Polchert: Yes, that's one.

From the Floor: Chat rooms.

Mr. Polchert: You've got it. I have two teenager daughters who only care about the chat rooms. The chat rooms are popular on AOL and kids drive a lot of the content. Nevertheless, a direct provider is sometimes cheaper than AOL. We're on Maui.net right now, which was used to go to all of the Web sites that we've just visited. As you have seen, it's not difficult to get around and you have all of the search engines.

Mr. Murray: I wanted to also extend on your point about getting your Web page up. The MindSpring service provider and others will give you so much space on their server to let you set up a Web site. I bet you'll find something on its home page to get you going. It's a great forum to test out some of these ideas without having to pay a price, except to register your page.

Mr. Polchert: EarthLink gives you step-by-step instructions that are very easy to follow. There are millions and millions of dollars at stake here because they charge big dollars for the advertising.

Let's go to Alta Vista, for example. When you do a search for "life insurance," the first thing that pops up is an ad. If you want to be ranked high on the list, you might go to the advertisers and strike a deal with them. Nevertheless, you can advertise and get wide exposure—millions of hits.

Mr. Murray: Having a presence on the Internet comes down to basic economics: supply and demand. Many people are not sure and that creates massive opportunities. In five years, when everybody's online, it's going to become a harder and harder game. If we go back to Economics 101, we learned about barriers to entry. If you can be the first in line for any venture, you might have a lot of reward. As we just showed, the risk and cost of getting on the Internet are minuscule. What other kind of a venture can you jump into for about $100 in education costs, get half of your material for free, and pay some $15 fees here and there?

Mr. Polchert: Even if you aren't aware of it, your companies are selling big-time on the Internet. If I'm buying life insurance and checking out Met Life or anyone else, if they don't have an Internet site, I'm going to wonder. Companies are using the Internet to support their agents, to link their agents into the home office, and all kinds of things that are sales-related and generate business, directly or indirectly.

Mr. Murray: Some people like to call a company and get the one-on-one contact, but I like the convenience of going online to get my answers. If I want answers to some questions, I can send an e-mail. It's quick and efficient. But, if I have problems finding a company's information online, I put it lower on my list.

The NAIC has a great site.

Mr. Polchert: You can get annual reports.

Mr. Murray: You can get any filings from the EDGAR data base and the SEC online.

Mr. Polchert: I have all of these as direct links on the TABS Web site too.

From the Floor: Don't forget exam results.

Mr. Polchert: The Society Web site is a dynamite place. It has links to all the insurance organizations around the world. We use them because we do a lot of international consulting.

From the Floor: It seems to me the biggest cost is the maintenance and personnel time to maintain your site.

Mr. Polchert: A good point.

From the Floor: It seems to me that having a poorly maintained site can actually hurt the company.

Mr. Polchert: Yes. If you look at the list of the ten things to do if you want to fail online, one is having a dead-end link. You do have to maintain these sites, but it's not difficult. I'm sure there are some dead-end links on my sites by now because I haven't touched them in months, yet I still generate some big revenue off of them. But you're absolutely right. If you have a monster Web site, you must have someone to keep the graphics up and maintain it.

Mr. Murray: It's still more of an issue to be there or not.

Mr. Polchert: Set up a basic Web site and expand later. There's unlimited space on the Web, so you can make your site hundreds of pages. It's useful just for communicating when people ask for a brochure and so on. It doesn't cost anything for a person to download your brochure from your Web site. And it saves you time and money.

Mr. Murray: It could just be a one-pager giving your address and e-mail number.

From the Floor: Did you say that you got a report of who visited your Web site?

Mr. Polchert: Yes. You get it from your Web provider. You can't tell who the person is, but it generally tells you what people are using to get through to a Web site, who's referring them over, what search engine they're using, and so on.

From the Floor: Do you get their e-mail addresses when they visit?

Mr. Polchert: You can make them register and use this as a market research vehicle. I do it all the time so we know who you are. People are aware that the information is going into a database, but they will give it to get something they need.

Mr. Murray: It's actually a good technique that adds to the value of the site. People figure there's going to be some good stuff there, so they'll register.

Mr. Polchert: I use that for marketing, of course.

Mr. Murray: That's right, and you can target it by offering things they'd like to look at. That's another advantage to the Internet.

Mr. Polchert: A whole set of Web sites are dedicated to helping you market on the Web. There's push technology to help you publicize your site using the newsgroups and other valuable resources. The one drawback is that you could find yourself spending a lot of time on this because it's fascinating once you get into it.