

# **B** BUSINESS ESSENTIALS

NOVEMBER 2006



# THE EXTRAS

# Introduction



When we first start in business we naturally aim high. And, as time progresses, we fine-tune our initiatives. Above all, we are on the constant look out for improvement and expansion. But we always need to remind ourselves to stay on target.

On this month's CD we hear a range of ideas on that subject. We start with the unusual but successful story of Donna Aston, overweight (by her own admission!) a few years ago and determined to do something about it. She did more than that. She has built a substantial business training others to do what she achieved, not with fad diets but with a combination of exercise and good food. With a focus on building a business she enlisted some well-known people, thus becoming known as "Personal Trainer to the Stars".

While developing strategies, says Barry Bull, be sure you set realistic goals and never lose sight of the target. You need to be disciplined to hit it. Barry has just written another book filled with sound advice titled *The Bullseye Principle*. We hear from him on the CD.

Keep setting new targets and be prepared for innovation, but you must ensure that changes add value. Expanding on those thoughts is Roger La Salle, an expert on innovation.

You will also gain value from an interview with former accountant/property investor, Steve McKnight. He started just seven years ago with the purchase of a couple of "cheap" properties and has since bought more than 260. His process and the tips he offers are quite different from the usual.

Enjoy this month's CD.

A handwritten signature in cursive script that reads "Michael".

Michael Schildberger

**WEBSITE:** [www.be.com.au](http://www.be.com.au)

**CHIEF EDITOR:** John Hounslow

**PRODUCTION MANAGER:** Heather Dawson

**STUDIO MANAGER:** Peter Letts

**ADVERTISING/SPONSORSHIP:** Nick Schildberger [nschildberger@be.com.au](mailto:nschildberger@be.com.au)

**MANAGING DIRECTOR:** Michael Schildberger

**PUBLISHER:** Business Essentials Pty Ltd ABN: 98 006 144 449

405 Riversdale Road, Hawthorn East Vic 3123

Phone: (03) 9882 8333 Fax: (03) 9882 8017

© COPYRIGHT No reproduction of contents without written permission of the publisher.

Business Essentials and the BE logo are registered trademarks of Business Essentials Pty Ltd @ ABN: 98 006 144 449 Neither Business Essentials Pty Ltd nor Michael Schildberger, nor sponsors, nor advertisers of this magazine or CD accept any form of liability, be it contractual, tortious or otherwise, for the content of this magazine or CD or for any consequences arising from its use or any reliance placed upon it. The information, opinions and advice contained in this magazine and CD are of general nature only and may not relate to or be relevant to your particular circumstances. You should always take independent advice relating to your particular circumstances prior to making any decisions.

THIS MONTH'S

# ESSENTIALS



Track 2

## HEALTHY SUCCESS

Donna Aston, "Personal Trainer To The Stars"

- I started in the business when I was overweight and with so many experts everywhere, I did my own research and found the passion for health and fitness that remains with me
- My success is based on logic for individual client needs, not following fads and crash diets
- Success with clients leads to success in business
- Initial personal contact with clients is important to fulfil their expectations, then it's delegation to the right person for the right client
- The fundamentals for running a successful business came from trial and error, making mistakes and learning from them
- The DVD program, "Fitness To Go", is a logical expansion of the business, aimed at "time poor" people. I'm still learning to manage my time between working "in" and "on" the business.

Track 3

## ECONOMIC UPDATE

Professor Neville Norman, Melbourne University

- Interest rates – tide turning. Is it mainly the slip in oil prices?
- Yes. Rate rises would have done little anyway!
- Where next? – increasingly, it's back down, but not much or soon
- Exercise: If rates rose 2.5% (points) how would you be different?
- China and Japan update: looking good, despite the knockers
- Unemployment update – do economists not care? We do, but it's a bad forward indicator.

**Quiz:** Unemployment stats: Sub-5% is great. When was the rate last over 10%?

**Answer:** December 1991-March 1994. (Also April 1983-October 1983)

THIS MONTH'S

# ESSENTIALS

Track 4

## THE BULLSEYE PRINCIPLE

Barry Bull, Toombul Music

- To get where you want to go, you need to decide what you want, then develop a strategy to get it, setting realistic goals, stretching your limits, learning from mistakes and solving problems. Never lose sight of your target and have the discipline to hit it
- Plan the process
- Implement the strategy
- Measure Performance
- Be disciplined and determined
- Hit the “bullseye”.

Track 5

## CHANGE OR DIE!

Roger La Salle, La Salle Matrix Thinking

- Innovation means change that adds value
- Ask yourself if the products you sell will be exactly the same in 10 or 20 years. Unlikely!
- Innovate, make changes now, don't wait
- Look at your products but also your processes and social trends
- A provisional patent, for 12 months protection in more than 110 countries, will cost you \$80
- Find an opportunity and have a go. But don't persist if it isn't working
- Persistence alone will not turn a dog into a star
- Be realistic about market risk.

THIS MONTH'S

# ESSENTIALS



Track 8

## DOCUMENTING WORK RELATED EXPENSES

Michael Jones, Cummings Flavel McCormack

Answers to the following considerations:

- When can we claim a work related deduction?
- When is written evidence NOT required?
- Are credit card statements sufficient evidence?
- What if some details are missing?
- What if written evidence cannot be obtained?
- What about minor amounts?
- How long must written evidence be kept?
- What's a place of business v. a home study?
- What are the substantiation requirements for a 'home study'?
- What are the substantiation requirements for a 'place of business'?

Track 9

## SHAREMARKET UPDATE

Tim Lincoln, Lincoln Stock Doctor

- Volatility is not as extreme as many have suggested
- The market has fallen 12% since its high point in March 06, but has now regained value and is only 4.4% from the March all-time high
- Resources and energy sectors have been hit by volatility. Look for the companies with great fundamentals and stay focussed long term
- China isn't going away!
- It's been a very positive reporting season with many highlights
- Telstra: financially healthy but watch Golden Rule No 2: earnings per share growth
- TIPS: Iress, Just Group, Oakton, Stockland, SMS Management, Primary Health Care, Campbell Brothers, BHP, Rio, St George.

THIS MONTH'S

# ESSENTIALS

Track 11

## **BUSINESS WRITING**

Ayse Burke, Verne Ordman & Associates

- The conversations we used to have in person or over the telephone now take place by email, instant messages or through downloaded and attached documents
- Writing is a “threshold skill” for both employment and promotion. Employees who can’t compose their thoughts and ideas into a written document will see their careers stagnate
- In dollar terms, poor writing costs organisations millions in lost time (taken to write and edit documents), lost productivity, lost business opportunities, image problems and misunderstandings
- Different writers struggle with different aspects of business writing. Some have problems with the “big picture” issues of structure and substance; others struggle with the “little things” or style and presentation issues including punctuation, case, grammar, sentence construction and layout.
- Companies can use networked document management systems, templates and standard documents to reduce inconsistencies. However, the best solution is to provide training for staff in the mechanics of good writing.

# **i** FOR MORE INFORMATION

about the topics discussed on this November 2006 program, please contact the relevant organisations as listed below.

## **HEALTHY SUCCESS**

Donna Aston, "Personal Trainer To The Stars".

T: 03 9827 8671.

W: [www.donnaaston.com](http://www.donnaaston.com)

W: [www.fitnessstogo.com](http://www.fitnessstogo.com)

## **ECONOMIC UPDATE**

Professor Neville Norman.

E: [n.norman@unimelb.edu.au](mailto:n.norman@unimelb.edu.au)

## **THE BULLSEYE PRINCIPLE**

Barry Bull, Little Bull Enterprises.

Barry's new book "The Bullseye Principle" is published by Pan Macmillan.

The book can be purchased direct from [www.barrybull.com](http://www.barrybull.com)

E: [barry@barrybull.com](mailto:barry@barrybull.com)

T: 0419 331 125

## **CHANGE OR DIE!**

Roger La Salle, innovation "guru" and creator of La Salle Matrix Thinking©

Tel: 03 9842 7267

W: [www.matrixthinking.com](http://www.matrixthinking.com)

## **PROPERTY INVESTING: A DIFFERENT APPROACH**

Steve McKnight.

See page 12 of this month's Extras booklet for Steve's special offer to BE subscribers.

W: [www.PropertyInvesting.com/Essentials](http://www.PropertyInvesting.com/Essentials)

## **BUSINESSES FOR SALE: NEW SITE**

David Bird, BizExchange.

T: 03 9221 6365

E: [enquiries@bizexchange.com.au](mailto:enquiries@bizexchange.com.au)

W: [www.bizexchange.com.au](http://www.bizexchange.com.au)

## **DOCUMENTING WORK RELATED EXPENSES**

Michael Jones, Cummings Flavel McCormack.

T: 03 9882 3268

W: [www.cfmc.com.au](http://www.cfmc.com.au)

See pages 8-9 of the Extras booklet for more company details.

## **SHAREMARKET UPDATE**

Tim Lincoln, Lincoln Stock Doctor.

Website: [www.stockdoctor.com.au](http://www.stockdoctor.com.au)

Please contact Lincoln direct for more details about its STOCKdoctor investment software or managed fund services on 1800 676 332 or 03 9855 1100

## **MS MEGABYTE'S COMPUTER TIPS**

For more tips, visit Ms Megabyte's website at [www.getmega.com](http://www.getmega.com)

## **IMPROVING BUSINESS WRITING SKILLS**

Ayse Burke, Verne Ordman & Associates

T: 02 9130 6856

E: [info@businesswriting.biz](mailto:info@businesswriting.biz)

W: [www.voa.com.au](http://www.voa.com.au)



## Accountants That Help You See Further

**Cummings Flavel McCormack are accountants that provide specialist business advice to business owners.**

By becoming your business partner, we assist you, the business owner, to 'see further'.

You will receive advice that increases profits, and helps achieve your financial and personal goals.

### **Services include:**

- Business advice using a sophisticated range of services
- Expert, commercial taxation advice
- Audit services
- Tax return and BAS preparation
- Preparation of financial statements
- Strategies to increase profits

For more information contact  
Neil Flavel on: 03 9882 3268  
or email: [nflavel@cfmc.com.au](mailto:nflavel@cfmc.com.au)

**see further**

**"The purpose of the small business CGT concession is to enable eligible small business taxpayers to sell their businesses tax free. Are you eligible?"**

### **CFMC KEY TAX DATES FOR NOVEMBER TO DECEMBER 2006**

**21 November**    October 2006 monthly activity statements:  
final dates for lodgement and payment

**21 December**    November 2006 monthly activity statements:  
final date for lodgement and payment

### **FREE SUBSCRIPTION TO VIEWPOINT NEWSLETTER**

To keep up-to-date with business issues and advice, subscribe to our newsletter, **Viewpoint**. Just submit your email details to **mjones@cfmc.com.au** and we'll send it to you.

#### **Melbourne Office Details**

Level 11, 390 St Kilda Road  
Melbourne VIC 3004

**T:** 61 3 9820 3925

**F:** 61 3 9866 6161

#### **Camberwell Office Details**

689 Burke Road  
Camberwell VIC 3124

**T:** 61 3 9882 3268

**F:** 61 3 9813 3837

#### **Postal Address**

PO Box 32

Camberwell VIC 3124

**E:** enquiries@cfmc.com.au

**E:** careers@cfmc.com.au

**www.cfmc.com.au**





## 2007 Course Dates are now on line!

With a range of over 60 courses offering everything from practical workplace skills to management and leadership techniques, AIM courses allow your staff to gain the skills needed to perform more effectively.

To view our full range of courses and course dates visit [www.aimvic.com.au](http://www.aimvic.com.au) or call 03 9534 8181 to be sent a copy of our full 2007 Course Directory.



# What's on at AIM

AIM will be offering two new marketing courses in December 2006 as listed below. For full details on these courses or to book visit [www.aimvic.com.au/coursedirectory](http://www.aimvic.com.au/coursedirectory)

## MARKETING COURSES

### MARKETING COMMUNICATION

This two day course explores the essential elements of the promotional mix, as well as how to develop and measure communication strategies.

**COMMENCES:** 6 December 2006

**COURSE FEES:** \$910 Member  
\$1,000 Non Member

### CRM: INTRODUCTION TO RELATIONSHIP MARKETING

This one day course will focus on the key characteristics of CRM, as well as strategies to build customer loyalty.

**COMMENCES:** 1 December 2006

**COURSE FEES:** \$465 Member  
\$510 Non Member

## 2007 COURSE DIRECTORY AVAILABLE NOW!

Our 2007 printed directory is available now and features additional topics and dates to help you find the course that is right for you and your staff.

To order your copy simply complete your details in the space provided and fax back to AIM 0n03 9534 5050 or email [marketing@aimvic.com.au](mailto:marketing@aimvic.com.au)

**2007 course dates are now available  
at [www.aimvic.com.au](http://www.aimvic.com.au)**

Name

Position

Company

Address

Postcode

Telephone

Email



# How to Super-Size Your Real Estate Profits



**'Location, Location, Location'  
- is a Myth! Discover What Really  
Drives Property Prices Higher...**

By **Steve McKnight** #1 Best-selling Author & Professional Investor

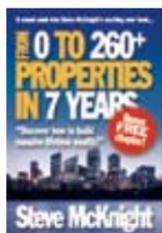
Having bought well over 260 properties in the past seven years, I can confidently assure you that 'location, location, location' is one of the biggest myths in real estate. Think about it - if location is all important then why have poorer suburbs like Redfern (Sydney), Yarraville (Melbourne), Elizabeth (Adelaide), Armadale (Perth) and Darra (Brisbane) all boomed - often far more in percentage terms than blue ribbon suburbs?

**" Don't wait for the real estate market to drift higher...  
Take control now and super-size your property profits! "**

Sophisticated investors don't sit around waiting for property prices to drift higher - they take control and build wealth by using six powerful property strategies for outperforming the general market.

These six strategies harness the power of the real driver of price growth - scarcity. Sadly, many investors remain ignorant about how to quickly and easily position themselves to profit from scarcity. However, if you're interested, then I'll show you how to super-size your capital gains and how to cash-in on huge growth opportunities.

## **FREE Sample Chapter...**



To coincide with the release of my third book - From 0 to 260+ Properties in 7 Years - I'm offering Business Essentials readers the opportunity to receive a FREE sample chapter where I reveal:

- The six types of scarcity and how you can cash-in on the opportunities.
- The power of the 'Rental Multiplier Effect' and how you can use it to drive the value of your property significantly higher.
- 15 tips for fast-tracking growth.
- And much, much more.

## **How To Secure Your FREE Copy!**

The fastest and easiest way to secure your FREE copy is online at:

**[www.PropertyInvesting.com/Essentials](http://www.PropertyInvesting.com/Essentials)**

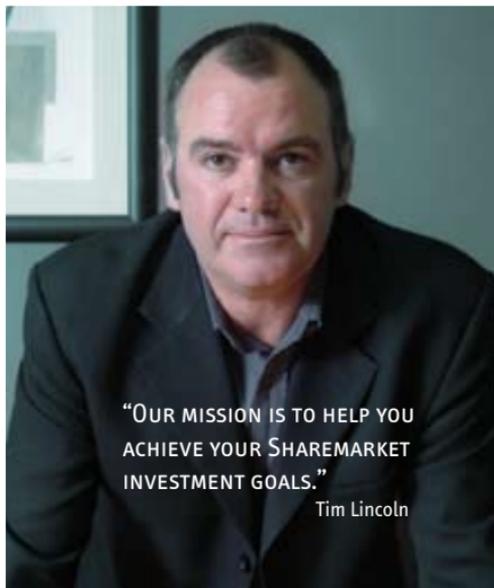
# Who can you trust during good times and bad?

"It has been my family's vision for the past 20 years to provide sharemarket investors with the means to invest successfully in the Sharemarket with increased confidence and peace of mind. Through Dr Merv Lincoln's PHD research, our vision is now a reality.

**Q: In these uncertain times how can we turn short term volatility into long term opportunity?**

**A:** By selecting quality companies, basing our decisions on a sound framework, and having access to the right tools to allow us to make fully informed and rewarding decisions.

You too can access our family's work and use it to empower yourself to take control of your share investing future. All you have to do is choose what's right for you..."



## **EITHER do it yourself with Stock Doctor**

- Australia's premier sharemarket investment tool
- Trusted by thousands of investors
- Essential foundation for all Sharemarket investment decisions
- Complete investors tool kit including industry renowned training and support

  
**Stock  
Doctor**

## **OR Let us do it all for you**

- Invest directly in the Lincoln Australian Share Fund
- Benefit from our proven investment approach
- Utilises Stock Doctor Methodology
- Ideal for the time poor investor
- Regular and detailed performance reports

  
**Managed  
Investments**

**Call us now to receive your FREE 30 day trial of Stock Doctor on 1300 676 332**

[www.lincolnindicators.com.au](http://www.lincolnindicators.com.au)

  
Intelligent sharemarket solutions

Lincoln Australian Share Fund (Fund) - Investment Manager: Lincoln Indicators Pty Ltd ACN 006 715 573 AFSL 237740. Responsible Entity/ Issuer: Equity Trustees Limited ABN 46 004 031 298, AFSL 240975. This communication may contain general financial product advice. The advice has been prepared without taking account of your personal circumstances. You should therefore consider its appropriateness, in light of your objectives, financial situation and needs, before acting on it. Where we refer to the Fund, information provided should be read in conjunction with the Product Disclosure Statement of the Fund, which can be obtained by contacting us, or via our website. You should read and consider this document before making any investment decision about whether to acquire or continue to hold the product. Investments can go up and down. Past performance is not a reliable indicator of future performance. Neither Lincoln Indicators Pty Ltd, Equity Trustees Ltd, or their directors, employees or agents guarantees the performance of, or the repayment of capital or income invested in the Fund.

# Bib Stillwell BMW

Passion, Performance and Attention to Detail.



## The new BMW 530d<sup>†</sup>.

Power: 160kW.

Torque: 480Nm Economy:  
7.5 l/100 km.\*



## The new BMW X3 3.0d.

Power: 160kW.

Torque: 480Nm Economy:  
8.1 l/100 km.\*



## The new BMW X5 3.0d.

Power: 160kW.

Torque: 480Nm Economy:  
8.6 l/100 km.\*

# REFINED POWERFUL RESPONSIVE DIESEL

## The new BMW Diesel engines. Economy and power.

The performance driven new BMW 5 Series 530d, BMW X3 3.0d and BMW X5 3.0d combine ultimate efficiency with the supreme refinement and power that's exclusive to BMW common rail technology.

So prepare for the kind of drive you never expected from diesel.

**Test drive one today at Bib Stillwell BMW.**

Please visit [www.bibstillwell.com.au](http://www.bibstillwell.com.au) for a detailed list of our BMW Demonstrators and BMW Premium Selection vehicles.

<b>South Yarra</b>	145 Williams Road	<b>Tel: 9521 2121</b>
<b>South Yarra</b>	441 Malvern Road	<b>Tel: 9521 3494</b>
<b>Camberwell</b>	1233 Toorak Road	<b>Tel: 9889 1866</b>

\* Fuel consumption figures are for combined city/highway cycle.

† BMW 5 Series 530d Sport pictured. LMCT 7674 N22937



**Bib Stillwell BMW**

*"Cars are our life."*

Bib Stillwell BMW

South Yarra  
Camberwell



The Ultimate  
Driving Machine

# ARE YOU A SUBSCRIBER YET? SUBSCRIBE NOW AND GET ONE MONTH FREE

## ORDER FORM



**YES!** I would like to subscribe to Business Essentials® Monthly Audio Program on CD for \$341 and receive 13 months for the price of 12! (price includes GST & p/h)

### Your Details

Dr / Mr / Mrs / Ms Full Name: \_\_\_\_\_

Company: \_\_\_\_\_

Position: \_\_\_\_\_ Industry: \_\_\_\_\_

Address: \_\_\_\_\_

Suburb: \_\_\_\_\_ State: \_\_\_\_\_ P/ Code: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

Email: \_\_\_\_\_

### Payment Options

⇒ Cheque: Please find enclosed my cheque made payable to  
Business Essentials Pty Ltd ABN 98 006 144 449 for \$ \_\_\_\_\_

⇒ Credit Card: (please circle) VISA MASTERCARD BANKCARD

Name on Card: \_\_\_\_\_

Card Number: \_\_\_\_\_ Exp: \_\_\_\_\_ / \_\_\_\_\_

Signature: \_\_\_\_\_

### Returning This Form

FreeFax: 1800 656 351

Mail: Business Essentials

405 Riversdale Road

FreeCall: 1800 039 098

HAWTHORN EAST VIC 3123

**Privacy:** Personal information collected by Business Essentials Pty Ltd is for the purpose of delivering products/services you request and is protected by the Privacy Act 1988. Personal information may be disclosed to third parties to whom we outsource certain functions but confidentiality agreements apply. You may access and change your personal details by contacting Business Essentials P/L on (03) 9882 8333.





# LA SALLE

## MATRIX THINKING

**Roger La Salle, most often referred to as the “Innovation Guru”, has spent a lifetime developing new products and building businesses.**

In 1999, Roger developed the Matrix Thinking<sup>(tm)</sup> technique, capturing a lifetime of successful new product entrepreneurship into a simple, easy-to-understand process.

Roger started showing people the Matrix Thinking technique in 2001. Since then it has shown amazing success and is now used by companies and universities throughout the world.

In 2004 Roger was appointed to the Chair of Innovation at Queens University in Belfast. At that time Roger was also seen on Australian television on the ABC’s New Inventors program where he was a regular panelist. Roger is a Director and former CEO of Australia’s longest and most successful innovation centre, INNOVIC.

Matrix Thinking consists of a rectangular array of special key words: the words on the vertical axis are referred to as Seeds and those on the horizontal axis are Catalysts. Thus the intersection on the matrix grid of any two words provides a trigger for creative thinking.

The secret to Matrix Thinking is the choice of the key words. These have been developed and refined over a lifetime of creativity.

Matrix Thinking is different from most other techniques in that it’s not abstract or theoretical but highly practical. The process can be applied to a company’s products, processes and services within minutes. The results are usually outstanding.

Roger La Salle is sought after in many circles as a speaker and mentor in innovation, opportunity recognition and the development of new products and services.



[www.matrixthinking.com](http://www.matrixthinking.com)



Ms Megabyte

For more hints and tips and to join my free newsletter, visit [www.getmega.com](http://www.getmega.com). If you liked this tip, you will also be interested in my extensive online lesson library at [www.conqueryourcomputer.com.au](http://www.conqueryourcomputer.com.au).



## MISBEHAVING TaskBar?

I often have people ask how they can restore their main Windows TaskBar back to its original size. The taskBar is the horizontal bar that runs along the bottom of the screen

- it starts with the Start button. Sometimes it appears to be twice the height it should
- or it disappears when the cursor moves away from it.

To restore it:

- move your mouse cursor very carefully to the top of the TaskBar and you'll notice it turn into a double headed black arrow.
- hold down the left mouse button and drag the taskBar down to half its current height.

NB: Perhaps you're someone who has 15 windows open at a time – you might like to increase the height of your taskBar by dragging the top of it up instead of down. Now, if your taskBar is suddenly disappearing every time you move your mouse away from it, you'll find it's been set to hide itself automatically.

To undo:

- right mouse click on a blank area of the taskBar - not on one of the icons
- choose Properties from the shortcut menu.
- take the tick out of the 'autohide the taskBar' box.

Check the other settings in the Properties box to see if there are any others you'd like to play with.

Shortcut to try:

To delete a whole word at a time in Microsoft Word:

Ctrl + Del or Ctrl + Backspace

# Innovative & Affordable Computer Help for your Business. Finally.

Group training on your site in 2hr easy to follow workshops. Tailored to your needs by experienced trainers led by computer whiz Ms Megabyte (as seen on TV!)

- Monthly e-tutorials for your newsletter or intranet.
- Phone and email support.
- Start today, call 1300 734 904!

## Yawn Free. Guaranteed to improve productivity.

Word, Internet Explorer, Excel, Outlook, Publisher, Powerpoint, Access.

Casual rates or economic discount packs available.

For a training needs analysis or more information, call **1300 734 904** TODAY!

Visit [www.getmega.com/lessons](http://www.getmega.com/lessons)

*"Ms Megabyte's computer training sessions are really popular with our staff at all levels because they are different from normal pre-packaged training programs. Mega and her team really work hard to understand our specific needs, then tailor the sessions to suit our business and tasks. The information is delivered in bite-sized, easy-to-follow chunks. The trainers are fun & friendly too, which makes it even more worthwhile"*

*Allen Scash – Managing Director-Melbourne,  
Mitchell & Partners Advertising Agency*

*"Ms Megabyte delivered an enlightening presentation to a very diverse audience of accomplished computer users and those technologically challenged. She managed to hold their attention for 2 hours and successfully converted the sceptics. We all learned something."*

*Judith Hanke, Acting Regional Director, Eastern Metro Region,  
Dept Education & Training*

# Suit your self! Workout anytime, anywhere with Donna Aston and get in shape for summer.

**NEW!**

**COMPLETE  
10-WEEK  
PROGRAM**

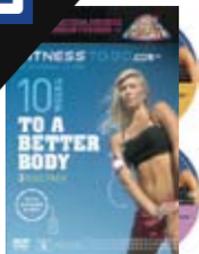
**PLAY IT AT  
HOME ON YOUR  
DVD PLAYER  
OR DOWNLOAD  
THE FILES  
TO YOUR MP3  
PLAYER**

**\$250.00  
VALUE  
NOW ONLY  
\$39.95**

AS SEEN ON

**9**

**DVD  
VIDEO**



This is your opportunity to follow the same program that Donna Aston has designed for the Channel Nine participants of The Great Weight Debate. This time-efficient program means you can now workout anywhere, anytime, with your own celebrity trainer! To help you put it all together, this **three disc set**, complete with calendar, provides you with a unique step-by-step approach to establish a healthy new lifestyle and create a stronger, leaner, healthier body for life.

**GET YOUR COPY TODAY AT  
[WWW.FITNESSTOGO.COM](http://WWW.FITNESSTOGO.COM)**



**FITNESS TO GO.com**  
CELEBRITY WORKOUTS FOR 'EVERY BODY'