

HOW TO CREATE AN IRRESISTIBLE OFFER

NO ONE
CAN REFUSE

The background of the lower half of the image features several black silhouettes of human hands and forearms raised in the air, set against the dark green background. The hands are positioned behind the text, with some overlapping it, creating a sense of collective agreement or excitement.

How to Create an Irresistible Offer No One Can Refuse

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Second Edition

How to Create an Irresistible Offer No One Can Refuse

By Jon Goldman

Part 1: Irresistible offers don't come from ordinary businesses

Marketing is a lot like fishing. In fact, I like to refer to prospects as fish, with all due respect to the fish, of course! Seriously, fish are a lot like prospects and the more you understand them, the better off you'll be.

Here's something many of us forget from time to time: Marketing is always about your prospects – not you.

Let's take the most basic analogy. When walking along a pier on a lake, you can look down and see fish swimming as they hunt for food and stay away from predators. They are influenced by wanting to eat and staying away from danger; they're thinking about food and fear, in a sense.

Those fish, just like your prospective clients, are thinking about feeding themselves. They are NOT thinking about what *you* want them to eat. They're thinking about what *they* want to eat.

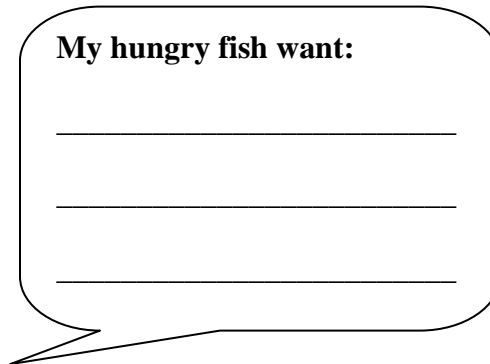
Marketing is just like catching hungry fish. Many business owners want that magic ad or promotion that's going to give them 10% response rates and a 300% ROI every time. While many of my clients do achieve those kind of results, it doesn't usually begin that way.

The best marketing in the world won't do you any good, unless it meets the needs of your hungry fish.

In other words, before we try to catch those fish, we need to know what they want to eat. And let's hope it's what you have to offer.

Let's start with the most important marketing question: What do your hungry fish really want? Write down your answer so you have something to refer to later.

My hungry fish want:



Begin with your hungry fish in mind

If you were able to quickly write down a one sentence answer, congratulations! Most business owners begin their answer by explaining what they have to offer. It's no wonder many entrepreneurs feel like they're chasing clients. But if you have something to offer that your fish are hungry, they'll come to you.

IMPORTANT: To be successful, you must first understand what your fish want. Then, create an irresistible offer they can't refuse.

Before we go too much farther, I have to warn you about one of the biggest mistakes I see made again and again.

Take my local fish market, for example. You have sellers and buyers all in one place exchanging goods for money. Business professors will tell you it's the quintessential marketplace and the seller with the lowest overhead and lowest prices will win.

To be successful, you must first understand what your fish want. Then, create an irresistible offer they can't refuse.

I'm here to tell you, that's all wrong! It's no wonder that 80% of all businesses fail in the first 5 years if we have these types of teachers advising business owners.

Cutting costs is not the answer!

The idea is NOT to offer the lowest price or to reduce your overhead! The idea is to offer your market something different from your competitors that have a higher perceived value.

I call it creating a “competitive bubble.” The goal is to put yourself inside that bubble so no else can be compared to you.

At the fish market, every businessperson is selling fish. And every customer is deciding whom to buy from based on only two things: price and quality.

For the seller, that creates a pricing trap. Whoever has the lowest price without sacrificing quality will sell more fish. That’s not the game you or any successful businessperson wants to be in. Instead, you want to give buyers another reason to buy from you and pay you even more than your competitors.

The answer: Create a higher perceived value

You want a completely different measuring stick. Create packages and offerings that can’t be compared. It’s all about perceived value. What does that mean? That means that you create a product far more valuable than what it cost you to produce it.

That’s why Donald Trump can sell an online course on how to make money as a real estate investor for \$995. It only costs a fraction of that to produce the course, but many people are willing to pay nearly \$1,000 to hear a self-made multi-billionaire share his advice in hopes that they too will make money just like “The Donald.” No one is thinking about how much it cost Donald Trump to produce the course and whether \$995 is a fair cost. They’re thinking about how much they can potentially make using his guidance. In fact, I’d argue that if he offered it at only \$19.95 you would probably be skeptical about how valuable it really is to you.

Tip: Look for ways to create a competitive bubble in your market. You want to give buyers a reason to buy from you and pay you even more than your competitors.

Take the lesson Jeremy Shapiro learned as co-founder of Foreclosures Mass, a real estate investment service that specializes in the foreclosure market in

Massachusetts. To help new clients get started, he and co-founder Sheila Farragher-Gemma held a one-day seminar for \$495 and had about 500 people attend. At the next one, they increased the price to \$595 and had even more people attend.

“If it costs more, it’s got to be worth more!”

“So we said, ‘Wait a second. Not only are we making more money per head, but we’re getting more heads in the room,’” Shapiro said. “If it costs more, it’s got to be worth more ... Not only were people OK with paying more money, more people would sign up if it costs more money, which is so counterintuitive to how I used to think.”

So what was next? A price test of \$995 or \$1,995? “We tested the \$6,000 price,” Shapiro said. “We said, ‘What the heck. Let’s test this theory.’” They jumped the price up to \$6,000, expanded the course to a 2-day event, allowed attendees to bring a guest and although they had fewer attendees, they made just as much money and brought in much more loyal clients who spent more money with them over the long run. “I’m happy to have fewer customers and make a lot more money,” Shapiro added.

So many people go into business thinking, “I’m going to do it cheaper” or “I’ll always have a business because I’m less expensive.” The problem is that there can only be one cheapest. By the same token, there can only be one most expensive. And then there’s everyone else in the middle. So if you’re not the cheapest and you’re not the most expensive, you must compete on something else – and that something else is the value you offer in your competitive bubble.

What’s the best way to create a competitive bubble?

One of the best ways to create a competitive bubble is to create a system you can sell.

Donald Trump isn’t just selling his advice, he’s selling a system to help others invest in real estate like he did. Jeremy Shapiro isn’t just selling information, he’s selling a system that

If you’re not the cheapest and you’re not the most expensive, you must compete on something else – and that something else is the value you offer in your competitive bubble.

shows how to buy and sell foreclosed properties in Massachusetts.

Let's say you wanted to teach people how to fish. You could give lessons and charge \$30 dollars per hour. If you spent three hours on lessons at the end of the day you would have \$90. As you can see, there is no leverage here. But if you offered a system and sold it for \$395, you would make far more money.

Let's look at the future of both of these businesses. In an average eight-hour day, you could give two sets of fishing lessons at three hours each. The other hour you would need to sell your services and set appointments. At the end of each day, you would earn \$180. You would have to sell 10 lessons per week or 500 lessons per year. The maximum you would earn is \$900 per week or \$45,000 per year. This gives you about two weeks off for vacation.

Here's the rub, if you are ever sick, you lose money. If you ever want to take time off, you lose money. You will never make enough to buy free time or to be able to afford employees to work for you because there is simply not enough money in the dollars for hours swap.

Now let's look at the business if you sold a system teaching others how to fish at \$395. You would only need to sell 10 per month or a little more than two per week to earn the same as giving lessons and trading dollars for hours. Let's say that for every five systems you sold, you would have to give one hour of your teaching time. That means you would only be required to invest two hours per month in private teaching time. The rest of your time could be leveraged in growing your business.

“Conventional wisdom says if you sell something more expensive, you better present it in a more expensive package. But it's not necessarily true which is counter-intuitive. You don't need more expensive packaging because people buy on value.”

Here's an example of what your system might look like:

- 3 CDs of you talking about how to approach a fishing hole, what to look for and how to read the water and weather conditions.
- 3 DVDs of demonstration videos showing step-by-step everything a viewer needs to know to catch more fish.
- How-to manuals for users to refer back to when needed.
- Sample lures.
- Maps of the best fishing spots.

- A special report on the best bait to use and where to get the bait for free.
- And up to one hour of your time giving one-on-one instruction.

You've now created a competitive bubble that few competitors can compete with – and you're still meeting a need in the marketplace with a unique offer. Your prospects can't compare you with very many others in the market so you're no longer competing on price. And few can offer the same value you have to offer. As a result, your margins will be higher and you can spend more time marketing and leveraging your business instead of working in your business.

As you can probably tell, I'm not a fan of competing in a market where everyone else is competing.

Let me give you a rule: Whenever you see the market doing something, run to do something different – even if you have to do the opposite.

What's your Big Zig?

I talk about this quite a bit. I call it the Big Zig. In other words, while everyone else is zagging in the market, you want to zig so you can differentiate yourself. The more you can differentiate yourself, in other words, the bigger your zig, the more effective your competitive bubble will be.

You must always be careful not to allow your marketing to fall on deaf (and tired) ears.

That's why adding value is so important. Value is based on two things: intangibles and tangibles.

The intangibles can be things like feeling better or looking good. Tangibles should be things that don't cost you as much as their increase in perceived value.

For example, you can often times increase effectiveness or quantity without increasing your costs very much. These things are called bonuses, such as giving extra bait or fishing line. You could give them how-to information that will help them but doesn't cost you a lot to deliver. You could also give them maps, reports and guides which only cost pennies to produce, but have tremendous value.

Whenever you see the market doing something, run to do something different – even if you have to do the opposite.

Warning: Don't get seduced by "tall towers"

Another common mistake people make is that they want to go where the big money is – that's where you find the tallest and most expensive towers. That's also where all the competition is, and that destroys your ability to live in a competitive bubble. Look for areas that are under exploited by the competition. Don't try to go head-to-head with a category leader until you have found your niche.

Let me reiterate. When you are in a competitive area, your profit increase will only be incremental, not at a breakthrough level.

You see, when you're being compared to other competitors like someone would compare apples to apples, you can't ever break out of that cycle. You'll be measured against the guy right next to you. It's only when you get away from all the competition by dramatically differentiating yourself that you won't need to fight with the price sword. You know the old saying, who lives by the sword, dies by the sword.

Tip: Get away from the competition and differentiate your business. You won't need to fight with the price sword and can instead focus on delivering value.

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The best kept secret ...

In my opinion, the best kept secret today is that of small ponds.

To the naked eye, all fish seem the same, but they're not all the same. You see, as you discovered, once you learned where to find the hungry fish, there is where you'll find your fortune. The hungry fish are often found not in the hustle and bustle, but they're found in smaller ponds. Find a place where you can dominate a smaller pond.

It's much better to be a big fish in a small pond because there you can play a dominate role, as opposed to being a small player in a gigantic pond. There is where you will find higher profits and a higher ROI. Occasionally, there is a place to work in the larger pond, but only after you've mastered the smaller ponds.

Take, for example, Tewart Automotive Training, which specializes in training car dealers in mid-size towns. They focus on these cities because the big boys aren't interested in them. By providing exceptional value and expertise to mid-level players they have found a niche that is very profitable.

Quincy and Company is another good example. They sell executive compensation services to hospitals in certain small towns. These hospitals aren't on the radar of the bigger executive compensation companies.

Therefore, Quincy can operate in a competitive bubble because the smaller local companies don't have as much depth and specific expertise as Quincy and Company. And the larger companies simply don't go after these hospitals. You see, by specializing in solving a specific problem (how much the hospital should pay their executives) for a specific group (hospitals boards and their executives) in a specific area (targeted small towns) they have created a "competition-free sweet spot" and now enjoy the benefits of operating in a competitive bubble.

Even so, the market is always changing and competition does rear its head and they must continue to provide exceptional value to maintain their advantage. But they maintain profitability because they have become a big fish in a small pond.

As you can see, creating an irresistible offer is not about finding a clever ad or better marketing campaign. It's much more than that. It all begins with your hungry fish. And your Big Zig will help you differentiate yourself from competitors as you create a higher perceived value in your pond.

Creating an irresistible offer is NOT just about finding a clever ad or better marketing campaign. It's about meeting the wants and needs of your hungry fish using your Big Zig as your most powerful hook.

Now that we've created our hook with our Big Zig, we can add the bait. See Part II on the next page ...

"I'm going to make him an offer he can't refuse."

- The Godfather

"Make your offers so great that only a lunatic would refuse to buy."

- Claude Hopkins

Part II: A how-to guide for creating irresistible bait

Let me ask you a very important question: Are you just offering things for sale? Think about it before you answer.

More than 93% of all businesses just offer things for sale. In other words, they simply sell a quid pro quo.

In one sense, that's really what business is. You offer something and your customer pays you for that item. They give you something and you give them something. The problem is, that ratio is only 1:1.

You see, when most people sell something, they project a certain value to it, based on what value the market sets. Most business owners allow market assumptions to drive their pricing. Their offer says something like this: "If you pay me money, I will give you my products or services. And if you give me \$100, then I will give you \$100 worth of service."

Wrong, wrong, wrong! Why is this so wrong? Because, in today's crowded marketplace, a simple 1:1 offer doesn't catch anybody's attention. You have to stand out by offering something that's at least a 2:1 or 4:1 ratio, meaning for every dollar they spend with you, they receive at least two to four times the value. You can no longer offer equal value for equal dollars. In order to make the offer irresistible, you must up the ante.

Tip: To stand out from the competition don't offer a quid pro quo transaction where you give \$100 worth of service for \$100. Instead, for every dollar customers spend with you, give them two to four times the value. To make your offer irresistible, you must up the ante.

Are you using minnows to catch a whale?

Here's where most people completely blow it. Most people are too cheap to make marketing work for themselves. Why? Because they think in terms of using what I call “minnow bait.”

This limited mentality comes from a place of scarcity. Your offer needs to be commensurate with the type of fish you're going after. Many people want to attract whales. What is a whale? A whale is a wonderful prospect or customer that you really want – your target customer.

A whale is a loyal customer who won't commoditize you and measure you apples for apples. A whale is a customer that will feed you and your family and your community for years to come. The problem is that most people are using minnow bait to try to catch a whale. So what do whales like? And why don't more people use whale bait? Because whales don't fit into their comfort zone.

To attract whales and catch whales, you must have a larger perspective that may be outside of your comfort zone.

Sellers are accustomed to selling the way they personally buy. To attract whales and catch whales, you must be a whale or think like a whale. To catch whales, you must have a larger perspective that may be outside of your comfort zone.

Many real estate investors make this mistake. They are trying to convince a homeowner to trust them, call them and sell their house to them under market value.

How do most investors contact prospects? They send the cheapest postcard they can print and offer nothing as in incentive to call. Some of the smarter investors like Shane Durley in Florida have sent multiple, over-the-top “lumpy mailers” like a pack of aspirin, a fake wallet, a bag of Guatemalan worry dolls and more to get his offer noticed. Not just that, but he offers a \$500 grocery discount card just for calling.

What kind of response rate does he get? He generates a 26% response rate vs. the industry average of 1.2%. Ask him if it's worth spending money on using whale bait when the average gross profit is between \$14,000- \$26,000 and sometimes even more!

The power of getting prospects to just say “Maybe”

We often hear that the shortest distance between two points is a straight line. But the shorter you can make that line, the better.

The same concept is true in marketing. A “hard offer” is similar to a straight line. You make an offer asking a person to buy something. They either buy or don’t. But a “soft offer” shortens that line.

A soft offer is one in which you present what you're selling in a non-pushy and professional way and you give them another option besides saying “yes” or “no.”

A soft offer gives a prospect the option to just say “maybe.” A hard offer is purely a yes or no option. This is what most businesses offer. However, when you make a soft offer you give the prospect the ability to say, “Well, it might not be a yes, but I'm willing to say maybe. I'll try it just because you've made it worth my while to try. Now I'm not giving you a yes for sure, I'm giving you a big maybe.”

That maybe gives your prospects the ability to feel safe at trying you out and keeping you at arm's length.

A soft offer has been known to increase response by as much as 35%.

You may be asking, “I thought the goal was to get them to say ‘yes’ as soon as possible?”

Not necessarily. The goal is to get them to say “yes” but if you get them to say “maybe” first, you’ll have a much better chance of getting to “yes.”

Look at what emusic.com did. They tagged along with the sale of new modems and offered new high speed internet customers an offer for 50 free music downloads with a 2-week trial subscription. Customers can cancel at anytime without paying a dime and keep the downloads free. This is an irresistible offer because they removed all of the risk. But they know that most people just won’t go to the trouble of canceling so their freebies will pay for themselves within the first few months.

Here’s another question many people ask me: “Isn't it more expensive, though, to get people to say ‘maybe’?” Yes, it can increase your costs, but you will also see

much higher revenues and a higher ROI. Remember, we're using whale bait – not minnows.

Based on volumes of research and personal experience, I've found that soft offers is a much better way to go and you end up with a more qualified prospect. Once prospects say “maybe,” they're 50% more likely to say “yes” to your second request than if you had only made the hard offer.

Here's a great example of a soft offer. The American Heart Association had asked participants to answer four questions. Then they would ask them the hard offer of making a donation.

Here's what's interesting. Of those who were asked to answer the questions first, 34% of those people made a donation. But when they asked people up front to make a donation, only 19% of the people made the donation! Because they first made a soft offer, they were able to ease into the hard offer.

Here's another example from the American Heart Association. They used to tell people “Even a penny will help.”

They added this small request, then they presented a big request in a sequence. The result was that 50% of the people gave donations, if they gave a penny first. But only 19% of the people gave donations if they were only asked to give a donation.

Tip: Test your next offer with a soft offer. Get a person to say ‘maybe’ to your first offer and they are 50% more likely to say ‘yes’ to your second request than if you had only made the hard offer.

So by having a person give a donation first, even a very small donation, they're very likely to give you a large donation later.

The science of Offerology

This portion of the manual is like earning your black belt. Because when you learn how to make an offer that people can say “yes” to you can achieve anything.

Knowing how to create such an offer is at the very heart of business and it's what I call the science of Offerology.

Once again, your sales are not based on the product itself. It's part of the success of your sales, but more important than the product is your offer. So, pay very close attention to this section.

So what are the best offers? By far, the best offers use the word free in their marketing message.

Keep in mind that the goal is to create an offer your prospects can't refuse and the word free is the best hook to use.

But many business owners are afraid to offer anything for free and if they do, they may offer free delivery or free shipping. That's one of the weaker offers and it's only done at the end of a sale because it's generally not enough of a benefit to incite a person to say "yes." By the time they see your free delivery offer, they've already decided to buy.

The secret is to give away free products or services your fish hunger for in your market. It's a balancing act. You don't want to give too much away, but you also want to give your fish a taste of what you have to offer that entices them to come back to you for more. Here are several ways to do that.

Create free samples. A free sample is one of the best ways to get a person to move forward with you by letting them try before they buy. There's no risk to your prospects and it gives them a chance to try it, before they decide to say yes.

Offer a free estimate. CAUTION: Be careful in using the words estimates or consultations. Many times, that sounds like it's just a cover-up for a sales pitch. Your offer must be strong enough so that a free estimate or free consultation has value in itself built-in. Make sure your estimates or your consultations give actual value and reveals information about the prospect's situation that they didn't already know or don't already have the ability to figure out on their own.

For example, if you are in the financial services industry, you offer the following: "Come in for a free professional and I guarantee I'll save you \$1,000 on your income taxes or I'll donate \$100 to the charity of your choice." Next, you may want to reveal the newest tax laws and the newest investment strategies that are relevant to your prospects.

Give away "free money." Free money is also known as **coupons or discount certificates**. Here's a tip when talking about a discount. Call it a **"gift certificate"** instead. A gift certificate increases the value of your free offer. According to

research, only offers with at least 15% or more in discounts tend to catch a consumer's eye. It will be three times more likely to succeed if the discount is 15% or more.

Offer “funny money.” Make the cost-benefit analysis to the prospect appear as though it's “funny money.” Common examples of funny money are offers that equate a purchase to a soda or a cup of money. To the prospect, spending 50 cents a day doesn't sound like much, but it's the same as a \$182.50 purchase over the course of a year.

Now take this to the next step; increase the value of the \$182.50 to a “retail value of \$400” and now you have the beginning of an irresistible offer using funny money. It sounds like this: “Now you can get this newsletter that gives you the best stock picks for the price of a cup of coffee. With this special offer for about the price of a 50-cent cup of coffee a day, you will receive 12 issues of Investor News worth \$400. You'll be billed in easy monthly payments of just \$15.20 per month....”

Offer free information. It's one of the greatest secrets that you can learn to improve your sales. Every business has three sides to it, product, information, and services.

If you're providing how-to advice, books, coaching or consulting, you're going to want to give away free information in order to get a person to say “yes” to your offer and get involved with your business. Your fish are hungry for knowledge, so giving them free information is your most powerful tool to get them to just say maybe. This tactic also works for product sales.

Tip: Use free information in one of two ways. You can use it to motivate a person to just say ‘maybe’, or you can give free information with the purchase. The key is that the information must be compelling.

Here's the key: Free information must be compelling and enticing. Free information changes your status from that of a commodity vendor to that of an expert in your field and your industry. Don't get stuck in thinking about yourself as the provider of a product only. You must go broader than that. Instead, think about *how* you're providing a product. Think about the *solution* that your product offers and how it fits into the life of your prospect. What do I mean?

Let's say you're selling a high-speed battery operated drill that's great for women. You may focus on all the product features and benefits of a drill. It's lightweight, it's compact, it's high on battery life and low on cost. But what you're missing is the solution that you're really selling. You may think you're selling drills, but in fact, you're selling holes. **That's right, you're selling holes.** They only buy the drill to drill a hole.

“Free information changes your status from that of a commodity vendor to that of an expert in your field and your industry.”

Think about your hungry fish again. You know that the person who's drilling the hole is a woman and why would a woman be drilling a hole?

Because she's trying to build or do something herself. Now you start to see something in context. Here is where the *story* unfolds. That's a specific pond of hungry fish – women who are doing home improvement.

Now you can offer free information on *The 10 Things Women Must Know Before a Construction Project Begins*, or *101 Home Construction Tips For Women by Women*. A free report gets them into your pond and positions you more as a guru or an expert versus just the seller of a drill.

By offering free information, you are perceived as someone who really understands the problems and needs of your prospects. They assume that your product fulfills more of their needs than someone who's trying to make a buck by simply selling them a product.

You may think that you shouldn't include other items for your prospect to think about because your free information might dilute the sale. You may be afraid that it will get the customer thinking about other issues besides your product!

Tip: Free information does NOT dilute your sale, and does NOT get your customer thinking about other issues besides your offer. Instead, it gives you more credibility – giving you broader meaning in your customers' lives.

However, talking about those other things is paradoxically what gives you more credibility. The credibility paradox, is huge. By having a broader meaning in your

customers' lives, you will be considered a trustworthy source of advice. When those prospects are ready to choose the item that you sell, you are the one that they will go to.

For example, LumpyMail.com offers a free report called, *The 7 Ways to Improve Your Direct Mail Response*. Perhaps you'll say that by covering other direct marketing issues Lumpy Mail Inc. will lose sales and focus. You'd be wrong because more people elect to opt-in for the free report because it has so much value, it's not simply pushing the Lumpy Mail product line."

Here's another example: A Mid State Financial Services provider promises a free report that includes three legal documents you need to know to keep Medicare and Medicaid henchmen from touching your assets.

Now, three legal documents might not sound like much to the uninitiated, but to his clientele who are seniors and living on a fixed income it's a BIG DEAL. Their assets are being threatened and may be taken by Medicare and Medicaid if they don't manage the process correctly. It's unbelievable the number of people who call just to find out what those three free legal documents are. People literally call just to say, "What are those three documents?"

Actionable: How can you use curiosity to create an appeal for your product or service? Curiosity alone won't do it. Follow up with a strong promise. A consumer's brain is constantly scanning for pleasure (such as saving money) like a search engine scanning for a word. When your offer makes a promise of pleasure or relief, a prospect's brain lights up.

The Irresistible Offer Wizard

A 5-Step Process to Create an Offer No One Can Refuse

The following wizard will help you create an offer that fills a want or need among your hungry fish and make it so irresistible they'd be foolish to pass it up.

Step 1:

What challenges do your prospects have to deal with regularly?



Step 2:

What solutions can you offer?



Step 3:

What's your Big Zig?



Step 4:

What can you offer for free get people to just say "maybe" to you?



Step 5:

What can you promise (and deliver!) that's so irresistible a prospect just can't refuse it?



About Jon Goldman

Jon sold out of his \$24 million promotional company to pursue his passion — helping entrepreneurs turn their ‘stucking’ points into launching points for success.

Jon’s frustration at seeing creative, intelligent business people ‘stuck’ propelled him to create a company focused solely on supporting the entrepreneur/leader to retool his or her business and life – Brand Launcher.

It takes one to know one...

Business renaissance man Jon Goldman is a successful entrepreneur, rainmaker, personal development coach and mentor. He brings many skills to the table -- most notably a rare combination of marketing savvy, business process engineering and deep personal insight. Jon’s fresh, unconventional approach has made him a direct response superstar.

In the direct mail world, he’s recognized as ***The Lumpy Mail Man***. His advice and expertise have helped clients increase their direct mail response rates by 10 times!

He is the author of **The Million Dollar Lumpy Mail™ Marketing System**. It’s the world’s largest and most authoritative how-to kit and resource for supercharging any direct marketing campaign. Jon is the author of **The 90 Day Launch System** and **The Secret of the Watermelon**.

Jon Goldman currently lives in Baltimore, Maryland with his wife and children.