

The Encyclopedia of

Additional Income Sources



James I. Bond



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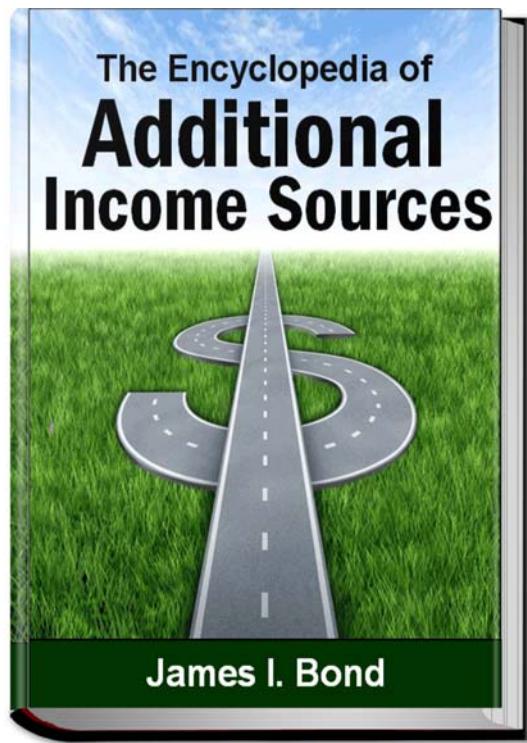
1a. Why This Program Was Created

There are more opportunities to make money today than ever in the history of mankind.

Over my more than 40 years in business, I wish I had someone take me by the hand and show me the lay of the land, what's out there, how to choose, what to avoid, how to make real money.

I know some of you don't have an entrepreneurial bone in your body. Well, get over it. There's plenty of things you could do here that are really easy. And plenty you can try, while you're working or over the kitchen table, that could launch you into a whole new income class, right before your eyes.

And for those of you who are entrepreneurs, wow! This is your time! In this program I'll show you exactly what you could do to earn income, maybe even taking you to stratospheric levels, if that's interesting to you.



1b. Purpose of This Program – What You Get

Over the course of this program, I'm going to show you plenty of Online and Offline ways to make extra money, both paid and free sources. I'm also going to show you how to avoid many of the scams and personality mis-matches—Ideas that just aren't right for you.

For many of you, these will be great ways to provide you with extra income now, enabling you to create a flow of ongoing money to help pay your bills and improve your lifestyle.

But for some it will also help you identify ideal full-time income sources that will lead you to the kind of success you've always dreamed of, where you're making the money you want doing things you love.



1c. About the Author – At First I Screwed Up, But Then...

I'm James I. Bond. I am one of the few marketing, management and strategic planning specialists who's worked with both large, Fortune 500 companies, and small businesses, including many home based entrepreneurs.

And believe me, making money for a smaller business is dramatically different than for a larger one. You have a lot less money and can't afford to take big chances. But... you're still looking for that one thing that will make your life and income-flow much easier.



I learned about **SMALL** business marketing as the owner of a small advertising firm that eventually won many Fortune 500 businesses as clients.

Then...

My dad approached me and asked for help, early in my career. I screwed up terribly, and discovered how different marketing is for a small business. I swore I would learn how to properly help smaller businesses, and that commitment eventually made me an expert in an area few others are.

After running a marketing, management and strategic planning consultancy and behavior management firm for more than 13 years, I became a Senior Counselor and a Workshop Chairman for SCORE, the resource partner of the U.S. Small Business Administration.

I've also been an employment coordinator for my church for many years, where I tie employment strategies together with business opportunities, especially for many people who feel they are too old or otherwise unemployable in a competitive job marketplace.

For most of my life, I've also been an entrepreneur.

Early on I didn't want to work for myself. No! I wanted a job.



When that was slow coming, I worked as a consultant, holding out until an ideal job opportunity would come along. But eventually, I realized I actually loved being an entrepreneur, setting my own hours and work schedule, and even my own income. What I loved most was the freedom it gave me, to pursue the interests I wanted to pursue, without someone telling me what I should be doing... except my wife, of course. She's always telling me what I should be doing. I guess you can't totally escape it.

But still, being in business for myself has given me a financial freedom that I could not get anywhere else.

As the early film star Sophie Tucker once said, "I've been rich and I've been poor. Believe me honey, rich is better!"

I agree. I've had my down times where I struggled financially. But then, I've made more money than I ever imagined, with hundreds of thousands of dollars coming in every year... part time. And then, even more.

Maybe your goal is not to generate wealth. Maybe it's just to generate enough extra income to simplify your life. Whatever your goal, hopefully you will find enough of the right ideas and confidence through this program to get you started with what could be a tremendous opportunity to change your life.



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2. Case Studies – If They Could Do It, So Could You!

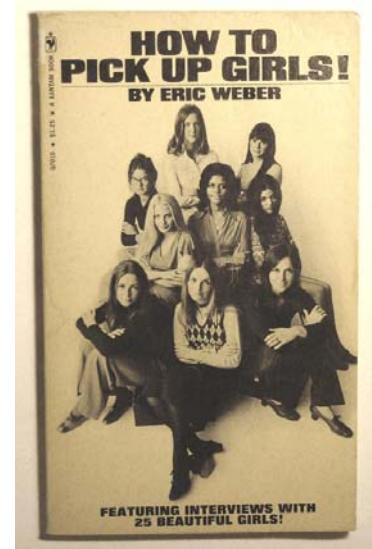
This program covers everything from how to start a business to how to make money online to selling your sperm and eggs, getting your car wrapped with ads for extra income to getting unclaimed government money and much more.

Let's start with a few stories, of people who started with nothing and saw extraordinary results. The common element of all these stories is this:

Every problem is an opportunity... to change your life and become a success.

2a. Eric Weber

- **Shy college student**
- Figured other guys are shy also
- Tape recorder – approached good looking women
- Asked, "What do you like and dislike about guys trying to date you?"
- **Transcribed book – Created catchy title – How to Pick Up Girls**
- Needed to lay out book graphically, create cover and print it – plus advertise it
- **Had limited money**—only enough money to print OR advertise it, but not both
- Approached printers, for one who would print free as a partner
- Third printer said YES
- Ran full page ad in men's magazine
- Got mail box at post office
- The day magazine came out, he held his breath **(his life savings were in this)**
- After couple of days, went to mailbox – empty
- Next day, went to mailbox – empty
- Next day, went to mailbox – green card – SEE POSTMASTER
- Postmaster pointed to nine full mail bags and said, "When you get this much mail, you're not allowed to have such a small mailbox"
- **Generated millions of dollars of revenues**, and decades of income



Tons of opportunities exist. You just have to know where to look.



2b. Laura.

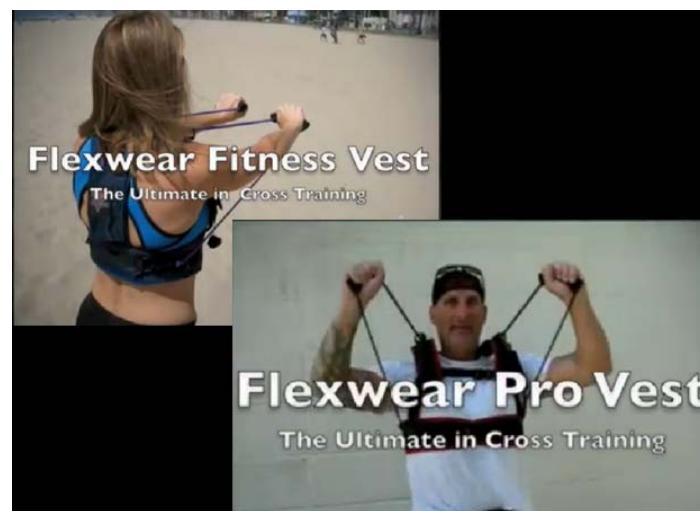
- Stay at home mom with her three kids
- Needed extra income
- Attended free seminar – **got inspired to start a business**
- Waited for inspiration to find the right product
- Saw her son embarrassed and uncomfortable with training pants – saw opportunity
- Went to local community College, took seamstress class
- Developed fantastic product – kids love it
- With free coaching and studying products in stores, **figured out pricing, packaging, etc**
- Started making and packaging them herself, then contacted a few stores, who agreed to sell them
- Created hand-made displays, did in-store training of salespeople
- Sales grew
- **Eventually got neighbors making them** for her (needed industrial sewing machines to make so many at a time, which she bought)
- Needed to handle inventory of raw materials and finished goods so she had enough materials to make all the products
- **Got on phone, practiced distance selling** of her products to far-away stores (set up website, created flyers and price sheets to help sell her products)
- Got an unemployed friend who wanted to make some extra income, to call and visit stores, for a commission, to sign up new distributors
- Got her brother and another friend, from church to help her “manage” how she was growing the business (inventory, ordering supplies, making sure enough pants were being made, making sure the quality was right)
- Eventually **earning well into six figures** and just beginning to take off





2c. Sheila.

- **Single mom with 5 kids, including autistic son**
- Occupational Therapist, going to school for Health Psychology
- Needed way to help autistic son workout and his coordinate upper and lower body
- Found personal trainer – who developed clever exercise vest that helped her son
- She adapted it for women and athletes
- **Got local manufacturer to make them for her** – they wanted to make 1,000 minimum at a time but let her have 500 at a time
- Got website built with PayPal shopping cart
- Athletes, schools, MMA, autistic, military buy them
- Created a second product
- **NOW – learning how to build distribution** through stores and online (through SCORE volunteers who help small businesses)
- Has Infomercial company interested, also interested in Shark Tank TV show funding, PLUS – considering crowdsourcing funding through KickStarter.com and Indiegogo.com as cause marketing → **she has a really good story**, especially helping autistic kids, maybe also giving percentage of profit to autism research??



Tons of opportunities exist. You just have to know where to look.



2d. Mary Hudson.

- Husband died in car accident – suddenly **single mom with little baby**
- Moved back with parents—eventually stir crazy
- Borrowed \$500 from dad, **leased abandoned gas station**
- Manned by neighbor's kids – no money, so self-serve / low price
- Pretty good income
- Fear over income stopping, so **opened second station**
- Realized the second was easy to open
- Then opened third
- **Eventually had 300 stations and an oil refinery**
- When asked how she got so many, she said,



"I realized, if you have 3 stations or 300, the problems and issues are basically the same, so you might as well have 300!"

Tons of opportunities exist. You just have to know where to look.

2e. Julie

- Spanish translator in public school, husband a computer programmer
- Entrepreneurial spirit, she wanted extra income
- Saw ad, **bought vending machines** franchise
- Part time, placed them in local businesses



Tons of opportunities exist. You just have to know where to look.



2f. Natalie.

- Top tennis coach but out **of work because of her age**, etc
- Previously introduced to multi-level (network marketing) **nutrition products** through her Tennis Association,
- Built part-time income to about \$6,000-a-year through telling her clients
- Now that tennis income has stopped, she needs this to be full time income
- She realized top-earning distributors make so much money because **they focus on finding** people who want to be **distributors, not just customers**
- Distributors are very different than customers:
 - o They are more ambitious, want to earn extra income and will work for it,
 - o They are more interested in mentoring and overseeing their own distributors, to help them win plenty of customers,
 - o They may already be in business and want to further supplement their income—maybe selling more stuff to their existing customers
- She realized her approach to attract distributors must be totally different than attracting customers
- She decided to target people with existing businesses (chiropractors, massage therapists, yoga instructors)
- For her, **making money has suddenly become greatly simplified** by focusing just on getting distributors



Tons of opportunities exist. You just have to know where to look.

2g. Jordan

- **Dog breeder**, husband was in construction business
- Recession meant husband out of work for 6 months
- She had been supplementing her income with an amazing pet supplement (to keep them healthy)
- She gets puppy owners to use the supplement, and earns a small commission every time they buy
- **Previously this was gravy money, but now it pays their mortgage while her husband is out of work**



Tons of opportunities exist. You just have to know where to look.



2h. Brownie Wise.

- Invented the Tupperware Party concept
- Housewife – didn't even know she could do anything
- **Found company with amazing product**
- Invented new way for them to sell, using parties
- Became wealthy and happy beyond her dreams – mentoring thousands of other women



Tons of opportunities exist. You just have to know where to look.

2i. Joel Comm

- College student needed extra money
- Learned how to create an app for the Apple iPhone
- Created fart app for iPhone selling @ 99 cents
- Sold millions
- At the height he was earning \$10,000 a day

Tons of opportunities exist. You just have to know how to *sniff* them out.



2j. Andrew Cherng

- Worked in a Chinese restaurant
- Came up with idea for Chinese fast food
- Problem, some food dries out when sitting – takes too long to prepare
- Solved problem – by pre-preparing part, mixing in the rest when ordered
- Borrowed money from family and friends
- Opened first restaurant in Pasadena – Panda Inn
- Asked to open second in Glendale (CA) Galleria
- Changed name to Panda Express
- Today over 1,500 Panda Express stores



Tons of opportunities exist. You just have to know where to look.



3. Key Business Concepts That Make It Easier to Earn

We're trained by school that the only way to make money is through a "job" when in fact there are tons of opportunities when you start looking beyond that.

RULES... WHAT RULES?

People think there are many rules in business. Certainly there are norms that many people and businesses generally follow. And you need to follow the law.

But there's also plenty of room for breakthrough ideas and structures.

Steve Jobs invented a whole new way to sell music, through the iTunes store. Before that, everyone said the music publishers would never sell music for 99 cents a song. Even many artists resisted. People would say, how could the Beatles' Abbey Road album be sold as singles. But in the end, everyone gave in and the iTunes store has become the dominant distributor of music on the planet.

People told me that to sell a product in major grocery stores, we would need to pay tens of thousands of dollars for what they call "slotting fees." That's the rule for everyone. If you want to get your product on the shelf of a major grocery store, you'll have to pay a fee for the privilege. Yet through begging and charm, we got a major chain to waive their slotting fees.

Many people want you to succeed, whether you realize it or not. And even if you don't know the rules, if you are honest, enthusiastic and persistent, you have an excellent chance at success.

Jack Canfield, the most successful author of all time, starting with his Chicken Soup for the Soul series of books, explains how he inappropriately sent a chapter of his book with a letter stating he wanted a major publication to print excerpts of his book along with a review, in their magazine. He was scolded by the magazine's editor, but the book got reviewed nonetheless.





The Salton company didn't know you're supposed to pay someone up front for being a spokesperson for your product. Nonetheless, they asked boxer George Foreman if he would become the spokesman for their electric hamburger grill—that they couldn't pay him anything up front, but that they would pay him 1/3rd of profits. Even though that was virtually unheard of, he agreed... and the rest, as they say, is history. George became wealthier than he ever expected, eventually getting the highest single payout in sports history, and The George Foreman Grill became one of the most successful single products in business history.

The point here is, don't get stuck behind the supposed rules. Sure, you should comply as much as you are able. But exceptions are also part of the rule in business. Don't be afraid to invent new rules, if that works for you.

If someone says they only pay a 10% commission, don't be afraid to ask for something different. If someone says they don't work with small companies, don't let that stop you.

YES... BUSINESS OWNERS DO NEED HELP

Many business owners are technical people with minimal social or selling skills.

So, if selling or otherwise helping someone with a business is something you might be interested in, there are plenty of opportunities.



And if you're willing to delay your payday, maybe basing it on some kind of commission or incentive, tons of opportunities may be available to you.

Of course, you'll need to protect yourself somehow—through a written agreement.

But however you do it, realize many many business owners need help. If you could give it to them in a way that's easy for them and acceptable for you, you'll quickly discover that many many opportunities may be available to you.

GET IT IN WRITING

If someone promises you something, get that promise in writing, whenever possible. It may not need to be a long drawn out 50 page contract. One or two paragraphs, spelling out your agreement, with the person signing and dating it,



may suffice. Even a simple letter or email acknowledging your agreement may sometimes suffice.

I'm not an attorney, so you should consult with an attorney for these types of matters. But simple signed agreements can be powerful tools for you.

Whenever someone promises you something, I think you should always acknowledge it in writing somehow.

If they drag their feet at giving you an agreement, send them your understanding, and end it with something like,

"...if this is not consistent with your understanding, please let me know as soon as possible."

Again, verify this with a lawyer. But if someone promises you that you will be compensated somehow, get it spelled out in writing.

Remember, a verbal agreement is only as good as the paper it's printer on. Meaning, without something in writing, you may be setting yourself up for problems later.

THE THREE PRIMARY RULES OF BUSINESS ARE...

Lastly and perhaps most importantly, the two most important rules of business are:

Every problem is an opportunity.

...and...

Find a need and fill it.

...and...

To the extent that you help others get what they want, they will help you get what you want.

When Aristotle Onassis was a young inexperienced lad in Greece, he noticed cargo ships from America, after they unloaded, were returning to America empty. He thought that was nuts.

He also realized it represented a terrific opportunity for him to earn extra money.





So, even though he had never done anything like this before, he took a chance and approached the shipping company. He got them to give him the right to fill their ship with goods from Greece going to America, for a fraction of the going shipping rate. Then, armed with a tremendously discounted shipping price, which he got in writing, Onassis got a major Greek company to buy the discounted space from him so they could ship stuff on the cheap to America.

These seemingly gutsy moves are, in fact, the essence of how business operates. Give someone what they want and they will generally give you what you want. In this case, Onassis gave the empty shipper money when he would have gotten nothing, and gave the company shipping stuff to America a greatly discounted deal.

And by the way, what was really gutsy was the fact that Onassis cut the deal without having the money to pay for the empty ship. He got them to agree on paper, but then, he had to scramble to find someone to pay, so he could cover the upcoming cost.



But this illustrates such an essential element of business, that if you truly understand it, I believe it will open your eyes to the tremendous opportunities that are out there every day.

I'll show you simple ways to make money, and some more complicated ones. But if you can embrace this idea – that, to the extent you give someone what they want, they will give you what you want – this alone could transform your life.

Embracing this essential rule of business could help you truly understand how many amazing opportunities there are, to earn more money for yourself and your family.

Remember – Help others get what they want, and you'll often get what you want.

4. Types of Opportunities That Will Be Covered

Okay. So in the upcoming sections of this program I'll be covering online, work-at-home, community opportunities, local business opportunities, franchises and licenses, starting your own flexible, part-time or full-time business, and tons of complex and simple opportunities – mostly free but some costing money.

I'll also show you how to increase your skills, abilities and value so you have even more ways to earn extra income.



5. Tax Benefits and Permits (note legal disclaimer below)

None of what's covered in this section or anywhere else in this program is intended as legal or accounting advice in any way. You should always consult with the proper professional when getting involved with these types of issues.

TAX DEDUCTIONS – First, by having your own part time or full time income, even if you don't make money, you can deduct all or part of your costs.

For example, this class is deductible, just like anything else you use, that legitimately helps you with your business.

Even a portion of your home or apartment, if you use it for business, could be deducted from your taxable income to lower your taxes.



I'm not allowed to give you legal or accounting advice, so check with a lawyer or accountant. But if you are pursuing business income, as most of this is, then you should definitely be allowed to deduct all or part of your expenses from your taxes.

PERMITS – As for permits, this is a tricky area. In many cases and with many types of business opportunity, no permit is needed. Again, consult with an attorney to get the proper advice.

If you are operating a business out of your home, in many communities you will need a business license. Many people do not get them, but in general, depending on your community, you may need one.

It's often difficult to tell what specifically you need, if anything, because so many government departments are vying for dollars these days. If they think you're in business, many government entities want to put their hands in your pocket. Again, consult with an attorney to get the proper advice.

ANTI-SPAM EMAIL LAWS – If you are sending unsolicited email to people, make sure you are following the anti-spam laws. Make sure you include an easy way for the receiver to UNSUBSCRIBE, so they can be taken off your email list, should they request it. This could be as simple as your responding to their return request, or you could include an UNSUBSCRIBE link at the bottom of the email you send.



If you use an email service, like Constant Contact, aWeber, iContact or Mail Chimp, they generally include an unsubscribe link at the bottom of every email you send.

You should consult with an attorney to be positive, but generally, if you have sent someone an email and they request you not send them any more, you need to honor their request.

INDEPENDENT CONTRACTOR vs EMPLOYEE – For many of the income opportunities in this program, you will be working independently and will be considered an Independent Contractor.

If you are hired as an independent contractor, rather than as an employee, this means you will be responsible for paying your own taxes on your earnings, rather than having your employer deduct them. Some people are afraid of this status, but in reality, it's just about as easy and as common an employment income.

There are many rules that govern whether you are an independent contractor or an employee. If you are operating an independent business, where you set the hours and procedures, you are generally an independent contractor. On the other hand, if they set your hours and specific job procedures, you are likely an employee, subject to the appropriate benefits.

Much information is available online and otherwise regarding what constitutes an independent contractor. And you should consult with an attorney to be sure.

INCORPORATION – One last thing. Many people form a corporation before they start a business. You may want the protection of a corporation, but incorporating is not essential to start a business. Many people maintain what's called a sole proprietorship or partnership, meaning they are not incorporated.

There definitely may be legal benefits to incorporating, protecting you from lawsuits, but there are also costs involved, and tax issues.

I have seen many people take on the expense of becoming a corporation before earning a dime, and subsequently earn no money—making the incorporation an unnecessary wasted expense.

I am not an attorney, so I cannot advise you. For me, in most cases I'd prefer to see if the income flows in first, and then, once that is verified, handle any incorporation if needed.

As always, consult with an attorney to get proper advice in areas like this.



6. Matching Your Personality and Skill to the Right Income Source

Here's something many people do not consider when trying to find a source of additional income. It's matching your personality to the right business opportunity.

Many community colleges will do aptitude testing on you for free, as will the counseling or career office of a high school or college you attended. And this could be really helpful. They often have a battery of aptitude and related tests to help pinpoint the areas of greatest interest for you.



Remember, the goal is not to pick the toughest way to make money, but perhaps the easiest and most enjoyable. Often, understanding your core aptitudes and interests, will help you uncover something you may not have considered, that could make an otherwise drudgery-filled life into something fantastic.

The Myers-Briggs test is often used to determine a person's dominant personality traits. Doing a Myers-Briggs test before you decide what to pursue could be really helpful.

Myers-Briggs is based on four dichotomies or choices for how you prefer to interact with the world. No one way is right or wrong, and for many of them, you will probably be somewhere in the middle, leaning slightly in one direction or the other.



The test is insightful for most people by encapsulating things about what you like that you may not have considered.

Of course, for many of these, you are probably not extremely of one side or the other, but rather, somewhere in the middle, just slightly leaning to one side.



The four “dichotomies” or choices, are as follows:

E or I	<p>When solving problems, do you prefer being WITH people and interacting with others – EXTRAVERT (E) ----</p> <p>or do you prefer being by yourself or interacting less often with other people – INTROVERT (I)</p>
S or N	<p>When gathering information, in order to trust any new information, do you prefer to rely on your own experience, where you see it, feel it, and otherwise experience it yourself; where you want it to be as concrete as possible (you may distrust hunches, for example).- SENSING (S) ----</p> <p>...or do you prefer to evaluate its theories and concepts, to understand how it's similar or different from other concepts or items; understanding the underlying theory and principles upon which the item or issue is based – INTUITION (I)</p>
T or F	<p>To make a decision, do you prefer measuring a decision by the facts, by what seems more logical, reasonable, and consistent, and following expected rules; and NOT interacting with people who are inconsistent or illogical... are you more concerned with getting to the truth, even if it may periodically hurt someone's feelings or be less tactful – THINKING (T) ----</p> <p>...or, do you prefer to consider the needs and feelings of people involved, weighing the decision so you achieve the most harmony, consensus and fit, so people are comfortable with what has been decided – FEELING (F)</p>
J or P	<p>When relating to the world, do you prefer to have matters settled and completed – JUDGING (J) ----</p> <p>...or, do you prefer to keep decisions open – PERCEPTION (P)</p>

The Myers-Briggs test itself consists of numerous questions that ultimately lead you to a specific 4-letter score, such as ESTJ (Extraverted Thinking with Sensing), INFP (Introverted Feeling with Intuition), and so forth.. Then, from that score you get evaluations that explain your preferences in how you like to work and how you prefer to interact with others.

This can be really helpful, not just in finding the ideal income source, but also, in understanding what works best and least for you in relationships and life.



ESTJ – SUPERVISOR Colin Powell Joseph Stalin Queen Elizabeth 1	ISTJ – INSPECTOR Queen Elizabeth II Harry S. Truman Woodrow Wilson	ESFJ – PROVIDER Leonid Brezhnev George Washington	ISFJ – PROTECTOR George Bush Mother Teresa
ESTP – PROMOTER Winston Churchill Hugh Hefner Ernest Hemingway	ISTP – OPERATOR Amelia Earhart Clint Eastwood Charles Lindbergh	ESFP – PERFORMER "Magic" Johnson Elvis Presley Elizabeth Taylor	ISFP – COMPOSER Paul Gauguin (painter) Wolfgang Mozart Barbara Streisand
ENFJ – TEACHER Mikhail Gorbachev Vladimir Lenin Margaret Mead	INFJ – COUNSELOR Emily Dickinson Eleanor Roosevelt	ENFP – CHAMPION Charlotte Bronte Thomas Paine	INFP – HEALER Emile Bronte Albert Schweitzer
ENTJ – MOBILIZER Napoleon Bonaparte Bill Gates Margaret Thatcher	INTJ – MASTER MIND Peter the Great Thomas Jefferson Fredrich Nietzsche	ENTP – INVENTOR Walt Disney Steve Jobs	INTP – ARCHITECT Marie Curie Albert Einstein

<http://www.psychpost.org/2012/06/myers-briggs-type-indicator-personality.html>

A friend of mine discovered he loved being outdoors and didn't necessarily need to spend a lot of time with people. So when he retired from his job, he and his wife sold their home, bought a used Airstream trailer, and got a job as a park ranger in one of the great national forests. Before understanding his aptitude, he would never have considered such an endeavor. But once he set his sights on this dream job, his life and excitement level changed dramatically.

Another friend discovered he always took jobs where he would eventually get fired because it was not really what he wanted to do. Once he realized what he really wanted, it almost felt like cheating—picking a job that he loved. But he eventually got what became his dream job. Although it didn't make him rich, it was so amazing that his entire life changed. He went from being scared and angry all the time, to having to pinch himself because he was so happy.

The actual result for you may not be this profound, but understanding your preferences in life could be quite eye-opening for you. And since taking these types of tests could cost virtually nothing and be so valuable, I think it's definitely something you should consider.

To take the Myers-Briggs test and get a detailed overview of your personality and preferences, there are plenty of books and online resources available (free and paid).

Whether you use Myers-Briggs, the guidance office of a school or something else, understanding your personality will help you better match your interests to your work, through a part-time income or a full-time career.



7. Confidence & Skill – How to Overcome Anxiety & Fear

This is an area many people do not consider, that could cause a huge boost in your earning potential, and your happiness in life.

I am a product of Dale Carnegie and Toastmasters speaking programs. And I'm going to tell you flat out, I used to be a shy wallflower. But my life was changed immeasurably once I learned to communicate effectively with the help of these programs.



I still have a ways to go to be even better, so I am constantly trying to improve myself. But the door that opened for me once I became comfortable with public speaking has changed my life, as it has for millions of people.

Once you learn public speaking, your private, one-on-one speaking dramatically improves.

For many, it's the difference between an easy life and a life of struggle. People constantly explain how they've gotten job promotions, how they've gotten continually better jobs, directly attributed to these amazing and consistently successful programs. I never believed I could learn how to interact more effectively, but I was pleasantly delightfully wrong.

My wife has said about my ability to speak, "They taught him to talk. They just didn't teach him how to shut up..." Wives will say stuff like that. But I've spent my life continually increasing my edge as an expert, in a large part, because of the communication and interaction training I've received from these programs.

Dale Carnegie's communication and Human Relations programs are terrific. But for many, the cost and commitment may be out of reach.

So let me tell you straight out, joining Toastmasters will change your life, beyond what you could imagine.



It's entirely volunteer so the cost is minimal. Just about every city and region has a toastmaster's club, with many having numerous ones.

You will meet all kinds of people there, from bank presidents and corporate leaders to housewives and plumbers to you name it. Part of the reason, besides the fact that it works



miraculously, is that it's one of the best deals in town. It costs about \$60 for 6 months, and even less from that point forward.

I have been a member and a leader in several Toastmasters clubs in various cities, and have even started a club. Beyond the camaraderie, you will learn how to present, how to interact better with your spouse or family members, how to explain your ideas so more people understand them, how to give criticism or feedback without alienating people, how to interact better with strangers, how to have happier relationships and a happier life, and much more.

I'm a poster child for Toastmasters, as many famous people also are. I remember being terrified to open the door and come into the class, and freezing when I spoke. I saw all those eyes looking at me as I spoke and I forgot what I was saying.

But Toastmasters first and foremost gives you the courage. I never thought of it before I joined, but for most people, it takes courage to speak up, to let people know your opinion, to talk to people.

Toastmasters gives you the courage, then the techniques, then the confidence, then the joy to communicate more effectively, no matter how good or bad you currently are.

So if you want to transform your life, go to Toastmasters.org, type in your zip code, and see what clubs are nearby. Then visit a club (you are generally allowed to visit absolutely for free, to see if you like it, with most allowing you to return a few times also for free, to get used to it).

Virtually every club wherever you go in the world, has the same format. Everyone gets a chance for a quick talk, usually 2-3 minutes. Then a few people get scheduled longer talks, once you are more comfortable, with some people giving feedback for each talk.

And they give you so many little chances to get used to speaking—like giving you a job to do and having you explain to the group what it is—you won't believe how quickly you start feeling more comfortable and confident as a speaker.

Before you know it, so much will change for the better in your life, you won't believe it.

I don't get paid for saying this. Toastmasters has had such a huge impact on me and so many others, I highly recommend your using it for yourself. If you don't like a club, check out another one. And it isn't just for white collar jobs. A bus driver friend came out. Watching his life suddenly change was awesome.

Try it. You won't believe how amazing your life will become.



8. Business-Opportunities and Online Scams to Avoid

In this section I'll show you 13 simple tests you can make to help determine if something is a scam. Of course, there's no guarantee you'll catch everything. But with these 13 simple tests, you should be able to separate most of the scams from legitimate opportunities.

But first, let's start with a basic truth. Unfortunately, especially with business opportunities, many scams and inflated promises are out there to separate you from your money.



Some are blatant lies, some are illegal opportunities, and some simply overstate the potential you have to earn a reasonable amount of money. So let's list and address the three types of scams:

- Liars, crooks and thieves
- Illegal acts, and
- Inflated promises

Let's go through each of them.

(8b) LIARS, CROOKS and THIEVES **(#1 of the Business Ops and Scams to Avoid)**

Liars, crooks and thieves are everywhere, in just about every moneymaking industry.

Even people who seem like stalwart members of the community can be crooks. Look at Enron, a respected Houston-based Fortune 100 company that made up deals out of thin air. They fooled many of the greatest financial institutions in the nation, into losing literally billions of their dollars on nonexistent investment opportunities. And forget about the Federal or State governments catching them. If not for an insider, we may never have discovered their nefarious actions.

How about Bernie Madoff? He fooled thousands of the most famous people and institutions on the planet into giving him their money, which he lost in the great Ponzi scheme he was conducting. Again, despite years of warnings, the Feds were asleep at the switch and did not uncover his scheme. Had Madoff's own sons not turned in their father, who knows how many more people he would have bilked out of their money.



The point is this. If these pillars of the community could fool supposedly smart people into giving them their money, you can be sure many of us will also be susceptible to the thieves and crooks who populate the business opportunity marketplace. So you must always be vigilant. Never fully trust and always verify.

There is one more type of liar, crook or thief to beware of. And this one is even more difficult to spot.

If someone is in financial or other trouble, they could be prepared to take your money or not honor their promises to you. It's fascinating how desperation will change people. Someone who was always trustworthy could suddenly become a crook. Unfortunately, it's human nature. It's part of the reason you never want to put all your eggs in one basket, if you could at all avoid it.

When a company is near bankruptcy, or when a person is somehow in trouble, with bad debts or maybe even a family member needing expensive medical treatment, desperate people will often revert to embezzlement, making promises they will not keep, like offering a bonus they have no intention to paying, or taking your deposit and disappearing without delivering.



The good news is, by far the large majority of people and businesses are honest. However, you must always be vigilant. If you notice someone is slow to pay, if you are asked for an unusually large deposit, or if you notice fishy transactions on your credit card or in your bank account shortly after signing up for a business opportunity, immediately contact your bank, the police, the District Attorney and/or the Attorney General for your state and/or the FBI and report your suspicions. The faster you can stop illegal or improper actions, the greater a chance you will recover all or part of your lost funds.

If you otherwise suspect something fishy, start by checking references. Not the ones they give you, but the ones you dig up yourself.

Even this may not catch a real problem, but trust your gut. If something doesn't feel right, do more homework before putting too much money or your good name on the line.



(8c) CHECKLIST OF 13 WAYS TO HELP VERIFY THAT A BUSINESS OPPORTUNITY IS NOT A SCAM

As people like Bernie Madoff and companies like Enron have demonstrated, **there is NO absolutely surefire way** to verify that a person or business is legitimate.

However, there are a few steps you could take that could minimize your risk and verify that a company or person may be legit to do business with.

Although there is never a guarantee that you will catch every bad apple, here are 13 tests you should always do before investing or getting involved with a business opportunity, that may help:



1. If it sounds too good to be true, it probably is.

"Make a huge income stuffing envelopes..."
"Earn six figures just by doing... nothing..."

There are few mysteries to how money is made. If something seems fishy, it probably is, and you should probably avoid it.

2. Ask these questions:

- ~ Who will be paying me?
- ~ When will I get my first paycheck?
- ~ Will I be paid a salary or will my pay be based on commission?
- ~ Exactly how much will I get and what exactly will I have to do to get that amount?
- ~ What are all the tasks will I need to perform?
- ~ What is the total amount I will have to pay or invest, including supplies, equipment and membership fees?
- ~ What will I get for my money?

The answers to these questions may help you determine whether a business opportunity is legitimate and whether it may be appropriate for you.



3. Check your:

- o local Consumer Protection Agency,
- o the Better Business Bureau (<http://www.bbb.org/us/Find-Business-Reviews/> and <http://www.bbb.org/>),
- o your state's Attorney General,
- o the Federal Trade Commission's fraud website (<http://www.ftc.gov/bcp/consumer.shtm> and <http://www.ftc.gov/>) --
- o for complaints and fraud alerts -- for
 - (a) this type of business opportunity,
 - (b) for this specific company and
 - (c) for its president.

Note that just because someone is not listed on one of these problem lists doesn't necessarily mean they are scot-free. Some career criminals will start-up often under new business names which may not be listed... yet. Still, this is a great place to start.

4. Perform a Whois lookup for their business website. Although not foolproof, this will often let you know who specifically their website's owner is.

A great place to look these up is: <http://www.betterwhois.com/>

5. Browse scam forums, such as

- o Scam.com
- o <http://www.scam.com/forumdisplay.php?f=14>) and
- o RipOffReport.com,

...looking for complaints from consumers.

But BEWARE about taking recommendations from these sites.

Sometimes a person will say EVERYONE in this industry is a crook except so-and-so. That's often someone paid a commission or referral fee by the so-and-so company, so beware what RECOMMENDATIONS you see on these types of sites may not be accurate.



6. If you purchase online from a website, make sure you ONLY enter credit card information on a secure shopping cart page that begins https. The S lets you know it's a secure page (i.e., <https://mcssl.com/secure>) – where most web pages are simply http without the S. The shopping pages may not be secure, but once you have to enter your actual credit card info, that page MUST be secure (with the https).

Also, there should be a reputable third party verification on the actual page you enter your credit card information.

For PAYPAL, the web page should be a Paypal page, saying something like, <https://www.paypal.com/some-long-info>.

When “McAfee Secure” and/or “Norton Secured Powered by VeriSign”, are showing on the credit card page, you should be able to click on the McAfee or Norton logo and it opens a page or box with all or part of the name of the web page you are on and a current date. These help verify that this site is likely secure.

7. NEVER give your social security number to a business website. If you are confident they are a legitimate business but they require one, get a Business Tax ID Number (also known as an EIN / Employer ID Number – note: you don't have to have employees. It's just what the IRS calls it).

This is absolutely free, takes just a couple of minutes to get, connects to your social security number for the IRS, but keeps your actual Social Security number private otherwise, and does not trigger anything with the IRS (i.e., that they should be checking you. It is simply set up to protect your identity from business identities who may ask for your social security number.)

Technically, you don't even have to have a business to get one. But it's an easy way to keep your Social Security Number private. Fill out the form at the IRS website (under TOOLS – APPLY FOR AN EIN) at <http://www.irs.gov> or go directly to the website at:

<http://www.simplefilings.gov-tax.com/federal-ein/>

8. Check references. And don't just rely on the references they give you. If possible, randomly contact others who are also involved in this business opportunity, if you could find them through Google or other sources. And DO NOT just rely on friends, unless they have been involved for more than 4 or 5 years. (And don't necessarily trust testimonials on their brochures and website. Any crook can write a testimonial and make it look



like it's from a customer.)

9. Find out how long they have been in business. If fewer than 4 or 5 years, this may be a cause for concern. Many newer business opportunities are legitimate. Unfortunately, there's little opportunity to evaluate a newer one until it has a track record.
10. Do not send money orders, checks, credit card or bank information to a person or a company with just a P.O. box that doesn't also have a physical address, and definitely be cautious when sending money or this type of financial information to a foreign country.
11. Check the Internet for complaints about this company (start by typing into Google the company or product name followed by the word "complaints").

Remember, every business that's been around for a while will probably have complaints, some legitimate and some from competitors trying to make them look bad.

When you buy books and products from Amazon.com, ratings for top vendors are rarely 100%. Top vendors who have been around for a while will be somewhere between 88% and 99% satisfaction rating. That doesn't mean they are terrible. It's just life. No matter how great your product or service is, it's almost impossible to please everyone, especially if you have hundreds or thousands of customers.

Also, some complaints will come from competitors. I discovered an online complaint for a civil engineer I know, that was placed by a competitor. You could click the link and clearly see that it was from a competitor and that he had posted online complaints against other competitors as well. We had no idea how to remove the fake complaints, and got no help from Google. So definitely examine complaints. But take every complaint with a grain of salt.

12. Ask a REAL expert. We often ask friends and family for their opinion, when their guess may be no better than our own. However, experts are often available, if you just spend a little time and look. College professors, the EDC, SCORE, the SBA... these are among the many free resources that may be available to you, before you jump into a business opportunity you are unsure of.

I had a sign maker recently ask me about a web marketer who approached him with an unusual but appealing business proposal. They proposed building a website for the sign maker and bringing him customers, in exchange for \$50-a-month and 8.5% of profits for every



paying job they brought.

Frankly it sounded too good to be true, so he asked me for advice. I asked if he could cancel at any time (that's one way they get you, by hooking you into a long term contract you cannot get out of). He explained he could cancel at any time. I immediately recognized this could be a good legitimate opportunity, one, in fact, that I push web marketers to make.

Of course he still needs to read all the fine print, to make sure it says what they verbally promised. But this could be a fantastic way for him to get more customers with almost no risk or cost, and a great way for the web marketer to get ongoing income for himself, all at the same time.

So he'll get to take advantage of a potentially great income opportunity for his existing business, because he sought out an expert's advice. Just as you should, if possible.

13. And finally, trust your gut. If something just doesn't feel right, you probably want to pass on it. At the subconscious lever we often perceive things that we are not even aware of consciously. A subtle expression, a contradictory statement... If your gut is telling you something is wrong, you'll probably want to pass, no matter how great something sounds.

(8d) ILLEGAL ACTS (#2 of the Business Ops and Scams to Avoid)

About 30 years ago my wife and I responded to a classified ad in Entrepreneur Magazine, saying,

"Make thousands of dollars stuffing envelopes. No experience necessary. You won't believe how easy this is. Just send \$20 in a SASE (Self Addressed Stamper Envelope) to this address..."

We sent the twenty bucks, and lo-and-behold, we got a photocopied page that said we should do exactly what they did... place an ad in a newspaper or magazine with the same offer they had, and almost magically, your mailbox will fill with envelopes of \$20 bills.

We did exactly what they said and guess what! They were right... with one exception. We literally got over \$2,000 sent to us, almost overnight. It was amazing.

But we also got something else.





I remember the shiver I got up my spine when I saw those two letters, one from the Attorney General of New York and one from the Attorney General for the State of Vermont. Both were cease-and-desist notices, claiming we were doing something illegal and could go to jail if we continued.

It turns out, we were involved in a pyramid scheme, and that's illegal.

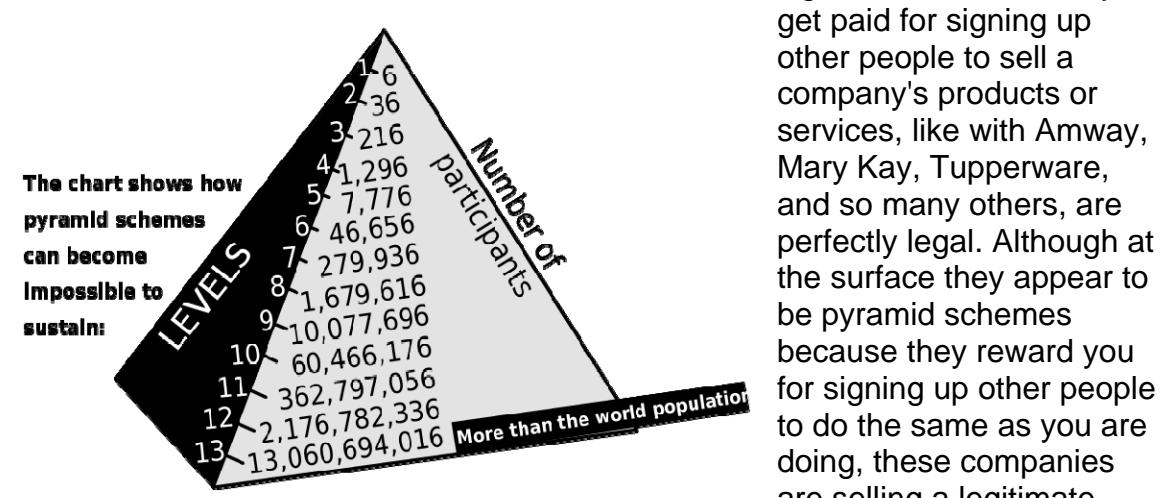
A pyramid scheme is any business where you promise participants payment (directly or indirectly) for enrolling other people into the scheme, without supplying any real product or service. You basically promise, if they get enough people to give them money as you have, they will pocket all that money, as you are doing. The problem with pyramid schemes is, eventually someone will lose, because the only way everyone will earn money is if, more than the entire earth's population invests in the scheme.

So basically, you get suckers to invest, until eventually, you get suckers who lose their money.

I've seen versions of this where friends get friends to put \$100 or even \$1,000 into a pot, following the basic scheme. However you do it, this is illegal, and immoral, because eventually, someone will lose their money.

Wow. And it sounded like such a great idea, didn't it?!

Multi-level businesses, also known as Network Marketing businesses, where you



product or service as part of the scheme. Amway, for example, has been investigated by the Federal Trade Commission. In a way Amway was a surrogate for the whole MLM industry.

But in the end the FTC concluded that they are NOT an illegal pyramid scheme but rather, a clever compensation scheme where product is changing hands and people can be rewarded for helping others to also become distributors.



OTHER ILLEGAL ACTS

Other illegal acts could involve defrauding or deceiving the public, selling products or services that are restricted or illegal, including selling counterfeit or plagiarized products, pretending to be someone or something you or your products are not, and otherwise committing illegal acts in the course of your job.

One such scheme highlighted by the TV newsmagazine 60-Minutes provided great incomes to people who, in the course of their work, had to forge signatures on documents for legitimate banks. Although everything including the companies they were serving seemed okay with what was being done, employees knew in their gut that, despite the great pay, they were doing something highly illegal.

The U.S. postal inspection service is planning an initiative similar to a public warning campaign related to fake check programs, for example, similar to the initiative currently in place through the website fakechecks.org.

The overarching rule here is, if you are asked to commit what you know is an illegal act, don't do it. It could ruin your ability to make a decent living in the future.

(8e) OVERPROMISING (#3 of the Business Ops and Scams to Avoid)

Although this is listed under Business Opportunities and Scams to Avoid, in some cases you may still want to go ahead, but understanding that the opportunity to earn the high income they say is overstated—meaning, in all likelihood you'll never make as much money as they promise.

Look in your email Spam folder and you will no doubt find plenty of these types of scams just begging for you to try them. Here are few in my junk folder just from the past few days:



- Forget \$200 a day... Think BIGGER!
- Powerful Business Models Create Early Retirement
- 3 Minutes -- \$6,748.07 – Facebook!
- You've Just Made \$7,064.83 in Commissions
- \$898/day from 6 "off-the-street" newbies? (open now)
- Make \$353 in the next 12 minutes

I often wonder, if someone has a really great way to make money, why would they share it with me. Of course there are plenty of true moneymaking opportunities on the Internet, in newspapers and magazines, and advertised on TV. But for most, the claims far exceed the reality. For every one person who



actually makes incredible money, there are often hundreds, if not thousands who made zero, or who lost their shirt.

This is not meant to turn you off to trying moneymaking opportunities. Many are terrific.

Just realize that even some of the good ones can tend to overpromise. In a way, we are so jaded, it's almost the only way they could break through the clutter.

I am not condoning it, but just letting you know, when you see what appears to be a legitimate claim saying you could make \$1,000, cut that number in half or a quarter and figure it's actually \$500 or \$100 you'll earn.



The Federal Trade Commission and state Attorneys General are supposed to clamp down on impossible claims, but for every one they stop, five new ones pop up.

So the best practice is to be vigilant, and make sure the opportunity makes sense.

Take envelope stuffing schemes. If you can buy or rent envelope stuffing machines that stuff thousands of envelopes an hour, why would someone pay you to do the same thing?

And if they do fill orders for customers, will you need to have tons of their products in your home, waiting to be shipped? Do you believe they will trust you with possibly thousands of dollars of their products? They don't really know you. So, will they require you to make a deposit (a possible red flag), to pay for all the product you will have in your home?

I'm not saying all these schemes are fraudulent. But it makes you wonder, doesn't it?

MAKING IT SOUND TOO EASY

Often the opportunity is real, but they make it sound much easier than it actually is. I bought a franchise ages ago, and they made it seem like winning customer would be easy as pie. They even said they would supply plenty to get me started.

Well... the product was fabulous, but winning customers was nowhere as easy as they implied. And of course, they showed these people making tons of money. But after I joined I discovered that by far, the majority were struggling just to get by.

Eventually I figured out how to make great money with their products. But it was in spite of them, not because of them.



The point is simple. Assume that you will make less money than they promise, and that it will be harder than they imply. That's not to say you should pass on every opportunity. But going in with this attitude will help you uncover the best opportunities for you while preparing you for the best results.

(8f) A FEW WORK-AT-HOME JOBS TO BE CAUTIONS OF

Here are a few of the types of work-at-home jobs that you may want to examine carefully before you jump in with both feet.



LISTS OF JOB-OPPORTUNITIES

You'll often see offers where they will provide you a list of work-at-home job opportunities, if you pay them a nominal fee. There are enough real sources that you shouldn't pay to get a list. Often these are old lists with obsolete opportunities that are not even around anymore. Don't waste your money on these.

STUFFING ENVELOPES

These promise you \$3-\$5 for stuffing envelopes. Think about this. Machines will stuff thousands of envelopes per hour. Why would someone pay you to do what a machine can do faster and cheaper?

Or worse, some try to get you to buy equipment to stuff envelopes. More often than not, these are scams.

CLAIMS PROCESSING

Although some of these are legitimate, the ones that require you to buy equipment or pay for any equipment are usually scams.

Similar to envelope stuffing, these will often try to get you to buy costly equipment up-front, and then don't deliver the income they promise. You'll probably want to avoid these.



DATA ENTRY JOBS

They may have you posting ads or needing to buy equipment before you see any earnings. Although some of these are perfectly legitimate, the amount you earn is sometimes so small that it often isn't worth the cost and effort.

There are many cases where specialized data entry may be legitimate. We see this with medical and legal transcribing, for example, where the income can be terrific. However, these generally require specialized training, where you learn the language of doctors or lawyers.

For general data entry jobs, you'll probably want to do a good job of evaluating it before you agree to do it.

ASSEMBLY JOBS

Assembling crafts kits often pays less than people expect, and may require you buy equipment to get started. If you consider this type of opportunity, make sure you have a clear understanding of exactly how much you will earn from each assembly, and how long it takes per assembly. A 40-hour week earning \$100 may not be your idea of a great income opportunity.



POSTING ADS

There are plenty of opportunities to post ads on online forums and bulletin boards. Like assembly jobs above, although you may not be required to buy a kit, this tends to be a ton of work for almost no pay. Do the math if you consider this one. Will you get paid for posting the ad, or if someone actually clicks on it? And realistically, how much could you possibly earn in a typical week. The income is generally a fraction of what people expect.



(8g) SUMMARY ABOUT INCOME OPPORTUNITIES

The bottom line of all this, even for a legitimate income opportunity, is to understand the answers to these four questions before you sign on::

1. Will you need to purchase some kit, equipment or supplies, or otherwise pay some fee to get started? It may be fine, but you need to understand this before you say yes.
2. How much do you earn for each piece done?
3. How many can realistically be done in a day or week?
4. What specifically is involved in getting the work done? And are you willing to spend time doing that?

If the answers to these questions are satisfactory, the income opportunity may be good for you.



9. THE BIG FIVE – AN OVERVIEW

Now that you are ready, here are the BIG-5 categories of Extra Income Opportunities, divided as follows:

#1: Helping Local Businesses

#2: Distributing Products and Services

#3: Franchises and Licenses

#4: Starting Your Own Business, and

#5: The Big List of Part-Time and Full-Time Income Opportunities

The first four sections provide an overview of opportunity areas that could be most valuable to you, exposing you to many types of opportunities that you may not have considered.

By the time you reach section #5, if you have not yet discovered something that's ideal for you, you will be able to go through a list of hundreds of extra-income opportunities, often complete with contact information to get you what you need as quickly and simply as possible.



9-1. THE BIG FIVE #1: Helping a Local Business

The first category for additional income opportunities is helping a local business.

Many people and businesses can use help, but they don't know how to ask or how to find the right people. This is something many people do not consider. We have this idea that there are always rules for how you get to work with businesses, but there are fewer rules than most people realize.



FINDING CLIENTS

Decades ago I found a pretty interesting website development company and flat out told them I thought they were great. Then I asked if I helped them get clients, if we could work out a compensation schedule of how much I'd get paid. They liked the idea so much, they went one step further, and offered to pay me \$500-a-week plus 20% of every job I brought in.

I did not expect to work for an up-front fee, but they offered me something more than I was asking. And because I was an independent contractor, I set my own hours and work schedule.

They let me go through their portfolio of work they had done so I could put together a presentation to use. And they paid for lists of potential clients, so I could call, mail and email them to let them know about this great company.

Many businesses are open to someone approaching them like this.

GIVING PRODUCTION AND SALES HELP

Laura started a business from her home making training pants for young children who are learning to be potty trained.

As she got more and more stores to carry her products, she suddenly didn't have enough time to get all the training pants made. Strangely, she didn't know where to look for help. I found this strange, because I know so many people would be interested in doing part-time sewing to earn a few hundred or a few thousand dollars a month.



In fact, I believed stay-at-home moms could be an ideal workforce for her, because they could select the few hours to work each day, do the work in their homes – where Laura provided them an industrial sewing machine, the training and materials they needed—and most importantly, they would be dependable and quality conscious.

As I approached women in my church asking for volunteers, a few came forward who were delighted with the opportunity.

Next, Laura told me of an out-of-work neighbor who had previously been a successful salesperson selling to stores. She thought it might be great having the neighbor getting stores signed up to carry her products, but she wasn't sure how to pay her or how to work with her.

Even though Laura's was a small business, I have worked with multi-million dollar companies that struggled with the same basic issues – of where to find and how to compensate valuable people to help them grow their business.

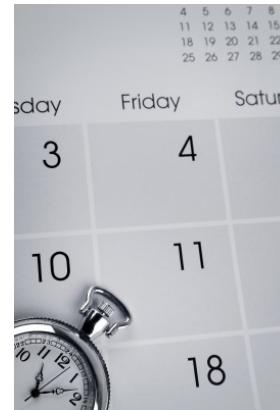
There are many free or low-cost resources available to help (see our APPENDIX at the end of this program), many people and businesses do not use them because they are unaware they exist or are uncomfortable asking for help.

In Laura's case I suggested paying her 15% of every sale, with ongoing income for a year from every account she opened and serviced. The ongoing income would only continue for as long as the neighbor continued working with Laura.

I figured the ongoing income would give the neighbor a greater incentive to get and service good accounts, and if she worked out, as we approached the one-year anniversary, we could probably figure something out, maybe continuing paying her for each account, but maybe a lower amount once an account was established.

So now, within six months Laura had people making and packaging the products for her, and a sales rep selling for her. And her income had risen well into the six figures.

Then an interesting thing happened. One lady from church said she was not really interested in doing the sewing, but asked if she could help Laura manage the inventories, make sure products were made properly, that supplies were ordered in time, and finished materials were stored properly in a nearby self-storage unit.





Laura had not considered having someone do all this for her. But she wanted to spend more quality time with her kids, and devote more time to building the business. They figured out how this lady would get paid, and suddenly, Laura had a production manager—someone who she was also able to strategize the building of the business with, helping Laura organize all the other products she wanted to make, to help the business grow.

USING YOUR SKILLS

A lady I know does bookkeeping for a company that's struggling, and has been steadily cutting back her hours.

So I got her to create a flyer using Microsoft WORD, explaining that she was available to do bookkeeping for local businesses, at competitive prices, because she was already working and just needed some extra income.

The fact that she was currently doing the bookkeeping for an existing company, and that she had done this for a previous company, were positives that made her attractive to many smaller businesses. By dropping off the flyers and emailing them to local businesses, she was able to get a few clients within less than a month.



SELLING TO THE GOVERNMENT

A lady I know who has tremendous experience selling to the government, was having difficulty finding a job.

But as soon as she stopped looking for a job, and instead offered her consulting services to small businesses wanting to get government contracts, suddenly she had plenty of clients and income, where before she was struggling. She knew how to do the tedious paperwork, how to solicit buyers, how to read the bid lists, and so forth.

As a consultant, although she had to pay her own taxes and pay for her own health insurance, she was earning more money—plus, she had the freedom to work when she wanted.

THE POINT HERE

The main point here is for you to recognize a few things:

- There are many opportunities for helping local businesses, that you may not be aware of, and that you may not even know how to recognize;



- There may be many smaller businesses that are willing to hire you, part time or as an independent contractor, especially if you have skills they need;
- You probably have skills many businesses want, but you may not realize it;
- To the extent that you help local businesses get what they want, they will give you what you want, often including the freedom to control your work and hours;
- Rules for compensation are more flexible than you may realize—don't be afraid to ask, or to create your own compensation formula;
- If you do a deal with a local business, get something in writing that spells out what you will get paid, for what. Also, if it's ongoing income, make sure they spell out for how long the pay will continue; and lastly,
- Do the math. Make sure if you do the work and get paid what you have agreed, that you will be earning the money you need. For example, if you agree to get paid 20% on sales of \$50, that's \$10. How many sales would you have to make, for you to earn the kind of money you need or want? Make sure the money works for you.

If you open your eyes to local income opportunities that are around you, you may be surprised at how much is available, that you never realized.

WHERE TO FIND BUSINESSES THAT MAY HAVE OPPORTUNITIES

If you're willing to do a little research, you can often find several local businesses that could be ideal for this type of extra income. Some of the best sources are:

- Friends and family;
- Your local Chamber of Commerce (they often have free printed and online membership directories with businesses listed by category);
- Your Church or Synagogue (find out who is in business and what they do);
- Directories – print and Internet-based (like the Thomas Register of Manufacturers, ServiceMagic for service companies, etc);
- Trade Associations in specialized industries, and
- SCORE, the resource partner of the U.S. Small Business Administration;



Before you approach any of these businesses, list your strengths and what you are most interested in. Then, seek out the local businesses that could use that strength or skill.

Once you approach that business, don't be afraid to ask, "If we could work out favorable terms, would you be interested in (whatever you want to do for them)..."

This idea of approaching local businesses can be a terrific source for uncovering great income opportunities for you, as it has been for so many others. If you want the freedom to do what you want on your own terms, and are willing to approach strangers to determine if they are open to getting the kind of help you want to offer, this could be an ideal source for you.



9-2. THE BIG FIVE #2: Distributing Products (including Multi-Level/ Network Marketing)

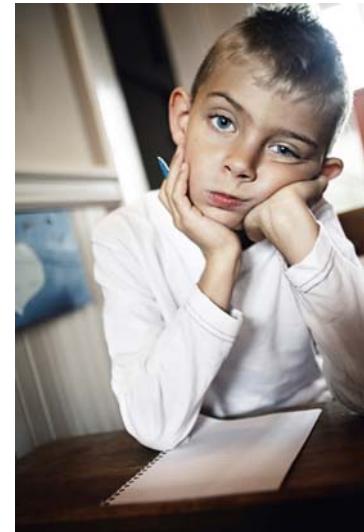
This section talks about all the places to distribute a product, and where to find some really great products so you can get them distributed.

FIRST... DISTRIBUTION

Every radio station needs new songs or their audience get bored. Similarly, every store, catalog and distributor needs new products from time to time, or their customers get bored and start buying from competitors.

Can you imagine going into a grocery store, week in and week out, year in and year out, and nothing changes? No new products. No new displays.

You may not realize it but they've found that, for most grocery and other stores, if nothing ever changes, eventually customers get so bored that they stop shopping there.



This is important to you because it means, every retailer and distributor needs an ongoing supply of new products that appeal to and engage their customers.

This means, if you have a unique product that could be valuable and interesting to their customers and profitable for them, most distribution channels are happy to help you become successful, if you meet certain guidelines.



Sure many of these distributors and retailers may be hard bargainers on price and delivery terms. But in the end, if you have something their customers will want, they NEED your product and actually WANT it to succeed.

MEETING THEIR REQUIREMENTS

Of course, there are two major requirements you will have to meet, regardless of how great your product is.

First, you'll need to be able to supply enough products to meet the demand of their store or channel?



QVC, the home shopping television network, typically requires that you to have an inventory of at least \$50,000 of products on hand, before they will let you advertise on their network. They know, if your product is interesting to their audience, at the very least, that's how much you'll likely sell in one airing, so you'd better be ready.

For retailers, consider this.

Wal-Mart has more than 4,000 stores in the U.S. alone; Toys-R-Us has almost 600 U.S. stores; Barnes & Noble booksellers has more than 700; Staples Office Supplies has more than 1,500; and even a smaller restaurant chain like the Cheesecake Factory has about 146 locations.



If you're going to have any chance of selling to any of these, you'd better be able to supply enough products to have a dozen or so placed in every one of their locations. Maybe several dozen.

The good news is, if you have a unique product that could be valuable to their customers, many will let you roll out to one region at a time, rather than hitting you with having to supply their entire chain, at least initially.

Second, besides being able to supply enough products, you'll need to assure the quality of your products will not go down just because you're suddenly making them in larger quantities.

I've seen manufacturers promise to supply a major chain, only to discover their quality dropped precipitously with the larger production runs.

To a major retailer or distributor, that's not acceptable, because guess what. If the customer is unhappy, they're not going to you. The first place they go is back to the place they bought it.

So you'll usually need to prove that you can deliver high volumes at high quality, if you want a major retailer or distributor to sell your products to their customers.

ONE WAY WE SOLVED THIS PROBLEM

Early in my career we wanted to sell a ketchup-type sauce through Kroger grocery stores. We had already sold it with great success through independent grocery stores, and wanted a big-time retailer to finally carry our products too.



Since Kroger had more than 1,000 stores back then, supplying just one case of 12 products to each store, that would have been at least 12,000 bottles we'd need to ship to them every week. Yikes!

The buyers at Kroger knew we could not supply all their stores adequately, but they liked our product.

So we asked them if they would introduce us to a supplier they were already working with—someone they had confidence in, who could manufacture the products for us.

They gladly agreed to refer us to a company that already manufactured house brands of various products for them. They also provided a purchase order, so the manufacturer could advance us enough credit to have the product made without bankrupting our ability to pay for all that product to be produced.

Of course, we had the supplier sign a Confidentiality-No complete agreement before we exposed them to the special methods and ingredients used to make our product.

Now you may not be even remotely interested in doing what we did. But understand this. If you have a great product and a retailer or distributor interested in selling it to their customers, there are often ways to get your product distributed that becomes Win-Win for everyone involved.

BESIDES GROCERY STORES... THERE ARE TONS OF OTHER PLACES

Of course, selling to a major distributor may be way out of your reach or interest. But the good news is, especially today, there are tons of places to sell a product, online and offline, if you have something interesting and valuable to offer.

It may take detective work to find the right distributor, or to figure out exactly how to sell directly to the customers by yourself.

Of course, the Internet is a great place to start if you're trying to find distributors. Start by searching for products that would be sold to the same customer as your product.

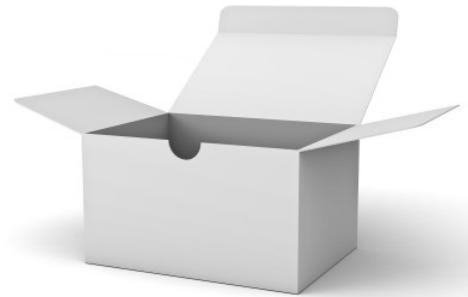
Also, go to the public library, and to college libraries in your area. People often don't realize the library has tons of resources and assistance available, that you cannot find through the Internet, including trade association, distributor networks and directories, and more, that may be especially helpful.

You may also consider hiring a marketing student from a nearby university, to help you uncover distribution channels and sources that may be useful. Students will often help you for a minimal cost, and use the extensive resources of their professors and library services that you may not have as much access to.

9-2b. SECOND... HOW TO CREATE AND FIND GREAT PRODUCTS

To gain access to great products, either create them yourself, or find great products that may not be distributed effectively, where your skills and desire could help turn them into a great success.

Let's start with creating a product yourself.



CREATING A PRODUCT

Before you consider the idea of creating a new product, spend a little time evaluating if there truly are enough people willing and able to buy it. A great place to start this evaluation is with the 4-Ps of marketing:

- Product
- Price
- Place
- Promotion

PRODUCT:

- Is the product truly something people want? How do you know?
- What need or problem does it solve? (Even Disneyland solves a need – of what to do with the kids for vacation)
- What alternatives exist to satisfy this need?
- Why should they be interested in yours rather than the alternatives?
- Is it something people would be willing to spend money to buy?
- Is it made well enough that people would be happy with its look and performance?

PRICE:

- How much would people be willing to spend to buy this product? What makes you believe that?



- Could you sell it for this price and still make a reasonable profit?
- Could you afford to produce enough at-a-time that your price to make each one would lower enough that you could offer it at a desirable price and still make a reasonable profit?
- Could you afford to pay distributors and retailers and still have a reasonable profit for yourself?
- Could you offer volume discounts and still make a reasonable profit?

PLACE:

- How will you let people know about your product?
- Will you use distributors, stores or others to get your products to customers?
- What will you do to make it easy for others to sell your products?
- Will you be involved with direct selling to customers? If yes, how will you be doing that?
- Will you be using a Website for your products? If yes, is the purpose to help/sell distributors, end users or both? What could you do to accomplish these goals?

PROMOTION

- How will you advertise and promote your products, so people know they exist?
- What promotions will you use to entice people to buy now, like coupons, discounts, bonuses, and so forth?
- Will you be using your Website and Internet marketing to help promote your product? If yes, what will you do to let people know about your product and entice them to buy?

Although you don't necessarily need to have all these questions answered before you create your product, you should have some idea of how all this will be done, since pricing and letting people know about and want your products will become an important element of whether you can ultimately become successful.

Here are a few examples that may inspire you, of people who became successful by creating their own products.



9-2c. ----- CREATING A BOOK – THREE APPROACHES -----

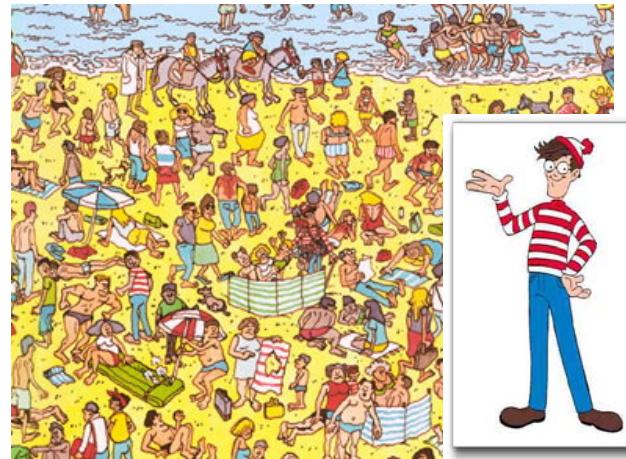
(Approach #1: Coming Up With a Great Idea That Takes Off)

MARTIN HANDFORD was a British illustrator who was struggling from paycheck to paycheck. His drawings of cartoony crowd scenes were terrific, but it was difficult to make a decent living, no matter how great an illustrator he was.

Then he came up with the idea for Where's Wally, which in North America became Where's Waldo, and his life forever changed.

Where's Waldo are children's books with complicated colorful crowd scenes, sometimes on a beach, sometimes in a foreign city, with a guy named Waldo wearing a red-and-white striped shirt and hat, and distinctive round glasses, hidden somewhere in the crowd. The game is to find Waldo in the crowd.

Where's Waldo was a clever concept that took off, almost from the start, and made Martin Handford a mega-millionaire, doing what he loved to do most... draw.



The original publisher in England handled the sale and distribution of his book through bookstores and shops throughout the United Kingdom, and later to more than 27 countries, from Russia and Lithuania to China, Korea, Japan and more. His publisher even handled the translation for each country, leaving Martin to draw and to collect his royalty checks.

Of course, it doesn't always happen that a book takes off from the start...

(Approach #2: Coming Up With a Great Idea That Needs Help)

JACK CANFIELD with his friend Mark Victor Hansen, was a schoolteacher who believed the world would be better with books that told positive, uplifting stories. So they created the original CHICKEN SOUP FOR THE SOUL book, containing 101 uplifting stories.



The problem was, more than 130 publishers thought it was a terrible idea. But that didn't stop Jack and Mark, because they knew in their heart they had a winner.

Today many Print-On-Demand services are available, where for a small set-up fee, you could have your book professionally prepared, self-published and available for whoever wants to buy it.

But back then, self-publishing wasn't as available or as popular as it is today, so they persisted until they finally found a publisher who would agree to print their book—but without paying an advance, something that's often done in book publishing.

He would simply make sure the books were available, and would minimally promote it to bookstores and booksellers.



When Jack told the publisher they planned to sell 100,000 books in 6 months and a million in a year, the publisher laughed at them, printing just 20,000 copies.

It took about a year before sales of CHICKEN SOUP started to take off. But through contacting radio and TV stations, and advertising in RTIR magazine (Radio-TV Interview Report), which lets radio and TV producers know about new books on the market so they could schedule the author for their interview show, CHICKEN SOUP FOR THE SOUL not only reached its goals, but went on to become the most successful book and book series in history.

So, even if you have a winning book or product, (a) the supposed experts may resist helping you, (b) it may take plenty of work before you finally enjoy success, but (c) that success could be phenomenal, once it finally takes off.

(Approach #3: Coming Up With a Great Idea That You Promote From the Start)

In college, Eric Weber needed a way to generate extra money. Understanding the concept of, FIND A NEED AND FILL IT, he thought about his own shyness, particularly when it came to dating girls.

So he got this ingenious idea.

Why not interview pretty girls and ask them what they liked and disliked about guys who approach them asking for a date.



By doing this, he could learn how to solve his own shyness problem while uncovering ideas and tips he could share with other guys—and there had to be a ton of guys like him who wanted to know how to get a date with a pretty girl.

The tape recorder idea worked really well. Plenty of girls were willing to let him know what they liked and disliked about pick-up lines and dating. And thus, the first part of Eric's adventure into entrepreneurship was going great.

Next, he needed to transcribe all the interviews, edit them down and organize them into an actual book. He looked at plenty of other successful books for ideas on how to organize his own book so it would be a success.

Once completed, Eric shared the manuscript with as many friends as he could. In no time he realized he had, what he believed was a real hit on his hands. Friends and strangers alike, ceaselessly stalked him to get a peek or a copy of his manuscript.

Now he was faced with a huge problem. He had only enough money to have the book typeset and printed, or to advertise it, but not both.

So he came up with another clever idea.

Why not find a printer who would be willing to typeset and print the books in exchange for half the profits. Then he could take all the money he had, his entire life savings, and run a huge ad in a major magazine, letting millions of men know about his unique and hopefully appealing book.

The first printer he approached turned him down flat, as did the second. But the third liked the book and thought it was a great idea. So he agreed, and Eric was now off to the races.

At the post office, he bought a small mail box for the incoming orders. Then he ran the ad, which the magazine helped design... and held his breath.

The day after the magazine came out on newsstands, Eric went to his mail box, but it was empty. The next day, also empty. Then the next day, empty again. He started becoming concerned. His entire life savings were tied up into this crazy idea. Could he have made a terrible mistake, and thrown away all the money he had in the world?

About five days after the magazine came out, in his mailbox lay one of those green cards, saying he needed to see the postmaster.

He sheepishly approached the postmaster, who began scolding Eric. Pointing behind the counter at nine huge mail bags filled with envelopes and checks, the



postmaster explained, “You’re not allowed to have such a small mailbox when you have that much mail,”

This was the beginning of what became a multi-million dollar empire, of books, audios and more—all started with the crazy idea of a college student needing extra income.

THE CONCLUSION FROM THESE THREE EXAMPLES

The point of these stories is this.

From Martin Handford creating Where’s Waldo, Jack Canfield creating Chicken Soup for the Soul, and Eric Weber creating How To Pick Up Girls, if you could come up with something people are interested in and a way to sell it, this could certainly be a valuable source of additional income for you, as it has for so many others.

Especially in the publishing arena, with so many Print-On-Demand sources and ebook publishing, it may be easier today than any previous time in history, to get your book produced quickly and somewhat cheaply.

Of course, unlike many “Get Rich Quick” schemes, writing a book or creating an information product, even a winning one, may require plenty of work, in order to get the income generating at a pace you need.

But if you have a great idea, and plenty of others agree with you, you may have a winner that’s worth pursuing.

9-2d. ----- WRITING A COMPUTER APP -----

Okay, so what if you don’t feel like writing a book? Well, here’s another path that may be interesting to you.

Joel Comm, another college student needing extra income, read how Apple had so simplified people’s ability to write programs for their iPhone and now their iPad device, that just about anyone could learn pretty quickly how to create one.

Of course, coming up with a winning program, also called an app, is like finding lightning in a bottle. Sounds like a great idea, but making it actually happen can be a lot tougher than it seems. Especially since tens and now hundreds of thousands of apps on Apple’s online store are competing for the audience’s attention.



Still, Joel figured, if he could come up with some simple gimmick or useful app, that plenty of people would buy it.

Then it struck him. This crazy idea—of the iFart App.

It was a gag app, where an iPhone would make... er... human bodily sounds, on a timer. So you could set the timer for, say, 1 minute, place your iPhone on a chair in a meeting at work, or at home at the dinner table, step away and wait for the uproar.

First, people would hear the sound, then look at each other, then hold back their laughter, then wonder who the culprit was, then see the iPhone, then catch wind (pun intended) that it was a prank, and the laughter and conversation would ensue.

How do you estimate the value of a silly prank like this?

Believe it or not, this crazy little idea turned Joel Comm into a millionaire. At the high point, about \$10,000-a-day was being generated from his iFart Mobile app, which sold for 99 cents.

The point here is this.

Without having to buy inventory or raw materials, if you could come up with a clever enough idea and learn how to create an app for an iPhone, a SmartPhone or some other electronic device, this is certainly a viable way for some of you to generate extra income... perhaps even more seriously than many of you could imagine

9-2e. ----- INVENTING A NEW PRODUCT – TWO APPROACHES -----

Let's say you come up with an idea for something you believe would be a great product—something many people would be interested in paying for. How would you get it made?

Here are two approaches you could use.

First, make it yourself, or with friends and helpers.

Or second, find an established manufacturer who already produces similar products, and have them make yours.





FINDING A SUPPLIER

A pet supplement inventor I know, started his company by finding a small lab through an industry directory, to manufacture a product he invented.

As his business got larger, he eventually transferred production to a much larger human pharmaceutical lab, ensuring better control of procedures and ingredients, and better secrecy of his valuable formula.

The larger lab required that he order much larger quantities at a time, which obviously cost a lot more. It was only once his company was growing in leaps and bounds that he could afford to move to the larger lab.

That's the great thing about manufacturing today. With a little research you could generally find manufacturers to accommodate just about any quantity and type of product—enough to help you get your business off the ground.

Then, once you get rolling, you could transfer up to a larger, more refined manufacturer and perhaps, much lower costs and higher profits.

A lady I know who co-invented a revolutionary exercise vest, found a local manufacturer who could produce her product in quantities of about a thousand at-a-time, for about twenty bucks a pop.

Unfortunately, that was way more than she could afford. But by begging and asking nicely, the manufacturer bent his rules and produces about half that amount for her at-a-time.

Ultimately, she could get her products manufactured in China or Mexico for a fraction of that twenty-bucks. But for now, since she sells them for about a hundred bucks-a-pop anyway, there's enough profit that she could make okay money while building her business.

MAKING IT YOURSELF

Of course, depending on the kind of product you have, you may be able to make it yourself.

Laura invented a unique type of training pants—those almost underwear that can still somewhat act as a diaper, for young children who are learning to be potty trained.

To learn how to make them herself, she took a class at a local community college. As her business grew, she hired local stay-at-home moms through Craigslist ads and people in her neighborhood, to do the sewing for her.



Today, a friend has taken over the job of production manager, overseeing a network of seamstresses working out of their homes to create and package her products,

In another example of making your products yourself, I remember having read about the inventors of the hugely successful Trivial Pursuit board game.

In the beginning they sat with their friends and manually assembled the games over a friend's kitchen table. Then, once the games started selling, they were able to afford a manufacturer to fully manufacture and package the games for them.

Within two years, they had sold more than 20 million copies of Trivial Pursuit, generating far more money from this previous kitchen-table business, than they had ever dreamed. Eventually they sold out for a massive sum to a major board game company.

So, if you have an idea for something you believe could be a great product, there are definitely plenty of options for how to make it yourself or get it produced for you.

Okay. Let's say, rather than inventing a product, you want to find a great product that already exists, and just focus on marketing it.

Well, there are plenty of sources for products that could be useful to you. These include:

- People and sources you already know;
- Directories, both online and offline; and
- Network Marketing Companies.



First, if you know someone from your church, Chamber of Commerce, or local service groups, like Rotary, or even a family member with a great product or service, this could be a valuable place to find something wonderful to sell.

Next, plenty of poor-selling products, ebooks and books are generally available at online directories like Clickbank and Amazon.com.

These are sites where people try to market their books and products. The problem for them and thus, the opportunity for you is, many people with great products do a poor job marketing them. If you have an interest and flair for selling stuff, online or offline, these could be terrific sources for great products.

When you find products that have not sold well—and there are plenty of them—you could often do a deal to get access to the product for a minimal cost or a percentage deal, where perhaps you split the profit, or give the creator say, 20% of every sale you make.

Also, many industry and business directories, and even the classified ads in many newspapers, will list companies and products seeking distributors.

I personally discovered the manufacturer of a terrific ketchup-type product, through a classified newspaper ad seeking sales reps.

In another instance, I found an ad for a manufacturer/importer of nanny-cams, the cameras used by parents to keep an eye on their infants and young children. This became the beginning of a terrific online business my friend created, where she eventually sold numerous items to new parents.

The Thomas Register of Manufacturers is also a terrific resource to find manufacturers with great products.

Many of these companies will drop-ship for you—meaning, they'll ship it for you so you don't have to spend money to keep an inventory of the products in your home or some warehouse.

There are also companies that will carry a large diverse catalog of products for you to sell.

The best know of these is SMC/Specialty Merchandise Corporation, which recently changed their name to Smart Living Company, located online at www.SmartLivingCompany.com.

For a small start-up fee (which I believe gets refunded as you sell products), you get a nice big catalog of products that you can sell, along with plenty of support and training.



I know many people who later got into importing their own products, who started out selling products through SMC, to learn the ropes.

PUBLIC DOMAIN BOOKS AND MATERIALS

[NOTE ABOUT THE CONTENT IN THIS SECTION: I am not a lawyer and the following is NOT legal advice. I have learned this through extensive research, but you should verify through discussions with an attorney and/or your own research.]

Many people do not consider that many of the world's best books and publications, are available copyright free in the public domain, usually because they are old enough that their copyright has expired, or because the item is in what's called the Creative Commons, where many of the item's copyrights have been given up for the public's use.

You must verify that a work is in the public domain. Although works like THE COMPLETE WORKS OF WILLIAM SHAKESPEARE and Napoleon Hill's perennial classic THINK AND GROW RICH are in the public domain, versions with updated covers and new introductions do have copyright protection.

To find books in the public domain, go to websites like <http://archive.org/> (which states whether an item is copyright free on the left and/or in the beginning – and includes loads of books and audios that are copyright free), as well as www.Gutenberg.org, [http://www.ibiblio.org/](http://www.ibiblio.org) and <http://books.google.com/>.

Wikipedia also contains plenty of content and images in the public domain, called Creative Commons.

For example, when you click on an image, it will tell you if it is copyright free, part of the Creative Commons which explains how it could be freely used, or protected by copyright.

For the most part, all copy on Wikipedia is available for copy, but you should read the copyright instructions on Wikipedia for specific rights you have to use it.

FEDERAL GOVERNMENT DOCUMENTS

Then... there's federal government documents.

I remember seeing piles of books in a Barnes & Noble bookstore titled THE 9-11 COMMISSION after that massive government report came out.

Well guess what.



If you wanted to download that report from the government's website onto your own computer, create and add a nice cover, maybe change the font a little and futz with some of the graphics, and then, print them out for sale, that would be perfectly legal and you would not need to pay anyone who may have written it.



The reason... Most U.S. Federal Government documents are in the public domain, where you are free to download, alter and publish them for sale, or give them away free if you like.

This does not apply to state-produced documents, only federal ones.

Also, a few federal government documents which are produced by contractors, contain a copyright notice and are therefore not copyright free.

But for the most part, because they were created with our tax dollars, most **FEDERAL** government documents are copyright free and available for your use.

Great websites to uncover reproducible government publications include:

- www.pueblo.gsa.gov
- <http://www.gpo.gov/fdsys/>
- <https://www.cia.gov/library/publications/the-world-factbook/index.html>

...as well as the individual federal department and agency websites, on hundreds of cool topics, such as:

- Money and Taxes
- Business and the Economy
- Travel, Transportation and Recreation
- History, Arts and Culture
- Health and Nutrition
- Family, Home and Community
- Consumer Protection
- Jobs and Education
- Defense and International Relations
- Public Service and Volunteerism
- Public Safety and Law
- Environment, Energy and Agriculture
- Science and Technology
- And much more!



So, if you're looking for some cool books and booklets that are in the public domain, the Federal government might be a great place to start.

9-2g. FIND A PRODUCT – MULTI-LEVEL / NETWORK MARKETING

Last in this section on finding products to sell, are products available from network-marketing companies, also called multi-level marketing companies or MLM.

Although the Federal Trade Commission has gone after companies like Amway over the years, believing the MLM concept is tantamount to an illegal pyramid scheme—because of how you could sign up friends as distributors, and then earn money from their customers as well—the Feds ultimately decided that these types of companies are perfectly legal and legitimate because they offer legitimate products for sale, and their compensation program, although a little unusual, is perfectly acceptable.



The best MLM companies generally offer great products and/or services with three basic benefits:

- You buy at wholesale;
- You sell for a profit, and
- You get friends and others to also become distributors, so you can earn money (a) every time they buy product for themselves, (b) every time they make a sale to someone else and (c) every time someone under them, also known as a downline, also makes a sale.

Remember, just as you can sign up distributors under you, so also can your distributors do the same.

The best MLM companies generally offer products and services you yourself would want to buy and use.

Also, the best MLM companies offer a terrific support and motivational system, through live conferences, personal training and mentorship from other distributors, as well as video, audio and online training from top producers and motivational speakers.



Beyond income, most MLM companies offer some kind of point system that acts as a bonus program. The more you and your downline sell, the more points you accumulate, which can then be redeemed for prizes. Mary Kay cosmetics famously gave out pink Cadillacs, for instance, to their top producers. Others offer cruises and exotic gifts to motivate their people.

So, MLM companies provide a terrific training ramp for people who want to risk little, get plenty of support and training, and learn how to sell products and services for a profit.

SOME NEGATIVES ABOUT MLM

With all this positive, there are three negatives most often associated with MLM companies.

First, most people involved in MLM or Network Marketing end up selling family and friends as the first line of attack. Although this may be perfectly fine in many cases, to some it becomes an annoyance, where it feels like, “Every time we see Harry and Jeanette, they’re trying to sell us something.”

If you can get over this, maybe not overdoing it with family and friends, MLM could be an excellent way to learn crucial marketing and business skills that will open the door for a terrific second income.

Second, because of the multi-level compensation program, prices can sometimes be a little higher than if you are accustomed to discount pricing. MLM products are generally sold at full-retail price.

To overcome this problem, top MLM companies tend to have unique products that perform at a higher level than conventional products. Still, MLM products are not sold at deep discounts, so it can feel a little pricy at times.

Third, the amount you earn for every MLM product you sell can be significantly lower than selling products from other companies.

To offset this, top MLM companies do provide excellent support and minimize risk in other ways. Still, you won’t make a fortune on each sale, so you’d better count on selling plenty of products if you want to earn enough to make a difference in your life.

That said, MLM offers you a unique opportunity to earn loads of money from others who may be better marketers and more productive than you. The multi-level compensation can really pay off, especially when you sign up distributors, and not just customers.



BOOSTING YOUR MLM INCOME

Here's an example of someone who earned a nice income from an MLM company, but then got serious and wanted to earn a lot more money—here's my advice to her.

Natalie is a world class tennis coach. She was turned onto an MLM company called USANA, the maker of health and energy products used by athletes and people who want more energy and better health.

Natalie was exposed to USANA through the Women's Tennis Association, which promotes it heavily to its members, primarily because, beside all the other benefits, it has the unique ability to speed up the body's recovery from strenuous exercise and in tournaments.

Serena Williams is among the many tennis stars who use their products as a natural way to gain an edge in tournaments while helping feel better overall.

The problem for Natalie was simple. After a few years of promoting the product to her clients, she was only earning about \$6,000 a year. Initially that wasn't bad because she believed in the products and because it was simply adding to the income she was already making. So the extra \$6,000 was nice.

But today, because of her age and other issues, she'd like to see the USANA income become her primary income. So, how could she kick-start her income?

It turns out the top distributors—people earning a hundred thousand dollars and more—achieve those results by concentrating on finding and recruiting distributors, not customers.

They understand something Natalie has not understood, until now.

Someone who wants to become a distributor is very different from everyone else. In the case of USANA, many productive distributors already have another health or fitness business, and they're using USANA to supplement that.

People like chiropractors, massage therapists, yoga instructors and the such, tend to do better as distributors, probably because they're already in business and feel comfortable trying to win new customers—and maybe because they already have a base of customers who trust them, who they could turn on to the USANA products with little effort.





In any case, Natalie began to understand that if she wanted to earn much more money, she needed to create a specific strategy to bring in health and sports professionals who want to earn extra income, rather than just customers who want the products.

The point here is simple.

MLM can be a great way to earn some extra income for yourself and your family, while learning how to become an entrepreneur at minimal risk. But there can also be a significant opportunity to earn an even greater income, with the right strategy and approach.

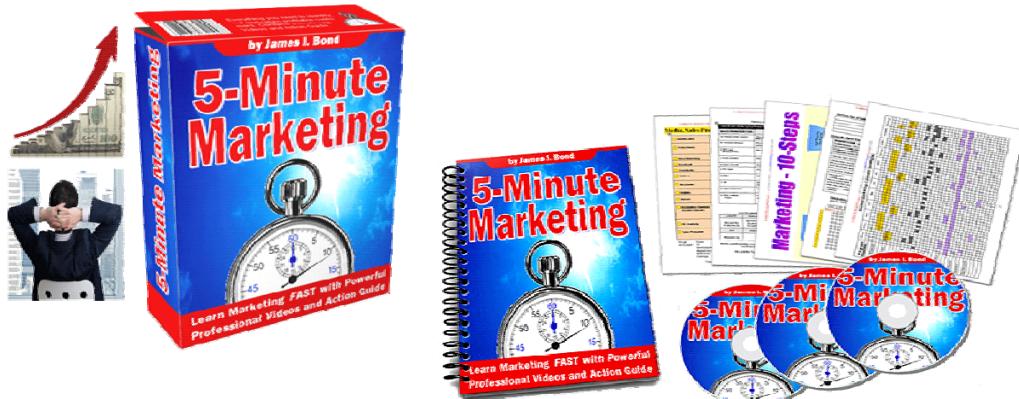
MARKETING AND THE BIG-LIST OF MLM COMPANIES

More about strategy and approach is available in the Marketing section of this program, and in our 5-MINUTE MARKETING program, which includes strategies like

- SELL THEM IN BUNCHES LIKE BANANAS and
- HOW TO TARGET AND WIN HIGH-VALUE CUSTOMERS.

Because you're taking this program, the 5-MINUTE MARKETING program is available to you at an 80% discount.

See the Marketing section of this program or go to the website www.5-Minute-Marketing.com for more information on 5-Minute Marketing – and how you could get it for a major discount.



A list of top MLM companies and tons of other opportunities are listed in much more detail in Section #5 of THE BIG FIVE.



9-3. THE BIG FIVE #3: Franchises and Licenses

If you have \$15,000 to \$200,000 to invest, you may consider buying a franchise as a source of added or primary income for yourself and your family.

Franchising is where you get the right to use another firm's successful business model, and usually their brand name for your own business.

Usually, you have to pay an up-front franchise fee, then start-up costs to open the business, and then, a small ongoing percentage of your sales for the right to do business as their franchise.



Although there's never a 100% guarantee that buying a franchise will guarantee you a solid income, by following a system that has made money for others and gaining support from other franchisees and from a franchisor who makes money when you make money, the benefits of buying a franchise may be appealing to many.

Franchises come in all shapes and sizes, from fast food restaurants to tax services to language training to auto parts to maid services to auto and truck rental to business consulting to you name it.

If you are interested in finding the right franchise for you and your family, several free consulting services are available to help you, including:

- The Entrepreneur's Source (www.TheESource.com)
- Frannet (<http://www.frannet.com/>), and
- Francorp, who also helps franchises launch their franchise networks (<http://www.francorp.com/>).

You'll probably also want to contact the International Franchise Association (IFA) at <http://www.franchise.org/>. They have loads of great information and resources, including details on more than 1,100 franchises.

When you are reviewing a franchise, they are required by law to provide you with a document called the UFOC (Uniform Franchise Offering Circular) or the FDD (Franchise Disclosure Document), which lists critical information, including



earnings and contact information that may be helpful in analyzing the particular franchise.

Just because other franchisees make money is not a guarantee you will make money. But in general, if you talk to plenty of franchisees before you sign on the dotted line and do your research, owning a franchise could be a terrific way to generate ongoing income.

9-3b. THREE STORIES FROM FRANCHISING

Here's somewhat of a horror story from franchising.

A neighbor and her husband had bought a Subway franchise. After a couple of years, she complained that they were doing poorly, and that the franchisor wanted to shut her down. I believe they even offered to buy her out, but she refused. Eventually Subway opened another store about half a block away, stealing a lot of her business.



This seemed surprising to me. Subway has a vested interest in their stores doing well. After all, they earn a percentage of her earnings as their franchise royalty.

My wife had me visit her store to try and understand why her store was doing so poorly.

As I stood in a corner, I saw her preparing sandwiches without wearing gloves—against Subway's policy. As a lady customer watched her sandwich being prepared, my neighbor, fighting a cold, wiped her nose with her arm as she proceeded to finish the customer's sandwich.

Disgusted, the customer shouted, "Never mind," and walked out of the store, without taking the sandwich.

My neighbor turned to me and exclaimed, "Do you see what I have to put up with?" Then she wiped her nose on her arm, again.

This may be an extreme story, but as I recounted my experience, one of my daughters explained, "You think that's bad? You should hear what else she does."

I stopped her mid sentence. It was obvious to everyone except my neighbor, why she was losing business. Some people should never be in business, certainly not a food business.

So, before you buy a franchise, make sure you are right for that type of business.



9-3c. STORY #2 – KNOWING WHERE YOUR CUSTOMERS ARE COMING FROM

Next, before you buy a franchise, make sure you know where the customers are coming from.

For national franchises like McDonald's, Ford Motors, and others, they will often have both a national advertising program of TV, radio and other media, plus they may have a regional budget. This is where franchisees pool their money together to do local advertising, especially in larger cities and regions.

With most franchises, you will also need to do plenty of your own advertising and marketing to get clients. Make sure you are comfortable with how to get clients. If they require that you get on the phone and telemarket, that may not be what you expected. So before you sign on the dotted line, make sure you understand how you will be getting clients.

Which leads to my own experience with a franchise.

Many decades ago I bought a franchise of a training company. They had absolutely fabulous products, but they did a poor job of marketing for franchisees.

When I signed on, they promised the moon—that they would provide all franchisees with a steady flow of high-paying clients.

However, once I bought the franchise, their tune changed. Suddenly, they said I needed to prove that I could do an effective job conducting their training programs before they would supply clients.



Okay. Not exactly what I initially agreed to, but I could understand their need to make sure I did a good job. So I followed their system to a tee and started winning some pretty great clients—even some Fortune 500 divisions.

Okay. So now I had proven myself, and was at last ready to get a supply of clients from them.

Surprise, surprise. No clients came. They eventually gave me a full refund and allowed me to maintain my full franchise status as well.

This isn't what I signed up for, but I did love their products, and that was a saving grace.



Eventually I found other struggling franchisees in my area, and formed a partnership that helped us all become successful.

But the point is this.

If you are buying a franchise or even if you are considering starting a business, your ability to get clients is the lifeblood of your business.

Especially if you buy a franchise, don't be fooled like me, and fall so much in love with the product that you forget to do your homework.

Franchisees are required to give you the names of franchisees. And besides what they give you, do some calling on your own.

In this age of the internet, you have no excuse. Type in the name of the franchise and a city, and see what comes up. Then ask them how they're doing, and how they get clients.

Sure some may complain. But listen to what they are saying. If enough people have the same complaint, your red flags should go up.

Don't get me wrong. Most franchises are great, are terrific ways to make primary or secondary money for you and your family.

But make sure you do some homework BEFORE you sign on the dotted line.

9-3d. TRUSTING YOUR RESEARCH

One last franchise story, about following the advice of successful franchisees even if it goes against your gut.

I did coaching for a lady who had bought a Math-Nasium math tutoring franchise, a really terrific business. Unfortunately, it never made a lot of money. It didn't lose money, but she wasn't rolling in dough either.

Then she got a limited time opportunity to open a second store without paying the franchise fee. She asked me for advice. Because it was a franchise, she had the unique opportunity to talk to people exactly in her business—other franchisees—who were truly successful.

So my question was simple. For people in her business, what is the defining factor that makes the successful ones different from everyone else?



She answered this question in a flash. The successful ones told her, it was location, location, location. Everything else could be great, but without a great location, your store would just limp along, without making a ton of money.

Okay. So she already knew how to run a Math-Nasium because she already owned one. Now she needed to find a second location, with great traffic.

After a little searching, she found a great location next to a Whole Foods high-end supermarket. The rent was about \$1,000-a-month more than her previous one, but...

As we got close to the date to sign the lease, she told me she had found another location in the same small shopping center, for a lot less, around the corner on a side with virtually no traffic. It wasn't great, but it was... cheap!

I asked her about the feedback she had gotten from the top franchisees, and she agreed, they all said, in a case like this, she'd be nuts to not spring for the better location, even at such a higher price.

But as she sat at the finish line, her emotions were overtaking her. At a moment like this, you see your entire life flashing before your eyes. What if you can't make the rent? What if you can't get enough customers? What if...

After plenty of talking and hand-holding, she finally took the more expensive location. And the rest, as they say, is history.

She's finally making really great money. She has loads of kids lined up for tutoring. In fact, her biggest problem is getting enough tutors to satisfy all the business she has. But this is really a minor problem. She's ecstatic, because she finally has a ton of customers.

This is not a story about spending more money than you want. Rather, this is about trusting your research.

She did the research. She talked to really successful franchisees, and they told her what she needed to do to make really great money. But at the last minute, her emotions got the best of her. She got scared and was prepared to go against her research.

The lesson is an important one. Do your research, and then, trust it. Business is surely a risk. But the risk can be significantly lower when you buy a franchise... and follow it.





Buying a franchise can be terrific. There can be some really significant advantages. They include:

- a proven track record of success;
- a system to follow;
- other franchisees to talk to;
- a recognized brand name; and
- group clout for buying materials and advertising.

9-3e. A FINAL NOTE ABOUT FRANCHISES

We sometimes hear the jokes about foreigners buying 7-11's. But the joke is on you if you don't realize the cleverness of their purchase. These families pool their money together and follow a system that makes money. They understand that a successful franchise could make the difference between living well and struggling.

If you have the money and interest, buying a franchise could surely be an effective way to earn extra or primary income for yourself and your family.

And remember, in section #5 I have a list of some of the top franchises that may be interesting to you.

9-3f. LICENSING CAN BE ANOTHER ROUTE TO EXTRA INCOME

One last item. When you buy a franchise, you are also buying a license to use their trademarks and brand name.

But you could gain the rights to use many trademarks without buying a franchise. And putting a known trademark on your product could make it a lot easier to sell.

Disney is the king of brand licensing. Putting the Disney name on your products could be a ticket to print money. Unfortunately, Disney knows it, and as a result, they charge a huge up-front fee plus a percentage of sales for the right to put the Disney name on your products.

But there are plenty of other recognizable brands that may be easier to acquire or gain the rights to.

Sports teams, for one. And school logos and mascots for another. Even a local high school may be an ideal source of a logo for cups, tee-shirts and other products, especially if a percent of your sales will be donated to them.



I see people create tee-shirts that don't sell. But then they put the logo of something people know and suddenly, they have a winner.

There are also images you can use for free, like parody images or political images. The NBC peacock with a turkey's image. The Hollywood sign with a sarcastic or funny comment.

During Presidential election cycles, you could make plenty of money selling bumper-stickers and products with pro and anti-slogans. Like pro-Obama and anti-Obama bumper stickers.

With some creativity you could sometimes (although rarely) create ambiguous bumper stickers, with sayings like, "Obama is the answer... What's the question?" which could be equally bought by Obama supporters and those opposed to him. Whatever you do, the greater the creativity the more customers you will likely get.

This "election bumper stickers" issue brings up an important point. You don't really need an election to find images and slogans people will pay money for. Pick anything controversial or that people feel strongly emotional about, and you could generally find a devoted audience of buyers. People love showing the world their opinion, on their clothing, their car bumpers, their cups, even their office cubicles, if it won't get them in trouble. And maybe, even if it will get them in trouble. So as you watch the news and discover issues people are hot about, these could be ideal items to create products with slogans and images, that people will actually pay to own.

And you could sell them one-by-one at flea markets and other venues, or through your or other websites, or through various types of stores, and anywhere else your creative mind will lead you.

You need to be careful when using copyright-protected images because, even if you are allowed to use an image, say, as a parody, it doesn't mean the trademark owner isn't going to go after you. Disney and the Olympics are two that are notorious for sicking lawyers on people who use their images without paying them – even if it's a parody.

Still, using a familiar image on some product could be a terrific way to earn money. A friend of mine built a hugely successful business by sewing the logos of college fraternities and sororities on teddy bears, and then selling them at the colleges. Later he did the same with college logos, then company logos and even the logos of national parks.

So, if you could get access to a trademarked image and somehow license or otherwise acquire the rights to put that image on products, that could be a terrific way to earn extra or primary income for yourself and your family.



9-4. THE BIG FIVE #4: Starting Your Own Business

I was helping a graphic artist who had recently lost his job. His portfolio of work was amazing but he feared his being over fifty years old would diminish his ability to get a reasonable job, and he was distressed.

I asked if he had considered becoming a freelancer, going into business for himself and getting clients. But he was aghast that I would even suggest something like that.

As I presented the logic, and explained that if he got enough clients and income—which I felt confident he could do in a short time—he could pay for the medical and other benefits he had grown accustomed to as an employee.

But nothing I said could move him. His whole life he had been an employee in what he felt were secure jobs. Somehow, the thought of being independent was terrifying to him.

Strangely enough, he had one client that he had been doing work on the side for, producing and updating his product catalog.

Plus, he had a side business of selling molds for model trains. He sold them through ads in model train magazines, which generated maybe \$600-a-month.

So, he was already an entrepreneur, and he didn't even realize it.

But somehow, the thought of truly becoming a full-fledged entrepreneur was just overwhelming to him.

His fear resonated with me. In my early years I loved being employed. But at one point, I struggled trying to get a job. So I said I would go after jobs and clients, and see which came first.

For me, clients came first, and I loved the work. But for over a decade or so I craved being discovered, that someone would finally give me a job.

There was something in the feeling of security, something indefinable that a job had, that being in business just didn't have.





Then one day I remember waking up and realizing, I loved being self employed.

- I could wake up when I want.
- I could take a day off, without having to explain myself to anyone.
- I could spend time during the day with my kids and work through the night, without having to ask someone for permission.
- I could earn as much money as I wanted to a degree, if I was willing to do the work for it, or if I was willing to figure out how to do it.

Sure I was dependent on finding the clients and income for myself. But once I figured out how to do that, life was a whole lot better with ME in charge, than having to answer to someone I may or may not respect.

But I am still fascinated at how much I wanted that job, and how this graphic artist feared being in business for himself, and how many of you may be scared out of your mind at the idea of being in business for yourself.

The good news is, you could have a job and be in business for yourself, all at the same time. Many many people work after hours on their business while working the day on their job. From MLM companies like Amway and Mary Kay to shooting wedding videos on the weekend to making money online to whatever, no one says you can't have both. Not even the IRS. People enter self-employment income on their tax returns along with their salary, and that's not just perfectly acceptable, it's actually common.

Section #5 following this section has plenty of opportunities, including freelance sources like elance.com and odesk.com, where you can uncover people willing to pay for your expertise, that you can do part time after or before your day job.

And starting a business is easier than many people realize. In school we're taught the world revolves around jobs. But that's a myth. The world revolves around people in their own business, maybe supplemented by a job. That's the reality few people will share with you.

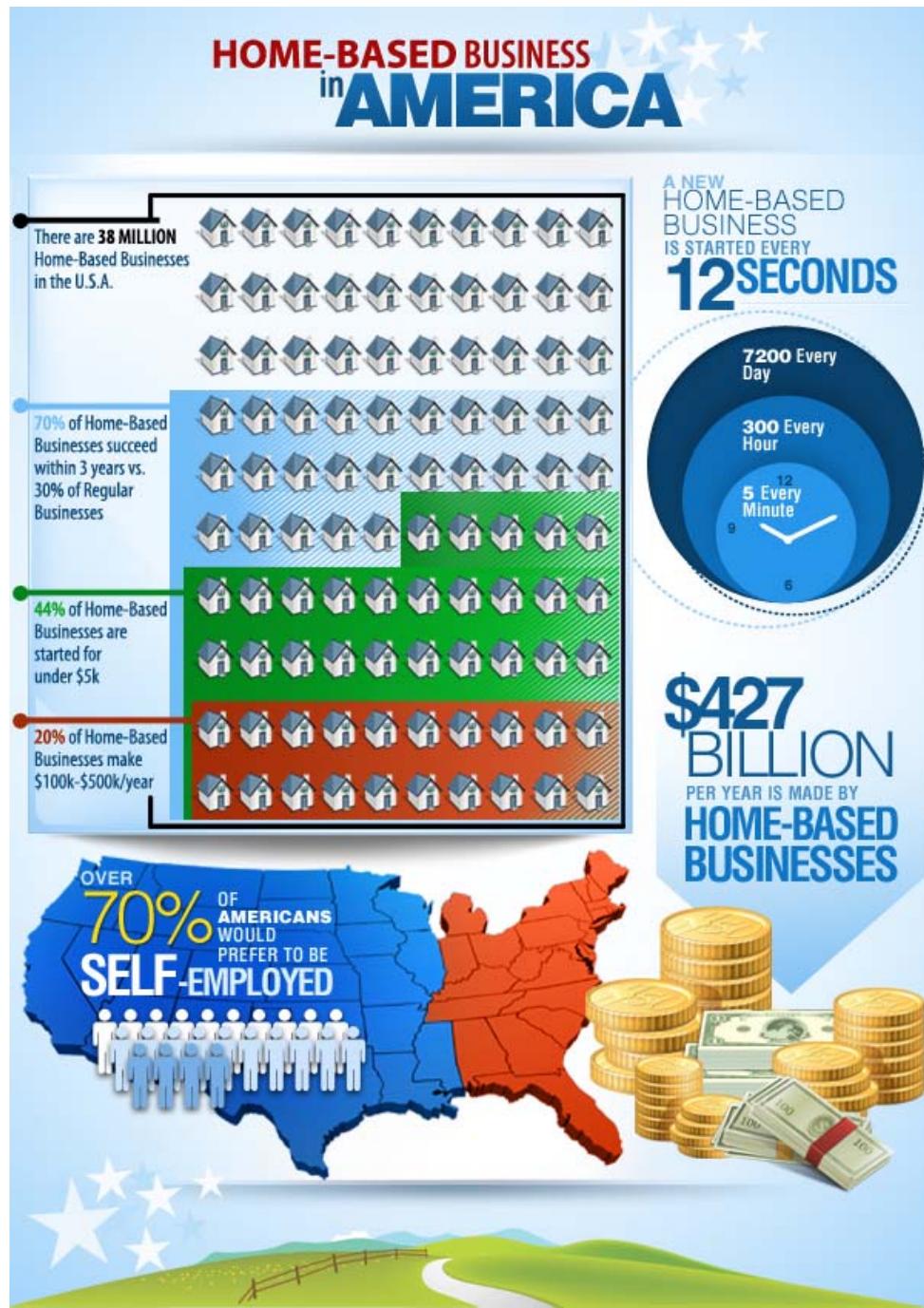
Mostly, employers don't want to share that truth with you, because they want to control you. The more money you make outside the job, the more freedom you have.

IBM used to cut a salesman's salary once it exceeded \$50,000-a-year. Why would a company want to limit how much an employee makes? Hmm....



THE HOME-BASED BUSINESS PHENOMENON

Although every business is not home-based, even many larger ones began at home (Steve Jobs' garage, for example). Today, more and more entrepreneurs are enjoying the benefits of working from their home rather than paying from an office. Here are some interesting stats about this phenomenon.





9-4b. WHAT'S INVOLVED IN STARTING A BUSINESS

Hold your right hand up. I now declare you a person in business.

That's it. You are now in business.

Which business??? Well, you'll have to decide that. But you can become an independent contractor any time you want.

If you want a business name that's different from your own name, you'll need to file what's called a DBA or Doing Business As, with the forms usually available through your city hall. Your bank will require the DBA paperwork to be completed if you want to cash checks in the name of your business, if that name is different from your own personal name.

Of course, they'll require a fee for filing the DBA (the government loves putting their hand in the pocket of entrepreneurs any time they can, as you'll quickly discover).

Some people like to incorporate, but it's not a requirement, and most businesses are simply listed as "sole proprietor." You can change and incorporate any time you want, once you get started.

Of course, if you incorporate, there's a cost to incorporate plus your state will generally issue you with an annual filing fee. In California it's about \$800 a year, which I think is highway robbery.

If you operate a business, even if you operate it from your home, you may need a business license from your city, to make sure you are not doing something dangerous, illegal or harmful to the community or to property values – like having a gambling hall, chemistry lab or brothel, or by having too many parked cars in front of your home that neighbors are left without a place to park.

Many people—particularly with home-based or MLM businesses—operate without a business license. I am not a lawyer so I cannot advise you. But there is an independent and defiant streak among many entrepreneurs who figure it's better to ask forgiveness than permission.

You should contact an attorney to verify what is needed.





Even a child operating a lemonade stand on your front lawn may be a crime these days, as was witnessed in San Francisco recently, where a family was fined \$300. In protest, the following weekend more than 1,000 lemonade stands were out front of homes. Who knows if that will help?

As the Beatle's song goes, "The Taxman, he taxes the street, he taxes your feet..."

9-4c. PEOPLE WHO STARTED BUSINESSES

Remember Laura, the training pants lady?

She learned how to make training pants for little kids through her community college, started making them herself in her home, then got neighbors to make and package them for her, then got another neighbor to sell them to stores, and now she's bringing in six figures.

I'm not sure she even had a business license when she started.

She began part time and is still basically part-time, not spending more than a few hours a day on her business. Yet, it's growing nicely while she still has plenty of quality time with her kids, which is why she started this business in the first place.

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Remember Aristotle Onassis who saw ships from America emptying their cargoes in his homeland of Greece, then returning to America empty?

Armed with nothing but a business card—he didn't even have a business license—he did a deal with the shipping company for heavily discounted shipping rates to America. Then he found someone willing to pay him for that space.

That's how he began his business.

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Remember Eric Weber, who interviewed pretty girls for his book, How to Pick Up Girls, got a printer to print up the books in exchange for half the profits, and generated a huge fortune from his part-time business?

That book generated a huge income, and continued to do so more than 40 years after he first published it.

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Did you ever hear of WordPress, the free software that makes it easy to build a free website for yourself?

John Piteo learned how to build a WordPress website for himself, then figured lots of other people would probably also like to learn how to build their own free Wordpress website.

So he bought Camtasia screen capture software for about \$200, which let him videotape the computer screen while he clicked on stuff.

He used that to create a video training course he called WordPress Crash Course.

With some low cost editing software he cleaned up the videos, then posted them to a web page which he password-protected. By the way, he explains how to do all that in his course.

Through his taking online training courses and tons of free articles, he learned how to market his program online, letting people know about his WordPress Crash Course.

And then... the money started flowing in, and continues to do so even after a few years, with almost no additional work or time spent on it.



Did you ever hear of Wallace Johnson?

Well he was one of the founders of Holiday Inns. But the way he initially generated income for himself is quite a story.

Wallace Johnson was a struggling contractor who built homes in the Memphis area.

Then he got the hair-brained idea of having signs made with a picture of a beautiful home and the text.

“Have Wallace Johnson build your beautiful home on this property.”

followed by his phone number.

He put the signs on every vacant lot in the Memphis area, and pretty soon, his phone was ringing off the hook. People would call about a property, and he'd



frantically do a deal with the land owner, so he could build and sell a home to the buyer.

This simple idea turned him into the busiest contractor in the region, generating incredible income for himself and his family.

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And the stories go on and on.

From people generating extra income by finding people interested in their skills and talents, to people buying and selling stuff online, offline, on eBay, on Amazon, at flea markets, at trade shows, or you-name-it.

Being in business is easier than most people realize. And whether you do it part time or full time, the opportunities for generating extra income for yourself and your family, are as numerous and diverse as your mind can imagine.

In the next section I list a ton of ideas that will either get you connected to a great income generator, or will show you where to look for some of the best ideas for generating extra or primary income for yourself and your family.



9-5. THE BIG FIVE #5: The Big List of Part-Time & Full Time Opportunities

This section contains a long comprehensive shopping list of part-time and full-time Income Sources for yourself and your family. Hopefully through this list you will find the resources and links to get you the income you want.

This section is so large that I've included its own table of contents, divided into the following categories.

Take the time to go through each of these sections.

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BEFORE YOU QUIT YOUR JOB

Get a promotion – If you’re squeamish about asking for a raise, how about taking on more responsibility in your job. You could also take professional classes to help your advancement.

My wife worked as a secretary in the legal department of a major company. She got them to help pay for some paralegal classes, so she could do a better job. Pretty soon they were paying her more.

Eventually they said they reached a limit of how much they could pay a secretary. So she asked if they could change her job classification, to legal assistant. They eventually did and her pay went up even more.

So, is this something you could do?

Also, many people do not get raises and promotions because they lack the self confidence to ask or to demonstrate they’re worth it. To overcome this, as I’ve explained previously, I cannot think of a faster or easier way to boost your confidence and image than going to Toastmasters.

It’s only about \$60 for six months. This isn’t seminars that go in one ear and out the other. They dramatically improve your confidence, your courage, and your ability to communicate.

Toastmasters is all volunteer, and I cannot tell you how many people credit their amazing promotions, career advancements, and even social happiness from what they learn and how they change by going to Toastmasters.

Change jobs – Employers often typecast employees. They get an idea in their head of what you’re worth and it sticks.

My brother was the senior financial person at a company that became massively successful. But no matter how hard he tried, they would not promote him to Chief Financial Officer, a position he sorely wanted, and believed he had earned.

Eventually he left that company and finally got the position he wanted... at another company.

If you find yourself stuck in a position that you know is limiting, and your employer will not promote you further, consider changing jobs.



To start with, it's amazing how writing or updating your resume will open your eyes to opportunities and capabilities you have that you may not even have realized.

Also, many job retraining programs and your state's reemployment programs may be available to you. Here's a resource that may help:

- <http://www.servicelocator.org/>

Don't Quit Until You Have Something Solid – Before you quit your job, make sure you have an alternative waiting.

I'm surprised at how many people destroy their perfectly good lives by leaving a job they are not in love with, only to find themselves unemployed for a long period of time.

Although unemployment might seem glamorous, particularly because it may give you plenty of time to think about your life, ultimately it can hurt the momentum of your life. Not to say you cannot recover. But a body in motion tends to stay in motion. It can be easier to get the job you want while you are still employed.

After Giving Your Notice, Be Careful – I've heard people say, if you are considering an offer from another company, you should try to get your current employer to match or beat it.

A word of caution on this.

Once you give your notice or let an employer know you have been looking, many take it personally or worse. I've seen people get their boss to match a higher offer, only to find themselves out of a job within a month or two.

This is not always the case, but once you have given notice, for many it's better to just move on. I cannot tell you how many people find, if they stay, the relationship changes subtly and dramatically. As if you have betrayed the employer who must continue to work with you.

There is a quality of life issue that you must always be aware of.

Would you rather work in a crappy job with great pay, or a great job with lesser pay?

I'm not saying which is the right answer for you. But this could be a choice you face, once you give notice and a counter-offer is made.



Temporary Jobs

For additional income, you may consider a temporary job. Although less flexible than work-at-home jobs, they tend to pay better. Also, many work-at-home jobs are scams, so you need to be more careful.

Besides the listings below, you may also consider directly contacting certain types of companies that perennially have temporary and part-time openings available, including:

- After-school tutoring companies such as Sylvan Learning Centers, Kumon and Mathnasium;
- Security guard companies; and
- Seasonal tax preparation companies such as H & R Block and Jackson Hewitt Tax Service.

Here are a few sources for temporary jobs (some require a small fee):

[Manpower Group](#) – a major employment service;

[AppleOne](#) – a major employment service;

<http://www.momcorps.com/> - a professional staffing service that specializes in flexible workplace solutions;

<http://www.flexjobs.com/> - Telecommuting and other flexible part-time and full-time jobs (about \$15/month, \$30/3-months);

<http://needlestackjobs.wordpress.com/> - National flexible positions job board (free trial);

REGIONAL SERVICES

<http://www.flexforceprofessionals.com/> - A flexible staffing service serving the Washington, DC area;

<http://www.on-ramps.com/> - A New York based flexible employment service;

<http://flexibleresources.com/> - A Stamford, CT flexible employment resource;

<http://www.flexibleexecutives.com/> - An Atlanta-based flexible employment service;

<http://www.thecareerpartners.com/> - El Segundo-based high-end professional positions;

[Tweecal](#) -- searches jobs on Twitter by keyword and location.



[TweetMyJobs.com](#) – the largest Twitter job board, segmented by geography, job type, and industry.

SPECIALTY SERVICES

[JobsOnTheMenu.com](#) – restaurant and food service job site.

[SEOJobsFinder.com](#) -- SEO, social media, web, PPC, and copywriting job listings.

[SimplyHired.com New Graduate Jobs](#) – job listings for college seniors and recent graduates with no or limited work experience.

VETERANS SERVICES

[Veteran Jobs](#) – veteran jobs from the Simply Hired job search engine.

[Veterans Job Bank](#) – veteran jobs from the Veterans Job Bank.

[TweetMyJOBS for Veterans](#) – jobs for veterans collected through veteran job channels on Twitter.

MAJOR JOB BOARDS

[www.monster.com/](#) -- the largest job board with thousands of original listings from employers and government agencies. Employers continually search through resumes on this site.

[CareerBuilder](#) – probably the #2 job board with original job listings from companies and government agencies. CareerBuilder also gets listings from partnering with over a hundred newspapers and leading portals such as AOL and MSN. Employers continually search through resumes on this site.

[CoolWorks](#) – job listings for thousands of summer and seasonal jobs and careers.

[Indeed.com](#) – job listings collected from thousands of company job sites, job boards, newspaper classifieds, associations, and blogs.

[LinkedIn](#) – the top career networking site also has a jobs section where you can search for positions. Certain major employers, especially in technology, search LinkedIn profiled for candidates.



[**LinkUp.com**](http://LinkUp.com) – job listings collected from small, mid-sized, and large company career sections of their websites.

[**SimplyHired.com**](http://SimplyHired.com) – job listings collected from thousands of job boards, classifieds, and company sites.

[**US.jobs**](http://US.jobs) – job listings collected from company websites and state job banks – from The National Labor Exchange and The National Association of State Workforce Agencies (NASWA).

START A BUSINESS

If you decide to start a business, you may want to take a marketing course so you quickly learn how to win customers. Our 5-Minute-Marketing program may be useful and I offer a discount because you've taken this program.

Check it out at www.5-Minute-Marketing.com.

Start by Benchmarking Off Competitors

One of the first things you'll want to do before you actually begin your business is to benchmark off competitors.

Benchmark does not mean plagiarize (copy exactly) their ads, etc. But it does mean, a great place to begin is by visiting your competitors' websites, looking at their brochures and flyers, finding out what they charge and how they market, and using that to help design your own marketing.

For example, if I were starting a housecleaning service, I'd start by typing it into Google and checking out what comes up.

I'd also check out franchises like Merry Maids. Franchises can be great because they often have more money than smaller firms and have been in the business longer than many competitors. As a result, their websites, materials and business practices tend to be more professional and their systems for winning business and doing the actual work may be more effective.



Also, franchises have UFOC or FDD available for you—the disclosure document that outlines much about how they operate their business, typical costs and other issues that could really help. You may pose as a potential franchisee to get copies of all their materials.

And by the way, if it looks good and you have the financial ability, you may consider buying the franchise yourself.

Even if you're not willing or able to buy one, you may also consider working for a local franchisee or competitor for a period of time. Especially with franchises, they've often worked out the bugs of the job, figuring out a bunch of tricks for how they perform the job that may be really helpful and save you time and money in having to figure out stuff yourself. Many businesses were started by someone who first worked for a competitor.

Sam Walton, the founder of Wal-Mart, started as a franchise owner of Ben Franklin discount stores. He started with one and eventually owned fifteen, earning a ton of money while he learned from the inside out, how to build a successful business.

You may also want to check the industry's trade association, magazines and websites, if any exist. Surprisingly, most of these industries—from housecleaning to dog walking to you name it—actually have trade associations, magazines and blogs loaded with tips, resources and other help.

When investigating pet grooming for someone, I found a 100+ page FREE study on Groomer-to-Groomer magazine's website that interviewed hundreds of pet groomers. It listed everything from what they charge to how they find clients to how they find employees and plenty more. So definitely check if a trade association, magazines and blogs are available for your area.

Joining a trade association may also add to your credibility, by being able to show the association's logo when trying to get clients.



Creating a Simple Flyer to Promote Your Business

Whether you use 5-Minute Marketing or not, once you have identified some business you want to start, create a flyer on your computer with the following:

- PHOTO: a photo of yourself,
- HEADLINE: a headline that explain in simple and clear terms what you do,
- SUB-HEADLINE: a sub-headline with your USP (Unique Selling Proposition—what makes you different from the alternatives),
- BULLET POINTS: bullets that list the specifics you offer,
- VALUE: an explanation of why they should hire you,
- CREDIBILITY: perhaps your membership in trade association, the number of years you've been doing this, along with a testimonial or two,
- EXAMPLES: If appropriate, show examples of your work,
- WARRANTY: a guarantee or warranty if you have one,
- PROMO: a reason to act NOW—perhaps a coupon or special offer if they act within the next few days or month, and
- CONTACT: contact information

Part-Time Bookkeeping Service

Turner & Smith Co., LLC
In Newbury Park, Serving Ventura to Agoura
805-410-2939

Julie Turner, Professional Bookkeeper

Is Your Business Too Small for a Full Time Bookkeeper?

Spend Less Time on Routine Tasks and More Time on the Things You Love and the Activities that Make You the Most Money

MY QUALIFICATIONS

- GAAP Certified
- More than 5 Years Experience
- Long Term Clients, Excellent References
- Can work with your CPA or Independently
- QuickBooks Setup, Maintenance, Training and Support
- Bookkeeping Clean-Up Catch-Up Service
- Financial Statements and Custom Reports
- Bank and Credit Card Reconciliations
- Payroll and Payroll Tax Filings (Federal and State)
- Bill Payment (all Industries)
- Invoicing
- AP / AR including Collections
- Extra personal work with you during tax season

Albert J. Cornel
Financial Services Representative
Independent Capital Management
SagePoint Financial, Inc.

Public Schools' Best Friend
Serving Ventura County School Teachers and Administrators for More Than 8 Years!

Albert Has Worked Extensively with Ventura County Educators

Having worked with teachers and administrators throughout Ventura County for more than 8 years, Albert has a unique understanding of the needs and pitfalls of navigating the often-complex world of benefits and retirement strategy for public school teachers and administrators.

Albert Delivers Teacher-Specific and Admin-Specific Strategies

As a Financial Services Professional, Albert has been involved in all aspects of financial and retirement strategy related to the public education industry, bringing a wealth of knowledge and experience to his clients.

This includes just plain for teachers, but also how to plan to protect against unforeseen emergencies and how to reduce risks in this ever-more-complex financial environment in which we now live. As a result, teachers and school administrators have trusted him with the planning and structure of their assets.

For Educators, Albert Knows Your Needs and How to Help Preserve Your Assets

Albert has experience with all these:

▲ Coordinating STRS and Cal STRS	▲ Retirement Strategies
▲ Benefits with Social Security	▲ Estate Planning
▲ Traditional and Roth IRA Plans	▲ UTMA and UGMA Accounts
▲ Health and Disability Insurance	▲ 401 (k) Rollovers
▲ Medical Benefits (in Retirement)	▲ Life Insurance
▲ Long-Term Care	▲ College Funding
▲ Spousal Coverage	▲ Unpredicted Emergencies

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Call Albert at: 805-484-1011 x108
or email him: acornel@sagepointadvisor.com
Offices: 770 Paseo Camarillo Drive, Suite 130, Camarillo, CA 93010

Above are a couple of sample brochures using Microsoft Word, to show you how easily one could be created.



Ideas for Starting a Business

If you decide to start a business, here are some ideas of what you could do:

1. Start a side business that you do nights and/or weekends.

2. Do something no one else wants to do, like these:

Pooper scooper, Dog walker, Pet sitter'	Bookkeeping; Government paperwork; Painting; Handyman; Cutting lawns / yard work; House cleaning for homes and Commercial buildings;	Direct mail delivery in a local neighborhood; Telemarketing; Clean portable toilets (trade association is called the Portable Sanitation Association International); Prepare meals / Wash clothes.
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3. Do something you know how to do or have experience with, like these:

Computer network management; Computer repair; Create websites and videos; Sell stuff on eBay and other Auction sites; Government paperwork and job-bidding; Advise college-bound students; Teach ESL, Tutor, Teach courses at your local community center, or community college; Assist selling to schools;	Electrical work; Roofing; Construction; Plumbing; Gardening / Landscaping; Become a handyman; Stage homes; Take pictures for product companies / professional photography or video Be a weekend entertainer, clown or magician at parties and events;	Tour guide (if you know the area well); Import-export Man a booth at a trade show or flea market Sell food to workers at remote locations, construction sites, etc. Play music for events, stores, etc. Sell; Writing / Transcribing Scrapbooking. Bookkeeping.
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**4. Do you have equipment that could be useful to others, like these:**

Power washer – to clean buildings;	Lawn mower that you could use to mow lawns, hire others to mow lawns, or rent out;	Snow blower you could use to clean walkways, hire others to clean walkways, or rent out;
Snowmobiles, jet skis and other recreational vehicles that you could use as a taxi service, or rent out to others;	Auto diagnostic equipment that you could use or rent out;	Computer or equipment diagnostic equipment that you could use or rent out .

Here's an example of someone living in a popular tourist area turning her family's equipment into plenty of extra cash.

To make extra money, Sarah figured she could rent out her family's snowmobiles in winter, jet skis in summer, small motorcycles and RVs, especially to tourists who wanted to explore the area where they lived, a well-known tourist destination.

To create a flow of customers, she contacted the cruise lines that visited her town, so they could offer their guests guided tours of the area, conducted by Sarah and her family, along with rentals of her recreational equipment including maps and GPS systems to help them explore the region.

As part of the deal, she agreed to pay the cruise lines a percentage of each sale.

Eventually she even contacted travel agents across the U.S. who specialized on sending tourists to her town, offering a similar deal.

This strategy proved so successful, she eventually bought more and more equipment, ultimately becoming a millionaire many times over.

So, if you have equipment, with creativity there are many ways you could turn that into extra income.



Earning Income as a Consultant

Do Consulting, where you help people or companies with things YOU know how to do.

As a consultant you could generally charge by the hour or the project. Consulting makes a great second job and could pay anywhere from \$30 to \$300 an hour or more, depending on the complexity of the knowledge you have and the money available from the client.

Typical hourly rates are often available through trade associations, and through job sites such as eLance and oDesk, for example.

All you really need is three things:

- a business card (generally available for under \$20),
- an invoice (generally available on just about every word processing computer program), and
- the knowledge in your head,

...and basically you could be in business.

Of course, a brochure or flyer could help, and maybe a website that explains your expertise. But I have helped several people who had no flyer or website get plenty of consulting income, so it's not an absolute requirement... but it could help.

CONSULTING IN GROUPS IS ANOTHER WAY TO GO

I know someone who built a free WordPress website for himself and is proficient at WordPress. Now he's giving people classes for a couple of hundred dollars per person, for four consecutive Tuesday mornings, in a free space he found. His promise is, after the 4 weeks, each person will have a website up and running. With 8 people in the class, he's able to make \$1,600 for the 4-week class. He's only done one so far. But the people love the class and he's preparing to do more.

So, if you have some expertise—like fishing, cooking, computers, tutoring, dancing, QuickBooks bookkeeping, dancing or just about anything else that people are willing to pay at least some money for—offering one-on-one consulting or putting together some sort of group coaching may be a terrific way to generate extra income for yourself and your family.



CONSULTING FORUMS

There are also consulting forums where you could get and give advice and feedback. Being part of a consulting forum could also add to your credibility.

Two of the most popular forums are JustAnswer and Ether.

Just-Answer—<http://www.justanswer.com/> has a growing community of experts in medical, legal, financial, repair and other areas. For each expert the company verifies the consultant's credentials, education and background.

Customers who log in ask a question and then, name a price they're willing to pay, typically \$10 to \$40 for an expert's answer. The expert usually responds within an hour. Once the answer is accepted, the expert keeps 25-50% of what the customer pays. The more questions you answer, the more you get paid.

Categories include:

- Lawyers
 - Family
 - Immigration
 - Employment
 - Criminal
 - Military
 - Real Estate
 - Personal Injury
 - Business
 - Consumer Protection
 - Estate
 - Bankruptcy
 - Intellectual Property
 - Traffic
 - Employment
 - State-Specific (California, Florida, Nevada, Delaware)
 - Country-Specific (Europe, Canada, China, Australia, Middle-East)
 - Tenant-Landlord
 - Education
 - Tax
 - Finance
 - Social Security
 - Capital Gains
- Mechanics
 - Auto / Car Repair (by brand—Ford, GM, Toyota, etc and by Country)
 - Transmissions



- Electric Vehicles
- Marine Vehicles
- Agriculture and Farm Equipment and Vehicles
- Medium and Heavy Trucks
- Construction and Road Equipment
- Body Work
- High Performance Tuning
- Doctors and Nurses
 - Dental
 - Mental health
 - Pharmacy
 - Autism
 - HIV/AIDS
 - Homeopathy
 - Power Mobility
 - Doctors by Specialty (OBGYN, Pediatrics, Urology, Eye, Dermatology, Oncology, Urology, Bariatric, Plastic Surgery, Endocrinology, Drug testing, Cardiology, Orthopedics)
- Vets, Pets and Animals
 - By specialty (Dog, Cat, Bird, Reptile, Horse, Farm Animal, Marine Animals, Zoo and Exotics, Large Animal)
 - Horse Management
 - Dog Training
 - Large Animal
 - Insects
- Electricians and Plumbers
 - Appliance
 - Electrical
 - Small Engine
 - Plumbing
 - HVAC
 - Small Appliance
 - Pool and Spa
 - TVs
 - Camera and Video
 - Car Electronics
 - Printers
 - Exercise Equipment
 - Cell Phones
 - Home Theaters / Sound Systems
 - Electronic
 - Musical
 - Phone Systems
 - GPS
 - Home Security



- Computer and Education
 - Tech Support
 - Networking
 - Mac
 - Programming
 - Laptop
 - Hardware
 - Software
 - Email
 - Microsoft Office
 - Tutoring (Language, Math, Science, Business)
- And More Categories:
 - Relationship
 - Parenting
 - Entertainment
 - Wedding
 - Job
 - Firearms
 - Etiquette
 - Organizing (work or home)
 - Dream Interpretation
 - Clock and Antique Repair
 - Genealogy
 - Fraud Examiner
 - Firearms Repair
 - Appraiser (antiques, musical instrument, property, business)

Ether— <http://www.ether.com/> is another consulting forum with a little more flexibility.

They offer visitors a way to get professional advice on everything from wireless networks, marriage issues, property tax help, medical issues and much more. Ether provides a way for people to talk to you one-on-one and doesn't restrict your fees. In a typical category prices can range from 99 cents a minute to \$250/hour. You will need to do all the advertising, so you should have a blog or website already established.

Following is a sample of a typical Ether listings page.



Ether Directory

Best Match

Sort by: **Featured Listings**

[1](#) [2](#) [3](#) [4](#) [5](#) [Next »](#)



Medical Consultant

By Concierge Services

As an M.D. with experience as a life coach and mentor, I am here to listen to you.

In General

★★★★★
(1216)

\$58.83
per 2 minutes

[Call Me](#)



Sometimes we all need someone!

By Adamswers

I am here as a close friend and confidant.

In Companionship

★★★★★
(61)

\$0.99
per minute

[Call Me](#)



Licensed Phone Help by Suzanne, LMH

By susanrawson

With over 20 years of trusted experience in relationships, I provide innovative problem solving solu...

In Emotional Health

★★★★★
(38)

Start Free
\$1.00 per min
after your approval

[Call Me](#)



About Feelings Network

By About Feelings Network

Sometimes life gets difficult. It helps to have a safe place to discuss your concerns privately.

In General

★★★★★
(31)

\$1.99
per minute

[Call Me](#)



Kristin Cavins, MA, LMHC, NCC

By Key Counseling Services

Licensed Counselor and Psychotherapist can help you today with what is troubling you. 10+ yrs exp.

In Relationships

★★★★★
(25)

\$1.99
per minute

[Call Me](#)



Counseling Wellness Online Therapy

By counselingwellnesssolutions

Professional Licensed Psychotherapist highly trained in the treatment of anxiety & depression

★★★★★
(35)

\$1.99
per minute

[Call Me](#)

Besides forums like this, if you have expertise in any of these or other areas where people would be interested in paying you, consulting and consulting forums may provide terrific income opportunities for yourself and your family.



WHAT TO SELL—HOW ABOUT USING YOUR HOBBY OR SKILL

In your quest for income opportunities, have you considered turning your hobby or skills into a source of more money. Here are examples that may give you some ideas. The examples are divided into these 11 categories:

- Healthcare / Elder Care
- Customer Service
- Arts & Crafts
- Custom Tee Shirts, Products and Badges
- Getting Products Made for You
- Hobby
- Repair
- Personal Services
- Pet Services
- Auto and Delivery
- Your Skill/Training

--*Healthcare / Elder Care*

Be A Nurse-On-Call with FoneMed.com

If you are a registered nurse and are looking for night and weekend income, consider a phone triage company like FoneMed (<http://fonemed.com/>).

These firms contract with doctors offices (mostly pediatricians) in the U.S. and Canada to answer after hours questions. You must be licensed in the state or province where the advice is given and have at least three years of recent clinical experience with adults and children.

They pay an hourly minimum plus a fee per call, and offer eligibility for benefits such as health insurance and paid leave. A FoneMed nurse typically makes about \$27 per hour.



Offer In-Home Help for Seniors

If you have previously cared for an elderly parent, have any nursing or related care experience or if you have assisted in a hospital or hospice care facility, you may qualify to help the elderly do shopping, take care of appointments, cook, clean, and otherwise help keep their life and home organized and in order.

After a stroke or illness, many elderly may need long-term care or someone to help them get day-to-day chores handled. Many have lost their license due to incapacity, which makes them need help even more.

For sources of these elderly in your community, check these sources:

- <http://www.CareLinx.com>
- <http://www.eldercare.gov/>
- <http://www.visitingangels.com/>
- <http://www.care.com/>
- <http://www.helpinghandsforseniors.org/>

Or simply in Google, type in “Elder Care” or “In Home Care for Seniors” and contact the companies listed.

Become a Medical Transcriptionist

Doctors and healthcare professionals are required to transcribe patient information from tape recorders to text documents. If you have training as a medical transcriber or are experienced with the terminology, this could be a great way to generate ongoing income.

Many sources for Medical Transcription include:

- <http://www.mtacc.net/>
- <http://www.mtecinc.com/>
- <http://www.careerstep.com/>
- <http://www.medtranscriptioncourse.com/>
- <http://www.medicaltranscriptiontraining.net/>
- <http://www.mtathome.com/>



Besides direct contact with doctors and medical groups in your community, you may find medical transcription jobs using online resource, such as:

- <http://www.mtjobs.com/>
- <http://www.careerstep.com/>
- <http://www.mtathome.com/>

Become an Elder Care Paperwork Consultant

People with aging relatives often have to navigate the maze of healthcare, estate planning, executorships, and burial arrangements. Just dealing with insurers and hospitals when faced with large medical bills and procedures can drive people nuts. Many will pay you to help them get through the system.

Getting clients can include creating a flyer that you distribute in your community, at billboards in community centers, through networking perhaps through Chambers of Commerce and other areas where elders or their families are.

--Customer Service

If you are willing to take Customer Service calls for large and small retailers, many of these companies outsource this function to companies like Alpine Access (www.alpineaccess.com) and Working Solutions (www.workingsolutions.com).

These companies hire people who can pass a tough written or online application process, including a skills exam, telephone interview and background check. Reps will typically work 20 to 40 hours a week, earning about \$9-per-hour. That fee can increase to \$13-per-hour with incentives and bonuses, with special projects paying as much as \$30-per-hour.

Some of these firms also offer benefits such as medical and dental insurance and a matching 401 (k) plan.

One company that hires customer service reps as independent contractors is LiveOps (www.liveops.com). As an independent contractor, you'd have to invoice them about \$10 to \$15-per-hour, depending on the type of call and your performance.

The hiring process is tough but once hired, you have the freedom to work as many hours as you like.



--*Arts & Crafts*

This section is about creating crafts and selling them online, at stores, catalogs, flea markets, etc.

I recently saw a really cool doggie costume on YouTube (see the photo below). It made me laugh. But it also gave me an idea. Why not make wacky and fun clothes for dogs?

Someone told me San Francisco has a doggie dress-up parade once a year. I bet you could get amazing ideas for great doggie costumes that you could sell a ton of.

People love their dogs, and love to have fun. If you create cool doggie costumes, you could laugh all the way to the bank.



What else could you make?

Maybe you're a seamstress or know how to do clothing alterations. If you're really good, maybe you could design custom gowns and clothing.



I recently read about someone who turned their hobby of painting on glass and creating hand painted candle lanterns and votives (for religious purposes), into a second income that generated more than \$10k-a-year.

TURNING A MODEL TRAINS HOBBY INTO A REAL INCOME

I have a neighbor who figured out how to make molds for model train buildings and props. Like interesting tunnels and other fun stuff.

It turns out people who have model trains are fanatics and love buying buildings and other cool stuff they could add to their model railroad setups. And his buildings and props are really great looking, so people really like them.

He took a chance and ran a small ad in a model train magazine, showing his stuff and sending people to his website. Strangely, orders started trickling in. Eventually the ad got bigger and so did his flow of orders.

He gets people to give him their email address so he can sell them more stuff as he develops it. This means, his customer base—between the email addresses and new people who see his ads—has been continually growing.

Today, after a couple of years doing this, he's up to over \$1,000-a-month, including a massive number of regular repeat customers.

To expand his business, now he's preparing to advertise on eBay and through a Facebook page. He is also considering trying paid ads on web-enthusiast websites, to see if that will help build his business even further.

He's learning these additional ways to advertise and get customers by reading stuff on the Internet. It's amazing how much you can learn, if you look.

There's never a guarantee that what happened to him will also happen to you. But it's interesting to note that he's never done anything like this before, and there's plenty of free help in the community, including from SCORE, the resource partner of the U.S. Small Business Administration.

This doesn't need to apply just to model trains. If you could create cool stuff, maybe others will also think it's cool and be willing to buy it from you.



TURNING DRAWINGS INTO A BEST SELLING LINE OF BOOKS

Martin Handford was a struggling illustrator living in England. His complex doodlings were wonderfully fun. But there's only so much money you could make creating these types of drawings.

So he came up with a clever gimmick.

How about drawing complex scenes at famous crowded locations around the world, like the Eiffel Tower, and hiding someone in the scene?

How about taunting the reader by giving this hidden person a red and white shirt and hat, and goofy glasses, to make him seem easy to find—but he's not?

This was the idea for Where's Wally, a series of children's books which became a worldwide sensation. In America the name was changed to Where's Waldo.

This idea of using his art to create a fun product, turned Martin Handford into a millionaire many times over, and enabled him to have a blast earning a great income doing what he loves to do... draw those complex doodles.

Could you create a fun product from your distinctive art or ability?

--Custom Tee Shirts, Products and Badges

How about making custom t-shirts and gifts to sell?

I recently saw really cool t-shirts from a website called Fab. Actually, the shirts were so distinctive that I saw a news article talking about them, which led me to their website. That's what happens when you create a product that is interesting. People will talk about it and will send others to your website or Facebook page. Of course, you need to make it easy for people to find out about your "cool" product, maybe with a press release or other means.

Of course, when you're talking about fashion, there's always a danger that something you like will not be liked by others. Of course, the opposite is often true—if you really love something, others will also like it.

These tee-shirts show that if you can create or find products that people think are really cool, you have a great shot at making a bunch of money—and having fun at the same time.



Sale Ends in 2 days and 22 hours



Share this sale and earn cash



Yellow Lab Face Tee Adult

\$17 fab
\$20 retail price



White Kitten Face Tee Youth

\$12 fab
\$14 retail price



Rottweiler Face Tee Adult XXXL

\$19 fab
\$23 retail price



Be careful, though. Although you may think you have an incredible design, you will still need to find customers. And without something totally unique and engaging, you may get stuck with a living room full of unsold products.

Also remember, many available designs may be copyrighted, where you do not have the right to sell the image on a mug or t-shirt without paying for permission. Many sources exist for copyright free images, from:

- Images created uniquely by you that are custom (of items that are not copyrighted, or if it's a photo of a person, make sure they sign a release);
- Images created for you, where you have a release that verifies you are the copyright owner;
- Stock image libraries like iStockPhoto and 123rf.com;
- Federal government images that do not have a copyright notice;
- Creative Commons images that are released for general use (available through Wikipedia, for example);



- Images that are out of copyright. Copyright now exists for the life of the author plus 70 years, with works of corporate authorship being 120 years after creation or 95 years after publication, whichever endpoint is earlier;
- Images where you have been given permission to use them (the logo or mascot of a school or sports team, for example).

If you decide you want to create unique t-shirts, mugs or promotional items, here are a few great sources to get them produced for you:

- <http://www.cafepress.com/>
- <http://www.vistaprint.com/>
- <http://www.4imprint.com/>
- <http://www.discountmugs.com/>
- <http://www.qualitylogoproducts.com/>
- <http://www.ooshirts.com/>
- <http://www.customink.com/>
- <http://www.epromos.com/>

How about making badges?



Printing custom buttons and badges may also be interesting to you. It typically costs about \$30 to get started and the materials cost pennies to make each badge. Here are some top sources of badge machines, materials and training:

- <http://www.badgeaminit.com/>
- <http://www.americanbuttonmachines.com>



- <http://www.buttonsonline.com/>
- <http://www.zazzle.com/custom/buttons>
- <http://buttonmakers.net/>
- <http://www.buttonbiz.com/>

So, could printing custom tee-shirts, promotional products or badges be interesting to you?

--Getting Products Made for You

If you need some custom products created, you may find a suitable manufacturer in The Thomas Register of Manufacturers (<http://www.thomasnet.com/>) or otherwise through the Internet, directories at your public or university library or through trade associations.

GETTING PRODUCTS MADE FOR YOU

We often think products you invent need to be manufactured overseas. But many people find terrific manufacturers here in the U.S. The cost may be higher but there are many benefits to local manufacturing, including more control and less time and complication for shipping.

Sheila is a physical therapist who co-invented an exercise vest for her autistic son. Today, college and professional athletes, Mixed Martial Arts fighters, and many others have fallen in love with this revolutionary exercise vest,

After she invented it, she found a regional manufacturer who makes them 500-at-a-time for about \$22 each. Although she had to put up the initial cost to make the first 500, she makes enough money from her vests to be making pretty good money. She sells them for about \$100 and is building her income nicely. No doubt, eventually she will get them made overseas or otherwise, to bring the cost below \$10-a-piece.

She didn't have a fear of revealing her product to a manufacturer because she has a provisional patent. But if you have a concern, simply get them to sign a No-Compete, Non-Disclosure document. Samples are available online or can be gotten through an attorney. Again, this is not legal advice. For that, you should always consult with an attorney.

The point is, if you invent something, there may be plenty of ways to get it made and sold that could be quite profitable for you.



--Turning a Hobby into an Income

Whatever your hobby or interest, there may be plenty of opportunities to generate extra income for yourself and your family. Here are a few that might jog your mind and imagination:

- **RESTORATION**—Do you know how to clean, restore and preserve older furniture, art, and other items, maybe even entire homes?
- **ANTIQUES**—Do you explore antiques from estate or yard sales? Many dealers will pay you if you can help them find valuable items for them to sell. Especially with a little training and the ability to send a photo by SmartPhone so the dealer could give you almost instant feedback, this could be a fun way to generate plenty of extra income.
- **CARPENTRY / CABINET MAKING**—Are you proficient at carpentry or cabinet making? Could you create products for sale in stores or through catalogs? Could you create custom counters and cabinets for homes?
- **HANDYMAN**—Could you fix stuff around the home or office? From brickwork to sound systems to building a covered deck to updating a kitchen, especially in these times, there are plenty of homeowners interested in repairing and upgrading their homes.
- **BUILDING CONTRACTOR / REMODELING**—Doing room additions, renovating exterior and interiors, and minor construction including proper permitting.
- **COOKING**—Are you a good cook? Plenty of busy people and families will pay for someone to provide meals. Offering a weekly meal schedule could be fun and profitable way to generate extra income from your own neighborhood.
- **GARDENING**—If you are good at gardening and landscaping, there are plenty of people and small businesses who will pay for someone to design and set up a beautiful landscaping for their property.
- **ADVENTURES**—Could you operate a rafting business, mountain climbing excursions, hiking and nature tours, or similar adventures?
- **VIDEO**—Are you proficient in producing web videos? There are plenty of small businesses that would delight in having someone create a video introducing their business or products to their customers, that they could put on their website.
- **HOME SECURITY**—Do you know how to install an alarm system, smoke detectors, or cameras, maybe the ones that could be accessed on the Internet? Have you done this for your own home? Have you worked for a company that does this? This may be something people in your neighborhood find valuable enough that they will pay plenty for this.



Whatever your hobby, with a little creativity you may be able to turn your fun into an income source.

--Offering to Repair Vehicles and Products

In this throw-away world, there are still plenty of things people will pay to have repaired.

Of course, if you know how to repair cars, trucks and motor homes, that's always something in demand. Especially for those simple repairs that can be handled without complex equipment or facilities.

To let people know about your ability to repair vehicles, try creating a simple flyer explaining who you are and what you are able to offer, and distribute it throughout your neighborhood.

It's amazing how often tightening a loose wire, changing a fuse, replacing a sensor or a light bulb, or diagnosing a bigger problem and then recommending a specialty repair shop—could become a lucrative way to generate extra income for yourself and your family.

Similarly, small engine repair of such items as lawn mowers, snowmobiles and jet skis, ATVs and similar devices, could provide extra income serving individuals and businesses in your area.

Besides vehicles, repair of computers and of expensive or installed items, like a sound system or a lawn sprinkler system, and even furniture repair, could provide plenty of opportunities for extra income. The replacement of a \$15 fan could provide you with more than \$100 of income, especially to a worried business owner. If you gain a reputation for not gouging on price and for rapid turnaround time, word of mouth and repeat business could help you generate plenty of ongoing income.





--Offering Personal Services

Many people are willing to pay you to provide personal services that help them in their personal and professional lives. To get these clients, here are a few ideas:

- **NETWORKING** through your church, Chamber of Commerce, community organizations such as Rotary, community center, etc.
- **BUSINESS CARD**—Creating a business card that you hand out to everyone you know (from Vistaprint or other sources for about \$15).
- **WEBSITE**—Creating a simple website—Although not essential, often a simple website will add some credibility if you feel you need it. Also, people often feel more comfortable if you have a website, like you're more serious and trustworthy.

If you have a website, you could send people there through your business card, your flyer if you have one, and otherwise through your talks, etc.

Try to pick a simple website address. It may take a little creativity to find one that's available, but try to select something that's easy to remember, doesn't have too many letters and is easy to SPELL!

For example, I live in Ventura County, so with creativity, I could get something like www.VCChores.com, for example, or www.VCCooks.com, or something like that. Try to not use dashes or underlines as that's easy to remember and people often confuse dashes with underscores. The two I just mentioned are short and easy to remember, so they could really work.

Tons of sources exist for low cost websites, which should include:

- a home page,
- about us,
- services offered and
- a contact us page.

- **FLYER**—Creating a simple flyer on your computer, which you can get plenty of copies, and then posting copies on bulletin boards (at grocery stores, community centers, etc) and windows in your community, dropping copies at local doorsteps, etc. with information such as:
 - Service you offer,
 - who you are (maybe with a photo),
 - a shopping list of what you do,



- why people should be interested in working with you (maybe a few testimonials if you have any and/or membership in some association and/or number of years you've been doing it), and
- how to contact you.
- **WEB DIRECTORIES**—Several Internet-based directories could be useful sources, as more and more people are using the Internet to find service suppliers.

You may want to get listed on these:

- Care.com (<http://www.care.com/>)
- FindAService (only available in a few states) <http://findaservice.com/>, and
- Servicemagic (<http://www.servicemagic.com/>)

- **LOCAL DIRECTORIES**—Plenty of online local directories, starting with the FREE Google Local (also called Google Maps), are available to let people know about your service.

Most of these directories are free but a few charge and offer some pretty good premium services.

The more of these directories you're listed on, the more chance people will find you –PLUS-- the higher you will rank on Google Local, which comes up whenever someone is searching on Google. So you want to be listed on as many directories as possible.

We have a terrific list (with links) of tons of free and paid local directories, starting with Google Local, at www.GreatMar.com/local.

We also give you information about YEXT, where for a fee they will post your business on all the major directories, free and paid. YEXT saves you the hassle of having to fill out a ton of forms while getting you premium services and placement on some of the top directories.

- **ADVERTISING**—A woman I know who offers personal assistant service advertises regularly in our local newspaper, and periodically in our Chamber of Commerce newsletters. If you advertise, you'll need to experiment to find which sources send you the most clients.
- **REFERRALS**—Once you have happy clients, ask for referrals. You may also consider pulling out your video camera or phone and getting a video testimonial that you could post on YouTube and embed on your website. In either case, asking clients and people you know for other people who may be interested in your service, is a terrific way to get more clients.
- **SEARCH ENGINES**—Also do a search through Google, Yahoo and Bing/MSN to help uncover additional sources of work in most categories. Simply type in,



“sign language jobs” or “concierge jobs” and sites like <http://www.indeed.com/> will come up providing plenty of ideas and opportunities for jobs, part-time and full-time work, independent projects and related opportunities that may be interesting to you.

SERVICE EXAMPLES TO GIVE YOU IDEAS

Here are a few examples of personal services you could offer to generate extra income for yourself and your family:

- **CATERING / PERSONAL CHEF**—providing custom prepared meals for a business, person or family. You could be an on-premises chef or (more commonly) deliver meals to the home or office. Business professionals are often willing to pay plenty for someone to manage their meals. So if you have kitchen skills, this could be a terrific source of income.
- **HOUSEKEEPER** and housecleaning services—cleaning just one house or office per week could bring in say \$300 per-month, for up to three hours work per-week.

Plenty of books are available that could help with tips and tricks to save you time, boost your results and build your housekeeping business, such as:

- CLEANING TIPS
- [The Cleaning Encyclopedia](#) by Don Aslett
- [Good Housekeeping The Complete Household Handbook, Revised Edition: The Best Ways to Clean, Maintain & Organize Your Home](#) by From the Editors of Good Housekeeping
- [Home Comforts: The Art and Science of Keeping House](#) by Cheryl Mendelson
- [Martha Stewart's Homekeeping Handbook: The Essential Guide to Caring for Everything in Your Home](#) by Martha Stewart
- [Haley's Cleaning Hints](#) by Graham Haley and Rosemary Haley
- [How the Queen Cleans Everything : Handy Advice for a Clean House, Cleaner Laundry, and a Year of Timely Tips](#) by Linda Cobb
- [Clean Like a Man: Housekeeping for Men \(and the Women Who Love Them\)](#) by Tom McNulty
- [GREEN CLEAN: The Environmentally Sound Guide to Cleaning Your Home](#) by Linda Mason Hunter and Mikki Halpin
- CLEANING BUSINESS
- [How to Start a Home-Based Housecleaning Business, 2nd \(Home-Based Business Series\)](#) by Laura Jorstad and Melinda Morse



- [How to Start a Cleaning Business for Less than \\$500](#) by Nannette Gilbert (May 9, 2012)
- [How to Start a Home-Based Housecleaning Business, 3rd: * Organize Your Business * Get Clients and Referrals * Set Rates and Services * Understand ... Cleaning Options \(Home-Based Business Series\)](#) by Laura Jorstad and Melinda Morse
- [Start & Run a Home Cleaning Business \(Start & Run a\)](#) by Susan Bewsey
- [How to Start a Home-Based Housecleaning Business \(Home-Based Business Series\)](#) by Melinda Morse and Laura Jorstad
- [How to Start & Manage a Housecleaning Service Business](#) by Jerre G. Lewis and Leslie D. Renn
- [How to Start and Manage a Housecleaning Service Business: Step-By-Step Guide to Business Success](#) by Jerre G. Lewis
- [How to Open & Operate a Financially Successful Cleaning Service: With Companion CD - ROM](#) by Beth Morrow
-
- **CONCIERGE** service for busy executives and wealthy family members, where you handle everything from running errands, securing tickets for events, making reservations, transporting family members and more. For busy executives, time is money. If you can lessen the burden for them by being dependable and taking care of their personal needs, this could provide a significant ongoing income.
- **CHAUFFEUR**—I know someone who chauffeurs for a major Los Angeles songwriter. Although he had almost no previous experience, through the help of an employment agency he was introduced to this wealthy man because he had great references that indicated he was trustworthy and responsible.

Today, he has been driving and running errands for this celebrity for over a decade. Besides earning a nice income for just a few hours work per day—he takes one of the celebrity's cars home with him every day and waits to be contacted if the celebrity wants to be chauffeured anywhere—he is also treated like part of the family.
- **PERSONAL SHOPPER**—Providing shopping for a busy or incapacitated person. Here are some books that may help:
 - [How to Become a Personal Shopper](#) by Angela Stone
 - [Get Paid to Shop: Be a Personal Shopper for Corporate America](#) by Emily S. Lumpkin
 - [The Elite Personal Shopper](#) by Gillian Armour CIP



- **PROPERTY MAINTENANCE**—Snow and leaf removal, cleaning gutters and chimneys, lawn care, and other seasonal chores for homeowners and property owners.
- **HOUSE SITTING**—especially during vacation seasons, having a responsible trusted person watching over your home and maybe even walking the family dog could be a lifesaver. My daughter was telling me about her friend who got a house sitting job taking care of a mansion and walking their dogs for more than two months while a family vacationed in Europe. Besides getting paid, she got to stay in their gorgeous mansion. You do need to be responsible, If you have wild parties and otherwise take advantage of the situation, you will lose the ability to work for just about all these services.
 - <http://www.sittercity.com/>,
 - <http://www.housesittersamerica.com/>,
 - <http://www.housecarers.com/>
 - <http://www.luxuryhousesitting.com/>
 - Or by searching Google under “House Sitters”
- **GARDEN SITTING / FISH SITTING**—Whenever something complex, like caring for exotic fish or an extensive landscaping, needs to be handled while someone is on vacation, travels frequently or is otherwise unavailable, perhaps with summer and winter homes in different locations, this can provide an opportunity to make extra money, especially if you have specialized expertise in one of these areas of fish care, lawn care, etc.
- **HELPING A NEW MOM**—Overwhelmed new mothers, especially with financial means, will often hire someone to help with the cooking, cleaning, teaching baby care, and otherwise helping with the baby.
- **ODD-HOURS CHILD CARE**—There are plenty of people and families that need child quality care at odd hours. So even if you work during the week, this may be a source of after-hours, weekend and occasionally overnight income.
- **DAYCARE**—If you stay at home during the day, even if you are currently unemployed, you may consider caring for a few kids in your neighborhood during the day. Some regions limit how many kids you can have before you will need to file as a professional daycare center. Centers are licensed by the state with requirements including some training and first aid requirements, and facility inspection requirements, making sure the premises are safe. Adult-to-child ratios and background checks are also often part of the approval process.

Here are two terrific government websites on starting a child daycare center:

- http://archive.sba.gov/idc/groups/public/documents/sba_homepage/pub_m_p29.pdf
- http://www.nal.usda.gov/ric/ricpubs/rural_child_care.htm



Here's another great guide on becoming a daycare owner, for about \$30 with a sample:

- <http://www.fabjob.com/daycareowner.asp>

The Child Welfare League of America (<http://www.cwla.org/>) also offers plenty of valuable resources.

To get customers, consider letting people know in your church, community and local schools, perhaps dropping off flyers in your neighborhood and posting signs, as well as checking the online listing services, such as:

- <http://www.babysitters.com/>
- <http://www.sittercity.com/>
- <http://www.care.com/>

You may want to ask around at other daycare centers for an idea of pricing in your area.

Although this is not essential, rather than simply having lower prices than other daycares, you may consider having more services, perhaps computer training, reading, music or somewhat educational programs, that may be attractive and increase the value to parents.

--Offering Pet Services

Offering services to pet owners could be an important source of recurring or regular extra income for yourself and your family. Here are a few ideas for your own business:

- **PET GROOMING** (and bathing)—If you have worked at a pet grooming shop or otherwise been involved in pet grooming, you may consider offering this service to people in your neighborhood. If you do a good job, this could be a terrific source of ongoing income.
- **PET TRAINING**—Do you have expertise in pet training? This could be offered, and could be marketed through shelters, pet stores, local vets, in dog parks and
- **PET SITTING**—Although this could be a nice way to earn extra money, remember you will probably be busiest during weekends and holiday periods. You may want to get a bond, in case you are accused of theft.



My daughter has a friend who recently did pet sitting for a wealthy family with three dogs, where she got to stay in their mansion for almost two months. She got paid nicely while enjoying their luxuries (pool table, massive home theater, etc). This may be the exception, not the rule. But pet sitting could definitely be a valuable source of extra income, especially in certain higher-income communities.

- **DOG WALKING**—If you charge about \$3-per-day for a 20 minute walk, you could earn \$90-per-month per dog, double that if it's twice a day. Walk three dogs twice a day and that income could really add up.

Here's an excellent article:

- <http://www.wikihow.com/Become-a-Professional-Dog-Walker>

If you are interested in becoming a dog walker, here are a few tips to consider:

- Get clearance papers from the police to show potential clients that you are trustworthy and professional. This could be a deal maker as you will generally have a set of keys to enter their home during the day to take doggie for a walk.
- Make sure you get a signed service agreement to ensure you are covered against liability.
- You may consider getting a dog-handling certificate to add credibility—from a school like Canine Club Academy (<http://canineclubacademy.com/>).
- Always carry a notebook with you containing the phone numbers and emergency phone numbers of each dog owner with plenty of space to write notes in case any issue occurs.
- Get dog walking insurance. It's cheap and could really be valuable.
- Always have water, extra leashes, dog treats, plastic bags for poop, a toy or tennis ball, paper towels, perhaps a towel for wet doggie feet, and a fold-up raincoat for yourself—carrying them with you in a backpack could be helpful.

For marketing purposes, you may consider making sure you are in the various web directories that list dog walkers, including:

- www.Care.com/pet-care-jobs

Pets are considered family to many people. So finding someone they trust to care for their beloved pet could be important for them and profitable for you.



--Offering Auto Services or Delivery Services

Using your car, truck or other vehicle to generate income, or being able to repair or service other people's vehicles, could be a valuable and profitable source of extra income for yourself and your family. Some ideas include:

VIP ESCORT SERVICE—Actors, television and radio show guests, celebrities and visiting dignitaries need to be shuttled to and from the airport to their hotels to events and even to see the local sights, to make sure they stay on schedule.

SCHOOL DRIVER—Some public and private schools hire private drivers to go where busses are not able.

TRUCK HAULING—If you have a truck or van, you may make it available to local businesses, individuals, churches, senior care facilities, etc. to haul heavy things or large numbers of people.

AUTO /TRUCK /MOTOR HOME REPAIR—If you are knowledgeable and capable of doing minor vehicle repairs, this could be valuable to people and businesses in your community.

AUTO /TRUCK /MOTOR HOME MINOR SERVICING—You could change people's oil for them or do minor servicing. The convenience of you being able to do it on their premises could be a real advantage over local repair shops.

WASH /DETAIL CARS—This could be valuable to local businesses as well as local residents, especially if you have the right equipment.

DELIVERY SERVICE—Delivering fridges, furniture, computers, and items off Craigslist, etc at \$30 to \$50 per delivery. You won't get rich but offering deliveries nights and weekends may cover your truck payments and provide a nice additional income.

AREA DISTRIBUTION—There are plenty of local businesses that are always looking for people to distribute their advertising to homes and businesses in certain zip codes.

These include phone books, newspapers, door hangers, promotional materials that are left on a doorstep.

You could offer your services to local businesses that target a specific community, as well as offer your services to local printers who will sell you to their clients.



If you can demonstrate that you reliably deliver to every household without simply dumping materials in the trash when no one's looking, you could develop a nice profitable business for yourself. Direct mailers will sometimes periodically double check that deliveries were actually made, and will dump or retain a service based on whether items get delivered properly or not.

ON-DEMAND TAXI—Services like <http://uber.com/> give you a source of customers if you want to hire out your car like a taxi.

--Offering Your Skill and Training

Almost everyone has some type of skill or training that could be useful to other people and businesses. Here's a list of skill areas that could generate extra income for yourself and your family:

MEDICAL / LEGAL TRANSCRIPTION—You will need training to know the technical terms, but this can be a nice, work-from-home income generator. Technology has lessened the number of jobs available, but still provides plenty of opportunity for nice earnings.

ACCOUNTING / BOOKKEEPING—If you have a degree in accounting or training and/or experience doing bookkeeping, there are plenty of small businesses opportunities for full-time and freelance bookkeeping and tax preparation.

FOREIGN LANGUAGE INSTRUCTION—If you are fluent in foreign languages, there are often opportunities for translators of talks, documents and media. Everything from translating talks for large organizations to converting instruction manuals, technical, financial and legal documents, to converting entertainment and training videos, there are plenty of opportunities for foreign language income—especially now where documents and media are so easily sent or broadcast over the Internet.

My sister-in-law translates Wall Street financial documents into French for Canadian financial institutions, and into English for French documents, earning well into the six figures because she has proven to be an accurate translator who understands the technical lingo and how to capture the words and sentences with technical accuracy. A nice work-from-home job if you can get it.

SIGN LANGUAGE INTERPRETER—Many prominent people, such as award-winning actress Marlie Matlin, rely on sign language and speech interpreters. Many organizations, including those required to provide services for the hearing impaired, depend heavily on part-time and full-time interpreters. For leads to



clients you may also consider checking the website for the Braille Institute, which has links to plenty of resources, at <http://brailleinstitute.org/>.

COMPUTER REPAIR /SET UP /TRAINING /BACK-UP SERVICES—

Businesses and individuals are often willing to pay a retainer or top dollar for individuals who could offer services that will keep their computers running and repair them when things go wrong.

RESUME / CAREER PREPARATION—Many higher-end executives and personnel are willing to pay for someone who could structure their resume to make them more marketable.**APPRAISER—**Real estate, business, antiques... If you are able to appraise any of these types of items, there are plenty of people paying for these services.**PUBLIC RELATIONS—**This is essential for businesses and celebrities. It includes PR writing, preparing and presenting information to media, establishing and maintaining a database of media contacts, and overseeing and coordinating media presentations so the word gets out that a company or individual's products and services are exposed and appear in the media.**COLLEGE ADMISSIONS CONSULTANT—**Help kids and their parents navigate the admissions process, including loan and grant programs available, and matching the child to the ideal school.**SELF DEFENSE / PERSONAL SAFETY—**In this day and age of heightened concern for security and safety, celebrities, business executives, high income families, women and others who may feel vulnerable or at risk are willing to pay for products, services and training related to personal safety and self defense— everything from classes in self defense, videos, cameras and alarm systems, coaching for key people and more. If you have or can develop products or services that would help people in these areas, there are plenty of opportunities for ongoing income.**TEST COACHING—**SAT, MCAT, GMAT and other, plus specific certifications like police, military, building and construction industry, etc.**LITERARY AGENT / ARTIST REP—**If you have had experience working with an agent or artist's rep, or if you yourself are familiar with the process by having had literary agents or artist's reps representing you, this may be something you are experienced and interested in pursuing. Many artists and authors struggle to find representation, so this could provide the income you want, as a percent of the income you are able to generate for the artists you represent.**WEBSITE DESIGN / GRAPHIC DESIGN—**With the continued growth of the Internet, website design and related services continue to be a growing industry.



Despite numerous do-it-yourself options, countless people find themselves unable to move forward because designing their own website feels like such an onerous task. If you have knowledge and skill in developing websites, this could certainly provide a nice source of income.

GRAPHIC DESIGN—Everything from logo design to brochures, package design, website design and more, all depend on great design. Especially if you have samples of work you've previously done, plenty of opportunities are available, including:

- Directly contacting businesses and organizations in your community;
- Searching the 99Designs website (<http://99designs.com>) which has graphic artists compete for paying projects;
- Using the Fiverr website (<http://fiverr.com>) where people offer their services for \$5... Some people even earn thousands of dollars per month with Fiverr by automating or simplifying their ability to develop some graphic solution, while others use Fiverr to open a relationship that expands into major projects;
- Searching sites like www.oDesk.com, www.Elance.com, www.Guru.com and related sites where design projects are posted; and
- Searching www.craigslist.com for project and job postings.

Design is such an important part of business and personal marketing, if you have skill and talent, there are always plenty of income opportunities, although it may take some work to find the ideal source of leads for you.

TEACH MUSIC—Through music stores, community centers, churches, and even youth organizations, there are plenty of opportunities for income through teaching music to kids and adults.

ART INSTRUCTION—If you have talent and skill, plenty of opportunities are available advertising through art supplies stores, arts & crafts centers, youth organizations, community centers and related venues..

COMPUTER TRAINING—Plenty of opportunities exist online and offline, if you can provide specialized computer training.

First you may consider contacting computer training centers in your community, which are often searching for qualified instructors.

Also, if you are able to convert that training into an online video training program that people would be willing to pay for, especially using screen capture software such as Camtasia, there are plenty of opportunities to generate income.



You could offer these video-training programs through relevant websites, perhaps offering to split your income with the website's host. Also, you could market your video-training to websites such as Lynda.com which will host and promote your training to thousands of potential clients if they like what you have created and if it meets their format requirements.

TUTORING KIDS AND ADULTS—This includes everything from language training to math and science tutoring of kids and adults to you-name-it, through day or evening classes.

If you could offer your one-on-one tutoring online rather than face-to-face, you may want to check out <http://www.tutor.com/>. Tutor.com covers school programs such as math, science, English, social studies, etc. You work as an independent contractor earning about \$10 to \$14 per hour depending on the subject and number of hours you work. Active tutors earn \$1,000 to \$1,500 a month and more.

Also check the search engines as well as sites like Care.com which have tutoring projects and jobs available.

DIRECT SELLING PRODUCTS (including multi level)

If you can gain access to specific products, direct from the manufacturer or through a first line distributor, there may be plenty of opportunities to generate income.

There are two primary approaches:

1. Find products yourself, direct from the manufacturer or tier-1 distributor, or
2. Join a Multi-Level Marketing / Network Marketing Company and sell the products they offer.

Approach #1 offers less support and perhaps more risk, but the profit margins can be higher for every item purchased.

Some manufacturers will offer drop-ship, meaning they will ship direct to your customer so you don't need to spend money carrying inventory. Others will require that you buy inventory, perhaps cases of it, in order to get wholesale pricing.

The risk is that product quality and availability—especially over the long term, may be limited. Still, many businesses live on the basis of their being able to get and sell other people's products. If you find some great products through great sources, you may find yourself with something unique



Approach #2 often requires lower risk and provides much more support (how to sell, motivation, they supply products so you don't have to spend n inventory, etc), but the profit-per-item could be lower. The other main advantage is that multi-level companies generally let you earn money from the sales of your customers, should they also want to become a distributor as you are.

Let's first go through Approach #1, with ideas and tips for identifying and working with product manufacturers and wholesale suppliers. Then we go over Multi-Level marketing, with sources of loads of companies that seem to offer great products.

How to Find Customers for Your Products

Remember, if you get access to great products, you'll still need to find customers to buy them.

Here are some common sources for customers:

- Selling through Internet Marketplaces like eBay, Craigslist, Etsy, etc. (Also see WHERE TO SELL—THE INTERNET, which includes selling on your own website);
- Selling to retail stores;
- Selling to online stores selling similar products;
- Selling to websites that attract the right audience for your product;
- Selling to catalog houses (both printed and online catalogs);
- Selling direct to the public through networking, party plans (get-togethers with friends and neighbors), flea markets, etc.;
- Selling direct to businesses;
- Networking, where you ask friends and networking partners for leads to buyers.

You may also want to join a trade association for the industry your products are in, as they will often provide additional tips and resources that can be helpful.

If you would like a simple system that shows you how to build a continuous flow of customers for your products and business, you may be interested in my new online video training program, titled 5-Minute Marketing. Because you are taking this program, 5-Minute Marketing is available to you for a fraction of the regular price. But this is a limited time offer, so you need to act now.

Check it out now at www.5-Minute-Marketing.com



Approach #1: Where to Find Wholesale Products to Sell

If you want to resell products successfully, you'll need to find great products at the lowest prices, so you could add enough to the price to make a decent and acceptable profit.

If you will be selling the product to resellers or stores, they will often want to mark up the price so they also earn a nice profit. Many retailers like to double the price—meaning if you buy it for \$2 and sell it for \$4, they want to sell it for \$8. This is not a hard and fast rule, and many different types of products offer lower, and sometimes much higher profit to everyone. But in general, this isn't a bad place to start, when it comes to pricing.

Most importantly, try to understand what the ultimate retail price should be. What do you believe people will REALLY pay for that product? Red Bull energy drink originally sold for \$4-a-can. But you may not be that lucky. If your price is too high, it may scare off buyers and leave you with no income.

Therefore, for best results, buy directly from the manufacturer (or importer) or as close as possible, perhaps with a 1st-line distributor.

Someone I coached found a great supplier of nanny-cams, the wireless cameras parents use to watch their kids. She created a whole web business, starting with the nanny-cams, and then adding other child safety products for parents. So going this route, of finding manufacturers of great products, could help you build a considerable income for yourself and your family.

Here are some ways to find sources of great products:

YOUR COMMUNITY—Contact manufacturers and wholesalers in your community. Start with the Yellow Pages or Google.

DIRECTORIES—The Thomas Register of Manufacturers could be a terrific source of actual manufacturers and importers of products in specific categories.

TRADE ASSOCIATIONS—If you have a category of product you are interested in, consider joining the trade association related to that product. These are often terrific sources of tips and contacts that could help.



FACTORY WHOLESALE SUPPLIERS—Large manufacturers generally rely on approved factory wholesalers to distribute their products. Since most of these don't advertise online, you'll need to contact the manufacturer's sales department directly (Black & Decker, Sony, etc), and let them know you are a reseller or retailer looking for official wholesalers.

You will probably need a Resale License, also called a State Tax ID Number, before they will do business with you (more about Resale Licenses below).

WHOLESALE WAREHOUSE CLUB STORES—Before Price Club merged with the Costo, management told me how they generated about 60% of their revenues from businesses that would buy products for resale in their stores. If you have a resale license and such stores as Costco, Sam's Club and BJ's Wholesale club carry products you would like to sell, you could often sign up for a special business membership that could

I remember reading about the people who started the online Diapers.com. Initially, because companies like Procter & Gamble, makers of Pampers Diapers, would not sell to them directly, they bought truckloads of diapers from Costco, to build their business. Eventually, P & G agreed to sell to them directly, and within two years they sold their business to Amazon for a whopping \$100 million dollars. This is an extreme case, but wholesale clubs could certainly be a valuable source for your products.

WHOLESALE TRADE SHOWS—Legitimate manufacturers attend trade shows to let wholesales and resellers know about their products, so they can compete for your business. These are great forums to see what's out there. Even if you are not interested in attending the show itself, visit their website for a list of attendees.

If you are planning to attend a trade show, visit their website first to find out who is allowed to attend. Often you will be required to show a business card, perhaps a valid Reseller's License, and sometimes, specific industry qualifications.

A few great sources of Wholesale Trade Shows are:

- <http://www.wholesalecentral.com/tradeshowcal.htm> Wholesale Trade Shows Listings
- <http://www.tsnn.com/> (Trade Show News Network)
- <http://www.biztradeshows.com/>

ONLINE WHOLESALERS—If you use the Online search engines like Google to find online wholesalers, beware of a few issues.

First, many of these offer one-time products, like a closeout (product that's been discontinued). So if you find a real winner, it's likely once it starts selling, you won't be able to get any more once you're sold out.



Second, most of these suppliers require that you buy a large quantity at-a-time, of cases or pallets of whatever product you want. For an amazing product, with an incredible price, this could be great. But for others, you could easily get stuck with a living room full of product you can't sell.

Third, many of these product sources offer prices that are so close to retail that you can barely make a profit at all. Often these products are being offered not by manufacturers, but by distributors of distributors, meaning so many people took their profit, there's practically nothing left for you.

Also, there's no guarantee you be getting high quality products. In fact, the products may be available because the quality is so poor.

Of course there are many wholesale suppliers that have terrific products. But you need to do your homework to be sure you're getting something that could make you a good income.

Before you buy from someone, you may want to enter the company or product name into Google along with the word "scam" or "review" to find out if anyone is complaining online.

Also, you may consider asking these questions:

- How long has your company been in business?
- Do you buy directly from the manufacturer (no middlemen)?
- Is the company a member of the Better Business Bureau or BBB Online?
- What is the volume of products you move each month?
- Is there a product guarantee?
- Is there a delivery guarantee?
- What are the delivery options?
- Is the product currently in stock?
- Is there a guarantee the products will always be available when ordered?
- What is the return policy?

Although this won't uncover every scam or problem, getting the answers to these questions may help uncover some problem companies and products?

Here are a few sources of possible products—but note, there is no guarantee any of these sources are good. You must evaluate each company and their product for yourself.



To start, you may try these:

- <http://www.wholesalecentral.com/>
- <http://www.nmoa.org/>

Here are a few others that may be helpful (remember, you must verify that these offer high enough profit for you to make good money and that the products are available in large enough quantity and high enough quality to be worthwhile for you):

- <http://www.wholesalecentral.com/>,
- <http://www.ckbproducts.com/>,
- <http://www.dollardays.com/>,
- <http://www.dollaritem.com/>,
- <http://www.4sgm.com>,
- <http://www.madeinchina.com/>,
- <http://www.wholesaleproducts.com/>,
- <http://www.dropshipdesign.com>,
- <http://www.inventorysource.com/>,
- <http://www.dhgate.com/>,
- <http://www.liquidation.com/>,
- <http://www.worldbuyers.com/>,
- <http://www.cheaperbyfar.com/>,
- <http://www.wholesalersexchange.com/>

Resale Certificate (ALSO CALLED A STATE TAX ID NUMBER)

Many manufacturers require that you have a Resale Certificate before they will sell to you. A Retail Certificate, also known as a State Tax ID Number, is free and gives you the authority to collect sales tax whenever you sell to a customer.

This enables you to purchase from wholesalers without paying state sales tax. But it also requires that you collect sales tax for everything you sell, unless your customer has a resale number. It also requires that you report and submit tax, on a quarterly or more frequent basis, to the government.



If you're not sure you want to commit to selling products, your business could forgo the resale certificate from the state and simply pay the sales tax.

If you are earning a nice income and collecting tax from your clients, you are required to file accurate and timely sales tax reports, and could incur severe financial penalties if you default.

Approach #2: Where to Find Multi-Level Products to Sell (ALSO KNOWN AS NETWORK MARKETING)

If you want access to great products with terrific support, but without having to spend thousands to buy a franchise, consider buying from a Multi-Level Marketing company (MLM), also known as Network Marketing companies.

MLM means you earn income, not just from your own customers, but also from your customers' customers. So, besides selling products to customers, you can also sign people up as distributors, as you are, who will try and get customers of their own. Many MLM companies pay you for multiple levels, meaning they pay for your distributors and for their distributors as well.

In any case, for minimal cost MLM companies basically put you in business, to make money selling products and for signing others up to also sell products.

HOW TO EVALUATE A MLM COMPANY

The good news about MLM companies is that there are plenty of companies offering just about every type of product you might want. These range from cosmetics to home products to insurance to kitchen products to you name it.

The best MLM companies typically offer among the best products available within their categories, which is why they survive and thrive in a multi-level environment.

If you are considering a MLM company, here's a checklist that may help you decide if that company is ideal for you:

1. Have you tried the product yourself and do you like it?
2. Has the company been around for more than 5 years?
3. Are the products unique?
4. Is there a legitimate need for those products?
5. Are you comfortable approaching the types of people and/or businesses who would be customers for this product?



6. Have you checked the Better Business Bureau and other sources to review complaints? (every company that's been around for a while will likely have complaints, but it's the amount and type that should be reviewed)
7. Have you talked to real distributors to understand the actual product performance?

A LISTING OF 51 TOP MULTI-LEVEL COMPANIES

Here's a list of 51 of the top multi-level companies that may be interesting to you (note that this is not an endorsement of any of these companies, as you should evaluate them before signing on to any):

1. [4Life](#) [Founded 1998 -- 14+ years in business] immune system support products and health supplements.
2. [SLINX](#) [Founded 2001 -- 11+ years in business] Wireless phone services, VOIP, Internet and Satellite TV services
3. [ACN Inc.](#) [Founded 1993 -- 19+ years in business] telecommunications, television, energy and other services
4. [AdvoCare](#) [Founded 1993 -- 19+ years in business] nutrition, weight-loss, energy and sports performance products
5. [Agel Enterprises LLC](#) [Founded 2005 -- 7+ years in business] nutritional supplements
6. [Amsoil](#) [Founded 1972 -- 40+ years in business] synthetic lubricants and filters.
7. [Amway Global](#) [Founded 1959 -- 53+ years in business] health, beauty, and home care products
8. [Arbonne](#) [Founded 1980 -- 32+ years in business] personal care and wellness products that preserve and enhance the skin, body and mind for an integrative approach to beauty.
9. [Avon Products](#) [Founded 1886 -- 126+ years in business] cosmetics and personal care products
10. [Beachbody](#) [Founded 1998 -- 14+ years in business] fitness, weight loss, and muscle building home-exercise DVDs (best-known for Tony Horton's P90X, whose TV ads have become some of the most frequently run infomercials in the United States)



11. [Discovery Toys](#) [Founded 1978 -- 34+ years in business] educational toys using the party plan method of direct selling.
12. [Forever Living Products](#) [Founded 1978 -- 34+ years in business] aloe vera and bee derived drinks, cosmetics, nutritional supplements, and personal care products
13. [FreeLife](#) [Founded 1995 -- 17+ years in business] nutritional supplements—best known for promoting *Himalayan Goji Juice*, made from goji berries
14. [GNLD](#) [Founded 1958 -- 54+ years in business] health and wellness food/gourmet items, hair care/hair accessories, homecare, nutritional supplements, personal care, skincare, water treatment systems and weight management
15. [Herbalife](#) [Founded 1980 -- 32+ years in business] nutrition, weight management and skin-care products
16. [Isagenix International](#) [Founded 2002 -- 10+ years in business] nutritional product that support the body's natural systems for the removal of toxins and fat
17. [Kleeneze](#) [Founded 1923 -- 89+ years in business] uses cleaning products catalogues which each independent distributor delivers to householders and then fulfills the orders
18. [LegalShield](#) [Founded 1972 -- 40+ years in business] legal services
19. [LifeVantage](#) [Founded 2003 -- 9+ years in business] Protandium, a dietary supplement, and TrueScience, a skin care product.
20. [Longaberger](#) [Founded 1919 -- 93+ years in business] handcrafted maple wood baskets, home and lifestyle products, including pottery, wrought iron, fabric accessories and specialty foods.
21. [Mannatech](#) [Founded 1994 -- 18+ years in business] "glyconutrients," the company's name for blends of plant-sourced saccharides.
22. [Market America](#) [Founded 1992 -- 10+ years in business] household supplies, jewelry, personal care products, auto care, cosmetics, nutritional supplements, custom websites, water purifiers and more
23. [Mary Kay](#) [Founded 1963 -- 49+ years in business] cosmetics
24. [Melaleuca](#) [Founded 1985 -- 27+ years in business] health products, consumer goods, and cosmetics
25. [MonaVie](#) [Founded 2005 -- 7+ years in business] blended fruit and vegetable juice concentrates, powders and purées



26. [Morinda](#) [Founded 1994 -- 18+ years in business] products made from the noni plant, beauty and personal care products, teas (Tahiteas), food products, and dietary supplements
27. [Nature's Sunshine](#) [Founded 1972 -- 40+ years in business] herbal products, high-quality natural vitamins, food supplements, skin care and other complementary products
28. [National Safety Associates](#) [Founded 1970 -- 42+ years in business] (See Juice Plus) water and air filters, and the nutritional supplement Juice Plus
29. [Newways](#) [Founded 1992 -- 20+ years in business] personal care products, nutritional supplements, and household cleaning products
30. [Nikken](#) [Founded 1975 -- 37+ years in business] is a multilevel marketing company whose products include air filters/filtration systems, aromatherapy, cookware, cosmetics, health/fitness/wellness, jewelry, nutritional supplements, personal care, skincare, water treatment systems and weight management.
31. [Nu Skin Enterprises](#) [Founded 1984 -- 28+ years in business] personal care products and dietary supplements
32. [Oriflame](#) [Founded 1967 -- 45+ years in business] skin care, cosmetics and related products
33. [Primerica](#) [Founded 1977 -- 35+ years in business] financial products and services using a hybrid model of direct selling, franchising and distribution
34. [Reliv](#) [Founded 1988 -- 24+ years in business] dietary supplements.
35. [Scentsy Inc.](#) [Founded 2004 -- 8+ years in business] candle warmers, or wick-less candles using the party plan model
36. [Shaklee Corporation](#) [Founded 1956 -- 56+ years in business] nutritional supplements, weight-management, beauty and household products.
37. [Stream Energy](#) [Founded 2004 -- 87+ years in business] electricity and gas utility services serving Texas, Pennsylvania, New Jersey Maryland and Georgia
38. [Sunrider International](#) [Founded 1983 -- 30+ years in business] health, beauty, food, and household products
39. [Synergy WorldWide](#) [Founded 1999 -- 13+ years in business] nutrition, skin and body care products.



40. [Telecom Plus](#) [Founded 1996 -- 16+ years in business] British landline telephony service, mobile telephony (piggybacked on the T-Mobile & Orange UK network), broadband, gas and electricity (the company is licensed by OFGEM), and a CashBack card (a pre-paid MasterCard).
41. [The Pampered Chef](#) [Founded 1980 -- 32+ years in business] kitchen tools, food products, and cookbooks
42. [Thirty-One](#) [Founded 2003 -- 9+ years in business] gift products such as totes, purses, thermal bags, and organizing items at home parties, catalog parties and online.
43. [Tupperware](#) [Founded 1946 -- 66+ years in business] preparation, storage, containment, and serving products for the kitchen and home
44. [Unicity International](#) [Founded 1972 -- 40+ years in business] weight loss products and green tea.
45. [USANA Health Sciences](#) [Founded 1992 -- 20+ years in business] nutritional and skin-care products.
46. [Vector Marketing](#) [Founded 1981 -- 31+ years in business] is both a multi-level marketing and a direct sales group that builds its work force through advertising via newspapers, direct marketing, word-of-mouth, posted advertisements, letters and various media on the internet. Their fliers advertising "student work" are distributed in many high schools and college campuses across the United States and Canada. Students are hired to sell Cutco products (mainly kitchen knives) to customers, typically their friends and family members via one-on-one demonstrations.
47. [Vemma](#) [Founded 2004 -- 8+ years in business] nutritional and energy drinks.
48. [ViSalus](#) [Founded 2005 -- 7+ years in business] weight management nutritional products, dietary supplements, and energy drinks. The company's primary product Vi-Shake is a meal replacement beverage which is marketed as a weight loss aid
49. [Watkins Incorporated](#) [Founded 1868 -- 144+ years in business] health remedies, baking products, and other household items.
50. [World Financial Group](#) [Founded 2001 -- 11+ years in business] financial services marketing organization that markets investment, insurance, and various other financial products
51. [XanGo](#) [Founded 2002 -- 10+ years in business] XANGO Juice, a blended juice product consisting of mangosteen and other juices, and skin care, personal care, energy supplement and nutritional supplement products formulated with botanical



ingredients

WORK-AT-HOME—OFFERING YOUR FREELANCE SERVICES

This section contains numerous work-at-home opportunities where you would work on independent projects for an hourly fee or a fee per item completed.

In some cases you will bid against others for projects based on the price you charge and/or based on your qualifications and capabilities. Then, if a supplier likes working with you—if you prove reliable and competent, a supplier will generally continue to give you work or projects over time, sometimes over several years.

The projects can run the gamut, from typing and transcribing to technical work, software development (based on your expertise), website development, freelance writing, editing/graphic design, translation, administrative support, customer service, help desk, business services and more. There may be a rigorous testing process to ensure you are knowledgeable and skilled to do the required projects and in a timely manner.

Pay can range from \$5 per hour to more than \$150 per hour, depending on the specific skills needed and the complexity of the project or work.

Higher-End Freelance Projects

Here's a list of some of the top sources for these types of projects, where a contractor hires you as a freelancer and independent contractor to do and manage a specific project. You pay 4-6% of your price to use the service.

The list includes:

- <https://www.elance.com/>
- <https://odesk.com/>
- <http://www.guru.com/>
- <http://www.freelancer.com/>
- <http://www.3desk.com/>
- <http://www.sologig.com/>
- <http://craigslist.org>



- <http://www.ejury.com/> (where you read attorneys' cases and make a verdict)
- <http://99designs.com/> (for graphic designers and website designers—where you compete for pay. A contractor lists how much he or she will pay and what specifically they want. You and others do the work and the contractor pays you if they prefer your work)
- <http://www.selfgrowth.com/> (an advertising platform for consultants)

Outsource At-Home Work

There are also work-at-home services. In these cases, typically, rather than just playing matchmaker between you and a contractor, here the service screens you for their clients and hires you as an independent contractor or employee to do or manage their client's projects, which often last for extended periods, perhaps years, and may involve extensive training once you are hired for a project or client.

Again, pay can typically range from \$5 per hour to more than \$150 per hour, depending on the technical skills required, the specialized knowledge you may have and the complexity of the project. For example, someone who knows Java programming, who could translate from Ukrainian or who could manage a technical help desk would get paid more than someone who does simple clerical work.

Some top sources include:

- <http://www.apply.westathome.com/>
- <http://www.clicknwork.com/>

More Basic Part-Time Projects

Simpler lower-paying work such as data entry, editing, reviewing and image processing tasks which are ideal for students and people with a lot of downtime in your regular job, where you could work in spurts... available through sources like these:

- <https://www.mturk.com> (Amazon.com's Mechanical Turk—lower paying mechanical projects too complicated for machines to do)
- <http://www.cloudcrowd.com/>
- <http://www.clixsense.com/> (pays you to look at ads, take surveys, etc)



- <http://www.ejury.com/> (you sit on an online mock jury so lawyers can prepare their cases. You typically earn \$5 to \$10 to read through the documents and make your mock verdict)
- <http://fiverr.com/> (you offer your work for \$5 or compete for \$5 projects—where you pay their service \$1 and keep \$4. Many freelancers earn thousands per week by doing \$5 projects that can be easily and quickly completed)

Additional Work-At-Home Opportunities

Here are a few additional work-at-home directories and sites that may be helpful:

- <http://www.workathomecareers.com/> (scroll past the ads to the job postings)
- <http://www.wahm.com/> (the online magazine for work-at-home moms)
- <http://www.moneymakingmommy.com/>
- <http://daybreakoutsourcing.com/> (customer service for cruise lines, wireless carriers, retailers, roadside assistance, etc)
- <http://www.virtualofficeva.com/employment-opportunity.html> (full-time, part-time telecommute positions)
- <http://www.kellyconnect.com/> (global employment company)
- <http://www.acddirect.com/>
- <https://www.alpineaccess.com/>
- <http://careers.convergysworkathome.com/>
- <http://www.hirepoint.com/>
- <http://join.liveops.com/>
- <http://www.myxact.com/jobs/>
- <https://www.sutherlandathome.com/>
- <http://www.vipdesk.com>
- <http://www.west.com/>
- <http://www.workingsolutions.com/work-at-home-agents/>
- <http://www.ratracerebellion.com/>
- <http://www.telecomcareers.net/>

Including these directory sites:

- <http://allstayathome.com/> (stay-at-home jobs directory)



- <http://workathomemoms.about.com/od/workathomecareers/ss/wahjobdirectory.htm> (Directory of companies hiring work-at-home positions)
- <http://www.flexjobs.com/>
- <http://the-homeworker.com/> (for a small monthly fee they search the Internet for flex jobs you may be interested in)
- <http://napower.biz/129319/m2m/video> (selling power from utilities)
- <http://www.canadianopportunity.com/> (Canadian Opportunities)
- <http://wahjobleads.com/> (home-based job board)
- <http://hiremyparents.com/>

Become a Virtual Assistant

Popularized by the Tim Ferris book The 4-Hour Workweek, many professionals and small businesses are outsourcing certain tasks, such as regularly developing and sending out a monthly newsletter, updating a database or other time consuming tasks that take away from what the person really wants to do or is most productive with. The best Virtual Assistants can earn \$30 to \$50 per hour.

Sources for these types of projects and clients include:

- <http://www.ivaa.org/> (the International Virtual Assistants Association may be a useful resource)
- <http://www.canadianva.net/> (The Canadian Virtual Assistant Network)
- <http://www.vworker.com/>
- <http://onlinebusinessmanager.com/blog/>

Here are a few articles that may help:

- <http://yourvirtualresource.com/>
- <http://www.moneymakingmommy.com/no-fee-work-at-home-jobs/> (a good article with plenty of jobs listed)



Writing for Profit

If you are a writer and like writing, there are plenty of opportunities to earn money writing through online sources.

By the way, if you get to write articles for pay, services like Google Alerts can supply you with an ongoing supply of inspirational ideas to write about. Google Alerts gives you links and brief descriptions of just about every new article Google finds on the Internet in the past day or week for whatever keywords you tell it. I'd suggest, if you use Google Alerts, set it to once a week, or it will fill your email box every day. Find it by typing Google Alerts in Google.

Here's a list of some of the more prominent resources for writing jobs:

- <http://beaguide.about.com/> (About.com)
- <http://www.copydesk.org/> (American Copy Editors Society)
- <http://www.asbpe.org/> (American Society of Business Publication Editors)
- <http://www.ap.org/> (Associated Press – see Careers on bottom of site)
- http://www.copydesk.net/nf_wrjobs.html (Full-time, Part-time and freelance positions available from CopyDesk)
- <http://craigslist.org/>
- <http://www.freelancebbs.com/>
- <http://freelanceswitch.com/> (requires small subscription fee but delivers real projects)
- <http://www.freelancevenue.com/> (click Advertise to find job opportunities)
- <http://www.freelancewritinggigs.com/>
- <http://jobs.magazine.org/search.cfm> (The Association of Magazine Media – lots of leads)
- <http://www.mediabistro.com/> (free, but requires registration)
- <http://www.freelancewriting.com/>
- <http://www.online-writing-jobs.com/>
- <http://www.pw.org/joblistings> (Poets & Writers job listings)
- <http://careers.poynter.org/jobs>
- <http://www.placesforwriters.com/>



- <http://www.publishersmarketplace.com/> (Publishers Marketplace—mostly NYC jobs)
- <http://www.sunoasis.com/freelance.html>
- <http://www.ed2010.com/> (click Whisper Jobs)
- <http://www.writejobs.com/> (The Write Jobs)
- <http://www.writerfind.com/> (WriterFind)
- <http://forums.writersweekly.com/viewforum.php?f=4> (Writers Weekly)

--Self-Publishing

If you are interested in publishing your own book, this is a terrific time to do it because there are so many Print-On-Demand publishers and options available to help you.

Before I show you some resources, realize that creating the actual book is only half the battle. The real work is marketing it—getting people to buy it. Thousands of new books are published each year, so the chances of people even knowing that your book exists is very dim.

The good news is, there are a few really great book marketing coaches, with four of the most prominent being:

- **Steve Harrison /Bradley Communications** (trainer, coach and publicist who helped launch Jack Canfield's Chicken Soup for the Soul, the most successful book of all time; Rick Dad Poor Dad, and Men Are From Mars, Women Are From Venus—again among the most successful books of all time... Steve offers free teleseminars throughout the year, and also runs the Quantum Leap coaching program and The Publicity Summit for authors.
 - <http://www.reporterconnection.com/join/>;
 - <http://www.nationalpublicitysummit.com/>;
 - <http://www.rtir.com/>;
 - <http://www.steveharrisonteleseminars.com/>);
- **Rick Frishman** (major publicist, producer of Author 101 University and bestselling author <http://www.rickfrishman.com/>),
- **John Kremer** (author of best selling 1,001 Ways to Market Your Book and website <http://www.bookmarket.com/>), and
- **Dan Poynter** (author of Dan Poynter's Self Publishing Manual)



For a list of self publishing companies, that do the typesetting, graphic design of the cover and interior, and printing, check out the list on the site from Writers Digest, followed by a couple of helpful sites for self publishers:

- <http://www.writersdigest.com/writing-articles/by-writing-goal/get-published-sell-my-work/directory-of-self-publishing-companies>
- <http://www.bookpublisherscompared.com/> (click the link for Publishers Analyzed)
- <http://www.selfpublishing.com/>

From my own experience and feedback I've gotten from other authors, here are a few of the print-on-demand companies where people have had good experiences:

- Lightning Source <http://www1.lightningsource.com/> (A division of Ingram book distributors)
- CreateSpace (also BookSurge) <https://www.createspace.com/> (a division of Amazon.com)
- Balboa Press <http://www.balboapress.com/> (a division of Hay House Publishing)
- Infiniti Publishing <http://www.infinitypublishing.com/>
- AuthorHouse <http://www.authorhouse.com/>
- iUniverse <http://www.iuniverse.com/> (sister company to AuthorHouse)
- Lulu <https://www.lulu.com/>
- DogEar <http://dogearpublishing.net/>

To release your book as an ebook that is distributed on Apple's iPhone and iPad, the Kindle, Barnes & Noble's Nook and other similar devices, the two leading companies are:

- Smashwords <http://www.smashwords.com/> –publish your own ebooks for most formats and distributed through online stores, including Apple's iPhone and iPad, Amazon's Kindle, Barnes & Noble's Nook, etc.; and
- KDP (Kindle Direct Publishing)
<https://kdp.amazon.com/self-publishing/signin>

Remember, even if you create and publish the greatest book ever written, you will still need to market it. Even Jack Canfield and his original Chicken Soup of the Soul book, struggled for a year before it started to take off and become a massive bestseller.



--Marketing Your Book

Book publishing can be lucrative for some people. However, there are plenty of people willing to take your money without giving you the proper help you need, so beware.

To be successful as an author, you'll probably want to develop a clear plan on how you will sell your books, using:

- TV and radio appearances and publicity,
- Internet marketing,
- live talks in front of large crowds,
- partnering with other marketers, and/or
- plenty of paid advertising—chances are good you won't sell many books.

If you are intent on making it as an author, you should definitely check out the four coaches mentioned above, Steve Harrison, Rick Frishman, John Kremer and Dan Poynter, as their advice and coaching (much of it free) could greatly boost your success and save years of struggle and frustration.

--Ghostwriting

A ghostwriter is someone who writes books, articles, stories, reports, or other texts for celebrities, executives, and politicians—often biographies—where the writer is generally not credited.

A top ghostwriter may spend six months to a year researching, writing, and editing a nonfiction work for a client, with compensation being:

- a per-word rate (perhaps \$4 per word or more depending on the complexity) or a per-page rate,
- a flat fee for the project,
- a percentage of royalties from sales of the book, or
- a combination of these.

Major publishers will generally pay ghostwriters a \$20,000 to \$100,000 advance, with fees for major works going much higher. For example, in 2001, the *New York Times* reported the ghostwriter for Hillary Clinton's memoirs was paid about \$500,000 against the \$8 million advance they paid her. But that was definitely one of the highest fees paid to a ghostwriter for a single book.

Although some ghostwriters will earn a flat fee of as little as \$12,000 for a book, in general, for a moderate to high-end work, a ghostwriter could usually expect in the



range of \$15,000 to \$50,000. As part of a negotiated flat fee, the client generally keeps all advances, royalties and profits for themselves.

For more information and terrific resources about ghostwriting, check out the trade association's website:

- <http://www.associationofghostwriters.org>

--Additional Paid Sources for Writers

Beyond the many resources listed above, here are a few others that may be helpful:

- <http://cashmoneylife.com/how-to-start-a-blog-for-fun-or-profit/> (Free info on how to write a blog for fun and profit)
- <http://homemoneymethods.yolasite.com/create-a-portfolio.php> (free info on how to create a writing portfolio)
- <http://www.doughroller.net/category/make-money/> (how to make money by writing other people's online blogs -- Click the MAKE EXTRA INCOME link)

Additional income sources:

- <http://www.constant-content.com/> (Directory of writing jobs)
- www.Textbroker.com (Directory of writing jobs)
- <http://www.triond.com/> (they let you write for other people's websites and blogs, and get paid for it)
- <https://contributor.yahoo.com/signup/> (Yahoo's Contributor Network lets you earn a small amount plus a bonus based on page views. It may take a while before your articles generate enough page views to be worthwhile, but the income will continue to flow as the article remains online)
- <http://www.squidoo.com/topics> (they let you create pages and earn income in the process)
- <http://www.demandstudios.com/> (they hire experienced freelance writers, film makers, copy editors, bloggers and experts to write content for sites like eHow, LiveStrong.com and YouTube. If you get hired, they pay \$15 to \$100 and you may be eligible for health insurance).



Make Money from Photography, Illustration and Video

First, if you are a semi-professional or professional videographer, TurnHere may be an interesting source of income for you. They are a network of videographers hired out for simple or complex video projects by businesses and advertising agencies across the country:

- <http://www.turnhere.com/> (click the CREATIVE NETWORK link at the top)

STOCK PHOTOGRAPHY—If you are a good amateur or semi-professional photographer, illustrator or videographer, you may want to consider selling your images and videos to one or several of the stock photography websites.

These images and videos are bought by book and specialty publishers, magazines, advertising agencies, filmmakers, web designers, graphic artists, interior design firms, corporations and others who use stock photography, illustrations and video to satisfy their creative assignments.

At the high-end are sites like Getty Images, which sell images and video for premium prices but are difficult to get in. They also offer some opportunities to do custom work for certain clients.

The more conventional stock image sites like iStockPhoto (a division of Getty), typically sell photography for \$2 to \$5, premium images for \$30 or more, and illustrations and videos for a little higher.

You typically earn about half the purchase price for each image or video that gets sold and a smaller fee for subscription customers. It may not seem like much until you do the math. A single image could get sold over a thousand times, generating ongoing income for years to come. Once you start to have numerous images and videos that are being sold, your income could mushroom nicely.

Also, with a little tweaking, a change in angle or perspective can suddenly give you a second, and a third image from the same initial setup.

If you are interested in making money from stock photography—and you can make plenty—start by doing your homework. Study what a premium image looks like on iStockPhoto and other sites and how it's different from the other images. Also study the most heavily purchased images. With a little study you will start to understand how to upload images and videos that will make money.

Here are a few issues you may want to consider:



- Will friends, family and people you photograph sign a model release?
- Is your camera of high enough quality?
- Do you know how to properly edit a photograph (using Photoshop, Photoshop Elements, or the free Gimp editing software)?

For model releases, here's a pretty good page with information and a sample model release that should help:

- <http://www.danheller.com/model-release.html>

Photographer Mike Panic has a great series of articles on making money with digital photography. He includes tons of great information including how to shoot images that make money. I found his web pages slow as molasses to load. But the information is terrific and I think you'll find it worthwhile.

Here's the link to his articles:

- <http://www.randomn3ss.com/make-money-selling-digital-photos-part-i/>

Here are some of the top sites to sell your stock photography, illustrations and videos:

- [iStockPhoto.com](http://www.istockphoto.com) (owned by Getty Images)
- <http://www.gettyimages.com/> (at bottom of page, click COMPANY-About Getty Images, then click Contributors tab at top)
- <http://www.123rf.com/>
- <http://www.pond5.com/>
- <http://www.kozzi.com/>
- <http://www.bigstockphoto.com/>
- <http://www.dreamstime.com/>
- <http://www.shutterstock.com/>
- <http://www.shutterstock.com/>
- <http://us.fotolia.com/>

Whether you are a semi-professional photographer, illustrator or videographer, or just a talented amateur, selling your work through stock image sites can give you a fun way to bring in extra income for yourself and your family.



USING THE INTERNET TO GENERATE AN INCOME

In this section I'll show you how to generate real income from your own website, blog and email lists. However, this is one of the most huckster and scam-filled areas today. More scam artists are promoting the idea that making an incredible income through the Internet is not only possible, they make it sound like everyone else is doing it... except you.

The truth is, Internet marketing takes plenty of work and knowledge. And although there are terrific opportunities to make money slowly, there are almost no opportunities to make a sizable income quickly—certainly not without spending a fortune up front.

If you have an incredible, unique product that's priced properly, along with plenty of money—maybe \$20,000 to \$50,000 that you are willing to risk, then yes, there are some real opportunities to soar.

But for most of you, that's the exception, not the rule.

I personally have made a ton of money on the Internet. But that came only with the help of incredible consultants, and plenty of money thrown down the drain, trying to figure out what works and who actually knows what they're talking about.

In this section I'll show you how money is made using your websites, blogs and email lists. There may be some real opportunities for you to earn significant incomes, but it won't be handed to you from a supposedly simple training program or membership.

And here's why. Think about it. If someone knew how to make a ton of money with virtually no work, why would they share it with you? Wouldn't they be so busy doing it, maybe hiring people to work for them so they could make nothing-but-money, that they'd have no time to share it with you?



Website Advertising Income—Where it Comes From

If you want to make serious money on the Internet, first you'll need three things:

- A GOOD REASON PEOPLE WILL COME TO YOU—A great product, service or blog (that attracts tons of people because they absolutely love the content you have),
- A LARGE NUMBER OF PEOPLE COMING TO YOU—A large audience of at least 10,000 monthly visitors, and
- SUSTAINABILITY SO THEY KEEP COMING—Great ongoing new content that is continuously being created, to keep visitors engaged and coming back, and to keep you ranked with the search engines.

Once you have these three elements, now it's time to make money—by selling stuff to your audience and/or by letting other people sell stuff to your audience through ads, referrals, testimonials, emails etc.

In general, the smaller your audience, the more likely you'll need to sell them stuff directly to make enough income to make a difference.

Once your audience grows, or if you're willing to take the time to build your audience without income coming in, when it gets large enough the income from advertising and affiliate money could start to be really significant.

Separate from product sales, I know of two people who earn over \$100,000-a-year just from sponsorships and affiliate income, with one who earns almost a million dollars annually. But these people have taken years to build large enough audiences that they can now command the high fees. It's like having a hit TV show. Could you create a hit TV show? Could you create a hit blog or YouTube channel, competing with literally millions of other people? Maybe...

If you have a strong opinion or a hot niche without a ton of strong competition, it's more than possible for you to achieve these types of results. But it will most likely take some time to build your audience.

SIZE OF AUDIENCE IS KEY

Once your website or blog get enough visitors, usually about 1,000-20,000 monthly visitors, it starts to become attractive to advertisers who want to reach those visitors.

In the following sections I'll show you how to sell stuff through online stores as well as how to join the various advertiser networks, even if you only have a tiny



amount of visitors. But typically, someone with a pretty good website or blog will only generate maybe \$100-a-month from about 20,000 unique monthly visitors.

The more you can keep your visitors engaged with great information, products and articles, the more valuable your site or blog will become to you and to advertisers. When your visitors are engaged, they tend to trust you and your advertisers more, which could translate into people who click on the ads and buy the products from your site.

Also, if you are able to build a large email list—by offering visitors something valuable for free in exchange for their giving you their email address—this also could be valuable as a way to get advertising messages to your somewhat captive and receptive audience.

Tapping into the ad networks generally requires that you simply paste onto your website a little javascript code, and most of the networks show you how.

Let's start with selling stuff to your visitors through tapping online stores and creating your own.

Sell Stuff Through Online Stores

Whether you sell your own stuff or other people's products, selling through one or several of the established online stores is a great place to start.

STARTING WITH EBAY AND GETTING TO THE BIG TIME

Sophia Amorusa is a great example of someone who's done really well selling stuff online.

In her early 20's she had trouble finding cool clothes that she would love to wear.

Then she found a source for really cool vintage clothing at basically wholesale prices. So she opened an online eBay store to see if people would buy.

To her surprise, tons of people loved her products, and pretty soon she was selling them as fast as she could get them.

Eventually, with the money she was making, she set up a website with her own online store. To get a catchy name for her online store, she used the name Nasty Girl, after a song of the same name that she loved.

Eventually she found other suppliers including an Australian manufacturer of amazing original shoes and clothing.



Pretty soon her sales were through the roof, and she attracted the attention of venture capitalists who invested big money and resources into her business.

This year, maybe 4 years after her eBay debut, Sophia's company is expected to do \$100 million in sales.

REAL OPPORTUNITIES FOR INCOME FROM ONLINE STORES

Of course, not every eBay story ends this way. In fact most just peter along, often earning a nice ongoing income.

But selling stuff through an established online marketplace definitely presents serious income opportunities, if you are willing to take advantage of them, through these means:

- Selling your own products;
- Selling your training (of how to do something you know) through ebooks, video training, teleseminars and webinars that people download without any shipping of a physical product; and
- Buying other people's products at wholesale and selling them:
 - Once you get the hang of selling products through your online store or marketplace, find other products to sell;
 - Be careful that you test to make sure a product is selling before you invest too much in inventory that you may get stuck with;

The best online stores tend to focus on a specialized niche. So rather than selling shoes and clothing, you might just sell shoes and clothing for dancers, or for construction workers. In this way your specialty is more focused, customers will trust that you are more of an expert, and you will have a more dedicated audience.

The most popular online stores and marketplaces include:

- <http://www.ebay.com/>
- <http://www.etsy.com/> (crafts, jewelry, etc)
- <http://www.amazon.com/>
- <http://www.clickbank.com/> (especially digital items you could offer for other marketers to sell for you)
- <http://craigslist.org/> (sell anything, from DVDs, books, clothes, furniture, electronic gadgets and more)
- <http://picclick.com/Collectibles/> (similar to Craigslist but more dependent on photographs)



- <http://fiverr.com/> (stuff sold for \$5)
- <http://www.jewelrywonder.com/> (jewelry, must have at least 30 items to open a free online store)
- <http://www.artfire.com/> (arts and crafts, with free and paid sites available)

To set up an online store you will need to set up a seller account (sign up at their websites, with a link usually at the bottom). eBay will require that you have a PayPal account and both eBay and Amazon will require that you maintain an account in good standing (meaning you do not have too many complaints because of quality or delivery problems) to keep the account operating over time.

A few tips for selling successfully with your online store:

- **STUDY FIRST**—Spend time studying the site before you start selling stuff. Watch what sells, how they were advertised, the bidding process and anything else that may be relevant to your own selling.
- **SHOW PLENTY OF DETAILS**—Offer detailed descriptions, including the size and dimensions, color, year and/or any other information that may be relevant to a buyer... the more info you provide the better;
- **TELL THE TRUTH**—Be honest, because word gets around quickly through the quality scores, feedback sites and otherwise. Also, many buyers will become repeat buyers. Repeat customers can become an important part of your creating an ongoing income stream.
- **USE PICTURES**—Photographs help. They may not be necessary for some items, but in general, photos make it easier for people to buy and often help get your products sold faster.
- **PRICE PROPERLY**—Price reasonably. People on Craigslist and other of these online marketplaces tend to be savvy buyers. If you are offering stuff at reasonable price, this will often help you grow your business. If you're not sure about how much to charge for a specific item, spend a few days or weeks trolling through similar items and you will begin to get a pretty good idea what price to charge.
- **MANY REQUESTS BUT FEW BUY**—It's about numbers. You will generally get plenty of people reviewing your product and asking questions, with few following through. Get used to it. That's how these sites work.
- **KNOW YOUR AUDIENCE**—Higher-end collectables do poorly on Craigslist, for example. Understand what the audience buys and stick to that.



- GET MONEY AND NOT TRADES—Don't let buyers talk you into getting trades. It's too easy to get rid of something and find yourself with something else that you don't really want.
- TAKE DOWN ADS ONCE AN ITEM IS SOLD—Real buyers get frustrated and will stop calling you if your ad is running after you've sold it. Make it easier for yourself and the buyers. Once your product is sold, take down the ad.

Each of the online marketplaces tend to have extensive information and training on how to start a store and how to succeed as an online seller. Also check YouTube as videos are also often available.

Here are a few articles that may help:

- AMAZON
- <http://astore.amazon.com/>
- <http://www.amazon.com/gp/seller/sell-your-stuff.html>
- <http://webstore.amazon.com/>
- EBAY
- <http://pages.ebay.com/help/specialtysites/questions/open-store.html>
- <http://www.getrichslowly.org/blog/2006/05/15/my-ebay-method-thirteen-steps-to-more-profitable-auctions/>
- http://www.startupnation.com/business-articles/1031/1/AT_How-to-Start-an-Ebay-Business.asp
- GENERAL – STARTING AN ONLINE STORE
- <http://www.getrichslowly.org/blog/2007/03/11/ask-the-readers-starting-an-online-store/>
- <http://v2.bigcommerce.com/>

With a little bit of study and strategic selling, these online marketplaces could become a real income generator for yourself and your family.



Create Your Own Online Store

There are many questions you should answer before you consider setting up an online store. The two most important are:

- Who specifically will be interested in your products, and
- How will you let them know that your product and online store exists?

People with great ideas often find themselves spending all this money to set themselves up with their own online store, only to find themselves without customers. If you do not have a clear plan to bring in customers, you may not want to set up an online store, at least not yet.

If you do have a pretty good idea where the customers will come from, here are a few simple sources that will simplify the creation of your own online store:

- <http://www.shopify.com>
- <http://www.volusion.com>
- <http://www.izzonet.com/>
- <http://smallbusiness.yahoo.com/ecommerce/> (Yahoo Merchant Solutions)
- <http://www.godaddy.com/> (under Web Tools, click Build an Online Store)

Remember, if you build it, there's no guarantee they will come. Before you build your own website and online store, make sure you have a specific plan on how to bring people to your web store.

Earn From Your Website or Blog

If you are interested in creating a blog and using that to generate traffic and then income, here are a few articles and resources that may be helpful:

- <http://cashmoneylife.com/how-to-start-a-blog-for-fun-or-profit/>
- <http://www.dailysocialmedia.com/ways-to-make-money-online-with-website/>
- <http://www.blogthority.com/>
- <http://www.doughroller.net/category/make-money/>
- <http://www.oneweekmarketing.com/>



By the way, a blog, also called a weblog, is a website that's really easy to add content to, that Google and the other search engines like because of the web-friendly page structure, that's free and that's available from most Internet hosts.

Blogs were initially created for writers to post a thought-of-the-day or daily diary. Today blog software is used to build entire complex (and simple) websites, and make it really easy to post articles, photos and videos.

The most popular blog software is WordPress. If you are interested in creating a blog or a whole website, you may consider a terrific product called WordPress Crash Course, at:

- www.WordPressCrashCourse.com

WordPress Crash Course shows you how to set up the site, place paying ads throughout and much more.

FEATURING ADVERTISING ON YOUR WEBSITE OR BLOG

Once you launch your blog or website, you may want to earn money from advertisers with paid ads. The following sections show you how to connect with ad networks as well as tap into affiliate marketing and other dollars available to you.

It may take a little detective work to find the right ad network for your website or blog as some of the ad networks require a lot of traffic while others concentrate only on certain niches. But the payoff could make it all worthwhile.

To activate many of these ad networks, you'll simply need to paste some of their code on your website (they usually have detailed instructions).

However, for the more advanced ad networks, and especially for banner networks, you'll want to install AdServer software, which lets you rotate and manage ads throughout your website, based on what people pay.

You could also use the WP-Ads plugin for WordPress blogs and websites. If you want more sophisticated options, software like OpenAds may also be helpful, which also has more sophisticated options, can be helpful. Here's a list of AdServer options, starting with the free OpenX:

- <http://openx.com/> (free with upgrades available)
- <http://www.adbutler.com/> (for as low as \$5.95/month)
- <http://www.advertpro.com/> (starts at \$599 for 5 million impressions)



- <http://epom.com/> (up to 250,000 impressions free, 500,000 impressions for \$37.95/month, etc)
- <http://www.banmanpro.com/> (\$396 for lite version, \$698 for full version)
- <http://www.adserverolutions.com/> (self-service display advertising, high end pro version, lets you sell ads on your website, costs \$700-\$5,000+)
- <http://www.oipublisher.com/> (\$47, also available as a WordPress plugin)

The good news is, you can start with simpler networks, see the income coming in, and then move up to AdServer software to boost your income even further.

--PPC Ad Networks

Pay-per-click ads, also called PPC, are ads that are displayed on your website by pasting a bit of code, where you get paid every time someone clicks on the actual ad. Ads are text or display, depending on what you sign up for, and are generally contextual, meaning only ads relevant to the content of your website are displayed, to increase the likelihood that an ad will get clicked on.

The most popular PPC ad network is Google's AdSense, which is easy to sign up for and install on your website or blog (by pasting a bit of code, which they show you in detail):

- www.google.com/adsense/

AdSense ads are the ones you may have seen on so many people's websites with the title GOOGLE ADS. Other popular PPC contextual ad networks include:

- <http://www.bidvertiser.com/>
- <http://www.clicksor.com/>
- <http://chitika.com/>
- <http://www.kontera.com/>
- <http://www.vibrantmedia.com/>
- <http://buysellads.com/>

Although you typically get paid pennies per click, if you have enough traffic, it could really add up. There are some ads that pay \$10 or more per click, but these tend to be the exception, not the rule.



The price is generally by bid auction, and is determined by these three factors:

- The amount of traffic you receive to your website,
- The actual niche you are serving (people are willing to pay higher fees for certain topics, like financial services, mortgages and college funding for example), and
- Where the ad is placed on your page. Obviously larger ads placed more prominently will command higher fees.

The two primary issues for advertisers are relevance and click-through-rate (CTR), meaning the more likely real buyers will click on the ad, the more willing they are to spend money to advertise on your website. That's why ads displayed above the fold (on the screen without the person needing to scroll down) on relevant, high-traffic websites will command the highest prices.

--Display Ads and Sponsorships

If your website has the kind of visitors an advertiser craves, and you have a large enough audience, some advertisers will pay big money for exclusive rights to sponsor your entire website.

Depending on the subject matter of your site and the number of daily unique visitors, there are some websites that command a whopping \$100,000 to \$500,000 and more for exclusive sponsorship. And you may be surprised that it's not just mega sites like CNN, but niche sites that attract good money.

Of course, these prices are at the high-end and far from the norm. Still, it's worthwhile to know, if you build a website that attracts a sizable audience, there can be big money available.

A sponsor usually wants some prominent position on your website, where their large banner ad runs across the top or side of your web pages, or may even covers the entire page while your website is loading. Some will also want to post a custom video on the website, to get the most bang for their advertising buck.

As with all Internet advertising, the holy grail is a website where real buyers click on the ads. If you can create a website that attracts tons of people who are willing to try and buy stuff, the click-through-rate or CTR will be high and thus, your website will be even more valuable to advertisers and sponsors.

To get sponsors, once your site or blog starts becoming valuable, many potential sponsors will contact you directly, becoming aware of your site and its statistics



through Alexa and other sources, and from their own research. . However, you may consider contacting advertisers directly if you believe your website may be interesting to them.

The actual amount someone is willing to spend to sponsor your website is up to the value they perceive and the amount of money they have available—and can vary wildly from site-to-site and advertiser-to-advertiser.. If you have the right audience for someone with a lot of money, the sky's the limit for many of these deals.

I'll cover a lot more information in the Display /Banner advertising section coming up shortly.

--CPM Ad Networks

CPM is similar to Pay-Per-Click, except that advertisers pay every time their ad is shown to a new person, regardless of whether the visitor clicks on the ad or not.

CPM refers to cost per thousand impressions (every time one page is viewed by a unique visitor), and generally pays less than PPC.

A website or blog with 100,000 monthly page views that charges advertisers \$1 CPM will earn \$100-per-month.

CPM generally pays less than PPC. Often, advertisers who find a site that brings them many customers will request or negotiate to change to PPC.

Similar to PPC, websites and blogs that give ads better position on their web page and attractive audiences will command higher CPMs. Also, the CPM you are able to get will vary depending on the CPM network you are with. Better networks are able to command higher CPM rates because they have more advertisers competing for a position on your website.

Sites that work best with CPM are online forums and magazines, which have high numbers of visitors.

Some of the better CPM ad networks include:

- <http://www.advertising.com/>
- <http://www.burstmedia.com/>
- <http://casalemedia.com/>
- <http://www.rightmedia.com/index.php> (from Yahoo)
- <http://www.tribalfusion.com/SmartPublishers/>
- <http://www.valueclickmedia.com/>



These are not in priority order, so you should review all of them before selecting the best one for you.

--CPA Ad Networks

CPA refers to cost-per-action or cost-per-acquisition. This is where the advertiser pays for an actual purchase, form submission, etc., rather than just paying for clicks or views.

This is much more complex than PPC and CPM. But if you have the ability to get people to fill out forms or actually buy something, the amount you earn from each transaction could be significantly higher.

This has much similarity to affiliate marketing, where you get paid every time you send the advertiser a real customer who buys.

If you are able to generate real qualified leads or customers, this is definitely the way to go. It's as if you become a direct distributor, earning a nice commission because you are delivering real online customers to someone who does not know how themselves.

CPA deals are much rarer, but are available. Many companies will pay for every real lead you send to them—so you can earn plenty. Financial clients, mortgage clients, dental clients, plastic surgery clients... just think how much money these clients are worth to companies. If you could feed them real clients, they will often pay you a pretty-penny.

A few years back I supplied online clients to a small pet supplement company, and they were willing to pay me \$17 per client, with repeat income for as long as they continued buying. This mushroomed into millions of dollars of revenue for them and plenty for me.

The point is simple. If you can deliver real online clients, or at least live prospects to certain businesses, they will often pay you a finder's fee that could be significant.

Although the best CPA deals could be gotten by directly contacting specific companies, they are also available through some of the PPC and CPM networks. Here are some that offer CPA advertising:

- <http://www.clickbooth.com/>
- <https://www.ebaypartnernetwork.com/> (eBay's Partner Network)
- <http://www.adbrite.com/>



- <http://advertise.com/>
- <http://www.valueclickmedia.com/>
- <http://www.cpanation.com/>

CPA deals can be riskier than PPC and CPM because you have to deliver a real customer or prospect, and not just a view or click.

Still, if you are able to generate real customers, this could be a real income generator for yourself and your family.

--Text Advertising Networks

Have you ever been to a website that had a word with a link, where as soon as your computer mouse scrolls over the link, an ad appears? That's called Text Advertising. And they appear throughout articles on your website when you sign up for the ad networks that offer them.

A while back Google made it more complicated to use Text Links because they required that you enter a bit of code called "noFollow tags." Otherwise, they would penalize your website.

Although many sites have stopped using Text Links, they can still be a valuable income generator, if you are willing to comply with Google's requirement.

Here are a few of the networks with advertisers interested in Text Links:

- <http://www.infolinks.com/>
- <http://www.textlinkbrokers.com/>
- <http://www.tnx.net/>
- <http://www.linkworth.com/>
- <http://www.text-link-ads.com/>
- <http://www.adbrite.com/>
- <http://site.pheedo.com/>

If you are able to insert the noFollow tags, Text Links can provide an interesting way to generate income.



--Banner Ad Networks and Direct Banner Advertising

As with the other ad networks, you'll need to do a little detective work to find the right network for the size of your audience and the topic of your website or blog.

To start, once you have 1,000 to 10,000 monthly visitors or more (100,000 to 500,000 monthly visitors for the major networks and advertisers), selling banner ads directly to advertisers could be a valuable option for you. Remember, if you have plenty of visitors to your website or blog, advertisers may be interested in reaching that audience.

By selling directly to advertisers, you cut out the middleman, so it can be more lucrative. You can also target specific advertisers who are interested in your visitors but may not have considered advertising on your website.

The bottom line—these advertisers are most interested in click-through rates. If they can place an ad on your website and it is prominent and relevant enough to your audience that many people will click on it, this is the holy grail for advertisers. So, the more prominently you can let their ad display on your site without taking away from the value your readers get from your own content, the higher a price you could generally command.

The most popular banner sizes for these ads are:

- 728 x 90 pixels (leaderboard)
- 120 x 600 pixels (skyscraper)
- 300 x 250 pixels (rectangle) and
- 125 x 125 pixels (button)

[Pixels are the measurement used for online images. Free pixel rulers are available through websites like www.cnet.com.]

If you want to attract banner advertisers, besides having plenty of visitors, your website or blog should be designed so the ads fit nicely and prominently on your web pages.

Getting advertisers directly can be more lucrative than going through an ad network, but it's definitely more work. By eliminating the middleman you could more than double your income-per-advertiser, especially once your website or blog has a large and growing base of regular visitors.



I know someone with an automotive blog who earns over a million dollars a year from direct advertisers (or sponsors), and another with a cooking blog that generates well into the six figures, so this can be lucrative.

As mentioned before, if you want to work with direct banner advertisers, here are a few things you'll need to do:

1. Get AdServer software, which lets you rotate ads based on what advertisers pay. If you have a WordPress site or blog you can use the free WP-Ads plugin. Otherwise, software like OpenAds, which also has more sophisticated options, can be helpful (<http://www.openx.com/>).
2. Create an ADVERTISE HERE page, with stats, demographics of your audience, visitor profile and anything else that could be relevant to advertisers (see other successful sites for ideas on how to create your own ADVERTISE HERE page.), and
3. Make sure you have the ability to accept payments from advertisers, through a PayPal Premier Account or other shopping cart software.

To find direct advertisers, here are a few ideas:

- Contact people who have previously advertised on your website through one of the ad networks (approaching them directly and bypassing the ad network they came from);
- Contact Google Adwords advertisers – many people advertising through Google AdWords are unaware of how to buy advertising on targeted websites, and therefore, may be ideal advertisers for your own website. To find these people, in Google, type in the keywords for your own business, see who is advertising and contact these advertisers;
- Scan ad networks—For possible advertisers, review companies that are currently listed as advertisers on the various ad networks such as [AdBrite](#), [Clicksor](#), [BuyAds](#), [Text-Link-Ads](#), [SponsoredReviews](#), [Advertising.com](#) and others.
- Review competitor and synergistic websites to see who is running banner ads there;
- Identify who wants your audience—Do some research and identify who sells to your audience. Manually identify businesses that are ideal to advertise on your website.

There are also Banner Ad Networks that may be helpful, including:

- Commission Junction (<http://www.cj.com/>) where you can enroll free and search from over 1,000 advertisers to find the ones most pertinent to your website or blog;



- LinkShare (<http://www.linkshare.com/>) enroll free and search more than 1,000 advertisers for those ideal to advertise on your website or blog;
- ShareASale (<http://www.shareasale.com/>) similar to Commission Junction and LinkShare, but with lower tier advertisers;
- AdTegrity (<http://adtegrity.com/publishers/>);
- ValueClick (<http://www.valueclickmedia.com/>) higher end network but you'll need half-a-million monthly visitors to use them;
- Tribal Fusion (<http://www.tribalfusion.com/>) higher end network but you'll need half-a-million monthly visitors to use them;
- BurstMedia (<https://www.burstmedia.com/publishers.html>)

Once your website or blog starts to have enough monthly visitors, getting banner advertisers through an ad network or directly could help your income skyrocket.

--Affiliate Marketing

If you want to earn income promoting other people's products or services, affiliate marketing may be for you.

Affiliate marketing is where you earn a commission every time you send a customer to an online marketer, and that customer actually buys something.

Many affiliate marketers will pay you only on the first sale, but many will pay you for repeat sales as well.

In most cases, affiliate software lets the affiliate marketers know if a returning visitor came from you. This means, if you send someone to the affiliate site and they don't buy right away, as long as they return within a few days or so, you will still get paid for sending that customer.

Affiliates typically earn about 10% to 50% affiliate commission on the purchase, but that varies from company to company and sometimes, from product to product.

Thousands of companies offer affiliate marketing programs, from Amazon.com and LegalZoom online legal services, to Travelocity and much more. Once you start looking, you'll be amazed at how many websites offer affiliate income.

Amazon was a pioneer in affiliate marketing. They realized that, by making it easy for people to become affiliates, hundreds of thousands of websites could quickly start advertising Amazon's books and products on their websites—with no up-front expense to Amazon.



And they were right. Affiliate marketing has helped turn Amazon into the massive success it has become, which is why so many other marketers offer similar programs.

HOW TO SET YOURSELF UP AS AN AFFILIATE

Here's how you set yourself up as an affiliate.

You go to a website, say Amazon. Somewhere at the top or bottom of the page there's a link that says AFFILIATES, BECOME AN AFFILIATE or something like that.

The signup is free. Once you register, they give you an affiliate account, with specific links you put on your website, so they can recognize whenever a customer comes from you. They usually give you nice graphics and other tools to help sell your customers.

Your affiliate link gets embedded in any links you have on your website, blog or emails that you may send to your customers and subscribers. So, your customer may see a book on your website or in an email, with a link or button to BUY NOW from Amazon. Once they click the link, Amazon recognizes they came from you. If they buy, Amazon sends you a check.

And remember, Amazon and other affiliate marketers want to pay you. The more money you earn, the more likely you will aggressively sell their products.

WHERE TO FIND COMPANIES OFFERING AFFILIATE COMMISSION

To find affiliate offers that may be interesting to your audience, review the websites of companies you think would be a good match, and check if they offer an affiliate program.

Also, here are a few affiliate marketplaces and networks that may help:

- ShareASale (<http://www.shareasale.com/>) with over 1,000 companies listed;
- Commission Junction (<http://www.cj.com/>) with over 1,000 companies listed;
- LinkShare (<http://www.linkshare.com/>) with plenty of companies listed, including majors like JC Penney, 1-800-Flowers, and smaller firms;
- <http://www.clickbank.com/> thousands of digital products (ebooks, online courses, etc) to sell;
- <https://affiliate-program.amazon.com/> (Amazon.com's affiliate program)
- <http://www.abestweb.com/> (an affiliate marketing community)



Once you find ideal affiliate programs and offers, you can earn income by featuring these products on your website or blog, promoting them through product reviews, or simply letting people know about them through emails and other means.

Remember, they need to click YOUR link if you want to make sure you get paid.

I know a few people who give away terrific free ebooks with valuable tips, that also contains affiliate links they get paid for. For example, someone doing a profile of mold-removal companies—what to look for, what to avoid, what companies are available, etc—this book could also contain affiliate links to companies that could benefit the reader. Even though the books they offer are free, the income they get from the affiliate links generates well into six figures for them.

REMEMBER—YOUR INTEGRITY IS AT STAKE

And this is important.

Don't recommend affiliate companies that offer crappy products or services. It will come back to bite you. People who come to your website or blog, and who read your emails, trust you to a degree. If you send them to suppliers who suck, your "fans" will stop trusting you. So make sure you are only promoting affiliate companies that you are willing to stand by.

One last thing here. You are required to let people know if you are earning a commission for referring someone to an affiliate product or service.

Generally, affiliate marketers will post a notice on their web pages or emails that says something like,

"Please note that I get paid for sending you to some of these advertisers and companies listed on my (website, email, ebook). However, I believe these companies and products are of the highest quality and integrity. Still, you should evaluate them yourself, and make sure they meet the specific needs you have, and are of the quality and integrity you want."

Of course, this is not legal advice, and you should consult an attorney for proper guidance with this, as with anything in this program that may involve legal issues.



FINDING AFFILIATES FOR YOUR OWN PRODUCTS

Of course, you also could use affiliate marketing to get others to advertise and sell your products. Many shopping carts have a feature that lets you create an affiliate program, letting you assign affiliates with membership numbers that your shopping cart will recognize.

If you do not have access to this with your shopping cart, you may consider aMember (<http://www.amember.com/>) which costs about \$200 and may require the help of a programmer to install.

Once you have set up your own affiliate program, you can list it in the same affiliate marketplaces mentioned above, including:

- Commission Junction (<http://www.cj.com/>);
- <http://www.clickbank.com/> for digital products (ebooks, online courses, etc) to sell;
- ShareASale (<http://www.shareasale.com/>); and
- LinkShare (<http://www.linkshare.com/>).

If you already have an audience for your website or blog, or if you are able to promote products and services online, affiliate commission may be an ideal way to increase the income you are able to generate.



EXTRA INCOME ADDITIONAL IDEAS

In this section I'll cover some random ideas that may not have been covered previously, from taking paid surveys and focus groups to making money from your body, your vehicle and more.

Take Paid Surveys

Taking surveys won't make you rich, but you can earn a few hundred dollars a week from your home. Always avoid anyone who wants to charge you anything for taking paid surveys. The reputable companies charge **NOTHING** to get you involved.

Typically, you'll earn \$2 to \$5 for every survey you complete, with that amount increasing to as much as \$20 if a visit to a store might be required. They'll generally send you a check or deposit your PayPal account once you reach \$20. Some will also pay you with gift cards or points that you can trade for merchandise or services.

Some of the more popular sources for paid surveys are:

- <https://www.springboardamerica.com/>
- <http://www.cashcrate.com/>
- <http://www.surveyhead.com/>
- <https://www.mysurvey.com/>
- <http://www.e-rewards.com/>
- <http://www.surveypaid.com/>
- <http://www.valuedopinions.com>
- <http://freepaidsurveys.net/>

Again, never pay to become a survey taker. For work-at-home moms or people who want extra part time income, taking surveys may be useful.

Become a Mystery Shopper

There are plenty of scams offering mystery shopper programs, so beware. NEVER pay to become a mystery shopper. And do not respond to mystery shopper ads. Instead, use the mystery shopper trade association for information and businesses offering mystery shopper programs.



A mystery shopper is someone who visits a business, buys their products and services, then later reports on the experience, usually through a detailed questionnaire.

You won't get rich from a mystery shopper program. But you will earn \$10 to \$20 per visit or more, with some many people earning maybe \$2,000 a year. You also get plenty of products and services, like having your car tuned-up, through your visits. And it can be fun and interesting.

For mystery shopper programs and more information, contact the trade association and the popular industry blog site at:

- <http://mysteryshop.org/> (the industry trade association)
- <http://volition.com/mystery.html> (top mystery shopper newsletter and info source)

If you have time available and want to have some fun, a mystery shopper program may be ideal for you.

Participate in Paid Focus Groups

Focus Groups pay more than mystery shopper programs.

These are where companies and their advertising agencies interview or involve you in evaluating some product, service, commercial or public policy opinion.

You usually meet in a group with other people, where you're asked to watch some commercials or videos, try a product or listen to an issue. Then you are asked to provide your opinions.

Focus groups tend to be conducted in larger cities across the U.S. and Canada, paying \$20 to \$300, with most paying \$100 or more.

Many focus groups are looking for people with specific issues or criteria, like pet owners, people with difficulty sleeping, women age 18 to 34, etc., although many simply want a broad range of people.



To find focus group opportunities, two great sources are:

- <http://www.greenbook.org/> (which list market research companies);
- <http://findfocusgroups.com/> (with postings of loads of focus groups seeking participants); and
- <http://www.fgglobal.com/>

If you live in or near a major city, participating in focus groups could be a terrific source for generating hundreds of dollars in extra weekly income.

Get Paid to Review Products and Websites

Website developers and product creators need to understand how easy or difficult their products and websites are. For this reason they will pay for someone to visit the site or try the product.

Also, to rank your website high on Google and the other search engines, it helps to have online bloggers post a review of your site, especially with a link. Several companies will pay people with blogs to post reviews of their clients, to help them rank high.

Either way, whether you have your own blog or not, here are a few good sources for this type of income:

- <http://www.expotv.com/>
- <http://www.softwarejudge.com/>
- <http://www.reviewme.com/> (if you have a blog, you can get paid to post reviews of products on your site)
- <http://www.loudlaunch.com/> (similar to ReviewMe above, if you have a blog, click the BLOGGERS link for details)
- <http://www.usertesting.com/be-a-user-tester/> (they pay \$10 for you to visit a website so the website manager could watch what you click and where you have problems, so they could improve a website's performance)

Product or website testing can be a useful and can provide a regular source of income for people willing to use their computers and time to generate this income.



Get Paid for Recycling

I wouldn't normally include this one as it seems like something only homeless people would use. However, some people are able to generate hundreds of dollars a week from an organized recycling of cans and bottles, or other metals.

Today we can see people trolling locations like beaches, restaurants, apartment complexes and other areas, with gloves and even with metal detectors. If this is something that might be interesting to you, locate recycling centers in your area through the Internet or with this:

- <http://earth911.com/>

Also note that some recycling centers will short change you. People have found that, regardless of the weight, when certain recycling centers weigh the bag to figure the price, somehow certain centers seem to pay about \$8. Obviously most people are just happy to get rid of their cans and bottles, and do good for the environment. But if you are depending on this income, make sure you're not getting short changed.

Get Paid Selling Items to the Masses

If you live near a major stadium or other area where large numbers of people gather, you may be able to cash in on the huge number of fans who troop past your door, by selling the sorts of things people always need: bottles of water, cans of soda, snacks, or even umbrellas.

During the hottest days in Las Vegas, during Festival in Santa Barbara or Mardi Gras in New Orleans, the Macy's Parade in New York, Burning Man in Arizona, Sturgis Motorcycle Rally in South Dakota, the Rose Parade in Pasadena that brings a million people, or anything else you can think of—these types of events and locations present great opportunities for income.

Vendors of certain products and services for these events are sometimes able to generate a whole year's income in just a few days, through t-shirt, product and other sales, or otherwise by capitalizing on the masses in these key locations.

Wherever a traffic jam of cars and people congregate, that may be an ideal location to generate extra income.



The famous (or infamous) Sarah Palin first generated income for her family by renting out her husband's snowmobiles and motor scooters to tourists from the visiting cruise lines—to people who wanted daylong tours of their region. She eventually bought more scooters and snowmobiles to rent out, and even offered guided tours, taking advantage of the constant influx of cruise visitors to her town (people with plenty of money to spend).

The lesson here is, if you live near a place where masses of people visit, this might present you with a unique opportunity to make money, selling them something they all want.

Like reindeer or snowmobile rides to visit Santa. Or maps of the best fishing holes. Or whatever your creative mind can come up with.

Whatever you choose to do, be sure to check the laws of your region beforehand.

Get Paid Selling Yourself

There are several ways to earn an income through selling your hair, your blood, your fertile eggs, your sperm, becoming a medical guinea pig, or perhaps less invasively, by using your car or building as a billboard.

-Selling Your Hair for Cash

Because there's a growing worldwide demand for hair extensions, hairpieces and wigs, the market for healthy natural human hair is exploding.

The amount you can earn depends on the type of hair you have, the condition it's in, the color and the length.

If you are a non-smoker with long, healthy, untreated hair, yours could command the highest amounts—as much as \$300 to \$900 and more for eight to twelve inches, wrapped in a ponytail or braid. In one recent case a woman got more than \$2,000 for 24 inches of her pristine hair.

The ideal hair has never been bleached, permed, tinted, highlighted or chemically straightened. The value also depends on the care you take of your hair and your health. If you eat a healthy diet, use natural hairsprays and air dry your hair, that could increase its value.



Your hair can be sold directly to local wig shops, or online through exchanges. Certain high-end porcelain doll manufacturers will also pay top dollar for the right hair.

When selling to wig shops, show them your hair and ask how much they will pay for the length and condition.

When selling your hair online, include a great photo of the hair on your head and details about how the hair has been cared for. Once you have someone interested, get your hair cut in a salon, put it in a ponytail or braid, and bag it.

Some of the most popular online sources for selling your hair are:

- <http://buyandsellhair.com/> (the #1 marketplace for buying and selling hair)
- <http://sellhairstore.com/>
- <http://www.hairclassifieds.com/>

If you have extra hair left over, you may want to donate it to Locks of Love (<http://www.locksoflove.org/>) and Pantene Beautiful Lengths (<http://www.pantene.com/en-US/beautiful-lengths-cause/>) who create wigs for cancer patients (children and adults).

--Selling Your Plasma (Blood)

Plasma is the clear yellow component of blood that delivers nutrients to the cells of the human body. It's used to treat trauma patients who have suffered shock or burns, and doesn't require blood typing.

If you are in good health, you can earn about \$35 to \$50 to donate your plasma, depending on the center, and you can repeat the process twice-a-week.

Make sure you drink plenty of water before and after donating your plasma. Also avoid all illegal drugs and alcohol, and make sure you eat a healthy meal before donating.

More than 400 for-profit plasma collection centers are available across the U.S. To locate the one nearest you, check the yellow pages or click on BloodBanker.com (<http://bloodbanker.com/>) which includes plenty of information that may be helpful.



--Selling Your Eggs to a Fertility Specialist

In difficult economic times, more and more young women are turning to egg donation as a way to bring in some extra income. For some reason the market for women's healthy eggs has exploded, opening the door for this growing need and opportunity.

The ideal egg donor is a woman in her 20's or early 30's with good genes and good looks. The process is tedious. It takes a month or two of hormones, followed by fertility drugs, followed by minor surgery to harvest the eggs. No one has ever shown a long-term or risk of repeated egg donation.

A woman will earn \$4,000 to \$10,000 for each round, regardless of the number of eggs she produces. You are not paid for the number of eggs you produce, but rather, for the time and inconvenience involved. Six egg donations is the maximum you can give in your lifetime.

Remember, a baby will be created with your eggs. This baby will go to a couple with fertility problems. Although the money will definitely be a factor, your motivation should also be to help a family that wants a child. You should also be prepared emotionally, as you will give the eggs anonymously. You will never have access to the baby that is created.

Here's a terrific video from ABC News on the process of donating your eggs:

- <http://abcnews.go.com/video/playerIndex?id=6118615> (ABC News article)

To donate your eggs, contact your local fertility clinic to ask about what's involved, or see ads in local college newspapers.

Of course, all potential egg donors are screened to ensure they are healthy.

Here are a few online sources of clinics wanting egg donors:

- <http://www.premiumeggdonation.com/>
- <http://www.fertilitybridges.com/>
- <http://www.indianeggdonors.com/>
- <http://www.awomansgift.com/>
- <http://giftedjourneys.com/>
- <http://www.givf.com/>
- <http://www.lovingdonation.com/>
- <http://www.modernfamilysurrogacy.com/>



- <http://www.reproductivefertility.com/>
- <http://www.innovativefertility.com/>

As with other links in this program, no link is an endorsement of these clinics and resources. You should do your homework before embarking on egg donation.

--Selling Your Sperm to a Fertility Clinic / Sperm Bank

As with egg donation in the previous section, these same fertility clinics are almost always in the market for sperm donations from healthy males who qualify for their screening process.

The compensation page for Spermbank.com, the California Cryobank (<https://www.spermbank.com/>), explains compensation this way:

- Be your own boss (you will be classified as an independent contractor, required to pay your own taxes);
- Earn about \$1,200 per month;
- Donate at your convenience up to 3 times a week, earning \$100 per donation;
- You will receive genetic screening, infectious disease and extensive health screening, including for illegal drugs.

Eligibility requirements for the Spermbank.com, the California Cryobank, are:

- At least 5'9" tall
- Between 19 and 38 years old
- Sexual partners are exclusively female
- Currently attending a 4-year university, or already hold a bachelor or advanced degree
- Are in good health
- Legally allowed to work in the U.S.

Here's a great video from another sperm bank outlining the screening process for potential sperm donors:

- <http://www.123donate.com/spermdonorfaqs.html>

See the links in the Sell Your Eggs section above, or contact your local fertility clinic to find out about selling your sperm.



--Becoming a Medical Guinea Pig

Finally in the “Selling Yourself” category, if you are willing to be a medical guinea pig, universities, drug companies, government entities and many other organizations are continually conducting studies where they need human participants.

These trials generally pay \$25 to \$250 per day, and range from simple question-and-answer to psychological and full medical trials.

Here are some of the most popular sources for these kinds of studies are:

- <http://clinicaltrials.gov/> (government website listing clinical trials with some tips)
- <http://www.gpgp.net/>
- <http://www.centerwatch.com/> (Click CLINICAL TRIALS, then SEARCH CLINICAL TRIALS);
- <http://www.paidclinicaltrials.org/>
- <http://www.clinicalconnection.com/>
- <http://www.fgglobal.com/>

Also visit the websites of your local universities and medical centers as they are often conducting studies that could be interesting for you to participate in.

Get Paid to Have Your Car Wrapped

A single billboard in a great location typically costs \$1,500 to \$30,000 a month and more.

That’s why, if your car, truck or camper is constantly in high traffic areas, or is parked for the prime hours of a day in a highly visible area, like a large school, mall or major company’s parking lot, companies may be interested in turning it into a moving advertisement for their business.

This applies to old cars, new cars, SUVs. Minivans and trailers. Even bicycles outfitted with the right hardware could be excellent billboards.



Courtesy: Driven Media (<http://drivenmktg.com/>)



Courtesy AutoWrapped (<http://www.autowrapped.com/>)

Regarding the material used to wrap your vehicle—Vehicles get wrapped with material (usually from 3M) that's printed with the ad, then adhered to the surface of your vehicle. When done properly, the wrap won't hurt the finish of your vehicle, can be removed (although removal should be done professionally), is so durable that it will generally outlast the vehicle itself, and usually protects the paint finish rather than harming it.

There are two primary ways to find advertisers willing to pay for you to wrap your car or other vehicle. You could approach a company directly yourself, or you could join onto one of the wrapping company vehicle programs, who already have advertisers wanting vehicles willing to be wrapped.

Three of the most popular vehicle-wrap agencies are:

- <http://drivenmktg.com/>
- <http://www.autowrapped.com/>
- <http://www.freecarmedia.com/>

These Vehicle-Wrap companies typically charge advertisers \$800 to \$1,200 per month per vehicle plus the cost of creating and installing the vehicle wrap.



If you agree to wrap your vehicle, you will typically be paid \$300 to \$700-a-month or more for the full wrap. There have been cases where a driver was paid more than \$2,000-a-month, but this is exception, not the rule.

In some cases drivers are also supplied a free car. Advertising programs typically last 3 to 6 months, with some extending to two years or more.

Before they accept you, you will need to answer a detailed questionnaire, mostly covering details about your daily and weekly commute. Drivers are selected based on your location, age, sex and car type. Once hired onto these programs, your vehicle will be regularly audited to make sure you are achieving the agreed-upon mileage.

Signing up to turn your vehicle into a moving advertisement also means you suddenly become a minor spokesperson for that company. People will occasionally stop you and ask about the vehicle and about the company you are advertising. Once you agree to a vehicle wrap, you will generally get a little training so you are able to answer the questions people may ask you.

This is not for someone who is really shy, as people will stop you and ask you about the vehicle. But the good news is, you could pocket a few hundred dollars a month while in some cases, maybe even get a free car to drive in the process.

BETTER: Never pay to get on a waiting list. And, even if they send you a check, do not forward any money to anyone--such a company that will wrap your car--until and unless their check clears. This is a common scam, getting you to pay thousands to someone, then finding out their check did not clear, and sticking you with losing your money. Legitimate companies pay the wrap company directly, and then pay you once approved.

Get Paid for Ads on Your Building or Property

Again, a single billboard in a great location typically costs \$1,500 to \$30,000 a month, to 100,000 and more.

That's why, if you own a building or property (no matter how large or small) that's in a highly visible location and local zoning ordinances allow it, you could earn plenty of income by posting a billboard or wrapping your building with a building-wrap advertisement.

[Entrepreneurial Note: Even if you don't own a property yourself, you could become a broker for people who have buildings. Simply find buildings or properties that are ideal for building wraps or billboards, and get permission from the owner—that if you could find someone willing to pay to advertise on the building, the owner agrees to pay you, say 10% or 15% of the fee.]



Mobile Inflatable Ad on a Property

And the building doesn't need to be great. Even a barn could become an ideal billboard for the right advertiser.



Even a Barn Could Make a Terrific Billboard

Of course, the best and most valuable building ads are building wraps in great locations that are visible from a highway or main thoroughfare. Today creative eye catching graphics and advanced printing techniques can turn a simple building into a massively valuable property.



Courtesy BigSigns.com (<http://bigsigns.com/>)



Courtesy Boston Building Wraps (<http://bostonbuildingwraps.com/>)

Although I'm showing huge buildings here, even a smaller one could suddenly come to life and become a real moneymaker for you.

To find advertisers, you could approach them directly, or you could contact a major company that produces building wraps. These companies will often arrange for zoning permits and all production, attaching the ad to your building and even finding an advertiser willing to use your location.

Some popular building wrap companies across the U.S. include:

- <http://elitemediainc.com/>
- <http://prolabdigital.com/>
- <http://bigsigns.com/>
- <http://bostonbuildingwraps.com/>
- <http://bluemedia.com/> (Click on PRODUCTS)
- <http://imaginetr.com/>



If your building is in or near a major metropolitan area, there may be local companies who could also handle building-wraps, so you may want to check your yellow pages.

Building-wrap advertising is a unique specialty, requiring special materials, cranes and sometimes even helicopters. If you are able to get involved in this, the income opportunity could be significant.

Get Paid to Start a Cause

An elderly woman chaperoning high school kids on a school bus was verbally abused by kids on the bus. The verbal assault on her was shocking. Someone videotaped the moment with their SmartPhone and posted the video on YouTube. Almost overnight the video became a media sensation. The online blogosphere started buzzing about it, sending millions of people to watch the outrageous treatment of this woman by out-of-control teens. Pretty soon, just about every TV network and radio show was commenting on this video.

To help the woman, someone set up a page on a website called Indiegogo, where people could donate money to this lady—and within about a week there was \$700,000 donated in amounts as little as \$5 or \$10 to much more, by people who were sympathetic.

So what, you may ask, is Indiegogo, and how could I get some of that money?

Indiegogo is part of a revolution in small-cause fundraising called crowdsourcing, where people across the country and around the world can donate small amounts of money to help someone with a business or a cause to get what they need.

If you have a cause or are trying to do something that really helps a lot of people, these may be a great source of money. Here are the two most popular:

- <http://www.indiegogo.com/> (the world's funding platform--\$4,999 to hundreds of thousands of dollars and more)
- <http://www.indiegogo.com/> (a funding platform for creative projects, similar to Indiegogo but with a few more restrictions)

This type of funding isn't for everyone. But if you have a business or nonprofit idea that could really make a difference to people's lives (other than yourself), these could provide you with the kinds of funds you need to have your business concept really take off.



IF YOU ALREADY HAVE MONEY OR PROPERTY

For those of you who may have real estate, or extra funds that you're willing to invest, if you want to build additional income streams for yourself, you could buy a franchise or exclusive license, or use your home or property to generate extra income, or get involved in specialty investing.

In this section I'll explore these areas with some ideas you may not have considered.

Franchising

Let's start with franchising. This is where you pay to copy someone else's moneymaking business concept, while possibly benefiting from their advertising, logos, the goodwill they may have created, and personal coaching.

When we think of franchises, we often think of McDonald's, Burger King and Subway Sandwich Shops. But there are many other types of franchises—names like Coca-Cola Bottlers, 7-11 Convenience Stores, Century-21 Real Estate Offices, H&R Block Tax Services, Kampgrounds of America, Merry Maids Housecleaning Service, Terminix Pest and Termite Control, ComforCare Senior Services, Sylvan Learning Centers, U-Haul Truck and Trailer Rental, and much more.

A PROVEN WAY TO MAKE MONEY, BUT...

The numerous comedians mentioning people from India and Pakistan owning 7-11's disguises a greater reality. Many immigrants recognize that America is the land where you could own your own business.

They also recognize that it's safer and easier to be successful when you can pay someone with a track record of success, to show you exactly how to make money.

Don't be surprised when you see some immigrant families barely speaking English, yet driving fancy cars and living in lush homes. They get it. They understand that if 7-11 has opened more than 46,000 stores, they know how to make sure YOUR store will make money.

Sure, you have to pay them a franchise fee and give them a percentage of your sales. But that's a small price to pay for a winning formula and close mentoring.

But there is a warning that comes with all this.

Just because you buy a franchise doesn't mean you are guaranteed success.



A previous neighbor of mine who owned a Subway Sandwich franchise saw her business go belly up because she couldn't follow their instructions, and because she didn't have good business sense. However, for a top franchise like Subway, she was the exception, not the rule.

So the first rule of owning a franchise is, you need to be willing and able to follow instructions. If you cannot follow someone else's system, franchising is probably not for you.

But if you can, the benefits could be outstanding.

Sam Walton bought a Ben Franklin discount store franchise to learn about retailing and to generate a nice income for himself and his family. Only after owning 15 Ben Franklin stores did he finally open his first Wal-Mart. Besides the terrific income, being part of that franchise laid the groundwork for Walton to learn how to launch a successful chain of his own.

YOU STILL NEED TO DO YOUR HOMEWORK

The second rule of franchising is that every franchise is NOT a ticket to print money.

Whichever franchise you buy, you'll still need to do your homework. You'll need to talk to successful franchisees and unsuccessful ones. You need to understand what makes one a success and another not.

You'll also need to understand how they get customers, and whether that's something you are willing and able to do.

The collapse of the Fortune 500 Texas energy giant Enron because of corruption proved that no matter how prestigious a company seems, you still need to be on your guard.

Also, numerous smaller and niche franchises may not provide the high level of advertising and business support you expect from a major one.

For example, many decades ago I bought a franchise of a training company. Their products were phenomenal, but their marketing support, frankly "sucked." They made promises they didn't keep, like how they would send customers to me once I demonstrated a degree of competence in following their system. I eventually settled with them and got my money back, plus I was able to keep my franchise.

I eventually became highly successful, but only after I myself figured out how to bring in droves of customers.



Still, even though my experience was bad, being part of a franchise gave me a running start to success combined with a network of other franchisees I could talk to and get terrific advice and counsel from.

BUYING A FRANCHISE... WHAT'S INVOLVED

Startup costs for a franchise can range from about \$20,000 (or less) to over \$1 million, depending on the type of business and whether real estate must also be purchased. Getting financing for an established franchise like McDonald's is often much easier than for other types of businesses.

To buy and run a franchise business, you'll need to pay for three items:

- **FRANCHISE FEE**—An up-front initial amount you'll need to pay to the franchisor (typically \$10,000 to \$40,000 depending on the industry), which pays for the right to be a franchisee and all the training and support you'll need;
- **START-UP COSTS**—All the start-up costs and working capital to launch your business (although smaller franchises may require as little as \$10,000 to get going, for many franchises you can typically expect to spend \$250,000 to \$400,000—more if real estate must also be purchased—although plenty of financing may be available). This pays for all the equipment, materials, leases, employees, advertising, etc. including enough working capital so you can survive long enough until you start making enough money; and
- **ROYALTY AND ADVERTISING FEE**—Once your business starts generating income, you'll need to pay a percentage of your ongoing gross sales as a royalty to the franchisor, plus a percentage of your sales that goes into a pool of money to pay for regional or national advertising.

Royalties vary by industry, with about 4.6% for hotels and restaurants to 12.5% for personnel services franchises. Advertising fees are typically 1% to 2% of your revenues, but not every franchise requires that you pay an advertising fee.

Some product-based franchises do not require your payment of an ongoing royalty, but rather, that you purchase product from them. Franchise law lets the franchisor require that you either pay a royalty or buy product from them, but not both.

Franchise law is pretty strict in order to protect the buyer as much as possible.

For example, when you are seriously considering the purchase of a franchise, franchisors are required to give you a full disclosure document, called an FDD



(Franchise Disclosure Document) or a UFOC (Uniform Franchise Offering Circular). This contains audited financial statements and other information to help make your analysis easier.

Although they are required to provide true and honest information under risk of serious penalty, you still must never accept the information they provide at face value. Always do your own homework: contacting franchisees; getting proper legal guidance; checking the library, the Better Business Bureau and the Internet for complaints and problems that may not have been disclosed.

Once they provide you with the FDD or UFOC, there is a 14 day grace period where no money is allowed to change hands. They are required to leave you alone during this period so you can do a proper evaluation without being hassled or otherwise hyped, before they try to close the deal.

WHERE TO GET INFORMATION ON FRANCHISES

The good news is, there are plenty of resources to help you find the right franchise for your interest and finances, including:

- <http://www.franchise.org/> (The International Franchise Association, with a wealth of information and resources. This is a great place to start.)
- <http://www.entrepreneur.com/> (Entrepreneur Magazine has an excellent franchise section with loads of resources, tips and lists of franchises available.)
- <http://www.theentrepreneursource.com/> (They offer free help to match you with the right franchise for your interest and budget. These people are paid by the franchisors and represent a wide range of businesses in just about any price range. The downside is they only represent a fraction of all the franchises that are available. The good news is, they tend to steer you to franchises with a solid success rate, as complaints get around fast.).
- Frannet.com (They also offer free help to match you with the right franchise, similar to The Entrepreneur's Source above, but with different businesses available.)
- Francorp.com (Although their specialty is helping people turn their business into a franchise, they do provide assistance to people looking for a franchise as well.).



Here's a list of top franchises you could browse for some ideas on what's available. I've included a link to a Wikipedia page or, if one does not exist, directly to their company website so you could get more information:

1. [1-800-GOT-JUNK?](#) Full-service junk removal company. Startup costs: \$90k
2. [241 Pizza](#) Pizza Restaurant
3. [1800FiX.com](#) Electronics repair store
4. [7-Eleven](#) convenience stores. Startup costs: \$30k - \$610k
5. [Aaron's, Inc.](#) is a lease-to-own retailer. The company focuses on leases and retail sales of furniture, electronics, appliances, and computers. Startup costs: \$233k - \$607k
6. [Always Best Care Senior Services](#) In-home elder care and assisted living placement services. Startup costs: \$50k - \$99k
7. [A & W Restaurants](#) Fast food restaurants. Startup costs: \$912k - \$1.6M
8. [AAMCO Transmissions](#) Auto transmission shops. Startup costs: \$232k - \$299k
9. [Ace Hardware](#) Hardware stores. Startup costs: \$750k - \$1M
10. [Advanced Weight Loss Clinics](#) Weight loss clinics
11. [AdvantaClean](#) Building cleanup and repairs service. Startup costs: \$84k - \$159k
12. [Advantage Rent a Car](#) Car rentals
13. [Allstate](#) Insurance agents
14. [AlphaGraphics](#) Copy and graphics shops. Startup costs: \$242k - \$412k
15. [American Leak Detection](#) Plumbing inspection company. Startup costs: \$76k - \$260k
16. [American Poolplayers Association](#) Local Pool League. Startup costs: \$17k - \$32.6k
17. [Amato's](#) Sandwich and pizza shops
18. [Ampm](#) Convenience store. Startup costs: \$1.8M - \$7.7M
19. [Applebee's](#) Family restaurants
20. [Arby's](#) Fast food restaurants. Startup costs: \$357k - \$2.4M
21. [Assist-2-Sell](#) Real estate company
22. [Athletic Nation](#) Personal training gym
23. [Atlanta Bread Company](#) Bakery cafe



24. [Auntie Anne's](#) Pretzel Bakery. Startup costs: \$197k - \$364k
25. [Auto Zone](#) Auto parts store
26. [Avis Rent A Car](#) Car and truck rental
27. [Bata](#) shoe stores
28. [Baker's Dozen Donuts](#) Donut shop
29. [Baskin-Robbins](#) Ice cream store. Startup costs: \$45k - \$377k
30. [Baymont Inn & Suites](#) Hotel. Startup costs: \$195k - \$5.4M
31. [Beef 'O'Brady's](#) Irish pub themed family restaurants
32. [Ben & Jerry's](#) Ice cream shop. Startup costs: \$161k - \$470k
33. [Berlitz Language Schools](#) Language schools
34. [Big Apple Bagels](#) Bakery-cafe
35. [Big Boy Restaurants International](#) Family restaurants
36. [Big O Tires](#) Tire stores
37. [Billboard Connection](#) Sell outdoor advertising including billboard, building, vehicle, bus and train station, and related advertising. Startup costs: \$43k - \$66k
38. [Blackjack Pizza](#) Pizza delivery service
39. [Blake's Lotaburger](#) Fast food restaurant
40. [Blockbuster Video](#) Video rental shop
41. [Bojangles' Famous Chicken 'n Biscuits](#) Cajun style quick service restaurants. Startup costs: \$357k - \$771k
42. [Booster Juice](#) Smoothie bar
43. [Boston Market](#) Fast casual restaurants
44. [Boston Pizza](#) Restaurants
45. [Bruegger's](#) Bakery-cafe
46. [Buffalo Wild Wings](#) Casual dining restaurant and sports bar. Startup costs: \$1.3M - \$3.1M
47. [Burger King](#) Fast food restaurant
48. [Camille's Sidewalk Cafe](#) Fast casual restaurant
49. [Canadian Residential Inspection Services](#) Canadian home inspection
50. [Candy Bouquet](#) Edible floral arrangements
51. [Captain D's Seafood](#) Seafood fast casual restaurants
52. [Carl's Jr.](#) Fast food restaurant. Startup costs: \$1.1M - \$1.6M
53. [Carlson Wagonlit Travel](#) Traveling agency



54. [Cartridge World](#) Ink and toner refilling retailer. Startup costs: \$79k - \$131k
55. [Carvel](#) Ice cream shops. Startup costs: \$243k - \$355k
56. [Century 21 Real Estate](#) Real estate company
57. [Cefiore](#) Frozen yogurt store
58. [CertaPro Painters](#) Residential and commercial painting service. Startup costs: \$129k - \$158k
59. [Charley's Grilled Subs](#) Sandwich shop. Startup costs: \$83k - \$406k
60. [Checkers Drive-In Restaurants](#) Fast food Drive-thru restaurant. Startup costs: \$239k - \$825k
61. [Chem-Dry](#) Carpet and upholstery cleaning service. Startup costs: \$27.8k - \$122.6k
62. [Chester's International](#) Fried chicken quick-service restaurant. Startup costs: \$6.1k - \$344k
63. [Chick Fil-A](#) Fast food restaurant
64. [Choice Hotels International](#) Hotels. Startup costs: \$1.2M - \$14.6M
65. [Church's Chicken](#) Fried chicken fast food restaurants. Startup costs: \$191k - \$1.1M
66. [Circle K](#) Convenience stores. Startup costs: \$171k - \$1.88M
67. [CiCi's Pizza](#) Buffet restaurant. Startup costs: \$446k - \$715k
68. [City Wok](#) Asian-themed casual restaurant
69. [Coffee Beanery](#) Coffee shops
70. [Coffee News](#) Weekly advertising publication. Startup costs: \$9.4k - \$10.4k
71. [Cold Stone Creamery](#) Ice cream shop. Startup costs: \$292k - \$439k
72. [Coldwell Banker Real Estate Corporation](#) Real estate agency
73. [College Pro Painters](#) House painting and window cleaning service
74. [College Hunks Hauling Junk and College Hunks Moving](#) Junk removal and moving company
75. [Comfort Keepers](#) Non-medical in-home care. Startup costs: \$61k - \$89k
76. [Cookies By Design](#) Customizable cookies and baked goods producer
77. [Cousins Subs](#) Sub sandwich shop
78. [Culligan Water Conditioning](#) Water treatment products company
79. [Culver Franchising System](#) Fast casual restaurant. Startup costs: \$1.3M - \$3.1M
80. [Cuppy's Coffee](#) Specialty coffee shop
81. [Curves for Women/ Curves International](#) Fitness and weight loss facilities



- 82. [Dairy Queen](#) Soft serve and fast food restaurants. Startup costs: \$367k - \$1.7M
- 83. [D'Angelo Sandwich Shops](#) Sandwich shops
- 84. [Days Inns Worldwide](#) Motels. Startup costs: \$202k - \$6.7M
- 85. [Del Taco](#) Fast food restaurant
- 86. [Denny's](#) Full-service coffee shop/family restaurant. Startup costs: \$1.1M - \$2.4M
- 87. [Di Piu Milano](#) High-end fashion retail stores
- 88. [Dickey's Barbecue Pit](#) Fast causal barbecue restaurant
- 89. [Dippin' Dots Franchising](#) Ice cream store
- 90. [Direct Buy](#) Manufacturer-direct retail stores
- 91. [Discount Tire Company](#) Tire and wheel stores
- 92. [Dog n Suds](#) Drive-in restaurant
- 93. [Dollar Tree](#) Discount variety stores
- 94. [Domino's Pizza](#) Pizza delivery and fast food restaurant
- 95. [Doubletree Hotels, Suites, Resorts](#) Upscale hotels. Startup costs: \$33.8M - \$56.7M
- 96. [Dulce Cafe](#) Coffee shop/restaurant
- 97. [Dunkin' Donuts](#) Doughnut and coffee shop. Startup costs: \$368k - \$1.7M
- 98. [Econo Lodge](#) Economy motels
- 99. [Edible Arrangements](#) Edible fruit arrangements. Startup costs: \$148k - \$285k
- 100. [El Pollo Loco](#) Fast food restaurant
- 101. [EB Games](#) Computer and video game store
- 102. [Embassy Suites Hotels](#) Upscale hotels. Startup costs: \$25M - \$35M
- 103. [EmbroidMe](#) Custom embroidery and screen printing store
- 104. [ERA Real Estate](#) Real estate agency
- 105. [Extreme Pizza](#) Pizza restaurant
- 106. [Family Dollar](#) Variety stores
- 107. [Famous Dave's](#) Barbecue restaurants. Startup costs: \$630k - \$4.2M
- 108. [Famous Footwear](#) Shoe store
- 109. [Fantastic Sams](#) Haircut salon. Startup costs: \$115k - \$228k
- 110. [Farmer Boys](#) Quick service restaurant
- 111. [Fiducial](#) Accounting and financial services for small businesses and individuals
- 112. [Firehouse Subs](#) Fast casual restaurant. Startup costs: \$200k - \$385k



113. [Fox's Pizza Den](#) Pizzeria. Startup costs: \$100k - \$158k
114. [Freedom Boat Club](#) Members-only boat club
115. [Fressnapf](#) Pet food and supplies stores (Europe)
116. [Friendly's Restaurants](#) Restaurant
117. [Fuddruckers](#) Fast casual restaurant
118. [Furniture Medic](#) Furniture repair and restoration service
119. [GNC Franchising](#) Health and nutrition store. Startup costs: \$160k - \$274k
120. [Golden Corral](#) Buffet-style family restaurant. Startup costs: \$1.9M - \$6.7M
121. [Gold's Gym](#) Fitness centers. Startup costs: \$898k - \$3.8M
122. [Great Clips](#) Hair salons. Startup costs: \$108k - \$203k
123. [Gymboree](#) Children's clothing stores
124. [H & R Block](#) Tax preparation service. Startup costs: \$35.5k - \$135k
125. [Häagen-Dazs](#) Ice cream shop
126. [Hampton Inn/Hampton Inn & Suites](#) Hotels. Startup costs: \$3.7M - \$13.5M
127. [Hardee's](#) Fast food restaurant. Startup costs: \$1.1M - \$1.6M
128. [Hard Rock Cafe](#) Rock and roll themed restaurant
129. [Harvey's](#) Fast food restaurant
130. [Hawthorn Suites](#) Upscale hotels
131. [Hilton Garden Inn](#) Upscale hotels. Startup costs: \$11.3M - \$20.6M
132. [Hilton Hotels & Resorts](#) Luxury hotels. Startup costs: \$53M - \$90M
133. [HobbyTown USA](#) Hobby and toy stores
134. [Home Helpers / Direct Link](#) Medical and non-medical personal care services. Startup costs: \$50k - \$91k
135. [Homeinstead Senior Care](#) Non-medical senior care services. Startup costs: \$53k - \$69k
136. [HomeVestors of America](#) House flipping
137. [Homewatch CareGivers](#) In-home personal care, nursing care and memory care services. Startup costs: \$73k - \$125k
138. [Homewood Suites by Hilton](#) Upscale extended-stay hotels. Startup costs: \$10.6M - \$18.9M
139. [Hooters](#) Restaurant
140. [Hot Topic](#) Music and pop culture retail store
141. [Howard Johnson International](#) Hotels and restaurants. Startup costs: \$189k - \$7.3M



- 142. [Hungry Howie's Pizza & Subs](#) Restaurant. Startup costs: \$220k - \$371k
- 143. [IHOP](#) Pancake restaurant
- 144. [Instant Tax Service](#) Tax preparation service
- 145. [InterContinental Hotels Group](#) Hotels. Startup costs: \$6.6M - \$93.8M
- 146. [It's a Grind Coffee House](#) Coffee house
- 147. [Jack in the Box](#) Fast-food restaurant
- 148. [Jackson Hewitt Tax Service](#) Tax preparation office
- 149. [Jamba Juice](#) Smoothie and juice store
- 150. [Jani-King](#) Commercial cleaning service
- 151. [Jazzercise](#) Dance-based fitness classes. Startup costs: \$2.9k - \$77k
- 152. [Jenny Craig](#) Weight management center
- 153. [Jerry's Subs & Pizza](#) Fast casual sandwich and pizza restaurant
- 154. [Jersey Mike's Subs](#) Sub sandwich shop. Startup costs: \$215k - \$294k
- 155. [Jiffy Lube](#) Automotive servicing shop. Startup costs: \$196k - \$331k
- 156. [Jimmy John's Gourmet Sandwich Shops](#) Sandwich shop. Startup costs: \$305k - \$485k
- 157. [Johnny Rockets](#) Diner-style restaurant
- 158. [Just Brakes](#) Automotive servicing shops
- 159. [Kampgrounds of America](#) Camping and RV parking areas
- 160. [Kentucky Fried Chicken](#) Fried chicken fast food restaurant. Startup costs: \$1.3M - \$2.4M
- 161. [Knights Inn](#) Economy hotels. Startup costs: \$116k - \$4.9M
- 162. [Krystal Restaurants](#) Fast food restaurant
- 163. [L'Occitane en Provence](#) Beauty products stores
- 164. [L.A. Insurance](#) Insurance agency locations
- 165. [La Quinta Inns & Suites](#) Mid-priced hotels
- 166. [Lenny's Sub Shop](#) Sub sandwich shop
- 167. [Liberty Tax Service](#) Tax preparation service. Startup costs: \$56.8k - \$70k
- 168. [Little Caesars](#) Pizza restaurant
- 169. [Little Gym](#) Infant and child fitness gyms
- 170. [Long John Silver's Restaurants](#) Seafood fast-food restaurant. Startup costs: \$833k - \$1.4M



171. [Maaco Collision Repair & Auto Painting](#) Auto painting and auto body repair shops. Startup costs: \$110k - \$472k
172. [Mac's Convenience Stores](#) Convenience stores (Canada)
173. [Mad Science](#) Educational and entertaining science-based programs for children
174. [MaggieMoo's International](#) Ice cream and dessert store
175. [Maid Brigade](#) Residential cleaning service. Startup costs: \$85k - \$124k
176. [Maid-Rite](#) Casual dining restaurant
177. [MaidPro](#) Home cleaning service. Startup costs: \$11k - \$104k
178. [Manchu Wok](#) Chinese-themed fast food restaurant
179. [Marble Slab Creamery](#) Ice cream and dessert shop. Startup costs: \$230k - \$408k
180. [Martinizing Dry Cleaning](#) Dry cleaning store. Startup costs: \$365k - \$658k
181. [Matco Tools](#) Professional hand tool distribution. Startup costs: \$83k - \$216k
182. [McAlister's Deli](#) Fast-casual restaurants
183. [McDonald's](#) Fast food restaurant. Startup costs: \$1M - \$2.1M
184. [Meineke Car Care Center](#) Automotive repair shops. Startup costs: \$187.5k - \$336.8k
185. [Miracle-Ear, Inc.](#) Hearing aids, etc.. Startup costs: \$122k - \$570k
186. [The Melting Pot \(restaurant\)](#) Fondue restaurant
187. [Merry Maids](#) Home cleaning service. Startup costs: \$55k - \$73k
188. [Microtel](#) Economy hotels. Startup costs: \$4.8M - \$7.1M
189. [Midas Muffler](#) Automotive service centers. Startup costs: \$88.5k - \$391k
190. [Milio's Sandwiches](#) Submarine sandwich restaurants
191. [Moe's Southwest Grill](#) Fast-casual restaurants. Startup costs: \$450k - \$768k
192. [Motel 6](#) Budget motels. Startup costs: \$2.4M - \$3.2M
193. [Mr. Rooter](#) Full-service plumbing and drain cleaning service
194. [Mr. Sub](#) Submarine sandwich shops
195. [MyDiscountTech.com](#) Computer repair service
196. [NAPA Auto Parts](#) Auto parts stores
197. [Navis Pack & Ship Centers](#) Packing and shipping centers
198. [National Property Inspections](#) Building inspection service
199. [NightOwl Convenience Stores](#) Convenience stores (Australia)
200. [Nandos](#) Casual dining restaurant
201. [Orange Julius of America](#) Fruit drink beverage stores



202. [Outback Steakhouse](#) Australian-themed casual dining restaurant
203. [Office 1 Superstore](#) Office supplies store
204. [Pacha](#) Nightclubs
205. [Panda Express](#) Chinese fast-food restaurants
206. [Panera Bread/Saint Louis Bread Company](#) Bakery-cafe fast casual restaurant
207. [Papa Johns](#) Take-out and delivery pizza restaurant. Startup costs: \$122k - \$555k
208. [Papa Murphy's](#) Take-and-bake pizzeria. Startup costs: \$210k - \$397k
209. [Party America](#) Party supplies store
210. [Paychex](#) Payroll and human resource service
211. [Payless Car Rental](#) Car rental offices
212. [Pearle Vision](#) Eyeglass stores. Startup costs: \$202k - \$577k
213. [Pep Boys](#) Automotive maintenance, repair and part supplies store
214. [Perkins Restaurant and Bakery](#) Casual dining restaurant and bakery
215. [Pet Supplies Plus](#) Pet supplies store
216. [Pick Up Stix](#) Fast-casual restaurants
217. [Pita Pit](#) Pita sandwich restaurant. Startup costs: \$192k - \$318k
218. [Pizza Fusion](#) Pizza restaurants
219. [Pizza Hut](#) Pizza restaurants. Startup costs: \$295k - \$2.1M
220. [Pizza Inn](#) Pizza restaurants
221. [Pizza Nova](#) Pizza restaurants
222. [Pizza Pizza](#) Pizza fast-food restaurant (Canada)
223. [Pizza Ranch](#) Fast-casual pizza restaurant. Startup costs: \$813k - \$2.3M
224. [Plan Ahead Events](#) Event planning service. Startup costs: \$36k - \$58k
225. [Planet Fitness](#) Fitness centers. Startup costs: \$673k - \$1.6M
226. [Play N Trade](#) Consumer electronics stores
227. [Playball](#) Baseball coaching programs
228. [Play It Again Sports](#) Sporting goods stores. Startup costs: \$245k - \$392k
229. [Pop-A-Lock](#) Locksmith service. Startup costs: \$85.7k - \$98k
230. [Popeyes Chicken & Biscuits](#) Fast-food restaurant
231. [Pump It Up](#) Inflatable amusement equipment providers
232. [Qdoba Mexican Grill](#) Fast-casual Mexican restaurants. Startup costs: \$489k - \$762k



233. [Quizno's](#) Submarine sandwich shops
234. [Quick \(restaurant chain\)](#) Fast-food restaurants
235. [Radisson Hotels & Resorts Worldwide](#) Hotels
236. [RadioShack](#) Electronic products. Startup costs: \$149k - \$542k
237. [Ramada Worldwide](#) Hotels. Startup costs: \$236k - \$11.7M
238. [RE/MAX](#) Real estate agents. Startup costs: \$35k - \$194k
239. [Red Lobster](#) Casual dining restaurants
240. [Red Mango](#) Frozen yogurt and smoothie shop
241. [Red Roof Inns](#) Hotel. Startup costs: \$3.7M - \$4.9M
242. [Rent-A-Center](#) Furniture and electronics rent-to-own company
243. [Rent-A-Wreck](#) Car rental
244. [Revive Franchising](#) Health energy candy distributors
245. [Right at Home, Inc.](#) Senior homecare and medical staffing. Startup costs: \$65k - \$211k
246. [Rita's Water Ice](#) Italian ice, frozen custard and gelati shops. Startup costs: \$199k - \$561k
247. [Rocky Mountain Chocolate Factory](#) Premium chocolate candy stores
248. [Rubio's Fresh Mexican Grill](#) Family restaurants
249. [Ruby Tuesday](#) Family restaurants
250. [Samurai Sam's Teriyaki Grill](#) Japanese restaurants
251. [Sam & Louie's](#) Italian pizza restaurants
252. [Saladworks](#) Salad restaurants
253. [Save-A-Lot](#) Discount supermarkets
254. [Sbarro](#) Italian restaurants
255. [Schlotzsky's](#) Sandwich shops
256. [Second Cup](#) Coffee shops
257. [ServiceMaster Clean](#) Collection of service franchises including TruGreen Lawn Care, Terminix Exterminators, American Home Shield, Furniture Medic, AmeriSpec, ServiceMaster Clean, and Merry Maids. Startup costs: \$47k - \$169k
258. [ServPro](#) Insurance/disaster restoration and cleaning. Startup costs: \$133k - \$180k
259. [Senior Helpers](#) In-home elder care. Startup costs: \$75k - \$99k
260. [Seniors Helping Seniors](#) Non-medical in-home elder care. Startup costs: \$80k - \$118k



261. [Shake's Frozen Custard](#) Frozen custard shops
262. [Shakey's Pizza](#) Pizza restaurants
263. [Signarama](#) Sign-making shops. Startup costs: \$65k - \$225k
264. [Smoothie Factory](#) Smoothie shop. Initial investment cost: \$70k - \$215k
265. [Smoothie King](#) Smoothie and health food shop. Startup costs: \$144k - \$336k
266. [Snap Fitness](#) Fitness centers. Startup costs: \$76k - \$361k
267. [Snap-on Tools](#) Mobile tool supplier. Startup costs: \$19.5k - \$275k
268. [Sonic Drive In Restaurants](#) Fast-food restaurants. Startup costs: \$1.1M - \$3M
269. [Souper Salad \(restaurant\)](#) Buffet and salad bar restaurants
270. [Spherion](#) Temporary work agency. Startup costs: \$100k - \$168k
271. [Sports Clips](#) Haircut salons for men. Startup costs: \$153k - \$276k
272. [Stanley Steemer Carpet Cleaner](#) Floor cleaning service
273. [Steak Escape](#) Restaurants
274. [Steak n Shake](#) Diner-style and drive-thru restaurants
275. [Street Corner](#) Convenience stores
276. [Studio 6](#) Extended-stay hotels
277. [Subway \(restaurant\)](#) Submarine sandwich shops. Startup costs: \$85k - \$250k
278. [SunbeltNE Business Brokers](#) Business broker offices
279. [Super 8 Worldwide](#) Budget hotels and motels. Startup costs: \$169k - \$3.5M
280. [Supercuts](#) Hair salon. Startup costs: \$103.5k - \$195k
281. [Swensen's](#) Ice cream restaurants
282. [Swiss Chalet](#) Casual dining restaurants (Canada)
283. [Sylvan Learning Centers](#) Tutoring centers. Startup costs: \$180k - \$305k
284. [Taco Bell Corporation](#) Fast-food restaurants. Startup costs: \$1.3M - \$2.5M
285. [Taco Del Mar](#) Fast-food restaurants
286. [Taco John's](#) Mexican-inspired fast-food restaurants. Startup costs: \$336k - \$1.1M
287. [TCBY](#) Frozen yogurt stores
288. [TGI Fridays](#) Casual dining restaurant
289. [The Athlete's Foot](#) Athletic shoes stores
290. [The Senior's Choice](#) Assisted living and healthcare staffing services. Startup costs: \$54k - \$71k
291. [Tim Hortons](#) Fast-casual restaurants



- 292. [Transworld Business Advisors](#) Business brokers
- 293. [Travelodge Hotels](#) Hotels. Startup costs: \$190k - \$6.3M
- 294. [Tropical Smoothie Cafe](#) Smoothie shop and cafe
- 295. [Truly Nolen](#) Pest control service
- 296. [Tudor's Biscuit World](#) Restaurants
- 297. [Two Men and a Truck International](#) Moving company. Startup costs: \$173k - \$578k
- 298. [UBuildIt](#) Home construction consulting
- 299. [U-Haul](#) Moving and storage rental
- 300. [Uno Chicago Grill](#) Pizzeria restaurant
- 301. [UPS Store](#) Shipping stores. Startup costs: \$176k - \$331k
- 302. [Valvoline Instant Oil Change](#) Automotive maintenance services
- 303. [Velocity Sports Performance](#) Athlete training centers
- 304. [Village Inn](#) Casual dining restaurant
- 305. [Volvo Rents](#) Construction equipment rental stores
- 306. [Value Place](#) Extended-stay hotels
- 307. [Waffle House](#) Dine-in Restaurant
- 308. [Wendy's](#) Fast-food restaurant
- 309. [Wetzel's Pretzels](#) Fast-food restaurant. Startup costs: \$156k - \$370k
- 310. [Wild Birds Unlimited](#) Bird food supply stores. Startup costs: \$100k - \$157k
- 311. [Whataburger](#) Fast-food restaurant
- 312. [Wienerschnitzel](#) Hot dog fast-food restaurant
- 313. [Wing Zone](#) Deep-fried food restaurant
- 314. [Wingstop Restaurants](#) Aviation-themed restaurants. Startup costs: \$263k - \$616k
- 315. [Yogen Früz](#) Frozen yogurt and smoothie stores. Startup costs: \$135k - \$472k
- 316. [Ziebart](#) Automotive aftermarket stores. Startup costs: \$167k - \$326k



Brand Licensing

When you buy a franchise, you are buying the rights to use someone's supposedly proven system to make money. But you are also buying the rights to license their logos and brand for your own use, under controlled circumstances.

But you don't need to buy a franchise to license someone's protected brand. Many companies, most notably Disney, will charge you an up-front fee plus an ongoing royalty (percentage of your gross sales) to gain the rights to use a Disney logo or character on your product.

When the Salton company put boxer George Forman's name and image on their product and advertising—creating the George Foreman Grill, they turned a failing product into one of the most successful products in history. When Nike put basketball icon Michael Jordan's name and image on their product and advertising—creating the Air Jordan line of shoes, they created one of the most successful brands in history.

Although it could add considerably to the cost of your product, being able to put a recognizable brand or face on your product could dramatically increase its value and acceptance by distributors and consumers.

Of course, whoever gives you a license to sell products with their logo and brand, they will generally need to approve your use and the quality of what you sell, and possibly restrict how else that logo can be used, the regions your product will be sold into and the time frame for which you have the license.

Many decades ago my uncle licensed the rights to the Montreal Expos logo, so he could produce hats, tee-shirts and mugs emblazoned with the team's logo. He sold these products through tons of locations including to shops and stands at the stadium.

Although it cost him some money to get those rights, once he had them, selling tons of products to the team's raving fans was pretty easy.

OFTEN IT'S NOT THAT EXPENSIVE UP-FRONT

The truth is, although many larger organizations and brand managers establish standards (like Disney, the Elvis Presley Estate, etc), in reality, gaining the rights to a brand is subject to negotiation, and could vary dramatically from one brand or celebrity to another.



Many people shy away from licensing because they fear a large cost. However, Salton paid George Foreman nothing up front but guaranteed him a large percentage of the profits. TV actor Dick Van Patten was paid nothing but made a partner in what became Dick Van Patten's Natural Balance Pet Foods, a business that eventually funneled millions of dollars his way.

And getting the rights to sell products with the logo of a local college or high school mascot could cost peanuts, if anything at all.

My friend Bill built a huge multi-million dollar business with teddy-bears and stuffed animals wearing tee-shirts with the logos of college fraternities and sororities, of the colleges themselves, of the U.S. Forest Service with Smokey the Bear and even of many of the nation's largest companies, without paying a fee. Instead he provided his products for them to use and distribute to their employees and consumers.

Even for more notable brands, with creativity you could gain the right to these familiar people and brands for little or no up-front money. Local celebrities may also provide opportunities for great licensing opportunities, like the winner of a national spelling bee, a teacher of the year, etc.

Here's a link to the licensing trade association, with tons of tips and resources that may be helpful, along with a few other links that may be interesting:

- <http://www.licensing.org/> (The licensing industry's trade association, with tons of tips and resources)
- <https://www.disneyconsumerproducts.com/> (Disney is the toughest licensor by far, requiring that you have a history of selling a similar product for at least five years, and that you meet their stringent quality guidelines. They also take a nice up-front fee, annual fee and ongoing royalty. Looking at their licensing process might be interesting.)
- <http://www.elvis.com/licensing/> (Elvis Presley's licensing site offers some interesting info on licensing of his likeness for your products)
- <http://authenticbrandsgroup.com/> (The website of a major manager of famous celebrity brands)
- <http://www.perpetuallicensing.com/> (A Brand licensing agency with info that might be useful)
- <http://www.globalicons.com/> (Another brand licensing agency)
- <http://www.beanstalk.com/> (Another brand licensing agency)
- <http://joesterloriagroup.com/> (Another brand licensing agency)

There are many opportunities to gain a benefit from a well-known brand, often increased by your own creativity.



HOW MUCH DOES LICENSING COST

The cost to gain a license of a well-known brand can vary depending on the popularity of the brand and the greed of the license owner.

In general, when you pay for a license to gain the rights to a well-known brand, in exchange for their giving you a degree of exclusivity (geographic, product type, time frame, such as five years, etc), you will agree to pay them a percentage of your net sales (after returns and damaged products) as a royalty.

This royalty is based on the “trade price,” meaning the wholesale price you charge retailers and distributors. Although many brands charge a 10% royalty, the actual royalty can vary, anywhere from 4% to 12%, with the strongest, most in-demand brands, such as Disney, even charging 15% in some cases.

Many brands require that you guarantee a minimum royalties will be paid, and will often require you to pay a percentage of that in advance to seal the deal. Often the advance payment would be half the expected first year royalty payment, but this could vary dramatically depending on the licensor.

For example, a recent licensor who gained exclusive rights to make Spiderman toys established about a \$200,000 expected annual royalty payment, and had to pay about \$100,000 of that in advance to seal the deal.

LICENSING YOUR OWN PRODUCTS TO COMPANIES

Although many companies will not even look at outside products for fear of lawsuits (of people saying the company copied their product), some companies will. I met a teacher who licensed his invention—a cool cover for 3-ring binders, with tons of pockets, compartments and photo holders—to Mead Paper Company. They paid him a license fee of more than \$100,000-a-year to use the product he had created and patented.

But be warned! Licensing products to companies is difficult and complicated, and few people are ever successful. Plenty of scams are ready to take your money, promising you the opportunity to make tons of money with your invention.

So unless you have a direct contact with a specific company, you may want to ignore these invention licensing companies that advertise on TV and in magazines, as just about all the people who sign up end up losing money. All they’re really interested in is selling you training, books and other stuff.



Real Estate

If you own your own home or property, or even if you rent, here are a few interesting opportunities to earn extra income.

With the free Craigslist online listings you can post, the ability to post signs in your neighborhood and on bulletin boards, there may be plenty of opportunities to generate extra income.

RENT OUT A ROOM OR EMPTY SPACE

First, in these economic times, many people are searching for ways to cut their costs. Also, students and recent graduates are always looking for low cost accommodations.

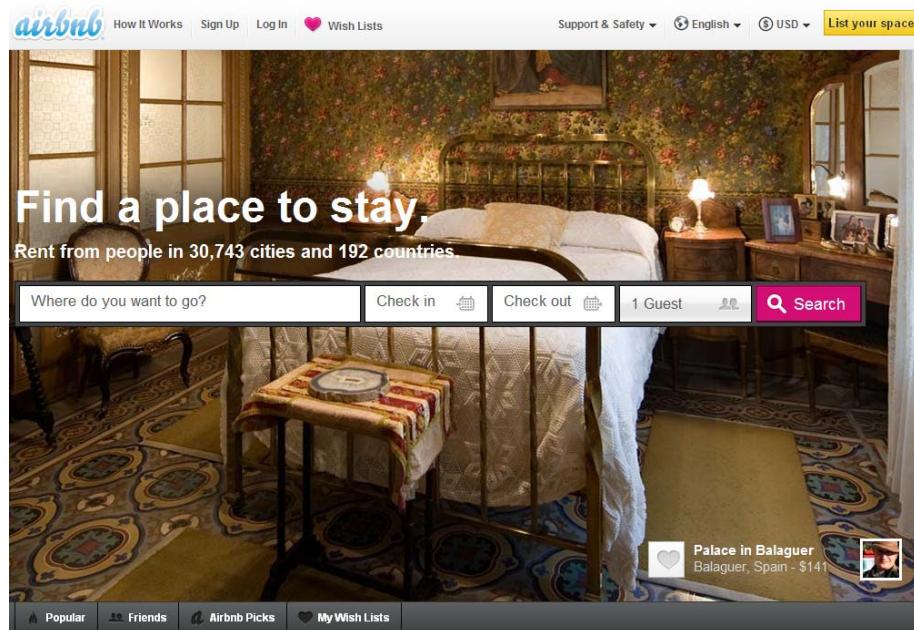
If you have a vacant room, office or garage in your home, you may consider renting it out. Obviously you should do a good job of screening any person who will live on your premises.

If you have an extra bedroom with external access that locks even better. But there are plenty of honorable people searching for a way to cut their costs.

If you have a home in a tourist area, you may also consider opening up your home as a bed-and-breakfast. Here are articles and resources on turning your home into a bed-and-breakfast:

- <http://www.bandbcoach.com/>
- <http://www.fabjob.com/BedAndBreakfast.asp>
- <http://www.bandbowner.com/>
- <http://www.innvirginia.com/aspiring.php>
- <http://bandb.about.com/cs/aspiring/a/worksheets.htm> (an informative article on opening a bed-and-breakfast, with links)
- <http://bbteam.com/>

Also, if you have a nice sized space, musical bands and groups needing space (like hobbyists, martial arts and yoga trainers, etc) may be interested in renting space or using part of your property. Make sure you are in compliance with your community zoning laws. But this could be a terrific way to generate extra monthly income.



Airbnb.com (Air Bed-N-Breakfast) is another great way to earn some extra money for a room in your home or apartment. Airbnb.com is an aggregator of vacation rentals. Where, instead of someone staying in a hotel for a night or longer, they could stay in a room in your home or apartment.

So, for someone going to New York, San Francisco or any of 30,000 cities around the world, rather than blowing their budget on a ritzy hotel, people could now shack up in your place, paying you a few bucks for the privilege.

Although the amount you charge can't be astronomical, it could add up. Using New York City as an example, \$20 could pay for a night in Queens and \$280 could cover an entire loft in SoHo for a single night. This may not seem like a lot until you consider, a recent survey by Airbnb.com showed that about half of its New York City hosts depend on income from the website to make ends meet.

There are a few problems that you should note about this type of arrangement.

First, technically the participant should only be renting part of the entire space, not all of it. Second, you may get people showing up in the middle of the night for that room, so be warned.

Third and most significantly, cities like New York and San Francisco are up in arms because of the tax dollars they lose when it's a room in your home and not a hotel room people are paying for. New York charges hotels a hefty 15% while San Francisco charges 14%. So these cities now require that you collect that percent and forward it to them. New York wants to charge offenders up to \$25,000, so be careful. Make sure you are in compliance (which is easy).



RENT OUT PARKING OR OTHER SPACE

If you live in a major area where parking is at a premium, or near an event location, such as a concert hall or sports arena, or if there is a major annual festival that takes over your region, you may consider renting out your parking space.

You could also open up some of your storage or other space on your property to RV or boat storage at low rates.

If you are in a region that hosts an annual or periodic event, like the Pasadena Rose Parade, the Sturgis Motorcycle Festival, etc., you could sometimes make a deal with the event organizers to supply them with some extra parking or nearby space they could use. Solving someone's problem is often the recipe for making extra income.

RENT OUT YOUR ENTIRE HOME

Lastly in this section is an idea that came from someone I was recently coaching.

His dad had recently passed away, so his mom was living alone. He and his wife were living in a condo nearby. But they noticed that, because of the ailing economy, there was suddenly a shortage of rental properties in their community.

So he decided to move back in with his mom and rent out his condo. The result is, he suddenly has over \$1,400 a month extra, even after he pays his mom \$1,000 a month.

This may not be the best situation for sure. But since college students and recent grads are moving back in with his parents, he figures, it can't be that bad. And having that extra \$12,000-plus a year more than makes up for the slight inconvenience.

Lending

If you have cash to invest, there are lending clubs and Angel investing groups that may be interesting, where you get to invest with other investors in projects and businesses that are presented to the group.

I have a problem with investing from this perspective. Warren Buffett doesn't like to invest in a company unless he's able to personally visit with the key people, and evaluate the company in detail. Regular investors don't have the luxury of



actually meeting and scrutinizing companies the way he does. So they have a distinct disadvantage.

The good news is, if you join an Angel or business investment group, you get an opportunity to have Warren Buffet-type access to early-stage businesses. You also get to meet with other investors who chat over the businesses that are seeking funds, and pool their resources, talents and resources to turn moderate investments into pure gold.

The best Angel investors prepare smaller companies to receive the larger funding and backing of the large venture capital firms. It's not uncommon for an active investor to double his or her money with some investments. It's also not uncommon to lose your money on a business that goes sour. But overall, because this is more hands-on investing than most people are used to, the returns can be more Warren Buffet-esque because of the access you have to these businesses.

And yes, this does tend to be more hands-on investing than most people are accustomed to, where you are presented with extensive business plans, get to interview up-and-coming business entrepreneurs and their key people, thoroughly examine their businesses, and even participate in management and growth of the business, as a director or participant.

As with the other resources mentioned throughout this program, I cannot recommend anyone. You should contact them, see if you qualify to join, and visit with them. If you have capital to invest and an entrepreneurial flair, this could be an exciting and rewarding way to boost your income.

Here are some links from Inc. magazine, with a listing of the nation's most noteworthy Angel investors, and with plenty of information that may be helpful:

- <http://www.inc.com/articles/2001/09/23461.html> (an excellent directory of Angel investor groups across the U.S.)
- <http://www.entrepreneur.com/article/220149> (a list of the top ten Angel investor groups in the U.S.)
- http://www.inc.com/guides/start_biz/24011.html (tips and resources)

Becoming an Angel investor is definitely not for everyone. And even if you join a network, there is no requirement that you actually invest. If you listen to the presentations by an endless line of entrepreneurs and you never find anything of interest, you keep your money in your pocket.

The greatest benefit of all in becoming part of an Angel investor network is you get to spend time sitting with other investors, learning where they make money and where they don't. If this is interesting to you, becoming an Angel may be for you.



FIND YOUR UNCLAIMED BENEFITS & MISSING MONEY

You may not realize this, but you may have a whole bunch of unclaimed money sitting in a government account, just waiting for someone to claim it.

Be careful that you don't fall prey to unclaimed funds scams, that require you to pay some kind of fee up front. Especially when there are government and government-sanctioned sources of unclaimed benefits and missing money that are really easy to access (listed below).

The National Association of Unclaimed Property Administrators (NAUPA)—the non-profit organization affiliated with the National Association of State Treasurers and the Council of State Governments—covering both Canada and the U.S.) estimates that 32.8 billion in unclaimed property (money, jewelry and other assets) remains unclaimed, just in state holding areas.

In 2006 alone (the last year NAUPA has this type of data) \$1.75 billion was returned to almost two-million people, averaging about \$800 per claim. Where most are generally for a few hundred dollars, a surprising number of people have received tens and even hundreds of thousands of dollars from these unclaimed benefits and money.

It's estimated that more than 100 million Americans and Canadians have some amount of money that remains unclaimed because someone moved and a forwarding address expired, or changed their name, or died without leaving instructions about heirs and family, a business going bankrupt, a post office or mailing error, a marriage breakup, an unexpected job relocation, and other reasons.

This money and property is available from numerous sources, including:

- From a relative you forgot about or didn't realize you had (a couple in New Jersey collected \$141,000 from a great-uncle they never heard of),
- From a safe-deposit box you didn't know about or forgot (\$500,000 in diamonds, \$375,000 in gold bars, and literally millions of pieces of jewelry and other valuables are waiting to be claimed),
- From a settlement you didn't realize was owed to you or one of your relatives (it's believed that billions in unclaimed settlements remain unclaimed, with more being added every month),
- From a pension account of a deceased relative (different from pension payments),



- From a refund that's never been claimed,
- From insurance refunds, utility payments, dividend payments, dormant bank accounts, policies and assets of relatives who have died, and more.

Most people who are due this money have no clue it is available.

[Entrepreneurial note: Even if money is not owed to you, you may be able to earn a finder's fee connecting others to money that's waiting for them.]

ABC News Good Morning America's unclaimed property page has loads of great information:

- <http://gma.yahoo.com/unclaimed-money/>

Besides cash, there's also plenty of valuable property available.

Here are a few examples of unclaimed property, from the State of California's unclaimed property web pages (each state has these pages—see the links below):



This bag of diamonds, estimated to be worth \$500,000, is among the unclaimed property being held by the State Controller's Office.



This jewelry box full of gold, diamonds, jade and pearls is among the unclaimed property being held by the California State Controller's Office.



These two diamonds are 4.99 carats and 2.38 carats. They are worth more than \$100,000 and are among the unclaimed property being held by the State Controller's Office.



To access the best sources of this money and unclaimed property, here are some of the best government and government-sanctioned sources that are definitely worth searching:

- <http://www.unclaimed.org/> -- The official site of the National Association of Unclaimed Property Administrators, with links to more than 32.8 billion dollars of unclaimed assets—just sitting there; Also includes Holocaust and International links, Veterans Administration, Housing and Urban development and tons of other sources);
- For unclaimed state assets you could also go to Google and type “unclaimed property office” followed by your state (“unclaimed property office Michigan,” “unclaimed property office Indiana” to get links to the unclaimed assets for your state);
- <http://www.missingmoney.com/> -- The website of the National Association of Unclaimed Property Administrators, made up of state and provincial governments working together to safeguard and return your lost funds;
- <https://sa2.www4.irs.gov/irfof/lang/en/irfofgetstatus.jsp> -- The IRS website for unclaimed refunds;
- http://www.treasurydirect.gov/indiv/tools/tools_treasuryhunt.htm -- For checks returned to the Department of the Treasury from change of address, wrong address, etc., that are unclaimed; 25,000 checks are returned to the treasury every year, representing billions of dollars of unclaimed money;
- <http://search.pbgc.gov/mp/mp.aspx> -- Unclaimed Pension Benefits that may be owed to you;
- <http://www.benefits.gov/> -- find out which government benefits you may be eligible to receive;
- <http://unclaimedpropertydatabase.org/>

It's surprising how many people are able to find hidden cash from these sources. And the Internet makes searching these databases a breeze.

Although this is not generally an ongoing source of additional income for yourself and your family, if you hit the jackpot, it could make all the difference. And even if the amount you find is small, the search may still be worthwhile.



10. Marketing Secrets and Tips – How to Find the Best Customers for Virtually Any Product or Service

Once you have found a product to sell, how do you get people to buy it?

There are four basic steps to follow:

1. Identify who specifically you want to sell—also called your target markets. The more specific you are, the easier it is to sell them;
2. For each of these target markets, define your marketing message—what do you want them to know about your product and why they should buy it;
3. Select the best media and methods to reach this target market—including distribution channels you will use to get your product to them; and
4. Create a reason for them to act now.

The most important step by far is identifying who specifically you want to sell to. Everything else flows out of that decision.



A common mistake is for people to go after too many types of people and companies. Of course you want to create a shopping list of all your potential customers-types.

But you have limited resources. So you'll need to pinpoint one type of customer to go after, and focus just on them, at least initially.

And make sure you are focusing on low-hanging-fruit, meaning people who are ready to buy now.

Do you understand how they are different from everyone else?

The more you can understand this, the easier it will be to know how to reach them and to win them as customers.

And remember this.

Being clever is less important than talking to the right person.

I mentioned Natalie, the MLM lady trying to get CUSTOMERS for her USANA health and energy products when she should have been focusing on getting DISTRIBUTORS?



Make sure YOU are concentrating on the RIGHT customer, someone easy to reach, ready to buy and willing to buy from you.

Also, sell them in bunches like bananas, whenever possible.

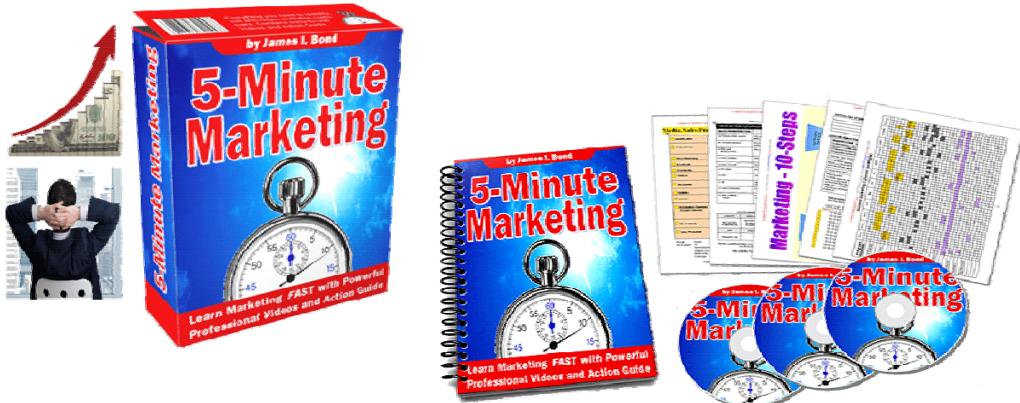
When ABC Bakeries got the Girl Scouts to sell their cookies, they never dreamed it would become such a massive business for them. But identifying someone who could sell massive quantities and going after them, like ABC Bakeries, may certainly be something that could generate great income for you and your family.

Also, make it easy to buy, through making your products available, having price and payment programs that simplify the buying process, accepting credit cards and whatever else you can think of to make it easier for your customers to buy from you.

MORE HELP AVAILABLE THROUGH 5-MINUTE-MARKETING

If you would like to learn how to market more effectively, I also have a program called 5-Minute Marketing (www.5-Minute-Marketing.com).

This video-based training is about two-hours comprised of short videos, usually 1-3 minutes, and a workbook for you to customize your marketing into a specific plan for your own product or business.



It covers everything you need to find, attract and sell a steady flow of your most valuable customers.

And because you have this program, it's available for you at 80% off the cover price. But you need to check it out now while this promotion is still available. Go to www.5-minute-marketing.com and watch the FREE video.



11. Additional Resources

If you would like access to people and information that could help you identify, evaluate and assist you with income opportunities for yourself and your family, here's a list of resources that may be helpful:

You Could Visit or Contact the Following Resources:

- Public, Bank and College Libraries
- Lawyers, Accountants and Bookkeepers
- Local SBA Office (the U.S. Small Business Administration)
- Small Business Development Centers
- SCORE (Service Corps of Retired Executives)
- Women's Business Centers
- Veterans Business Outreach Centers
- U.S. Export Assistance Centers
- Procurement and Technical Assistant Centers
- Trade Associations for specific industries you are interested in
- GreatMarketingPlanTips (www.GreatMarketingPlanTips.com) – marketing info and services to help you grow your business
- 5-Minute-Marketing (www.5-minute-marketing.com)

Following are a few links and resources that may be helpful.

GOVERNMENT SOURCES

- <http://www.usa.gov/> – U.S. Government website, with links to loads of helpful information and numerous helpful resources.
- <http://pueblo.gsa.gov/> — Federal Citizen Information Center – loads of information on numerous topics, created or compiled by the federal government
- <http://www.census.gov/> — Loads of U.S. Government census data
Also: <http://quickfacts.census.gov/qfd/index.html>
- <http://stats.bls.gov/blshome.htm> — Bureau of Labor Statistics
- <http://www.sba.gov> — Small Business Administration (loads of information available)



- <http://www.score.org> — Service Corps of Retired Executives (business advice – usually free)

INDUSTRY STATS AND LISTS

- <http://www.firstresearch.com/> — Industry profiles (for a fee)
- <http://www.bizstats.com/> — Free business statistics
- <http://www.listsareus.com> — Mailing list company (Lists Are Us) with SIC codes (another system for classifying business types)
- <http://www.hoovers.com/> — company profiles (free and fee)
- <http://www.infousa.com/> — Mailing list company (includes email lists and contact positions/people)- large databases (fee) on consumers and businesses
- <http://www.melissadata.com/products/index.htm> — Mailing lists
- <http://www.zapdata.com/> — Dun & Bradstreet business stats, numbers and locations of businesses (free and fee)

ARTICLE SOURCES AND DIRECTORIES

- <http://online.wsj.com/> — Wall Street Journal online, contains company profiles, industry information and consumer trends
- <http://www.businessweek.com/> — Bloomberg Business Week online, contains company profiles, industry information and consumer trends
- <http://www.findarticles.com/> — Vast resource of free articles
- <http://www.salesandmarketing.com/> — Includes Survey of Buying Power (for US cities) and Survey of Media Markets
- <http://www.advisor.com/> — Free articles on business related topics
- <http://globaledge.msu.edu/ibrd/ibrd.asp> — International studies from Michigan State University
- <http://www.uscib.org> — U. S. Council for International Business
- <http://www.annualreports.com/> — Largest database of annual reports
- <http://www.loc.gov/rr/news/lists.html> -- newspapers, periodicals
- <http://www.lexisnexis.com/> — Comprehensive information (fee)
- <http://www.thomasnet.com/> — Directory of Industrial Manufacturers
- <http://www.greenbook.org/> — Directory of Research Companies



AVAILABLE FROM MOST PUBLIC LIBRARIES

- Robert Morris Associates Annual Statement Studies — financial information on thousands of business-types, including profit margins, costs, etc.)
- Hoover's Handbook — profiles of thousands of companies
- Small Business Sourcebook — information helpful to small businesses including government access information and statistics
- SRDS – Standard Rates and Data Service — list most media & costs

AVAILABLE FROM THE INTERNET

- **Google Alerts** – free service that sends you summaries or articles and Internet page links based on keywords you provide them – at Google type in Google Alerts.