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WITH 12 PRACTICALLY-FAIL-PROOF,
NO-EXPERIENCE-NECESSARY
IDEAS FOR EXTRA INCOME**

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Here's an Extra \$10,000. Go Ahead. Take It.

Let's face it: Unless you're a multimillionaire, you probably wouldn't sneeze at an extra \$10,000 in your bank account. Adding more money to your income can help you retire a few years early, or take that month-long walking tour of Europe, or help pay off your kids' college loans. Best of all, it can free you from financial worries.

The fact is, adding \$10,000 – or even \$100,000 – to your yearly earnings isn't all that difficult. You don't have to be fabulously smart. You don't need a lot (or any) experience. You don't need the wisdom that comes with age. You don't even need to quit your job.

You can create little streams of extra income that bring in a few hundred (or a few thousand) dollars a month. In fact, that's what this special report is all about. We're going to teach you 12 easy, effective, and proven strategies to start a steady trickle of cash that will allow you the freedom to do the things you've always wanted to.

In our *Early to Rise* e-zine, we talk about building real and lasting wealth almost every day. We give our nearly 200,000 readers strategies to help build their businesses, techniques for making better investments (in stocks and in real estate), hints for starting their own companies, and plenty of expert advice about how to be healthier, market your products better, network more effectively, and much, much more. Since *Early to Rise* is a daily newsletter, you're sure to find at least one tidbit in each issue that can help you be wealthier, healthier, and wiser.

There are thousands of ways to supplement your income. And we've compiled 12 top-notch ideas from eight wealth-building experts that can help you add plenty more zeroes to your bank balance each year.

Before we get started, we want you to know that there's a risk involved: You could spend so much time thinking about that extra income that you neglect your primary career. You could blow your chances of becoming a top earner at the company you currently work for by spending too much time thinking about other, smaller ventures.

Early to Rise founder Michael Masterson, bestselling author and multimillionaire business-builder, recommends that you limit your risk by:

1. Setting priorities. Your day job should be #1 until you quit.
2. Making yourself more valuable to the success of the business you're currently working for. You won't have to worry about how much time to devote to this as opposed to that if you continue to focus on directly contributing to the profits of your employer. Do that and you'll have the best of both worlds – a boss who needs you (and pays you well) ... and an opportunity to do something else.

Keep these two steps in mind as you read through this report.

We know you'll be so excited by all the opportunities to make money that you'll want to get started right away. Good luck with your future ventures. You are on your way to a more successful, more enjoyable life!

INCOME IDEA 1

Make As Much Money As You Want by Mastering This Skill

By Michael Masterson

I've said many times that to become wealthy you need to learn and practice a financially valuable skill – and most such skills have something to do with helping a business make money. There is virtually no limit to the amount of money you can make if you become skillful at one of these trades.

- CEO
- Consultant
- Salesperson
- Profit-center manager
- Marketer
- Copywriter

Another category of financially valuable skills has to do with professions that are focused on certain specific areas of law.

Notice that I said “specific areas” of law. Why? Because, in general, law doesn't pay as much as you might think. Most people are shocked to discover that the average attorney makes less than \$60,000 per year. But certain fields of law pay very well. Estate-planning lawyers, for example, make a half-million or more.

The point is: If you want to make lots and lots of money (I'm talking about \$200,000, \$500,000, or \$1 million plus), you'd best know how to produce profits.

That begs the question, “But what if I can't stand that kind of work? How much can I expect to make practicing other skills?”

The short answer: a good deal less. Most architects, engineers, plumbers, technicians, and other highly trained professionals make about \$70,000 or \$80,000 a year. Some of them make more than that – often twice as much. But then some make less – sometimes half as much.

Teachers make less than that. As do pastors. And rabbis. And artists. And philosophers.

There is, ironically, an inverse relationship between the value of the work you do and what people are willing to pay you for doing it. It may not be fair, but it is true. So if you want a realistic chance of getting rich, you need to be realistic about what lines of work will get you there.

I bring this up because one of the most common problems I encounter when counseling people on their wealth-building goals is a completely whacky idea about what they can make for doing what. GT, a friend I've been working with recently, has given me the following ideas about how he'd like to get rich:

- Run a bar
- Captain a fishing boat
- Be my personal assistant
- Manage an oceanfront resort

All of these jobs have their benefits. But if you had to place them on a list of professions arranged according to compensation, they would fall pretty far down the line. None of them would break into the six figures.

That doesn't mean you can't get rich doing something you like. FD, another protégé, wants to make a living working with animals. I've given her several suggestions as to how she can make six figures or more offering products or services related to pets. But I warned her that to make the big money, she wouldn't be able to spend most of her time cuddling with furry creatures. Most of her hours would be devoted to selling her business.

That was OK with FD, because she was happy making less. But GT still dreams of sailing around the Caribbean, piloting someone's million-dollar yacht, and getting paid a king's ransom for doing so.

Dream on, GT.

If You Had to Master One Skill...

If you asked me what one financially valuable skill you should master, my answer would be simple: The ability to sell. Not just products and services - but ideas, concepts, and beliefs.

You know it as well as I do, in any organization, power moves inexorably to those who are persuasive. This is true for every business in every country in the world.

What matters is that you have a way to convince people (your boss, colleagues, customers, investors, etc.) that your ideas (and your work) are worthwhile.

I've identified a few fundamental secrets of selling over the years - a few tricks of the trade. And that's exactly what I'm going to share with you right now.

I can't give you all my secrets in this one message, but I can give you the basics behind every great piece of salesmanship.

I call them THE THREE FUNDAMENTAL RULES OF SELLING and they are ...

#1. People don't like the idea of being sold.

#2. People buy things for emotional, not rational, reasons.

#3. Once sold, people need to satisfy their emotional decisions with logic.

Let's look at **Rule #1: People don't like to be sold.**

On the face of it, this doesn't make sense. Every year, trillions of dollars worth of goods and services are bought and sold ... billions through the mail alone. Think about your friends. Many of them, no doubt, love to shop.

People like to buy things. But they don't like to be sold. Remember this. Whether you're writing a sales letter or trying to convince your friend to go to a concert, don't apply pressure. Offer to give something. Don't force. Tempt.

Let's say you want to get your friend to buy a piece of chocolate cake. You wouldn't start off by listing 10 reasons why cake is good for him, would you? Of course not.

In real life, if you really wanted to get a friend to buy a piece of cake, you'd probably start by describing how great the cake smells, how gooey it is, how thick the icing is, and how it will just melt in his mouth ...

In other words, you'd create a verbal picture that teases his desires – his hunger, his craving for chocolate. You'd tempt him by appealing to his emotions. You would not bore him with reasons or bully him with force.

Understand this first principle and you'll have people eating out of your hands.

Rule #2 Hit 'Em Where It Hurts: People buy things for emotional, not rational, reasons.

If people acted rationally, you couldn't sell chocolate cake. There's no logical reason to eat it. It's not nutritious. It makes you fat. It screws up your metabolism. And it's expensive.

So why is chocolate cake a multimillion-dollar industry? Because it makes you feel good!

To be persuasive, you have to appeal to your prospect's feelings and desires.

Here are seven very important ones: Fear, Greed, Vanity, Lust, Pride, Envy, and Laziness.

Rule #3: Once the prospect is emotionally sold, he needs to justify his irrational decision with rational reasons.

Think about TV commercials for cars. How do they work? First, you see a stirring image of the car itself – beautiful, stylish, new. The background says something too: There's a mountainous landscape for the prospect who wants to see himself as rugged. A five-star hotel for the prospect who wants the car to enhance his status. A beautiful woman for – well, you get the idea.

Next, you see an interior shot to show how luxurious your life will be with this car. You get to listen to the state-of-the-art sound system. (The type of music depends on the feeling required.) Then, there's a shot of the car driving by the ocean. Put it all together and you have an effective 20-second movie that's designed entirely to appeal to emotion.

But car commercials don't stop there. They usually give you numerous bits and pieces of information – the size of the engine, statistics on fuel economy, speed, weight, interior space, rankings in national surveys and customer satisfaction reports, and so on.

All this data isn't meant to sell the car. It's to make the prospect feel good about the decision he's already made. And in the final analysis, this is almost as important as the emotional appeal. Though the information doesn't sell the car, it does justify the sale.

These secrets are, of course, only the beginning.

But the great thing about the secrets of selling is that once you understand how they work, you can use them in every aspect of your life: to land a better job - to get a promotion - to sell more of your company's products - even to convince your friends to follow your advice for your next vacation.

Over the years, I've taught many of my students the little-known psychology of selling. Two of my top protégés took these secrets and, with my help, developed an organization called the American Writers and Artists Institute (AWAI). It's a group that helps regular folks become top-notch, high-paid sales writers (or 'copywriters,' as they're called in the advertising industry).

Make no mistake about it, sales writing is one of the highest paid professional skills in the world. (I've personally seen ads that make writers tens of thousands of dollars each year – year after year.) But because so few people understand what copywriting is, much less how to do it effectively, there's a great shortage of good copywriters.

Whether you want to become a professional writer, or simply want to learn how to communicate much more persuasively, mastering the basics of selling can really give you an edge.

INCOME IDEA 2

7 Ways to Flip a Property

By William Bronchick

“Flipping” has been the buzzword of the decade in real estate. And even in today's post-bubble market, it's still possible to flip for profit.

Regardless of where you are living and investing, you can open new doors to profits by understanding *all* your options. Today, I'm going to tell you about seven of the best.

Flipping simply means buying a property and reselling it quickly, as opposed to holding on to it long term as a rental. Flipping comes in several varieties, most of which are profitable (and legal), some of which are not.

Depending on the market you invest in, you may want to change the flipping strategy you use. For example, if you are living in San Diego, where the market is seeing a considerable slowdown after years of white-hot appreciation, you might want to limit your risk by using Flip Strategies #4 and #6, which can be structured so you see profits without taking ownership of the property. But if you're living in a value market that is on the rise (such as Albuquerque, New Mexico), you may be able to increase your profits by using the traditional “fix 'n flip.”

Flip Strategy #1: Buy, Fix, and Flip

Let's start with the good old “fix 'n flip.” You buy a property that needs work, fix it up, then resell on the ‘retail’ market to a person who will live in it. This method is tried and true. You can easily make \$15,000 to \$50,000 on one deal, depending on your market and how good you are at finding bargains.

What you have to watch out for in fix-and-flips is paying too much for the property or the repairs. Be very conservative in your estimates of fix-up costs and the length of time it may take to resell. Also, make sure you include in your calculations the cost of paying a real estate agent to sell the property.

Flip Strategy #2: Buy, Refi, and Lease/Option

Rather than sell the fixed-up property, you refinance it at its new appraised value. (If you did the math correctly, you should have little or no money in the deal.) Then you sell it to a tenant/buyer on a lease with an option to buy.

The rent payment from your tenant/buyer should cover your mortgage payment. (If it doesn't, consider an interest-only or adjustable-rate loan that is fixed for three years.) When your tenant

exercises his option to purchase the property, you reap a larger profit, since you don't have to pay a broker's fee. And if the tenant exercises his option after 12 months, you benefit from a lower capital gains tax rate.

Flip Strategy #3: Buy and Flip 'As Is'

Don't like to do rehab work? Consider selling the property "as is" as a fixer-upper. If the local real estate market is hot, you should be able to sell it in poor condition just a little below market. This is especially the case with houses in "transitioning" neighborhoods.

Make sure, of course, that you acquire the property cheaply enough that you can sell it below market quickly and still profit.

Flip Strategy #4: Wholesale

Strategy #1, the fix and flip, is very popular. There are a lot of investors looking for properties that they can rehab and resell to the retail market. This opens up the opportunity for you to sell directly to this wholesale market.

You get a property under contract cheap, and sell it for just a few thousand dollars more to one of these investors. You don't do any work on the property. Ideally, you don't even take full ownership. (You "assign" the sales contract over to your buyer or set up a "simultaneous closing.") You won't make nearly as much as the rehabber, but you will realize your profit quickly.

Flip Strategy #5: Pre-Construction

In very hot real estate markets, prices have appreciated as much as two percent per month. In that type of environment, you can put a contract on a pre-construction house or condominium and then flip it to someone else when the development is complete. If it takes 12 months for the development to be complete and the condo price is \$500,000, you could make \$100,000 or more. Of course, the opposite is also true. You could lose money if the local economy tanks and you end up with a worthless condo that you can't sell for more than you paid.

Use this approach very carefully. As we have seen recently in many bubble cities, property appreciation is not guaranteed.

Flip Strategy #6: Scouting

The "scout" is an information gatherer, so he is not technically a property flipper. He is the "birddog" who finds potential deals and sells the information to other investors.

Many people get started in real estate as a scout for other investors, because it does not take any cash or prior knowledge to look for distressed properties. You find a property for sale, gather the necessary information, and then provide that information to investors for a fee. The fee will vary depending on the price of the property and its profit potential. As a scout, you can expect to make \$500 to \$1,000 each time you provide information that leads to a purchase by another investor.

Flip Strategy #7: Illegal Flipping

This approach is illegal, so I am NOT advocating it. But you should know the way it works so you don't get yourself in trouble. The scheme works as follows: Unscrupulous investors buy cheap, rundown properties in (mostly) low-income neighborhoods. They do shoddy renovations to the properties and sell them to unsophisticated buyers at inflated prices. In most cases, the investor, appraiser, and mortgage broker conspire by submitting fraudulent loan documents and a bogus appraisal. The end result is a buyer who pays too much for a property and cannot afford the loan.

Since many of these loans are federally insured, government authorities have investigated this practice and arrested the parties involved. As a result of all the bad press, much of the public perceives flipping, in general, to be illegal. But flipping – as I described it in this article – is NOT illegal. What's illegal is the loan fraud. The flipping process, itself, is absolutely legal, very ethical, and highly profitable.

Getting the Most Out of Your Flip

I encourage investors (beginners and seasoned alike) to try flipping. It can be a fun way to make a good deal of money. And, as you can see, you have several options to choose from.

Having said that, I do NOT endorse going into flipping without first understanding the key elements of the process. First, it's important to learn more about the flipping strategies outlined above. Each has drawbacks and benefits. For example, while the 'fix and flip' is the most common, it is also one of the riskiest and requires the most upfront cash. Once you are familiar with each technique, you'll be able to choose the one that makes the most sense in terms of both your financial situation and a particular property.

You must have a firm grasp of local real estate values before you can know a property's true potential. You need to know the best places to find deals, and how to work with contractors to get quality work done at affordable prices. And you need to know how to structure your contracts.

Before you dive into your first flip, take the time to educate yourself to ensure that you limit your risk and make as much profit as possible.

INCOME IDEA 3

Blogging for Dollars

By Marc Charles

No one has been more skeptical of blogging as an income opportunity than yours truly.

I listened to the hype. And I shook my head in disbelief as I watched so-called Internet Futurists stumble over themselves explaining its wonders. But then I experienced Blogger.

I went to the Blogger website, set up a blog, enabled Google's AdSense, and soon received my first (tiny) check.

Hey! It works!

Even if you never make a dime with it ... I think you'll like Blogger.

In fact, you'll probably get hooked!

And if you follow my strategy for generating traffic and getting your blog noticed in the "blogosphere" (I'm not kidding – that's what it's called), you'll probably like it even more.

It only takes a few minutes to set up and post a blog on the Blogger website. And if you think that's great ... you'll love this. It also only takes a few minutes to set up Google's AdSense on your blog, so you can start making money immediately.

What the Heck Is a Blog?

A blog is an online log or journal. It's like a website, but you can update it instantly and dynamically. What's more, other people can post comments on your blog – if you want them to. You can post images, music, and videos, too.

According to its latest quarterly survey, blog-tracking firm Technorati says there are more than 100,000 new blogs created every day. The reason blogs are spreading like wildfire is because they require almost no technical knowledge or programming skills to set up and manage.

Another reason blogs have become a mini-revolution is because they can be hosted free of charge ... and there is practically no maintenance required.

I've discovered the secret to making money with blogs, though you might not like my approach. My blog strategy may even be contrary to everything you've heard. But if you want to make money with your blog, you at least need to listen to my spin on it.

The Secret to Making Money With a Blog

My advice is based upon a clear principle of direct marketing – one Michael Masterson has explained to you before. But it’s so important, it bears repeating.

It’s this: If you’re trying to sell something, it’s a lot easier to sell it to people who have already purchased something similar. It’s even easier to sell to repeat buyers. And if you aim your marketing efforts at repeat buyers who paid about the same price as what you’re selling your item for ... that’s better yet.

Let me explain.

If you were going to sell vitamins directly to consumers via direct mail, you’d need a list of qualified prospects to mail your sales letter or catalog to. Selecting random names from a phone book or from a list of people who purchased a bottle of vitamins five years ago is not going to work.

The BEST list would be people who recently purchased vitamins via direct mail ... preferably multiple times. What’s more, your ideal prospects would be those who bought vitamins that cost approximately the same as the vitamins you are selling.

In direct-mail marketing, selling products to people who have purchased the same or similar products in the past almost assures you of success. And the same principle holds true for blogs that run Google’s AdSense.

Some blogs are more popular than others, and receive a lot more traffic. And in order to make money with a blog, you’ll need lots of traffic – targeted traffic. So why not start one that already has a built-in demand and ‘naturally’ attracts people who have specific interests?

Technorati features the Top 100 Blogs in the “blogosphere” on its website. When you review these popular blogs, you’ll notice that the three most popular sectors are: social topics (politics, gripes, news, and dating), technology (programming, anything Web-related, and software development), and personalities.

If you want to launch a blog that attracts a targeted audience quickly, stick closely to those three areas.

That doesn’t mean you can’t launch a blog about your life, business, interests, etc. You can launch hundreds of blogs if you want to – and Blogger will host them for FREE. But if you want to launch a blog that’s going to make a profit, base it on one of those three popular subjects: social topics, technology, or personalities.

A Blog Traffic Secret

You can attract more traffic by submitting your blog’s URL into Google and hundreds of other engines and directories. And here’s a little secret that will increase your traffic even more: **When naming your blog, try to match popular search terms in Google, Yahoo!, and MSN.**

Recently, for example, the five most popular search terms in Google’s “Health and Family” category were:

- weight loss
- nutrition
- parenting
- medicine
- babies

These terms have been searched tens of millions of times on Google.

All you need to do is tie one of these search terms (together with one of the aforementioned popular sectors) to your blog. You might, for instance, name it something like Weight-Loss News.

When people are searching Google or the other top engines for “blog spots” or blogs that match specific interests, your blog could appear prominently in their search results. And when your blog appears prominently in the search results of the major engines – and you start receiving targeted search traffic – you, too, will be **Blogging for Dollars!**

Obviously, you’ll need to have Google’s AdSense running on your blog – or a similar program that pays you every time an ad is clicked.

How to Get Started

Go to the Blogger website and set up your blog.

Be sure to select the “Google AdSense” option.

You’ll be blogging in 10 minutes or less!

Once you have a blogging domain, you can submit it to all the top engines.

There are also hundreds of blog directories that you can submit your domain name to. Here are three of the most popular:

- Blog Catalog
- Blog Search Engine
- Blog Hub

When your blog starts receiving traffic and people click on your AdSense ads, Google will cut you your first ‘tiny’ check.

INCOME IDEA 4

Start a Home-Based Business

By Michael Masterson

Jim Fleck and Jeff Paul, cofounders of Instant Profits Marketing Inc., met at a marketing conference. “We hit it off right away,” Jim told me. “We had many similar skills and experiences, but we were also very complementary. I liked what Jeff had to offer me in terms of building the kind of business I was looking for, and he saw in me someone who could add depth and substance to his business.”

Their company is one of the most successful online businesses of its kind. “We have developed a business model that includes both online and offline sales, direct marketing, telemarketing, and infomercials,” Jeff explained. “We've learned so much about how to integrate all these different marketing forms. As far as I know, nobody else in the online information industry has a business quite like ours. It's been a challenge to find business models to emulate.”

The two men got to Instant Profits Marketing in different ways – and both have interesting success stories to tell. Here's Jim's ...

By the time he got to college, Jim had already started several businesses, including a painting company with 12 employees (all older than him) when he was just 19 to help fund his education. That gave him a taste for entrepreneurship. Before finishing college, he dropped out and headed for the corporate world to give it a try. He was immediately successful, inching his way up the corporate ladder for seven years, and eventually focusing on corporate intranets.

“It was an area I was particularly well suited for,” Jim told me. “I was able to figure out new ways to automate a lot of the menial tasks performed by people in the companies I worked for, reducing costs and ensuring quality.”

He developed so much expertise in this area that he was offered consulting jobs on the side with other companies, including the software vendors he had been buying from. He quit his job and went solo, earning \$150,000 more per year than he had as a salaried employee.

But the travel involved in the consulting business eventually did Jim in. Being on the road months at a time “became a drag,” he lamented.

“I was working more, but enjoying it less,” he said about that phase of his career. “The one good thing that came out of it, though, was that in my efforts to sell my own consulting services, I learned a lot about direct marketing.”

As Jim's enthusiasm for technical consulting waned, his interest in becoming an entrepreneur and having his own home-based business soared. One day he saw an ad for a work-from-home seminar. It turned out the ad had been written by none other than Jeff Paul, his future partner.

The seminar inspired Jim to get started on his home-based business. So he looked through the Yellow Pages to see which industries were taking out most of the ads.

Based on his Yellow Pages survey, he composed a list of the 10 most popular businesses. Then he went to the library and began researching them, one at a time. "I would read books about them and then I'd read their trade journals, trying to discover what made them tick."

If an industry was buying lots of ads and was represented by several trade journals, it must be viable, he figured.

He put together a marketing program that could be adapted to several of the popular businesses he had identified. His program included a lot of general techniques (such as how to write a USP), but it also included samples (both good and bad) of Yellow Pages ads, direct-response ads, and sales letters, as well as a section where he revised the bad ads to turn them into effective sellers.

"People loved that section," he said.

Jim created two versions of his product: a basic marketing program that he sold for \$797, and a deluxe version that went for \$997.

One of the industries that met Jim's two criteria (by carrying lots of Yellow Pages ads and being represented by many trade journals) was the heating/ventilating/air-conditioning (HVAC) business. Since his family was in that business, he decided to market his programs to that industry first.

He ran a \$258 ad in a HVAC trade magazine for the marketing products he had developed. That \$258 ad brought in \$5,000.

He reinvested the \$5,000 into more and bigger ads – and that \$5,000 turned into \$15,000. In 1997, he began marketing his HVAC programs online. That added another \$5,000 each month to his bottom line.

When sales flattened, he reinvented his business for a similar industry: plumbing. It took him all of one week to convert the program for his new target customers – and that one, too, was very successful.

After a few years, Jim was faced with the question of whether to create a third product aimed at a third industry segment or to launch something brand-new, something that could take him "up to the next level." That's when he and Jeff began Instant Profits Marketing ... which has skyrocketed them both into multi-millions.

The lessons to take away from Jim's experience are that it's always better to start a small business in an industry that you're familiar with – and to build it one step at a time.

If you're looking to start your own home-based business, start the way Jim did – by identifying a viable industry to market an information product to:

- 1.** Look through the Yellow Pages for businesses that have lots of ads. Lots of ads indicates that there are probably a large number of customers who will want to buy the information that you have to offer.
- 2.** Go to the library and look through the SRDS to find industries that have multiple trade journals. As with Yellow Pages ads, multiple trade journals could indicate a strong demand for your information product. This also gives you a list of places to publish your own ads.
- 3.** As I said, it's best to start with an industry you're familiar with ... if possible. After checking out the Yellow Pages and the available trade journals, select an industry that you already have some knowledge of.
- 4.** To pick a topic for your product, you need to find out what kind of information people in your chosen industry are buying. Search your library's database of recently published books, and search Amazon.com for keywords connected to your field of interest (forestry, ballet teachers). You'll come up with a long list of the most popular and most recent books on your subject.

That will get you started on creating a good information product that you can successfully market.

INCOME IDEA 5

Not Ready to Start Your Own Business? Try a Microbusiness Instead

By Paul Lawrence

Blanca was an immigrant from Peru and hardly spoke English. Yet, she was here in America ... and needed to earn more money.

That was four years ago. A lot has changed for Blanca since then. Now, after developing a business that she sold for an enormous profit, she is operating a second successful business. And she did it all with no capital. She used a proven business system that I'll tell you more about in a moment.

But first, let's talk about you ...

Perhaps you're starting (or thinking of starting) your own business. If so, you're one of millions of people who made the same vow. The sad truth is, though, that a very large percentage of those businesses will never actually get off the ground.

It's easy to understand how this happens. Starting a new business can be intimidating. It's even worse if you have limited start-up capital and/or can't make ends meet without the income from your current job. But this didn't hold Blanca back ... and it doesn't have to put your goals on hold. You can do what Blanca did. You can start your own “microbusiness.”

A microbusiness is a small business that has the potential to produce a six-figure income for you – but can be started with almost no capital ... on a part-time basis ... and without having extensive expertise.

Many people don't even consider starting a business, because they think “It takes money to make money.” But with a microbusiness, this simply isn't so. Let me share with you an important strategy that can help you start your own microbusiness with practically no capital:

You put your initial efforts into obtaining customers ... NOT into setting up your infrastructure.

One of the most important elements in starting a microbusiness (or any business, for that matter) is to get the customers right away. Because when you've got customers, you can find creative ways to finance your start-up and your growth. Here are two examples of what I'm talking about:

1. Use your customer base to persuade suppliers to give you credit.

Let's face it. With no capital and nothing but a plan, a supplier isn't going to extend you credit. However, if you have a healthy list of customers waiting to do business with you, that makes you a pretty good risk – and you shouldn't have any trouble finding wholesalers that will be willing to work with you to help you get started. Your best bet will be to target smaller supply houses that are likely to be hungry for new business.

2. Let your customers fund your business.

There are a number of businesses that allow you to collect payment from your customers up front ... and then provide the goods. With a business like this, there are virtually no capital limitations to your growth. Can you afford to sell 10,000 shovels? As long as you're collecting the money for the shovels first, yes. You can. There are also businesses where you collect an initial deposit, and then collect the balance upon final delivery of the goods. (In these cases, the deposit usually covers your hard costs and the balance is your profit.) And with many service businesses, you either collect or start billing immediately after completing the job.

Here are a few types of businesses that work this way:

- Home Improvement Products

This category includes selling such things as ceramic tile, carpet, etc. By setting up a relationship with a vendor that provides you with a catalog and/or samples, you can market these products to your customers in their own homes. When they place the order, you collect a deposit that covers your costs. Because you don't have to pay for a business location or maintain an inventory, you have virtually no overhead.

- Direct Marketing

Whether you do your direct marketing via the Internet or mail-order, the customer almost always pays for the product before it is shipped. Depending on what you're selling, you can fulfill the orders yourself ... or have the product drop-shipped directly from the manufacturer.

- Maintenance Services

There are dozens of maintenance businesses that service both residential and commercial customers – from landscaping to housekeeping (which is the kind of microbusiness I helped Blanca start). What they all have in common is that the moment you start the service, you can begin billing for it. It can take a few weeks for the money to start rolling in – but once it does, you have a constant flow of income.

After the success Blanca had with her housekeeping service, I helped other people set up their own microbusinesses. They were all so successful that I was encouraged to formalize my system and offer it to anyone who is interested in starting a profitable business with practically no capital.

You can take control of your destiny and become financially independent ... just like Blanca did.

So ... what are you waiting for?

INCOME IDEA 6

How to Hotwire the Internet

By James Sheridan

People often ask me, “What is the best opportunity to profit online?” My reaction's always the same: I pull them into a dark corner, make sure nobody else can hear me, then whisper in their ear, “Telling *other people* how to profit online!”

Which is exactly what I'm going to show you how to do in this article.

Don't worry. There's nothing funny going on here. This isn't some moneymaking “scheme.” All the techniques I teach about Internet marketing work ... and my students and I have done very well with them. But I happen to know that there's an incredible gap in the market right now for one kind of service: Internet marketing consulting.

That's right. I want to teach you how to become an online marketing expert so you can turn around and market yourself as a consultant.

You see, the fear of Internet marketing is caused by nothing more than a web of myths and misdirection. Here are the classic false assumptions most people make:

1. I have to be technically minded and know how to build a website.
2. I need an original idea and product of my own.
3. I need a huge advertising budget like all the big “dot-coms.”
4. I can't compete against the big players.

They're all baloney. And that creates a big opportunity for you – an opportunity that's a shortcut to Internet profits.

Many people and corporations want to get in on the Internet ATM but are frightened off. Where there's fear of the unknown, there's a need for consultants. And that's where you come in.

“Me? An Internet marketing consultant?” Yes, you!

Listen, there are still many companies that are doing very nicely but don't yet have a website. Or, even if they do, they don't do any online marketing. You would be a no-fee consultant to those existing businesses.

You would offer them a no-fee deal. You wouldn't get any payment up front, but you would get 10 percent of whatever you make for them online. I know people who make a six-figure income like this ... doing the most basic stuff. And it can be learned in a very short time. A little networking, a few referrals, and you're on your way!

There are plenty of companies that've done all the hard work already. They've created products, set up shop, hired employees, and have gone through all the other hassles of starting a business. But they don't do anything online. They may have a website, but they don't know how to drive traffic to it.

You may not know how to do it either ... yet. But you can quickly turn yourself into a cyber-guerilla. Here's how:

1. Start by making a commitment to discover the “inside” knowledge you need – the basics of Internet marketing. There are plenty of conferences, seminars, and programs out there for you to learn from. (Just make sure they're from people you trust.)
2. Get yourself a webmaster – somebody who can put up and develop a website for you. Once you've got the technical side taken care of, you can then apply your newly acquired Internet marketing techniques to making your own website strong and saleable. And you're going to do the same thing for your clients.
3. Network for a referral to your first client. (Ideally, you want to market your services to larger companies that either don't have a website or that have a website but are not directing any traffic to it.) Make your first client a generous offer in exchange for a great testimonial you can use to promote your services further.
4. Offer potential clients a free “Internet profits health check.” Simply use a checklist to see what they're doing already. More often than not, you'll find that there's plenty you can do for them.

Here's *another* shortcut to online profits ...

About 10 percent of Internet users don't enter what they're looking for into a search engine's “search” box. Let's say they're looking for candy. Instead of entering “candy” in Google's (or another search engine's) search box, they'll type “candy.com” directly into the address box at the top of the page.

So what? So that means by simply spending a few bucks to buy a domain name for the company you're consulting for – [their product].com – you will have created an automated money machine for them. (And, of course, you'll get 10 percent of everything they rake in.) With this one simple step, you'll be able to attract up to 10 percent of all Internet traffic that's searching for the item they're selling.

The catch is that the domain name in question must be available (and it MUST end in “.com”). Needless to say, all the juicy ones have been snapped up. BUT what people are looking for online changes on a daily basis (avianflu.com, for example). So if you keep your eye on the ball and act quickly, you can find the perfect domain name ... for yourself or your clients.

Godaddy.com is one website where you can go to buy domain names. And you can try Inventory.overture.com, which will help you see the sort of things people are currently entering on Internet searches.

So what do you do with that domain once you've got it? Fill the website with free content all about the subject in question. (You can write your content or you can use public sources.) Then, Google will allow you to place other people's ads (that are relevant to your content) on the site ... and will pay you (or your client) every time someone clicks on those ads. It's that simple!

Go to Google.com. Select "advertising programs," then "Google AdSense" ... and all will be explained.

I know it's hard to believe, but there really are a lot of companies that would be happy to pay you to do this for them ... because they just don't 'get' the Internet. But as you can see, it's possible to spend no more than a few dollars, post a couple of very basic ads, and have instant access to millions of potential customers, all in a matter of minutes.

Hotwiring the Internet for real profits is just a matter of getting started.

INCOME IDEA 7

Add \$150,000 to Your Income With My “Chunker Strategy”

By Dave Lindahl

Having rehabbed over 470 properties in the last seven years and collected over 600 apartment units, I'm often asked, “How can I become wealthier, faster investing in real estate?”

While most investors concentrate on some aspect of single-family homes, I was always interested in apartment houses first, and then single-family homes as a means of getting more apartment houses.

From the very beginning of my investing in real estate, I liked the idea that a group of people (the tenants in a building) would pool their money to pay down the mortgage on a property. And I liked the idea that they would also pool their money to pay for all of the maintenance.

I especially liked the idea that they would give the owner of the building so much money that he would have a bunch of it left over at the end of every month that he could either re-invest, save, or go out and have a good time with.

Essentially, I liked the idea that other people were willing to help make me wealthy.

The first property I purchased was a three-family apartment house. I used credit cards to fund the down payment. When I began to purchase my third three-family, I realized that there were a lot of good deals out there ... and that I needed a system to come up with down payments.

That's how I developed my “Chunker Strategy.”

What I do is buy a single-family home with little or no money down (through private money or partners) and flip it. I then use a chunk of the proceeds for my living expenses ... and I use the other chunk to buy another apartment house.

I became an expert at flipping single-family homes, using many different methods: wholesale, retail, pre-foreclosure, rehab, subject to, and lease-option deals. I became a transaction engineer, because I didn't want to lose any potential deal that might be available to me.

I soon realized that I could do the same thing with apartment houses.

You see, when I threw out my marketing dragnet for single-family homes, I found that I also attracted motivated sellers of smaller apartment houses. If, for some reason, I wasn't interested in holding an apartment house for cash flow, I could make a chunk of money flipping it.

Learning how to invest in apartment houses is like adding another tool to your toolbox. You might not need it every day, but when you get the chance to use it, it pays for itself ... over and over again.

Every once in a while, you come across a great deal on an apartment house. A deal that is going to bring in a cash flow of \$800 a month or more. These deals are actually more common than you may think. You just haven't trained your mind to recognize them.

Imagine for a minute that, as you are buying and selling your single-family homes, you start "collecting" apartment houses with cash flows of at least \$800 a month. (If you are buying 3+ units, you will want at least a net positive cash flow of \$800 a month – unless you are in the first half of a rising market. Then and only then should you get less.)

You will find these deals by working with motivated sellers – not (usually) through real estate agents. (There are many good programs that teach you how to attract motivated sellers, including *Main Street Millionaire*.)

Let's say you collect just four apartment houses a year, one every three months. At the end of the first year, you would have a net positive cash flow of \$3,200 per month. That would equal \$38,400 per year.

Now, let's say you continue to flip single-family homes. And, using my Chunker Strategy of investing, you collect four apartment houses the next year. You have just increased your monthly income to \$6,400 – and your total yearly net positive cash flow from your apartments to \$76,800.

Let's jump forward to the end of Year Four. You have now collected a total of 16 apartment houses. Your income from your apartments is \$12,800 per month ... and your yearly net positive cash flow from your apartments is \$153,600!

This means that if you want to take off all of Year Five and do nothing – no flipping single-family homes, no buying more apartments – you would still take in \$153,600 as a net positive cash flow from your existing apartments.

Right about now, you might be thinking, "Whoa! What about all those tenants? I don't want to deal with any tenants." Well ... you don't have to. As you're purchasing a property, you factor in the cost of a good management company. If the property still cash flows properly, buy it. If it doesn't ... next!

Some people don't have a problem managing their own buildings. I did it for more than two years, but soon realized that it took time away from going out and finding more deals. So I systemized the management of my buildings, and hired a woman to work in my office and do it for me.

I haven't talked to or taken a call from a tenant in over four years. And yet I happily deposit those cash flow checks in my bank account every month!

When I buy properties out of state, I hire local management companies to manage them. The rule of thumb is to pay them 8 percent-10 percent of the gross collected rents for buildings with 20 units or less; 5 percent-8 percent for buildings with 20 units or more.

Let's get back to the cash flow issue – because cash flow is the real reason you should consider buying apartment houses while you're doing your single-family investing.

The cash flow gives you the freedom to do what you want when you want, go where you want when you want, and buy what you want when you want. This is exactly why we are in the real estate game.

What if you decide not to invest in apartment houses? Let's see.

Say it's now four years later. You've been flipping a lot of homes and are making some good money. Heck, you've even got some single-family homes that you're holding for long-term cash flow.

The reality of this situation: If you want another payday, you have to buy and sell another house. The cash flow on your single-family keepers averages \$300 per month. What happens if you lose your tenant for just one month? You've probably lost your profits for most of the year.

But if you had been collecting apartment houses during those same four years – while buying those single-family homes – you would have a payday to the tune of \$12,800 per month, each and every month. And the management company does all the work! If you lose a tenant in your three-family building, no problemo! The other two tenants still pay enough to cover the expenses and also give you a little cash flow.

Not only that, you are also creating more and more equity in those apartment buildings through the pay-down of the mortgage and the appreciation that takes place each month that goes by. And you're setting yourself up for some huge paydays down the road.

How do you become wealthier, faster investing in real estate? Start collecting some apartment buildings while you're buying and selling those single-family homes.

INCOME IDEA 8

Tap Into the \$4 Trillion Import/Export Market

By Marc Charles

I've always enjoyed the TV program *Seinfeld*. In one of my favorite episodes, George Costanza lies to his girlfriend about a friend who was an "Importer/Exporter." George was caught red-handed, because he confused some of the details regarding what his so-called friend "imported" and what he "exported."

That episode still makes me laugh.

But the "real" import/export business is no joke. In fact, there's major money to be made ... if you know how to "connect the dots."

How major? Josh Hanson, president of Small Vineyards LLC, imports Italian wines from about 20 independent estates in Tuscany. With the help of a website I'm going to tell you about, his 2003 sales exceeded \$4 million.

Entrepreneurs sometimes shy away from the import/export business, because the thought of establishing and building overseas contacts is daunting. And they perceive that it has a high cost of entry. But this website makes it easy ... and dramatically lowers the cost of entry.

The website I'm talking about is Alibaba – the No. 1 import/export website in the world, according to several sources, including *Forbes*, the *Economist*, and *Web Digest for Marketers*. With more than 2 million registered users, Alibaba is the largest directory of suppliers and buyers in the world. And, unlike eBay and hundreds of other websites on the Internet that list buyers, sellers, and suppliers, Alibaba is run by a professional management team that appears to be committed to its members' success.

Alibaba differs from eBay in many other ways. The most obvious is that the focus of the site is import and export. Secondly, eBay's member base is almost entirely North American, whereas Alibaba is truly an international phenomenon.

You're probably sick of hearing "global this" and "global that" – but the word "global" really does apply to Alibaba.

Here's a snapshot of some of the tools Alibaba provides that can help you excel in the import/export business:

Trade Leads

Alibaba enables businesspeople to post “trade leads” of buy and sell offers in various industry categories. Members can not only post, view, and respond to buy/sell offers, but also browse offers to cooperate with potential partners around the world.

Product Catalog

Members can post descriptions (with photos) of whatever products they want to sell.

Company List

This is the official buyer/seller company directory, with complete profiles and product/service overviews. It is unlike any other list or directory on the Internet, because it's constantly updated and changing.

Hot Product Channels

This is where you find the hottest products and services from Alibaba's Qualified Suppliers.

The Alibaba Search Engine

This is perhaps the most powerful feature of Alibaba for busy entrepreneurs. You can quickly search out items that people or companies “Want to Buy” or “Want to Sell.” There are more than 30 major product categories with more than 54 sub-categories under each one.

To use the Alibaba search engine, you simply register as a member. (Basic membership is free, and you can upgrade your membership for around \$350.) What could be easier?

How to Put It All Together and Start Making Money

One way to approach the import/export business without a fleet of 747s, supertankers, and mountains of cash is by becoming a middleman.

The idea is to find products that people want, and facilitate the payment and delivery of those products. With the help of Alibaba, you can be on your way to making money by doing this in just a few hours.

As a buyer, a seller, or a middleman, you can specialize in any product or category you wish. (But before making your decision, it's probably a good idea to search Alibaba for products that are hot sellers.)

You can browse through Alibaba's buying leads to find contacts. And the website has a new service that enables buyers to find you, too.

Once you've registered, you can select a “buying lead” and start the process.

There are thousands of new buying leads posted to Alibaba each day. Let's say you find one under “Agriculture” from a company in Europe that wants to buy soya beans. If you're a farmer

who grows soya beans, you can contact the buying lead and give them a price quote. If you're not a soya bean farmer but you know someone who is, you could put a deal together. You would then profit from the difference between the farmer's price and the wholesale price that the European company pays.

But that's only one example of what can be done with Alibaba. You can also identify a buying lead and a selling lead at the same time. You would then contact both of them and put a deal together. Your profit would be made on the 'spread' – the difference between the selling and buying quotes.

That's exactly how some of the greatest import/export fortunes have been made. Do you remember Aristotle Onassis? He was a multimillionaire import/export entrepreneur who made a fortune by identifying buying leads and matching them with selling leads. He eventually built a massive shipping empire and founded Olympic Airways.

Davy Lam, president of Tai Foong USA Inc., is registering more than \$80 million in annual sales. Tai Foong USA imports a variety of prepackaged seafood products from around the world, including scallops, shrimp, lobster, specialty sauces, and entrees such as seafood lasagna and lobster ravioli. The company's customers include restaurants and grocery stores, where its products are sold under brand names including Northern Chef and Royal Asia.

Derek McDonnell imports coffee beans from Brazil and Ethiopia into Ireland. His company produced more than \$1 million in sales in 2003.

And New Zealand Wool Services International, which exports wool around the world, achieved sales of more than \$150 million in 2003.

There is practically no limit to how you can make money as an importer/exporter. Explore Alibaba today and start building your fortune.

INCOME IDEA 9

A Low-Cost, Highly Effective Way to Build Your Business

By Sandy Franks

I'm going to share with you a marketing tactic that will, without a doubt, generate more clients for your business ... and get you instantly recognized as an expert in your field. Not only will you be pleased with the results, but, in all likelihood, it will cost you very little. You may even get other people to pick up your expenses.

This strategy worked so well for Gary H. that one new client was worth \$300,000 to his business. And another client turned out to be worth \$150,000 in new sales. That's \$450,000 in new business.

Let me show you how you can put this low-cost, highly effective business-building strategy to work.

Share Your Expertise

Gary H. is a marketing consultant who knows how to analyze direct-mail results, pick mailing lists, and critique and write copy. His clients vary from Collin Street Bakery and Assurity Life Insurance Company to Dow Chemical and Harmony Travel.

His consulting business has been steadily growing. But what impresses me the most is the way Gary drums up clients.

When Gary decided to go into business for himself, he started by thumbing through his Rolodex and calling up contacts he had developed through the years.

One name in particular stood out: Denny Hatch, editor of Target Marketing. Having very little money to spend on advertising, Gary asked Denny if he'd be willing to publish some of his articles in the magazine.

Denny agreed, and Gary wrote a whole series of articles related to direct-mail analytics. (Analytics is the analysis of data that helps a business make better, quicker marketing decisions.) But here's the thing: Almost every time one of Gary's articles appeared in the publication, he would get business.

You see, people would read the article, see Gary's name, and then call him directly. Those phone calls translated into new clients.

Because of his articles, Gary became widely known as a direct-mail guru. Even more exciting, his business was growing ... and it wasn't costing him a thing.

It didn't cost him anything to write the articles. The magazine picked up all the printing expenses as part of its normal circulation costs. And the time spent doing research for the articles? None. Gary was simply writing about what he already knew.

But it gets even better.

Turn Guest Appearances Into Business Builders

The articles were working so well that Gary was curious to see how many clients he could pick up if he were to give in-person presentations to the public.

So he called the Direct Marketing Association, and let them know he'd be more than willing to speak at of their conferences or meetings. Most organizations always need speakers to fill spots, so Gary was soon speaking at DMA events. And his reputation as an expert continued to grow.

Gary's presentations ranged from 20 minutes to 45 minutes. When he was done, members of the audience would flag him down with questions. And, just as you would suspect, those little conversations turned into new business clients.

Gary was traveling the country giving speeches on marketing – and, often, conference promoters were picking up the tab. Gary says, “When I look back, I see that my biggest and best clients have come from articles and speeches.”

The lesson here is that writing articles or giving speeches not only builds business but also your credibility in your field.

If you're thinking “I'm not a writer” or “I can't give a speech,” you're putting limits on yourself. I didn't think I could give a speech ... until I tried it. And, yes, the first time was nerve-wracking ... but only for the first 10 seconds. You'll feel the same way. And you'll get past that fear just as easily as I did.

And, as Gary found out, getting out there and doing it will mean a windfall of new clients for your business.

INCOME IDEA 10

A Growing Opportunity: Selling to Pet Parents

By Michael Masterson

With BP's two children off to work and college, she has directed her abundant love and energy to Zoey, a slightly overweight, nine-year-old golden retriever. "Zoey is just like a person," BP told me. "Actually, he's better than a person. I wish the people I know were as good as Zoey."

DM, my sister, is very sympathetic to that point of view. An avid pet lover and devoted "mother" of Pali, DM has become an amateur expert in all sorts of pet-related fields, from pet grooming to pet training to pet medicine and psychology.

BP and DM are planning to spend future Wednesday evenings at the Falcon House, a local restaurant that has smartly capitalized on the pet trend by offering a weekly "K9 Kocktail Party." I hear that the restaurant brims with dogs enjoying doggy delicacies from dog bowls while their owners sip pet-themed drinks like Salty Dogs and Greyhounds. (A portion of the proceeds from dog-related items is donated to the Humane Society.)

BP and DM are prime examples of their generation. Baby boomers, already a major force in American commerce, are getting nutty over pets. As their children grow up (and become increasingly less cuddly), they are transferring their attention to their pets.

"Pets have replaced children," says Ken Hall, chief marketing officer for PetSmart. The trend today, Hall says, is to pamper "four-legged children instead of two-legged ones."

The pampering of pets by surrogate human parents is not new, but the scope of it may be unprecedented. U.S. spending on pets doubled, from about \$17 billion in 1994 to about \$35 billion in 2006.

Riding on the waves of this tide, PetSmart, with 700 stores in North America, is selling "thousands of goods, including disposable diapers, *The Doggy Bone Cookbook*, and apparel such as a faux-fur trimmed pink wool coat," says *USA Today*.

"By buying pets human-type gifts, we are making ourselves feel good and making them happy," says Bob Vetere, chief operating officer of the American Pet Products Manufacturers Association (APPMA). In fact, Vetere credits the "humanization of pets" with driving the market of high-end pet products and services that reflect more human desires.

The excessiveness of this trend cannot be underestimated. Theresa Howard, writing in *USA Today*, pointed to these hot new pet products:

- A \$200 Swarovski crystal necklace with coordinated 'Mommy' bracelet from Le Prissy Pets in Honolulu
- A GPS Global Petfinder at \$350 and a Gucci pet carrier at \$720, both from Neiman Marcus
- Aromatherapy baths for \$50 and monogrammed terry spa robes for \$40 from a Massachusetts dog spa
- And, best of the best, a bone-shaped doggy cellphone, selling for \$349 (plus a \$16 per month calling plan) at PetsMobility in Scottsdale, Arizona

If all this weren't so disturbing, it would be funny. And if it weren't so profitable, I wouldn't be telling you about it.

There is only one way to deal with a rising trend that has core values you question: Invest in it. In this case, you can invest in the booming pet market by opening up one (or several) home businesses in the following pet-related fields:

- boarding
- grooming
- training
- feeding
- supplies

And that's just to name a few.

To capitalize on the boomers' tendency to treat their pets like people, position your home-based business as if it were serving human beings instead of animals. For example, the short list of pet services above may be converted as follows:

- Turn your boarding facility into a Pet Hotel.
- Turn your grooming service into a Pet Spa.
- Instead of calling yourself a trainer, market yourself as a Pet Behavior Specialist.
- Turn your pet food supply business into a Gourmet Pet Food Shop.
- Instead of a pet supplies store, open a Specialty Pet Boutique.

According to the January issue of the *APPMA Advisor*, there are several other industry trends to keep an eye on. Among the top are doggy day care and in-home grooming services, as well as things like braces and prescription lenses for pets.

Of course, none of this has to be done in brick and mortar. If I were starting a pet-related business today, I'd do the whole thing online. And I'd pursue baby boomers and baby procrastinators (young couples who are waiting to have human children) by targeting lists such as:

List Title	Description	Universe Size	Lead Source
Adorned Pampered Pet Owners	Targets people who buy expensive items for their pets	52,387	Direct mail
Alliance Buyers: Pet Lovers	People who share their homes with pets (44 percent male, 50 percent female)	2,368,891	Compiled retail buyers
Signatures – Pet Merchandise Buyers	Animal lovers who have purchased specific items for their pets (10 percent male, 90 percent female)	62,360	Direct mail

Keep in mind that though these lists are intended for direct mail, you can usually contact the marketer to get e-mail addresses for an online sales effort.

I usually prefer “push” marketing strategies (direct email) over ‘pull’ (website-based) strategies. But in this case, I think you can indeed begin a business with a good website because of the huge number of information seekers who are on the Web every day looking for the newest pet idea/product/gadget. The APPMA estimates that this includes 14 percent of dog owners, 19 percent of cat owners, 18 percent of fish owners, and 23 percent of bird owners.

With so much money and time being spent online, you could certainly garner a chunk of the action.

To get some ideas for the type of Internet/pet business you might want to start – and for tips and resources to get you started – take a look at these sites:

- www.petbusiness.com
- www.mypetbusiness.com

Or check out one of the many pet industry trade magazines, like *Pet Product News* (<http://petproductnews.com/ppn/>) and *Pet Age* (www.PetAge.com).

INCOME IDEA 11

Make \$250,000+ a Year ... With Your Video Camera

By Paul Lawrence

When my two partners and I agreed to pursue the venture, we thought of it as almost a hobby. We all enjoyed combat sports and thought it would be cool to sell related videos. And, if we made a few extra dollars by doing it ... even better.

Fast-forward a few years and the enterprise we started is anything but a hobby. For the employs 10 people. people who now own it, it's a very serious business that nets over \$250,000 a year and

But what I find really incredible about this story is that we started this business with only a few hundred dollars.

For the first videos we produced, we just rented the lowest-level broadcast-quality camera for \$50. And we hired a service to do some simple edits for about \$100 more. After that, we placed some small ads and created a website. The rest, as they say, is history.

Naturally, if you're financially able to purchase all the equipment, it makes the whole thing more convenient. Still, I recommend producing a video or two first. Then, once you've got some cash coming in, go ahead and buy a video camera, a computer, and the appropriate software. You should be able to get everything you need for about \$6,000.

There is an almost unlimited opportunity to produce videos, because there's a demand for them in just about every area of interest. Since my experience with that first partnership, I've created and produced a variety of other videos that have all been extremely profitable. (By the way, I eventually sold my share for a nice profit.)

Some of the best kinds to produce are instructional videos. Because people are buying information – not special effects or top-notch acting – your production doesn't have to be perfectly polished. It shouldn't look like you shot it in your garage with a camcorder, but it doesn't have to look like a broadcast television show or blockbuster Hollywood movie.

You may already have the technical know-how to create your own instructional video, and you may even feel comfortable being on camera yourself. If not, no problem. All you have to do is hire people who have the skills or knowledge you lack.

In one instance, I became acquainted with a fitness instructor who had developed an awesome technique for stretching the back that really helped me. And because so many people suffer from

back pain, I figured there might be a market for her system. So I hired her to host an instructional videotape that I produced.

The results were nothing short of fantastic. I made a \$5,000 profit within days of putting the video up for sale. And I did it without having any personal expertise in videography.

And I'm definitely not the only one who's been able to turn instructional videos into a profitable business. KH came across a man who, in his 60s, was in better shape than most 20-year-olds. His muscles were toned and he had amazing energy and vigor. The man agreed to turn his personal exercise regimen into an instructional video (with KH as the producer) – and within 30 days of shooting it, KH had made a \$10,000 profit. The best part is that KH had started with a mere \$250 investment.

If you have your own area of expertise that you can transform into an instructional video, so much the better.

I taught ballroom dancing for years. And I've earned a nice stream of income from an instructional dance video I created during that time. Because I featured my own skills in the video, my investment was even smaller than it would have been had I needed to hire an outside expert.

One of the best things about creating and selling videos is that they can provide a continuing income stream. Once you've made the video, all you have to do is fill orders. And if you have a topic that continues to interest people – and you continue to market it – the video can sell forever.

Here's how to get started with your first “how-to” video:

1. Choose a subject.
2. Either plan to be in the video yourself or hire a qualified expert.
3. Rent or buy the camera and editing equipment.
4. Shoot and edit.
5. Using the direct-marketing techniques (which you can learn about in *Early to Rise*), sell the video to your target customer.

Producing and marketing your own videos is not only exciting and fun, it can also be very lucrative. Plus, this is a business where you can quickly get your foot in the door with a very small outlay of capital. Just take an inventory of subjects you know already or find interesting ... and you could be a video producer in a matter of weeks.

INCOME IDEA 12

Train Your Brain to Become an Idea Machine

by Jay Abraham

I've often been asked the question, "Jay, how do you come up with so many good moneymaking ideas? I can't come up with one."

That's not true. You can come up with all you'll ever want or need.

It only requires understanding two simple things:

- (1) All ideas are new combinations of old ideas.
- (2) The only way to get ideas is to study the principles behind what makes things happen.

Every time anything occurs in life – a process, an event, an achievement, a catastrophe, a windfall – there is almost always a driving force, a key event that spawned it, that created it, that is its foundational element.

If you develop an awareness for identifying, culling out, or homing in on these principles, you will find yourself looking deep down to the root of everything that you see going on around you.

You say to yourself, "What's the core reason that occurred? What's the basis? What's the fundamental factor that made it possible?"

Your mind starts questioning, dissecting, and tightly focusing on the nucleus of the principles that drive every occurrence, result, and accomplishment in your life – and I mean everything.

You meet a successful person and ask him, "If you had to reduce it down to the simplest principle that accounts for your success, what would it be?"

If he lets you, you ask another question: "What made that happen? What influenced you?"

You keep questioning and looking at what makes everything happen, and boiling it down to its simplest principle. And your mind begins to think differently.

You start storing the essence of achievement, attainment, and pure creative accomplishment in your brain.

Then all you have to do – whenever you're looking for a breakthrough, a fresh approach or perspective, or a new idea – is combine that fundamental information stored in your brain in different ways.

The way to do that is to not limit the scope or the area you focus on. Make your life one constant adventure in discovering, identifying, and ferreting out the driving principles behind every activity, experience, event, encounter, and observation.

If you see an ad and it excites you, ask yourself, “What's the driving principle that's making this ad work? What is the basis, the question, the illustration, the point?”

If somebody persuades you to buy something that you weren't going to buy, ask yourself, “What's the principle that made me do that?”

If something happens, good or bad, in your personal relationships, instead of simply reacting emotionally to it (as you normally would), you'll now have another reaction – a principle-pursuing reaction where you zero right in on the driving force behind it.

When you identify one of these principles, articulate it.

If you can, write it down. The process of writing it down on a pad of paper or in a notebook will indelibly imbed it in the recesses of your mind. It will be there, at your beck and call, ready to be accessed whenever you need to find a new combination of identified principles connected in a fresh, new way. Because that's the simplest explanation of how new, fresh ideas get created each and every day by people no brighter than you or me.

I always try to have a disciplined mind and ask questions. “What is it about the essence of that action? What is that article saying and what can that mean to me?”

Then I go to my industry, looking for a void that other people don't see. And to my business, because maybe I'm losing leverage. And to my life, because maybe I'm screwing up my relationship with my wife, with my children, with my neighbors, with my friends.

I've disciplined myself to do this all the time. It's a powerful process.

You won't believe what it will do for you.

CONTRIBUTOR BIOGRAPHIES

Jay Abraham is the founder and CEO of Abraham Group, Inc. in Los Angeles, California where he has spent the last 25 years solving problems and significantly increasing the bottom lines of over 10,000 clients in more than 400 industries worldwide. Jay has seen and dealt with every type of business you can imagine. And he's studied and solved every kind of business question, problem, challenge and opportunity. Jay's uncanny ability to increase business income, wealth and success by uncovering hidden assets, overlooked opportunities and undervalued possibilities has captured the attention and respect of CEOs, best-selling authors, entrepreneurs and marketing experts. Jay's clients range from business royalty to small business owners. But they all have one thing in common — virtually all have profited greatly from Jay's expertise.

Jay has been written up in *Investors Business Daily*, *Forbes Magazine*, *USA Today*, *The New York Times*, *The Los Angeles Times*, *The Washington Post*, *The San Francisco Chronicle*, *OTC Stock Journal*, *National Underwriter*, *Entrepreneur*, *Success*, and *Inc. Magazine*.

William Bronchick, CEO of Legalwiz Publications, is a nationally-known attorney, author, entrepreneur, and speaker. Mr. Bronchick has been practicing law and real estate since 1990, having been involved in over 1,000 transactions. He has trained countless people all over the Country to become financially successful and has served as President of the Colorado Association of Real Estate Investors since 1994. His bestselling book, *Flipping Properties*, was named one of the 10 best real estate books of the year by the *Chicago Tribune*.

Bronchick is also the author of the highly-acclaimed books, *Financing Secrets of a Millionaire Real Estate Investor* and *Wealth Protection Secrets of a Millionaire Real Estate Investor*.

Marc Charles, often referred to as 'The King of Business Opportunities,' has launched more than 40 successful businesses over the past 22 years (and advised on many more). One business produced more than \$6 million in sales in 36 months with a start-up budget of less than \$2,000.

Marc began his Internet adventure in 1993 by reviewing websites for Yahoo! Unplugged, which became a best selling book, online resource, and interactive CD. His website reviews have been featured in *Wired*, *Bloomberg Personal*, *Internet World*, *Internet Edge*, *Web Digest*, and *Business 2.0*. In 1999 he developed the first email newsletter advertorial. Email advertorials continue to be one of the most powerful marketing tools on the Internet. Marc's passion is identifying great digital and Internet business opportunities for start-up entrepreneurs. He has written dozens of top selling ebooks and money making courses including *China Wholesale Secrets*.

Marc is the editor of *Profit Center Dispatch* which features business opportunities that can be launched with little or no capital but have unlimited profit potential.

Sandy Franks is the executive publisher of the Taipan Group, an affiliate of Agora Publishing, one of the country's largest newsletter publishers. She's worked alongside some of the country's bestselling authors including Michael Masterson; Addison Wiggin; Larry Crane; and William Bonner, president of Agora Publishing.

Franks is host of the Taipan Financial News Weekly Video Talk Show. She is a regular guest speaker at business conferences including the *Early to Rise* Info-marketing Bootcamp and the American Writers and Artists Institute Fast Track to Success seminar. She is also editor of *Monthly Copywriting Genius*, a monthly publication that highlights successful advertising campaigns.

Paul Lawrence is an entrepreneur who has made his living starting and running a series of profitable businesses. He launched one of the most financially successful independent ballroom dance instruction companies in the state of Florida where he received quite a bit of media attention for his revolutionary business practices (including front page features in the Life Style section of the Sun Sentinel, features in the Miami Herald, Boca News, Center Stage Entertainment, and many others). Paul has since started several other businesses either individually or as partnerships that included a million-dollar video production company, a mortgage brokerage, a home-maintenance business, several mail-order companies, and a business-consulting service.

Most recently, Lawrence has beaten the odds by becoming a produced writer. He is a credited writer for the film *Cruel World* and has signed a development deal for a national television series with one of the world's largest producers of television and films. Lawrence is the creator of the *Quick & Easy Microbusiness Program* and *Dare to Live Your Dreams*.

Dave Lindhal has rehabbed over 521 houses in just under 10 years and owns over 2,200 apartment units. Starting out as a struggling landscaper with no experience in construction, Dave accepted an opportunity to renovate a foreclosed house for a local bank during the wintertime when there was no landscaping to do in Boston. The job was completed mostly with the advice of relatives and friends who knew how to do the work.

After completing the first house, he renovated another and then (after getting over his initial fears) began to buy and hold small apartment buildings for himself. To get the money for down payments, Dave would rehab single-family houses to 'flip' for chunks of money, so he could buy more apartment buildings. Within the first 14 months, Dave's apartment buildings created a positive cash flow of over \$10,300 a month for him and his family and within three and one half years Dave became a multimillionaire.

Michael Masterson has developed a loyal following through his writings in *Early to Rise*, an e-newsletter published by Agora, Inc. that mentors nearly 200,000 success-oriented individuals to help them achieve their financial goals.

Masterson has been making money for himself and others for almost four decades. At one time or another, he has owned and managed multi-million dollar companies that were either public/private, onshore/overseas, local/international, service-/product-oriented, retail/wholesale/direct mail, and even profit/not-for-profit.

Masterson is the author of the *Wall Street Journal* bestsellers *Seven Years to Seven Figures: The Fast Track Plan to Becoming a Millionaire*; *Automatic Wealth: The Six Steps to Financial Independence*; *Automatic Wealth for Grads... and Anyone Else Just Starting Out*; *Power and Persuasion: How to Command Success in Business and Your Personal Life* (all published by John Wiley & Sons); and *Confessions of a Self-Made Millionaire*.

James Sheridan is a published author, businessman, real estate investor, and a regular successful trader of worldwide currencies, futures and commodities.

Sheridan's *Instant Internet Income* home-study program has been one of the top-selling 'how-to' courses on the internet, with over 10,000 satisfied customers! And, no, he didn't make his money from selling this home-study program... He made some, sure, but it's a drop in the bucket compared from what he's made using his internet marketing strategies. Sheridan's written work has been changing lives in several countries around the world since 1999.

Thank you for reading our Special Report. Now we'd love to hear from you, explaining what you thought about it.

What did you like best? Did you find any errors? Was there any advice you hoped that we'd include... but didn't see?

We want to hear exactly what you think – no holds barred, the good comments and the bad.

Let us know your thoughts by emailing us at Reports@ETRFedback.Com.

We can't wait to hear what you have to say...

Early To Rise

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