

# Bonus #2

## **Emergency Cash Generation**

**Ingenious Ways to Make Money Both  
Online and Offline**

# Notice

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# Introduction

*A pessimist sees the difficulty in every opportunity;  
an optimist sees the opportunity in every difficulty.  
-Winston Churchill*

At one time or another everyone has found themselves strapped for cash. Maybe it's an unexpected car repair or your air conditioner has stopped working in the middle of the hot summer. Or maybe you need some extra cash to start a home based business. Whatever the reason, everybody needs what I call a *Quick Cash Backup Plan*: A way to raise some cash quickly in case of an emergency.

In this publication you are going to find many ways people are using to generate cash quickly. Some people have even turned these little money makers into full or part-time businesses. Some use them as "patchwork" ventures -- ways to fill the gaps in their income when their bills exceed their wages. Still others only apply these methods when they need to. They keep them locked away like precious jewels until they are needed to generate some extra cash.

Not all the tactics and techniques in this publication will be immediately applicable to you. But, I've included enough ideas that you should be able to put many of these tactics into action immediately. Print out this manual, read it, then go back through and put a star beside the tactics you can use immediately. Then put a check mark beside the tactics you can put into action later. Then start taking action!

You will find that many of these techniques require little or no start up cash. However, even if some of them do require startup capital you will be shown how to raise that capital quickly using other techniques in this same publication.

Very little in the way of special skills are required. If any are required you will be shown what to do.

That's being said, let's get started making some money.

# Section 1: Seed Money

Most of the techniques discussed in this eBook require little or no cash to start up but it's always best to NOT go into a new venture without a little walking around money. You need to give yourself room for error and you don't want one small mistake to completely wipe you out or set you back financially.

That's why I want to start this manual with a list of ways you can use to come up with some money very quickly to give you a little breathing room so you can read this material and quickly find ideas that will put some dollars in your bank account immediately.

Heck, even if you're not in imminent financial trouble go ahead and read through these techniques – you're bound to find something that you can put into action to earn some additional money within the next few hours.

*Seed Money (noun): A modest amount of money used to convert an idea into a viable business.*

We are fortunate to be living in the time we do because with the internet at our disposal we can take a little seed money and quickly multiply and pyramid it into a fortune.

In this section I'm going to show you how you can easily raise all the seed money you need to start building your empire.

I'm going to assume you are starting with absolutely zero money but you have a computer and internet access.

Ok, let's go...

The first thing you need to do is take inventory of your assets. These are things you have that you can quickly turn into cold hard cash.

Your assets could include skills you could offer, physical products you have that you can sell and even software that you can use to provide a service to other marketers.

Here are some obvious and some not so obvious examples of assets:

- Used CD/DVD Collection
- Unused Electronic Kitchen Gadgets
- Can Read and Write English
- Have Keyword Finder Software
- Large Twitter Following
- Ability to Build Facebook Fanpages
- Reseller hosting account with Hostgator
- Website that earns you \$5.00 per month in Adsense Income
- A bunch of domain names you've never developed into websites
- Marketing Courses from various Internet Marketing Gurus

Write down as many items as you can think of in 15 minutes or so. You can always come back and add more later.

Now, let's talk about different ways you can turn these assets into Seed Money:

### ***Selling Your Unwanted Stuff F-A-S-T***

Go get yourself a big box or a big tote and go around your house and start looking for stuff that you haven't used in at least six months.

Go to your entertainment center and pull out all those DVDs that you haven't watched in six months. Throw them in the box or tote. Same with CDs, video games and even books you'll never read or have already read.

Grab any electronic equipment that you haven't used in 6 months. And all those kitchen gadgets you got as gifts and threw in the closet without even opening them... put them in the mix too.

While you're in your closet go through it and see what you have that you haven't used in 6 months (OR that you've never used) and is in decent condition.

See that box sitting there with all those motivational and self-help courses? Well, get motivated and add them to your growing collection of stuff you aren't ever going to use.

Go through every room in your house. Look in the garage, attic, in the cabinets, even your pantry.

Keep looking until your box or tote is overflowing with money seeds.

For CDs, Books, DVDs and Video Games see the next section. For everything else, Craigslist is the quickest and fastest way to get your money.

Now, I'm going to tell you **three big mistakes** people make selling stuff on Craigslist:

1) Not including photos. You have room for four in the image up loader. The more you use in your ads the better.

2) Listing everything in one ad. List the big items separately. It gives you more chances for people to see what you have. Then in each ad list some of the smaller items like this... I also have the following for sale... And list the items one per line.

3) Expecting too much for your items.

Listen: Just because your favorite aunt gave you that George Foreman grill doesn't mean someone's going to pay you retail for it! Mark it down. Way down. You're not using it. You don't need it. Wouldn't you rather have a little bit of money rather than a whole lot of unused George Foreman Grill?  
*I thought so.*

### ***Here's the real secret to selling on Craigslist***

Get a whole bunch of people coming to your house to pick up stuff!

Because while they're there you can show them all the other stuff you have that they just might want too. Then that brand new George Foreman Grill that you sold for \$4.00 turns into \$40.00 with all the other stuff they bought from you while they were there.

Get enough people coming to your house to pick up stuff they got a deal on and you've got a buying frenzy. This is much better than having a yard sale because yard sale people are lookers and lurkers. The people you have using this method are buyers!

Do you know what sells better than just about anything on Craigslist?  
Furniture and Appliances! Especially cheap furniture and cheap appliances  
that college kids need for their dorm or apartment.

The things that tend to sell best are:

- Dorm Room Sized Mini Refrigerators
- Dinette Table and Chairs
- Couches
- Recliners
- Dressers
- Futons
- Armoires
- Patio Furniture
- Small Desks
- Pretty much any furniture if it's priced right\*

*Let me tell you a story about the first time I used Craigslist...*

I was moving from my condo to my house and all my furniture was old and cheap so I had just planned to donate most of it to Goodwill and take a tax write off.

A friend of mine suggested I list the better pieces on Craigslist. So I placed several ads and noted in the ads that I was moving and had other stuff not listed that was priced to sell fast.

I placed the ad on a Sunday morning at about 7:30. The phone rang 15 minutes later.

A guy wanted to come and look at the couch. I had already moved out of the condo so I drove out to meet him and before I got to the condo someone else called asking about the dining room table and chairs.

The first guy was already there when I got there. I had the couch priced at \$25 and he decided it looked too old.

Now, I started to have my doubts right there that anyone would pay money for 7 year old "Rooms-To-Go" furniture.

But then the lady showed up to look at the table and chairs. \$200 and she didn't blink an eye! Only problem was she needed to come back with her husband because he had the pick-up truck.

While I was waiting for them someone came by to look at the bedroom furniture. Then, another call about the couch. Then someone else called about the recliner...

I ended up staying at the condo all day selling every piece of furniture I had with the exception of one lamp. I even sold my dog's travel crate and my old stereo equipment. (*probably should have listed that on eBay – oh well, I'll know next time*)

All in all I made \$1125.00 from stuff I was just going to throw away anyway.

Oh, and that old couch? A college kid said it would be perfect in his frat house because they didn't want anything they'd have to worry about keeping clean. Twenty dollars and he also bought the stereo equipment.

If you haven't sold on Craigslist before it's easy and I'm not going to waste 5 pages showing you how to do something that you can figure out yourself.

In a nutshell just go to <http://www.craigslist.org/about/sites> and choose the site closest to you. Then click on the "Post to Classified" link on the top left. Ads for the types of things you will be selling are free. Select the type of posting (probably "for sale") and the appropriate category.

Then just follow the instructions.

\* Another brief story about Craigslist that I think is a valuable lesson: I had a compact refrigerator for sale. Great condition. About a year old. Listed it on Craigslist for \$60 (it was about \$100 new) Not a single call. A week later I reduced the price to \$50. Two calls but the people never showed to look at it. Third week: I reduced it to \$45. Got a call within an hour of listing it and sold it to that person. Before I could remove the ad I got three more calls.

Lesson: Things have a perceived price in people's minds. Try to stay slightly under that perceived price and you will do well.



## ***How to Sell Your Used CDs, DVDs and Video Games for Immediate Cash***

When was the last time you watched that **Iron Man** movie you bought 3 years ago? Or listened to that **Train** CD you bought because some girl told you she liked that one song?

What's the use in keeping that stuff around collecting dust when you can turn it into cash now?

In the area I live there's a Used CD store that buys used CDs, DVDs and Video Games. They only buy items they know they can resell but the last time I took a box of my old CDs and DVDs in I walked out with \$45.00 cash.

Google "Used CD Store" and your City name and see what comes up. Then call and find out if they buy used stuff. One in my area also buy Vinyl Record Albums IF you have any they can resell.

You can also sell your used CDs to [www.ipodmeister.com](http://www.ipodmeister.com). They'll give you 50 to 65 cents each for most CDs. They'll also trade CDs for an iPod, iPad, or other products.

But if you email them and tell them that you would rather have cash they'll tell you how to ship them and exactly how much they'll pay.

<http://www.ipodmeister.com/contactus.htm>

I've sold to them before and they are honest and pay fast. They even pay shipping and will send you payment via Paypal once they receive the CDs from you.

Using the methods above you can get a little cash quickly. If you have a little more time you can make more money listing on Half.com, Amazon and/or eBay.

## ***Selling Pre-order Items on Half.com***

Check it out -- you may already have buyers waiting to pay you for your CDs, DVDs, Books and Games.

Half.com has a great feature that allows you to search for items that other users have placed pre-orders for that you might have.

Here are the preorders links: *(Note: you'll need to register a free account on Half.com to access these links)*

Books: [http://search.half.ebay.com/\\_W0QQsellitnowZ1QQmZbooks](http://search.half.ebay.com/_W0QQsellitnowZ1QQmZbooks)


Movies: [http://search.half.ebay.com/\\_W0QQsellitnowZ1QQmZmovies](http://search.half.ebay.com/_W0QQsellitnowZ1QQmZmovies)

Music: [http://search.half.ebay.com/\\_W0QQsellitnowZ1QQmZmusic](http://search.half.ebay.com/_W0QQsellitnowZ1QQmZmusic)

Games:

[http://search.half.ebay.com/\\_W0QQsellitnowZ1QQmZvideoQ2dgames](http://search.half.ebay.com/_W0QQsellitnowZ1QQmZvideoQ2dgames)


Once the page loads click on the Price Column *twice*. This will sort the listings by highest price first:

 **Sell It Now** - Video Games

1432 products found.


Sorted by: [Bestselling](#) | [Price ▼](#) | [Alphabetical](#) | [Release Date](#)

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**Family Fun Fitness: Stadium Events (Nintendo, 1987)**  
Nintendo, 1987 Sell It Now: \$50.00-\$300.00

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**Flintstones: Surprise at Dino's Peak (NES, 1993)**  
NES, 1993 Sell It Now: \$50.00-\$200.00

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**Bubble Bobble Part 2 (NES, 1993)**  
NES, 1993 Sell It Now: \$15.00-\$150.00

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**Hagane: The Final Conflict (Super NES, 1994)**  
Super NES, 1994 Sell It Now: \$25.00-\$125.00

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**Bonk's Adventure (Nintendo, 1994)**  
Nintendo, 1994 Sell It Now: \$10.00-\$125.00

Notice the price range. That is the price range that other Half.com users have said they will pay for this item. If you have this item and want to sell it at the listed price then click the price link and enter the details of your item. Half.com will alert all the buyers who have entered a price for this item and let them know it's for sale at their requested price.

Now, wouldn't it be nice to know how many people have pre-ordered the items and when? We can find this out too... with a little spying...

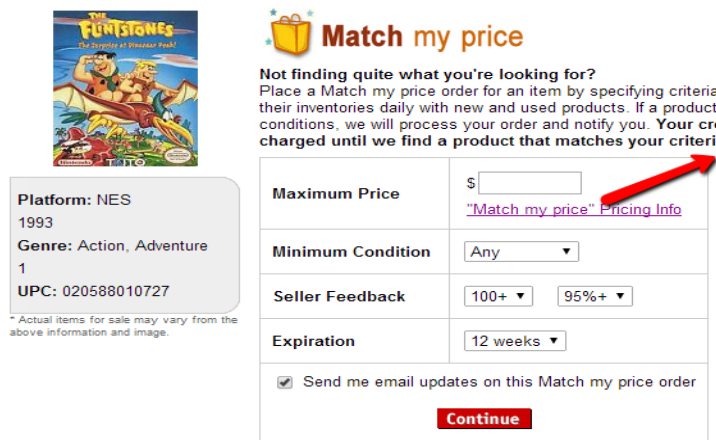
You need to look at the items as a prospective buyer. Click the item link. I'm going to use "Flintstones: Surprise at Dino's Peak" as an example since there is a price range (meaning more than one user has this item on their pre-order list)

Click on the "Match my price" link on the far right side of the page...



The Pre-Order page will come up. Next click on the "Match my price Pricing Info" link...

[Home](#) > [My Account](#) > Match my price



Platform: NES  
1993  
Genre: Action, Adventure  
1  
UPC: 020588010727

\* Actual items for sale may vary from the above information and image.

**Match my price**

Not finding quite what you're looking for?  
Place a Match my price order for an item by specifying criteria. We'll search our inventories daily with new and used products. If a product matches your criteria, we'll process your order and notify you. **Your credit card is not charged until we find a product that matches your criteria.**

**Maximum Price** \$

**Minimum Condition**

**Seller Feedback**

**Expiration**

☒ Send me email updates on this Match my price order

**Continue**



Maximum Price	Minimum Condition	Expiration Date
--	Brand New	--
--	Like New	--
--	Very Good	--
\$200.00	Good	05/18/14
\$50.00	Acceptable	05/01/14
\$101.00	--	05/30/14

Close

Of course there is no guarantee the user will follow through on their request to buy but if someone took the time to enter the item on their pre-order list AND they can get it at the price they want AND they placed the pre-order recently then they are very likely to purchase the item.

Go through the top listing for all four categories and see if you have any of the items.

Selling on Half.com is about as easy as it gets. Just sign up for a free account and then click the Sell My Stuff link at the top of any page. From there follow the instructions.

There is no fee to list. Half.com takes a commission of from 5 to 15% at the time of the sale. The rate depends on the sale price of the item. Half.com pays twice a month. For items sold from the 1st to the 15th they pay right around the 22nd. For items sold from the 16th to the end of the month they pay around the 7th. Payment is made by direct deposit into your Bank Account.

### ***Selling on Amazon***

For items that aren't Pre-Ordered on Half.com I suggest selling on Amazon.

To set up a Seller Account on Amazon go to...

<http://www.amazon.com/gp/seller/sell-your-stuff.html>

You can sell other items besides Books, CDs, Games, and DVDs on Amazon including Electronics, Appliances and Furniture. Just look for the "Sell Yours Here" button that is at the right side of the product page. (in the More Buying Choices box)

If you have an item in new condition look it up on Amazon and look for the "Sell Yours Here" button then list it slightly under the lowest price listed. Simple strategy I know but it works amazingly well.

I really like selling on Amazon. Like Half.com Amazon has no listing fee. They charge a referral fee of from 6% to 15% after the item sells. They make it easy to list and after an initial 14 day holding period you can request your money every 24 hours through the payment center.

Payments are direct deposited into your bank account. Once again all the details you need are here:

<http://www.amazon.com/gp/seller/sell-your-stuff.html>

## ***Sell Your Unused Gift Cards***

Many gift cards go for close to face value on eBay. Especially national chain restaurants like Chili's, Red Lobster, Olive Garden, Ruth's Chris Steak House, Applebees and many others.

Gift cards are very easy to list on eBay. You don't even need a picture of the card. Just a descriptive auction title and a list of the restaurants it's good for plus the amount. It's also good to put a note saying it does not expire (most states have laws against Gift Cards Expiring)

I just noticed one on eBay that has a terrible listing. Here's how you should NOT list a Gift Card:

### **Chili's Gift Card \$100.00**

Why is that a terrible listing? Because that same card is also good at the other restaurants in the chain including Maggiano's, Macaroni Grill and On the Border.

That auction only pulled in \$75.

I would have used this Auction Title:

### **Maggiano's/Chili's/Macaroni Grill & more \$100 Gift Card**

That uses all 55 characters you are allowed in the Auction Title and gets in the names of two additional restaurants. That's critical because the more keywords your title has the more times your auction comes up in the search results. And the more often it comes up in the search results the more people see the auction. And the more people who see the auction the more likely they are to bid or Buy It Now.

Auctions with similar titles to mine are pulling \$95.00. In fact there were 7 listed as "Buy It Now" at \$95.00 and all 7 sold. I think someone should have tested a higher price!

## ***Craigslist Gigs and Etc Jobs***

Craigslist has two special sections where companies (and sometimes individuals) will post usually one off time jobs that pay cash.

The Gigs section has sublistings for “crew, computer, event, creative, labor, domestic, talent and writing.”

The image shows a screenshot of the Craigslist homepage. On the left is a sidebar with links like 'about craigslist', 'craigslist is hiring in sf', and 'craigslist open source'. The main area contains a grid of category links. A red arrow points from the 'gigs' link in the 'etc' section to the 'gigs' link in the 'etc' section.

about craigslist	autos	housing	psych	materials	heavy equip	systems / network
craigslist is hiring in sf	beauty	jobs	queer	rvs+camp	motorcycles	technical support
craigslist open source	bikes	jokes	recover	sporting	music instr	transport
craigslist blog	celebs	kink	religion	tickets	photo+video	tv / film / video
best-of-craigslist	comp	legal	romance	tools	toys+games	web / info design
craigslist TV	crafts	linux	science	wanted	video gaming	writing / editing
"craigslist joe"	diet	m4m	spirit			[ETC]
craig connects	divorce	manners	sports			[ part-time ]
	dying	marriage	tax			
	eco	media	travel			
	educ	money	tv			
	feedbk	motocy	vegan			
	film	music	w4w			
	fitness	nearby	red			
	hixit	open	wine			
	food	outdoor	women			
	frugal	over 50	words			
	gaming	parent	writing			
	garden	pets	yoga			

Here are a few of the opportunities I see in my area under the writing subsection:

writing gigs

search

☐ pay ☐ no-pay ☒ all ☐ pic ☐ title [\[save / view searches\]](#)

list thumb gallery map

<< < prev 1 - 96 of 96 next >

- ★ Mar 23 - [Do You Want To Work?](#) - (Gastonia) [map](#)
- ★ Mar 23 - [Talent Christian Writers needed \( paid opportunity\)](#) - (Charlotte)
- ★ Mar 21 - [No Pay Gigs](#) - (clt) [pic](#)
- ★ Mar 20 - [Need Freelance Writers & Journalists](#) - (Charlotte) [pic](#) [map](#)
- ★ Mar 19 - [Authors and Comedians](#) - (Global) [map](#)
- ★ Mar 17 - [Need Restaurant Evaluators with Excellent Writing & Observation Skills](#) - (Charlotte) [map](#)
- ★ Mar 16 - [Creative people](#) - (charlotte nc)
- ★ Mar 15 - [Need urgent help with Academic papers?](#) - (charlotte) [map](#)
- ★ Mar 14 - [Video Game Writers Wanted](#) - (<http://nerdbacon.com/>) [pic](#)
- ★ Mar 14 - [Volunteer Office Manager w/Expenses Paid \(2 Month Project\)](#) - (charlotte nc) [map](#)
- ★ Mar 11 - [Reporter/writer](#) -
- ★ Mar 11 - [Library Research through old Observer Papers](#) - (Charlotte Mecklenburg Library) [map](#)
- ★ Mar 10 - [Looking for Current Forbes Contributors](#) - [map](#)
- ★ Mar 8 - [Creative Writers](#) - [map](#)
- ★ Mar 7 - [Sports Website Featured Columnist](#) - (Remote) [pic](#)
- ★ Mar 6 - [Seeking Professionals w/English Majors](#) -

There are several in that list that anyone could do and earn some extra cash. For example this listing:

- Mar 17 - Need Restaurant Evaluators with Excellent Writing & Observation Skills - (Charlotte) [map](#)

Advanced Feedback, Inc. is looking for new evaluators to go into a restaurant in Charlotte, NC (as a real customer), purchase a meal & drinks for 2 (must bring a guest), observe, then fill out a report based on your experience & observations.

You do not need experience in this field but there is a simple screening process/application to see if you would be a good fit. Must have excellent grammar skills, be able to make detailed observations (memory or note taking) and pay great attention to detail and instruction!

You will be reimbursed \$100 for dinner and drinks for 2 AND paid an additional \$15 for the report.

To apply: [www.██████████.com](http://www.██████████.com) (then click on Contact then Evaluator Opp)

That one pays only \$15 bucks but you get \$100.00 meal and drinks for two.

Here's one that pays \$20 per hour:

★ **Consumer Critics Wanted. Data Entry. \$5 per report. \$20 per hour (Charlotte)**

Consumer Critics are needed.

compensation: **\$20 per hour**

This is a simple job, which you talk about a product for 10-12 minutes with a representative. Afterward, you write a summary review critiquing the sales approach from a customer point of view.

Average report requires about 150-200 words of data entry.

Many people finish 4-5 of these per hour. That's the equivalent of \$20-\$25 per hour. We payout at the end of day (Paypal).

Looking for people with a free hour in their day to call, converse, write, and submit.

Contact me for further detail and include: (1) your first name, (2) e-mail address, (3) your preference of Paypal or snail mail for payment?

Right now, we're hiring people every week. It's a quick payout for those with spare time. We'll also contact you with future gigs available.

Thanks and look forward to submissions.

The other section on Craigslist is called, "Etc." and its almost hidden within the Jobs section:



community			housing		jobs
activities	lost+found		apts / housing		accounting+finance
artists	musicians		rooms / shared		admin / office
childcare	local news		sublets / temporary		arch / engineering
general	politics		housing wanted		art / media / design
groups	rideshare		housing swap		biotech / science
pets	volunteers		vacation rentals		business / mgmt
events	classes		parking / storage		customer service
personals			office / commercial		education
strictly platonic			real estate for sale		food / bev / hosp
women seek women			for sale		general labor
women seeking men			antiques	appliances	government
men seeking women			baby+kid	arts+crafts	human resources
men seeking men			barter	atv/utv/sno	internet engineers
misc romance			bikes	auto parts	legal / paralegal
casual encounters			boats	beauty+hlth	manufacturing
missed connections			books	cars+trucks	marketing / pr / ad
rants and raves			business	cds/dvd/vhs	medical / health
discussion forums			computer	cell phones	nonprofit sector
adopt	haiku	philos	free	clothes+acc	real estate
apple	health	photo	furniture	collectibles	retail / wholesale
arts	help	p.o.c.	general	electronics	sales / biz dev
atheist	history	politics	household	farm+garden	salon / spa / fitness
autos	housing	psych	jewelry	garage sale	security
beauty	jobs	queer	materials	heavy equip	skilled trade / craft
bikes	jokes	recover	rvs+camp	motorcycles	software / qa / dba
celebs	kink	religion	sporting	music instr	systems / network
comp	legal	romance	tickets	photo+video	technical support
crafts	linux	science	tools	toys+games	transport
diet	m4m	spirit	wanted	video gaming	tv / film / video
divorce	manners	sports	services		web / info design
dying	marriage	tax	beauty	entertainment	writing / editing
					[ETC]
					[ part-time ]

In ETC you are liable to find almost anything: Medical Research, Drug Testing, Product Research, Surrogate Mothers, Mystery Shoppers, etc.

Some of these can pay very well especially the Medical Research IF you have the condition they are studying. Before you commit to to any ETC job make sure to check out the details. Good questions to ask are:

When will I be paid?

How will I be paid? (Cash or Check only – no western union or wire)

How much time will be required?

Will I have to travel and how far?

## ***Local Research Companies***

There are many companies who are in business to survey or put together consumer focus groups to provide information to companies... or even spy on local retail stores and restaurants as a mystery shopper.

To find out which research companies you have in your area consult the Blue Book Directory located at this link:

<http://www.bluebook.org/>

Just select your Country and State and enter your City name. Then click Search Now:


The screenshot shows the Blue Book Directory search interface. At the top, there are tabs: All, Specialties, Focus Group, Recruiting, Mall Intercepts, and Telephone Facility. Below the tabs, there are input fields for Country (USA), State (NC), City (Charlotte), Keyword, and Company Name. Red arrows point to the Country, State, and City dropdowns, and another red arrow points to the Search Now button. Below the input fields, there is a section titled Business Types with a grid of radio button options.

All	Specialties	Focus Group	Recruiting	Mall Intercepts	Telephone Facility																		
<p>Country <input type="text" value="USA"/></p> <p>State <input type="text" value="NC"/></p> <p>City <input type="text" value="Charlotte"/></p> <p>Keyword <input type="text"/></p> <p>Company Name <input type="text"/></p> <p><b>Business Types</b></p> <table><tbody><tr><td><input type="radio"/> Data Collection - Qualitative</td><td><input type="radio"/> Data Collection - Quantitative</td><td><input type="radio"/> Data Processing</td></tr><tr><td><input type="radio"/> Field Management</td><td><input type="radio"/> Focus Group / Qualitative Facility</td><td><input type="radio"/> Full Service</td></tr><tr><td><input type="radio"/> Online Research Services</td><td><input type="radio"/> Online Surveys</td><td><input type="radio"/> Qualitative Consultant/Moderator</td></tr><tr><td><input type="radio"/> Related Support Services</td><td><input type="radio"/> Research Supplier / Provider</td><td><input type="radio"/> Sampling</td></tr><tr><td><input type="radio"/> Supplier / Provider</td><td><input type="radio"/> Technology Provider</td><td><input type="radio"/> Transcription Services</td></tr><tr><td><input type="radio"/> Web Site Development / Hosting</td><td></td><td></td></tr></tbody></table> <p><input type="button" value="Clear Selections"/> <input type="button" value="Search Now"/></p>						<input type="radio"/> Data Collection - Qualitative	<input type="radio"/> Data Collection - Quantitative	<input type="radio"/> Data Processing	<input type="radio"/> Field Management	<input type="radio"/> Focus Group / Qualitative Facility	<input type="radio"/> Full Service	<input type="radio"/> Online Research Services	<input type="radio"/> Online Surveys	<input type="radio"/> Qualitative Consultant/Moderator	<input type="radio"/> Related Support Services	<input type="radio"/> Research Supplier / Provider	<input type="radio"/> Sampling	<input type="radio"/> Supplier / Provider	<input type="radio"/> Technology Provider	<input type="radio"/> Transcription Services	<input type="radio"/> Web Site Development / Hosting		
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<input type="radio"/> Supplier / Provider	<input type="radio"/> Technology Provider	<input type="radio"/> Transcription Services																					
<input type="radio"/> Web Site Development / Hosting																							


I found several in my area:

Compare up to 4		Marketing Research Firms & Focus Group Facilities in Charlotte, North Carolina			
		Marketing Research Firms & Focus Group Facilities in Charlotte, North Carolina. Marketing Research company listings of services and facilities such as focus group facilities, recruiting, mall locations, qualitative research services, quantitative research services, telephone facilities and data collection services.			
<input type="checkbox"/>		<b>L&amp;E Research - Charlotte, NC</b> Business Types include: Focus Group & Qualitative Facility, Qualitative Data Collection, Quantitative Data Collection, Marketing Research Transcription Services			
<input type="checkbox"/>		<b>20/20 - Charlotte - Charlotte, NC</b> Business Types include: Focus Group & Qualitative Facility, Qualitative Data Collection, Online Research Services, Research Technology Provider, Marketing Research Transcription Services			
<input type="checkbox"/>		<b>20/20 - Miami - Miami, FL</b> Business Types include: Focus Group & Qualitative Facility, Qualitative Data Collection, Online Research Services, Research Technology Provider, Marketing Research Transcription Services			
<input type="checkbox"/>		<b>20/20 - Nashville - Nashville, TN</b> Business Types include: Focus Group & Qualitative Facility, Qualitative Data Collection, Online Research Services, Research Technology Provider, Marketing Research Transcription Services			
<input type="checkbox"/>		<b>AOC Marketing Research - Charlotte, NC</b> Business Types include: Focus Group & Qualitative Facility, Qualitative Data Collection, Quantitative Data Collection			
<input type="checkbox"/>		<b>C&amp;C Market Research Inc. - Charlotte, NC</b> Business Types include: Qualitative Data Collection, Quantitative Data Collection, Field Data Collection Management, Online Research Surveys, Research Technology Provider, Web Site Development & Web Hosting			
<input type="checkbox"/>		<b>Quest Companies, Inc. - Charlotte, NC</b> Business Types include: Quantitative Data Collection, Field Data Collection Management			

Click the hyperlink to be taken to the company listing:


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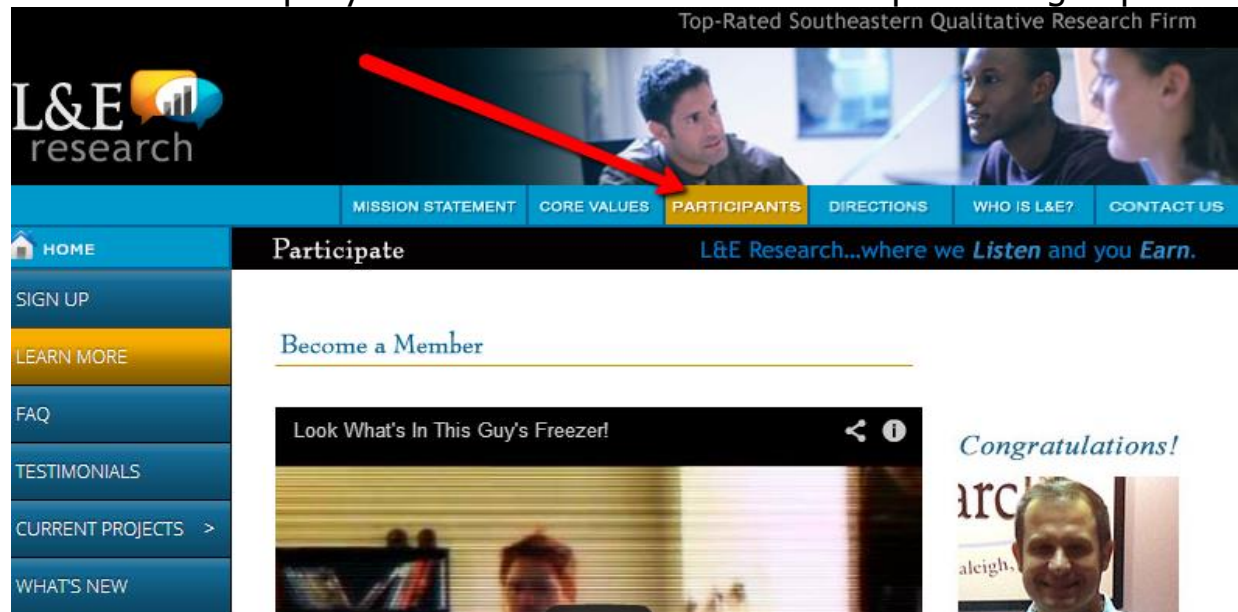
**Send RFP Now**

**My Dashboard - Log In**

Tools available when logged in



Once on the company website look for a link to Participate or sign up:



**Participate** L&E Research...where we

### Sign Up to Be a Participant In Our Studies

Hundreds of thousands of consumers, teachers, medical professionals, and business professionals nationwide are signed up to participate in our paid research studies; why aren't you?

If you are a Medical Professional or a Teacher and sign up in one of these areas, you will only be contacted for studies specific to your expertise. If you would also like to participate in general Consumer's studies and influence products like cell phones and restaurant menus, please sign up as a Consumer as well.

[For a list of our locations click here.](#)

100% Confidential - No sales - No obligation

Consumers	Medical Professionals	Teachers
Influence the improvement of current products or advise on new ones.	Be introduced to new medications before they become available.	Share your classroom experience with those who provide the materials.
Tell service providers what you think about the services they provide	Influence new treatment concepts. Make a difference in the healthcare available to your patients.	Influence the educational materials your classroom uses.
<a href="#">Find out More</a> or <a href="#">Sign up now!</a>	<a href="#">Find out More</a> or <a href="#">Sign up now!</a>	<a href="#">Find out More</a> or <a href="#">Sign up now!</a>

Sign up for as many as you qualify for and then wait for the company to contact you with projects that match your demographics.

## ***Unusual Seed Money Ideas***

Anyone with a little willpower and gumption can earn seed money. Here's how 16 year old student James Jenner earns extra money:

James charges his neighbors a \$5.00 per month fee to have their city provided trash cans wheeled from the curb back to their house after each weekly pickup.

City law requires that the trash containers must be put out at the curb no sooner than 7pm the night before pickup and taken back in by 7pm the day of pickup. The homeowner is subject to a \$200 fine if they are out too soon or left out too late.

Since many people were not getting them put up, James started offering a service where he would pull the can from the curb back up beside their house for \$5/month. To advertise his unique service James printed flyers out on his computer and placed them on doors where the cans were still at the curb when he walked by after school.

*James adds, "Right now most of my customers live between where I get off the school bus and my house, so I simply do them as I walk home. At the end of the month I leave a reminder with a pre-addressed envelope where they can send the next month's payment. With only 20 customers, I make enough to pay for what I need each month, and my 2 sisters are picking up people who call from different parts of the neighborhood to be their customers. And the best part is my only cost to get started was a pack of envelopes."*

And here's a guy in his 70's who makes extra money using his knowledge of cars and his ability to negotiate. He offers a Car Negotiation Service where he will find new cars for clients and negotiate the price with the dealer. His target market includes executives who are too busy to shop for cars themselves and single women who don't like to play the negotiating game. His fee is \$200.00 which includes a detailed search of over 400 makes of cars. Once the search is narrowed down to a few cars he will take the client on a test drive (if they wish) and then negotiate the best deal with the dealer. His fee is more than offset by the savings he can obtain.

Maybe one of your assets is your beautiful long hair?

I had heard rumors for years that there are companies that will buy human hair for making realistic looking wigs. I have searched but haven't been able to find them. But, I did find a group of people who use human hair to make jewelry.

There is actually a website devoted to making jewelry out of human hair. And on that website is a classified section that allows people to advertise their hair for sale.

But, do people really buy this hair?

Amazingly, Yes!

I contacted the site owner and she invited me to read some of the testimonials she has received from people who have used her site to sell their hair.

She said...

*People buy hair for different reasons. Some for wig making. Others for Victorian Hairwork art. Maybe some just have a hair fetish. Some use hair for doll wigs. I don't get involved with the buyers. I just post the ads.*

*I heard \$10 an inch is about average but that is good conditioned hair. Longer hair sells best. But I get all kinds who want to make a profit selling their hair, beard, cut off pony tails. A lot of sellers are single mom's or college students.*

It appears there is quite a lively market for the buying and selling of human hair.

But, how much can one make selling his or her hair?

There is no official "price guide" for human hair (yet) but some of the testimonials list successful transactions in the several hundred dollar range. There was even one guy who had his red beard listed for sale. (No word if he has sold it yet)

If you are interested in selling your hair (or maybe buying some) visit:

<http://www.hairwork.com/bidhere.htm>

---

Need a few dollars right now? Within the next couple of hours?

One old standby for getting cash quickly is “donating” your plasma.

Plasma is the clear liquid portion of the blood which helps your body circulate its red & white blood cells. It carries essential minerals, hormones, vitamins and antibodies throughout your body.

You can donate plasma a couple of times a week. It’ll take about an hour of your time but its pain free and while you’re donating you just sit back and watch TV.

In my city you can make over \$200.00 a month doing this.

Check your local Yellow Pages under the heading, “Plasma Clinics” for a plasma donation center near you.

By the way, when you donate plasma you are not competing with whole blood donation centers. They provide whole blood to hospitals to replenish patient blood losses directly.

On the other hand, Plasma Clinics sell source plasma to manufacturers who remove the water, then combine the plasma from thousands of donors to create the active ingredient for each batch of a given medication.

###

Use your list of assets and your imagination. Have fun. Make money. Spread a little good will along the way.

**Now here’s the big picture takeaway I want you to get from this report:**

*Everything you own... all the skills you have... all the items you possess... they all have **potential profit**. Just like the potential energy in the water behind a dam -- sitting there just waiting for the dam to open and the water to come rushing out to generate enough electricity to power a city – you have in your possession everything you need to create your own raging river of financial power and independence.*

*Now, let’s go harness that profit river and make some money!*

## Part 2: Quick Cash Systems

### Flipping Amazon Profits

I touched on using Amazon and eBay in the prior section but that was just selling products you own to generate some seed money.

Now I want to talk about how to really ramp this up and turn Amazon and/or eBay into income systems you to tap into anytime or even create residual income.

First things first, what do you sell?

My answer is, *"anything you can make a profit on."*

Of course I won't sell anything illegal or unethical but beyond that I have sold just about everything on either eBay or Amazon including several cars.

The key is knowing where to find items that you can "flip" quickly and make a profit.

I'll cover Amazon first then I'll cover eBay in the next section.

To narrow it down for you here is a short list of items that sell well on Amazon that you can be on the lookout for:

- Books
- DVDs
- New Board Games
- New Jigsaw Puzzles
- New Kitchen Gadgets
- New Computer Accessories
- New Consumables

Note about Used Items – some categories on Amazon allow you to sell used items or in some cases you can "cheat" and list items that are not new in the collectibles condition. Avoid doing this. It could damage your Seller Rating and even put your account in jeopardy. The only items I sell used on Amazon are books and DVDs.



Note about Consumables – Usually when you think of consumables you think of things like tooth paste, toilet paper, shaving cream, etc.

But there are other kinds of consumables as well that sell great on Amazon. Think about office supplies. I was in Goodwill one day and saw a basket full of brand new Canon printer cartridges. They were listed at 99 cents each. I did a quick search on my cell phone and saw they were selling for \$29 New on Amazon. So I grabbed them all and listed them. I started out at \$25.00 and sold one.

A few days past and I didn't sell anymore so I lowered the price to \$10.00. They started selling fast! The day after I lowered the price I sold 28. So I raised the price to \$14.99 and the rest sold the next day.

Consumables are great because of Amazon's \$35.00 free shipping policy. A person buys a book for \$16.00. They will look for another item that costs exactly \$19.00 in order to qualify for free shipping. Many times they will look for something they know they will need in the future. A consumable. (a printer cartridge, for example)

Use this to your advantage. If I had known this when I first listed the printer cartridges I would have listed them at different price points. Say, \$14, \$15, \$16, \$17, \$18, etc so people who need to buy something to get to \$35 would be inclined to purchase my items. Also, I would not have listed at \$14.99 but at \$15 because someone who has a \$20 item in their shopping cart is going to buy the \$15 item instead of a \$14.99 item to get to \$35.00. All in all it still worked out great and I made a nice profit with the printer cartridges but the next time I'll really be able to maximize my profit.

So where do you find these items?

Start with your local thrift stores. I have made so much money from items I've bought from my local Goodwill that I could make a pretty decent living just from that one store.

I find a lot of electronic items at my local Goodwill. Also brand new board games and toys. And of course this is where I found the 99 cent printer cartridges I mentioned above.

Woot.com – Woot is a deal of the day site that features only one item per day. Once the item sells out its gone and you have to wait for the next day to see what they have. Its best to check Woot first thing in the morning

because the best items will sell out quick. If you're up late at night check Woot before you go to bed. They list the daily item at 12:00 Midnight ET.

**WARNING** – Be sure to check to make sure the item is not in a restricted category before you purchase it! You won't be able to list it if it is. Here is a list of restricted categories:

<http://www.amazon.com/gp/help/customer/display.html?nodeId=14113001>

Here's a video that shows how I find stuff to resell from Woot.com:

[http://youtu.be/LY5GdZ\\_kUIE](http://youtu.be/LY5GdZ_kUIE)

Craigslist.com – Advertise on Craigslist for one of the items above.

TimeLife.com – Time Life has the rights to a lot of old TV Shows and they hold them back for years before releasing them. Once they release them they are the **ONLY** source for the shows. One example from a few years ago was Get Smart. Ever notice how you never saw Get Smart in syndication until a few years ago? That's because TimeLife wouldn't release the rights. Then when they finally released the Get Smart Box Set it was an instant hot seller. People who didn't know where to buy it would look on eBay and pay as much as \$200 more then you could get it by ordering directly from Time Life. I made a fortune selling Get Smart Box sets. Just be sure to check to see what's selling on Amazon and for how much before buying from TimeLife. And run the price through the FBA Calculator (see below) to make sure you can make a profit. Time Life sells other things as well such as Music CDs but Old TV Shows are best.

Drug Stores, Big Lots, Walmart, etc... Look for close out electronics and toys.

Here are some more Deal of the Day sites that are worth looking at:

<http://dealadaygolf.com/>

<http://www.dealsucker.com/>

<http://www.dodtracker.com/>

<http://www.deadlydeal.com/>

<http://www.fatwallet.com/>

<http://www.tanga.com/>

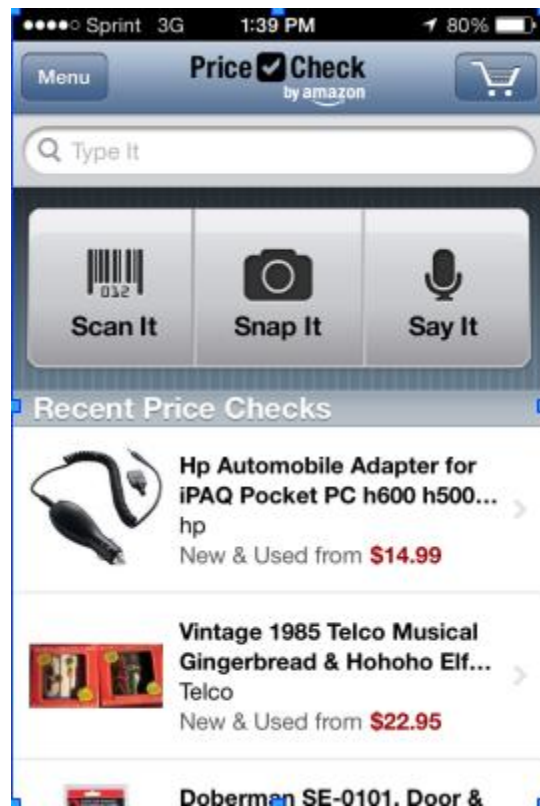
<http://www.steepandcheap.com/>

<http://www.whiskeymilitia.com/>

<http://www.thingfling.com/>

<http://1saleaday.com/>

If you're out shopping for products and you have an iPhone you can download this free Price Check app to look up the items on Amazon to see if you can make a profit:



Just do a search in the app store for Amazon Price Check. If you have an Android or other smart phone they will have a comparable app you can download.

Here are my "rules of the road" for buying items to resell on Amazon:

For small items priced under \$3.00 I need to make at least \$5.00 profit. Otherwise the fees will eat up all the profits. So for a \$1 book I want to be able to price it at \$6.00.

For items from \$3 to \$20 – I want a 300% markup. So a \$3.99 item needs to sell for at least \$12.00.

For items over \$20 I shoot for 200% markup. If I pay \$25 I need to be able to sell for at least \$50.00.

Follow these rules and you'll rarely lose money on a flip.

## Resources

### **FBA Home Page (start here)**

<http://www.amazonservices.com/content/fulfillment-by-amazon.htm#features-and-benefits>

### **Forums for FBA Sellers**

<http://finance.groups.yahoo.com/group/FBAForum/>

### **Profit Calculator**

<https://sellercentral.amazon.com/gp/fbacalc/fba-calculator.html>

### **Websites and Blogs focused on FBA**

<http://fbarocks.com/>

<http://fbarocks.wordpress.com/>

<http://www.booktothefuture.com/>

### **Podcast about FBA**

<http://recordings.talkshoe.com/TC-92253/TS-461442.mp3>

My Amazon Case Study Video -- 100x profit with a Thrift Store Item

<http://youtu.be/C8UW5VbzqGY>

## Flipping eBay Profits

As you can probably tell I prefer selling on Amazon than on eBay. This is because it is much easier to list items on Amazon. However, collectibles are best sold on eBay.

You may think that you need to be an expert in collectibles in order to make money flipping them on eBay. And if you are an expert, all the better. But you really don't have to know anything about the collectibles market if you follow these rules:

Rule #1) Only purchase items that are Name Brands or have Collectible Marks, Limited Editions, Signatures, etc.

Rule #2) Only pay a small amount for any one item. I set my limit to \$2.00 although I will sometimes go as much as \$5.00 if I have some indication that the product will return a good profit.

Instead of me explaining the process here you can watch a video of a collectible item I bought at my local Goodwill store and flipped on eBay:

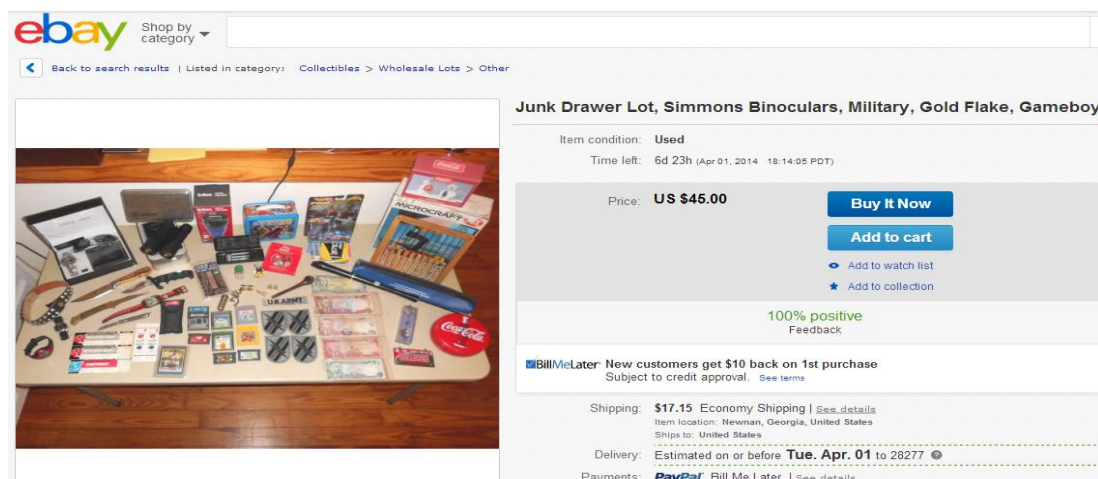
<http://youtu.be/Yu544nYVfcg>

# Profit with Tiny Storage Lockers

Have you even seen the shows on TV about people buying Storage Lockers and reselling the contents? I've done that before and it can be profitable but it can also require a huge investment. Plus, its no fun standing out in the rain or cold weather.

Here's a better way a friend of mine discovered:

People are selling boxes filled with jewelry and other collectibles and vintage items on eBay. If you do a search on eBay for "junk drawer lot" you will turn up thousands of listings like this one:



My friend bought one similar to the above for \$50 + \$15 shipping. It had a bunch of jewelry, a ring, earrings, old tobacco tins, and all sorts of trinkets.

The ring was silver and she ended up listing that back on eBay. It sold for \$140.00 by itself. Several other items brought her total profits – after paying for the lot – to well over \$250.00. Plus she still have lots of other items to list.

My friend said, *"When the box came in it was like Christmas. It was a lot of fun going through all the items but then when we saw the ring we knew we had hot pay dirt."*

Here's a link to the search link so you can find your own treasures on eBay:

[http://www.ebay.com/sch/i.html?\\_odkw=junk+drawer+lot](http://www.ebay.com/sch/i.html?_odkw=junk+drawer+lot)

# The eBay Arbitrage

You may have heard of the word arbitrage in relation to the securities or currency markets. According to Dictionary.com an arbitrage is "The purchase of securities on one market for immediate resale on another market in order to profit from a price discrepancy."

There are arbitrage opportunities in other markets as well.

In fact, any situation where there is a difference in the price of something in two different markets, presents an Arbitrage Opportunity. The arbitrageur simply buys at the lower price and sells at the higher price, insuring a profit.

This is the type of situation you can exploit with eBay if you know what to look for.

If you think about eBay in its simplest form, it is really just a collection of thousands of different markets. Each of these markets contains people who are interested in the supply and/or demand of a certain type of product.

Essentially, you have people who are either supplying the product (sellers) or people who are demanding the product (buyers). They pretty much stay within their own little worlds (markets) as far as a particular product is concerned.

Sure, you may have buyers and sellers who are interested in many different markets but as it pertains to a particular product, they tend to congregate in the same place.

For example, if I am a collector of old advertising signs I will probably either browse in the eBay Category: "Collectables Advertising" or I will search for keywords such as "advertising signs" "tin signs", or specific brand names of old signs.

Likewise, if I am a seller of an advertising sign I will probably list my sign in the "Collectables Advertising" category and describe it in the terms a sign collector might use to search.

But as a seller, think about who would want your advertising sign. Collectors? Sure, but what about people who have a recreation or billiard

room? Possibly. How about people who are more interested in the subject matter of the sign than the collectible nature of it? Absolutely!

For example, right now on eBay there are several people listing old tin advertising signs -- the kind of signs you used to see on barns. Only these signs are replicas so their value to collectors is very little or none. This is apparent as you look through page after page of listings with 0 bids. But, occasionally, you will see one with 7 or 10 or 14 bids and a final winning bid of 20, 30 or even 40 dollars. The signs are exactly the same.

What gives?

The successful seller has repositioned the signs to appeal to a completely different market by listing them under a different category and describing them with different keywords. Keywords that appeal to people who are more interested in the subject matter the sign promotes rather than the collectable nature of the sign.

For instance, one of the signs is a picture of the 3 Stooges playing golf. The successful seller listed it under Golf Balls and used words in the description golfers would use when searching for golf merchandise. This sign had 14 bids and sold for \$20.50 but it was the exact same sign going for .99 cents to \$9.99 elsewhere on eBay.

In fact most of the other auctions ended without a single bid.

This same seller also successfully sold a sign promoting Heddon Fishing Lures in the Vintage Fishing Lures category. (8 bids and \$20.50 final bid price) The seller reasoned people who are interested in Vintage Fishing Lures would probably be interested in a sign featuring a particular brand of fishing lure -- and he was right!

The key is anyone could have bought the same signs from other sellers on eBay for much less, repositioned them under a different category and with different keywords, and turned around and sold them for a profit!

There are countless other opportunities like this on eBay. All it takes is a bit of research and some imagination.

Here are three more eBay Arbitrage examples:

eBay to Amazon Arbitrage

<http://youtu.be/218XuBR8uKs>

eBay to Amazon Arbitrage 2  
[http://youtu.be/TMA7p\\_gygM](http://youtu.be/TMA7p_gygM)

DH Gate to eBay Case Study  
<http://youtu.be/Zmc81deCSwU>

***Here's another idea from my local newspaper on how to get more stuff to sell on eBay or Amazon...***

A 40 year-old divorced mother of 3 took in over \$125,000 last year cleaning out people's garages for a flat fee of \$20.00 per job. The catch is she gets to keep all the castoffs which she then sells from her second hand store, The Bargain Warehouse.

To get clients she runs classified ads in her local newspaper and penny saver that read:

**I'll Clean Out Your Garage for \$20.00 plus your castoffs. Call 555-5555.**

Her teenage children do the cleaning (under her supervision) on weekends and they keep the \$20.00 fee.

## **Jeepers Peepers**

Imagine you have just bought a new house. After years of living in an apartment you finally put together the money needed for a down payment on your own home. You find a nice newly built house in a suburban neighborhood and take out a mortgage.

The day after you close on your house you begin the dreaded moving process. That night, after a long hard day of moving, you decide to treat yourself and the friends who helped you to a couple of pizzas delivered to your new house. You and your friends sit down to relax and watch a little TV. About 29 minutes later the doorbell rings. You go to answer the door



and that's when you realize -- there is no peephole in the front door. What's up with that? You always had a peephole when you lived in an apartment.

You KNOW it's the pizza guy outside ringing the doorbell. But still -- it's nice to be able to see outside. Especially because your wife will be alone at home on nights when you are away on business.

You make a mental note you need to get a peephole.

Fast forward to 2 months later...

The doorbell rings. Dang, you still haven't got that peephole. You thought about buying one but then you would have to buy a drill and even then you are not really sure if you know how to install it. You know these little things always turn into day long projects. You've got enough to worry about just keeping the grass cut on weekends.

You answer the door. The person on the other side says his company installs peepholes. As he was driving by he noticed your house needed one. He has a couple of different models with him and since he is already in the neighborhood he can sell you one for \$29.00 installed.

Would you buy one?

Maybe. Maybe not.

Depends on how bad you want to solve your problem. But, everyone who owns a house that does not have a peephole in the front door thinks about this little inconvenience every time the doorbell rings.

And that is where the Residential Door Viewer Installation Service comes in. A friend of mine came up with this idea a few years ago and he actually turned it into a full time venture netting him \$50,000 a year.

To get started, you will need a drill with a 1/2 inch drill bit and a supply of door viewers (peep holes) which you can get at any home improvement store for less than \$5.00.

Your target customer will be a middle income white collar "yuppie" homeowner who lives in a new house. He or she is not very handy and does not have a garage full of tools.

Most of your customers will be shocked at how little time you spend installing the door viewer. They usually think it is a more complicated process than it is. After all, you will soon see all you really need to do is drill a hole and screw it in. It takes about 60 seconds.

It is very important to target houses in newer neighborhoods. Why? Because most builders do not install door viewers in the doors of new houses. Yet, when someone moves into a new house they probably previously lived in an apartment or a house that had a peephole. It's something they don't even think of until the doorbell rings for the first time and then they discover:

No Peephole!

Then it becomes something they need to do "when they get around to it."

Of course, that means they never get around to it. So when you offer to install a peephole for them it has already been pre-sold in their mind. It's an impulse sale.

You need to find out where the new houses in your area are being built and target these neighborhoods. You can find out this information in one of two ways:

- 1) Talk to local realtors.
- 2) Look in the **Homes For Sale** section of the Saturday and Sunday newspaper.

Once you have located a good neighborhood drive down each street and make a note of the houses not having peepholes in the doors (Yes, you can tell as you drive by if the front door has a peephole.) Record the address of each house in a notebook.

Go back to the houses without peepholes, knock on the door and explain your company installs peepholes and you noticed their house needed one.

# Here is a proven script that you can use:

**YOU:** "Hello, my name is \_\_\_\_\_ and I'm with Safehouse Security . We do the door viewer installation for this area

*[Optional but if you have installed one already nearby say...]*

"and I just installed one for your neighbor down the street..."

*[[At This Point as You Say, "Down the Street" Turn and Point Somewhere Down the Street. Now Without Hesitation Continue Saying...]]*

"... and I was just driving by and I saw you folks didn't have one. Our door viewer gives you 190 degrees of vision. Here... take a look!"

*[[Now Hand the Prospect the Door Viewer and as They Look Straight Ahead (Even with the Front Door Jam) You Stand in One Corner of the Porch and then the Other and Say...]]*

"See, even if I stand with my back against the wall you can still see me. There is really NO place anyone could hide on the ENTIRE porch without you seeing them. It's a good safety device, don't you think?"

**PROSP:** "I guess. How much are they?"

**YOU:** "Since I was already in the neighborhood I can let you have it for only \$39.00 installed. It only takes two minutes to install and I can do it for you right now."

*[[Now DO NOT Say Another Word Until They Talk...]]*

**PROSP:** "Okay, I'll take one."

**YOU:** "Great! Let me get my tools, and I'll be right back."

*[[Of Course They Won't All Be That Easy. You Will Usually Need To Answer Some Objections. Here Are The Most Common Ones:]]*

## **OBJECTION A:**

**PROSP:** "I have to ask my husband"

**YOU:** "Well, I can appreciate that. But, I install more of these door viewers for the lady of the house because they are made with you in mind. Your husband is concerned with your safety, isn't he? Just tell him you got tired of opening the door to strangers. Tell you what: Let me install it now and I will knock \$10.00 off. It'll save me that much in gas if I don't have to drive back out here."

## **OBJECTION B:**

**PROSP:** "We don't have the money right now."

**YOU:** "Well, that's no problem. I can install it for you now while I have the tools and you can write me a check and postdate it for when you'll have it. Next payday will be fine."

## **OBJECTION C:**

**PROSP:** "How are they installed?"

**YOU:** "I have a special drill bit I use to drill a hole at your eye level. Right in the center of the door. It will look super when I'm done. How does that sound?"

## **OBJECTION D:**

**PROSP:** "Do you have a card?"

**YOU:** "No, I just ran out. But, I'll tell you what I'll do... Since I am here and I have my tools with me, if you'll let me install it now for you and save me the gas and trip back out here, I'll

install it for you for only \$29.00 instead of \$39.00. How does that sound, fair enough?"

## **OBJECTION E:**

**PROSP:** "Can you come back later?"

**YOU:** "Well, we are from the other side of town and I was just driving by and saw you need a door viewer so I stopped. But, I'll tell you what I'll do... Since I am here and I have my tools with me, if you'll let me install it now for you and save me the gas and trip back out here, I'll install it for you for only \$29.00 instead of \$39.00. How does that sound, fair enough?"

## **OBJECTION F:**

**PROSP:** "I don't have time to wait for you to install one now."

**YOU:** "You know, the entire installation from start to finish only takes 8 minutes. If it takes any longer than that, it's FREE! Fair enough?"

## **OBJECTION G:**

**PROSP:** "I'm not interested."

**YOU:** "Okay. I'll tell you what... I'll install it for \$29.00 instead of \$39.00. How does that sound?"

**PROSP:** "No thanks, I'm not interested."

**YOU:** "OK...OK... \$19.99. Fair enough?"

**PROSP:** "I really don't want one at this time."

**YOU:** "Alright, you have a nice day now. Bye."

---

If they don't buy just go to the next house on your list. Remember, this is a numbers game and you are in control. The door viewers only cost you about \$5.00 each so you can afford to let them "haggle you down" if you wish. Heck, even if you sell one for \$10.00 that's a \$5.00 profit for about 5 minutes work. I'll take it all day long.

If you make the sale, jog down to your car to get your tools. You want to make sure they wait at the door for you. Don't give them time to back out before you start drilling.

To do the installation, first ask the wife to step up to the door so you can measure it for her height. Then drill a straight hole through the center of the door. On a wood door, drill from the inside out and stop drilling before the bit goes completely thru. Then go to the outside and finish the job. This will keep the door from splintering.

I highly recommend you practice first by going to your local hardware store or lumber yard and getting some wood pieces that are the same thickness of the average door (approximately 1 and 1/2 inches).

The door viewer itself is in 2 pieces: The lens and the viewer. The lens fits on the outside and the viewer fits on the inside. Unscrew the viewer from the lens. Insert the lens through the hole from the outside. Insert the viewer from the inside and screw into the lens. Tighten with a screwdriver.

Here are a couple of videos that will show you exactly how to install the door viewers:

Wood Door:

<https://www.youtube.com/watch?v=1ZAHZQBQ2g>

Metal Door:

<https://www.youtube.com/watch?v=FCGSLvtBY4E>

After installing collect your money and go to the next prospect.

How profitable can Door Viewer Installation be? One Saturday from 11:00 AM to 5:00 PM, my friend (the guy who taught me this business) personally sold and installed 28 door viewers.

I am not saying you will do this well. That's up to you. But, the opportunity is out there. The door viewers are waiting to be installed. With just one install an hour you could make \$300.00 a day. Not bad at all.

## Update

Here are several new ideas I wanted to share with you concerning the Residential Door Viewer Service.

First, there is another type of door viewer available I want to tell you about. This thing is a *monster* and you really have to see it to get the full effect but basically it is an optical instrument which allows you to stand several feet away from your door and see a camera's eye view of the other side. It has a super wide viewing angle of 132 degrees of visibility with no distortion allowing you to get a clear and magnified picture of who is outside your door. There is no known competitor except for a surveillance camera.

This unit does NOT need batteries or power – it operates totally by optics.

You can find these wide angle door viewers on Amazon at:

<http://www.amazon.com/Angle-Peephole-Viewer-Scope-Silver/dp/B000TB1FHW>

To install it you will need a special kind of drill bit called a Hole Saw which you can also get from any hardware store.

This is really a great unit. In fact, I bought one for my front door. I can be in my living room watching TV and see whoever is at the front door – 15 feet away! Once you see one of these units you will understand it's desirability to potential customers – especially women. These units can be sold for \$69.99 and up installed.

Besides the residential market, the wide angle viewer also opens up a whole new market for the Door Viewer Venture – restaurants and retail stores.

Every restaurant and retail store has a back door where inventory is delivered and sometimes where employees enter. The back door usually has a buzzer the deliveryman or employee rings when they need in. Managers would love to be able to see who is at the door before walking to it.

Many times the manager's office faces the back door and if the manager can simply look up from his desk and see who is at the back door they would love it.

But, even if they can't see the back door from the office it would still be a great tool because many times the manager has to use an inventory sheet to check in certain types of stock. If they know who is at the door they can grab the correct inventory sheet from the office on their way back to open the door. This will save the manager time – and for a restaurant or retail manager time is a valuable commodity – saving them just a few seconds a day is like gold.

Plus, just the security issue of being able to see who is at the back door from several feet away is very reassuring.

Next on my update list is a new way of promoting your Residential Door Viewer Service.

As I quickly learned after publishing the first version of this manual (with this 2014 edition its been updated five times now) people absolutely HATE the thought of going door-to-door selling anything – even something as valuable as the Residential Door Viewer Installation Service.

With that in mind, I was talking to an associate one day who just happens to own a home repair business. He told me that although door-to-door sales is absolutely the most effective way to sell to homeowners, there is another – less intimidating – method for people who just can't bring themselves to pound on doors. This method is distributing flyers.

As a matter of fact, distributing flyers makes sense even if you still plan to sell door-to-door because you can leave a flyer even if no one is at home.



## Here is a sample flyer that you can use:

Hello,

My name is \_\_\_\_\_.

I do the Door Viewer (“peephole”) installations for this area. I just installed one for your neighbor down the street and noticed you don’t have one on your front door.

My door viewer gives you 190 degrees of vision so you can see who is ringing your doorbell no matter where they stand on your porch.

If you would like one installed please call me at \_\_\_\_\_ and I will come back at your convenience. Installation only takes about 5 minutes.

Since I will be working this neighborhood for the next couple of days I can give you a 25% discount off my usual price of \$39.99. Call me at \_\_\_\_\_ and I will install one for you for only \$29.99.

Thank you,

\_\_\_\_\_  
(Your First Name)

(Your Phone Number)

---

Before you have the flyers printed, sign your first name only above Your Name and Phone Number. (Note: you should be able to get 2 per page.)

Deliver the flyers door-to-door in the neighborhoods you would like to work. Only deliver them to houses not having peepholes. I would work one whole day putting out the flyers to get as many out as possible.

This flyer will get read because people will view it as a personal note NOT just an advertisement.

## Update 2

Since the last update to this manual I have seen the large Wide Angle door viewers popping up on the back doors of stores all over my area (perhaps someone read this manual and took my advice about selling these to restaurants and retail businesses)

I have seen them in the back doors of restaurants and retail stores, in an office door of a bank president (I guess so he could keep his door closed and still see what is going on outside), in a veterinary office and other places. The versatility of this unit is really amazing!

Here is an ingenious and very effective way to sell the Wide Angle Door Viewers to retail stores and restaurants (if you have the chutzpah to do it)

First, go to an office supply store and buy a plastic pin badge (the kind you see on convention attendees) Use your computer and printer to print up a badge with your name and the words – **Wide Angle Security Products** right beneath your name.

Wear a white knit shirt and pin your homemade badge to your shirt so it can be easily seen. Drive over to your nearest shopping center. Drive around to the back of the shopping center (where the stock trucks usually make deliveries.) Take a sample Wide Angle Viewer and walk up to the back door of the first store. Make sure you are wearing your badge and ring the door buzzer. Wait for someone to answer the door. The person who answers is usually the manager on duty.

Introduce yourself and say, "I was just installing one of our Super Wide Angle Security Viewers in this area and I noticed that you don't one in your back door. Our Security Viewer allows you to see who is outside from up to 8 feet away. Here... take a look!"

Once they have looked through it take the viewer and hold it several feet from the manager (so they can see through it to the outside) and say, "See how clear the image is? Now, you'll be able to see who is outside without squinting through a tiny peephole."

At this point they will either recognize the benefit of having one or not so tell them you can install it right now for only xxx dollars. (I suggest \$69.99)

If you just can't bring yourself to do this sort of backdoor sales here is another (although less effective) technique you can use:

On the next page is a flyer you can print out and deliver to restaurants and retail stores to promote the wide angle door viewer. I suggest you place the flyer in an envelope marked **Attention: Manager** and leave with a sales clerk or cashier. Then follow up with a phone call to the manager the following day to see if he got the flyer and if he is interested in having the Door Viewer installed.

# **Super Wide Angle Back Door Viewer Allows You To See Out Your Back Door – From Up To 8 Feet Away!**



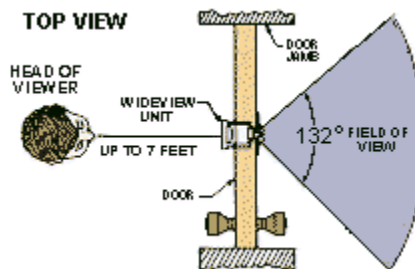
Remarkable High Tech optical instrument allows you to stand 7-8 feet away from your back door and see a camera's eye view of the outside with a super wide angle 132 degrees of horizontal visibility and no distortion.

Allows you to get a clear and magnified picture of who is outside your door.

Low cost substitute for expensive surveillance cameras.

Made of high quality fire resistant materials.

No wiring or electricity needed.



**Only \$69.99 Installed. Call 555-555-5555 to  
Schedule Your Installation.**

# Frequent Flyers

Speaking of Flyers – here is a service you can offer local businesses that will make you some quick cash: A cheap flyer distribution service.

Charge \$25.00 for 1000 flyers printed and delivered to 1000 homes in the neighborhood.

The key to this venture is to keep your costs down by printing the flyers 3 to a regular 8 1/2 by 11 piece of paper.

Here is the math:

One printed piece will cost you about 3 cents so 1000 will cost \$30.00. Three businesses to a flyer would gross \$75.00. Your net would be \$45.00 for the 3 businesses. Thirty businesses would net you \$450.00.

Businesses can supply their own full size flyers if they wish. They can also use refrigerator magnets, pens or other small items instead of flyers.

This venture works because \$25.00 is a ridiculously cheap price to reach 1000 potential customers. Most businesses will jump at this.

The key is to deliver flyers for several businesses at once to the same houses.

For fast distribution deliver the flyers to areas having dense housing units like condo communities or apartment complexes. One large condo community could have 1000 or more units which you could deliver to in less than a day.

# Scoop Poop & Rake in the Bucks

Ask any dog owner why he loves his dog, and he'll probably give you a laundry list of reasons ranging from companionship to unconditional love.

But, ask what he doesn't like about being a dog owner, and you're probably going to hear: cleaning up after the dog. No one likes to walk around the yard, bag in hand, hunting for dog poop then having to bend over (think of how many people have bad backs these days!) and scooping it up.

It's not the most glamorous business in the world, but it sure is profitable. Starting your own pooper scooper business could be your ticket to financial independence. Think about your neighborhood. How many of your neighbors have dogs? Then, think bigger. How many people in your town have dogs? Your market is undoubtedly huge!

Here's how it works: dog owners will hire you to come once a week to clean their yards up for a set price. You may charge \$10 per week for one dog and charge an additional fee for more than one dog. If you can clean four to six yards an hour, you'll make between \$40 and \$60 an hour! (Of course, that's assuming you charge \$10. Do some research-Google "pooper scooper businesses"-to find out what others are charging.)

Starting a pooper scooper business is simple. The tools of the trade are rather simple: a shovel, dust pan and some plastic bags, all things you can purchase at your local dollar store, Wal-Mart, K-Mart or home store like Home Depot or Lowe's. You'll learn through trial-and-error the tools that work best for you.

Before you're ready to start soliciting clients, you're going to need to determine your town's regulations regarding waste disposal. Some pooper scoopers simply clean up the waste and toss the bag in their client's trash bin. Others take it to their local landfill. To avoid breaking the law, make sure you check your town's regulations.

Once you know the regulations and have the tools, you're ready to get down to business. Finding clients should be pretty simple. If your neighborhood has a dog park, consider going there at different times during the day, talking to dog owners and handing out business cards.

(You can purchase relatively inexpensive, professional-looking business cards at your local business supply store like Staples and Office Depot. Or you can make your own.) Talking to different people can do two things: first, it will help you gauge interest in your service. Second, word-of-mouth is perhaps the best marketing tool.

Of course, there are other inexpensive, effective ways to market your business. Place ads in your local Pennysaver and on Craigslist.org.

If you live in an area highly populated with dogs, then you're likely going to have enough business to keep you busy seven days a week. Once you're business is a success, you might want to hire help. If you prefer, you can keep working alongside your employees. Or, you can supervise, make money and concentrate on other business endeavors.

Finally, don't restrict yourself to single family homes. Contact the management of local apartment and condo communities. Tell them how your service will contribute to their community's safety and beauty. Charge a "corporate" rate. If you're able to sign a few communities to your roster, then you'll make an even bigger profit with your pooper scooper business.

[Publisher's Note: Not really interested in cleaning up after dogs and cats but you know a lot of people who own them. Why not contact the pooper scooper business in your area (use the directory below) and see if they are willing to pay you a referral fee for each person you send their way? If they are, then recommend your friends contact them. Take it a step further and contact the managers of local apartment communities that allow pets, community playgrounds and dog parks and other places that may be interested in using the service. Get a contact name and then work out the referral fees with the pooper scooper owner.]

Resources:

Head over to [Poop Butler](#) to see what kind of prices can be charged, ideas for add on businesses and much more. Also, [check out your competition](#) using their 50 state directory. Just click on your state.

# Promotion Commotion

One day I was sitting at a local sports bar watching the football game and the guy sitting next to me at the bar asked me if I was a golf player. I told him I wasn't but asked why he wanted to know.

This guy was selling a little 4 x 8 card that had different discounts for a local public golf course.

He pulled out one of the cards and showed me there were boxes beside each discount so they could be checked off as the person used the card.

The discounts on the card were pretty substantial: Several half off deals for rounds of golf, two buckets of balls for the price of one at the driving range, discounts in the pro shop. The value offered was about \$400.00 if you took advantage of all the offers. He was selling the card for 20 bucks.

Now, selling discount golf cards person to person is not my idea of a fun venture. But I felt kind of sorry for this guy, so I bought one of his cards for a golf playing friend.

Best twenty bucks I ever spent! I picked this guy's brains for an hour and a half and learned more about his business than he knows about it himself.

Basically what he does is goes to restaurants, public golf courses and even dry cleaners and tells them he will advertise their business for FREE. All they have to do is honor the discounts on the card.

His "spiel" to the business owner is that his card creates repeat customers who come back week after week to get their discount and continue to come back after the card is used up because they are now in the "habit" of patronizing the business.

He gets a lot of rejection from the businesses but all it takes is one to agree and he's in business. About one of every fifteen businesses agree to it. Then his company prints up between 1 and 3 thousand of the cards depending on what the business owner wants.



Then the company recruits a bunch of people to go door to door or hang out in parking lots to sell these things. The sales people get \$7.00 for every one they sell.

The guy I was talking to makes a commission of 2 bucks for every one sold since he signed up the business. He can also sell the cards himself and make \$9.00.

The cards cost about 75 cents to have printed up. They are printed 2 to a sheet of 8 1/2 by 11 light cardboard paper stock. I'll show you an example in a minute.

Anyway, why am I so excited about this business?

First things first. Let me tell you the one thing wrong with this business and how to solve that problem:

Sales people! You have to have too many people hitting the streets and banging on doors trying to sell these things. Even if you are paying them straight commission you still have the headaches and the expense of hiring, cutting checks, accounting, etc., etc., etc.

Other than that this is a win/win/win situation:

The business wins because they get increased business and repeat customers. The person who buys the card wins because they get a great value. Between \$150.00 and \$400.00 worth of products or services for \$20. And the person who puts this whole thing together? He gets to keep \$10.25 on every card sold so he wins **BIG**.

Except for the sales people. There lies the problem.

You see, I don't want to have to deal with sales people. It's too much of a headache. Do you have any idea how hard it is to hire and keep good sales people?

So I thought and thought. I thought some more. Then I went to bed and went to sleep thinking about it and at around 3:00 in the morning my subconscious woke me up and said:

***"Hey, what are you stupid or something? Non-Profit Organizations would love to get a piece of this action! They have tons of people who would sell these things for you and all you have to do is give them half of whatever they take in."***

Bingo!!!

There is the answer I was looking for. School bands, churches, boy scout troops, lions clubs, etc., etc. are always looking for new ways to raise money so it would be a slam dunk to get them to sell for you. Think about it...

***"How Many Times Have You Ever Said 'No!' To a 10 Year Old Selling Girl Scout Cookies?"***

Below is an example of a card a friend of mine did for a local dry cleaner. He said the key to getting a business to agree to sponsor the card is to target new businesses hungry for customers.

# Dry Cleaner Promotional "Bounce Back" Card

<input type="checkbox"/> <b>\$8.00 FREE DRYCLEANING</b> <input type="checkbox"/> <b>\$4.00 OFF any order of \$12.00 or more</b> <input type="checkbox"/> <b>\$8.00 FREE DRYCLEANING</b> <input type="checkbox"/> <b>\$4.00 OFF any order of \$12.00 or more</b> <input type="checkbox"/> <b>\$8.00 FREE DRYCLEANING</b> <input type="checkbox"/> <b>\$4.00 OFF any order of \$12.00 or more</b> <input type="checkbox"/> <b>\$8.00 FREE DRYCLEANING</b> <input type="checkbox"/> <b>\$4.00 OFF any order of \$12.00 or more</b> <input type="checkbox"/> <b>\$8.00 FREE DRYCLEANING</b> <input type="checkbox"/> <b>\$4.00 OFF any order of \$12.00 or more</b>		<div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;"> <p style="font-size: 1.2em; margin: 0;"><b>1/2 OFF ANY ORDER \$40.00 OR MORE</b></p> <p style="margin: 0;"><input type="checkbox"/>   <input type="checkbox"/></p> </div>
* the above must be used in sequential order.		
<input type="checkbox"/> <b>\$3.00</b> <input type="checkbox"/> <b>OFF</b> <input type="checkbox"/> <b>any</b> <input type="checkbox"/> <b>order</b> <input type="checkbox"/> <b>\$9.00</b> <input type="checkbox"/> <b>or more</b>		<input type="checkbox"/> <b>\$5.00</b> <input type="checkbox"/> <b>OFF</b> <input type="checkbox"/> <b>any</b> <input type="checkbox"/> <b>order</b> <input type="checkbox"/> <b>\$15.00</b> <input type="checkbox"/> <b>or more</b>
■	■	■
NAME: _____ ADDRESS: _____ CITY: _____ ST.: _____ ZIP: _____ PHONE: _____ REP#: _____ DATE: _____		

One other thing he discovered: You don't really need the non-profit groups. All you really need is to be able to *use their name*. Approach the group leader and offer them a 30% commission if you can SPONSOR them in a fund raising project. They do none of the work.

Next, go to local grocery stores and ask if you can set up a booth outside their front door in order to raise funds for the {name of your charity}. Sell your cards from the booths yourself or give the non-profit a little more commission if they will let a couple of their members man the booths.

# Real Home Assembly Job

Do you enjoy putting things together? Do you have the ability to easily understand instructions and intuitively know how items work and fit together? Is your garage or basement already filled with tools? Not all people have the ability to understand instructions and put things together. In fact, many people are overwhelmed with instructions. They purchase products and then when it comes to assembly, they spend hours trying to get everything to fit together right.

If you have a natural ability to understand instructions and love building things, then you can probably make a great income from it!

That's how John earns his living. He loves working with tools and wood. His wife was always asking him to make something for the house. His friends would see the work and comment on how well it was made. Now, as a benefit, he gets to stay home instead of putting in eight hours for a company.

Contact local retailers that sell furniture and other items that require assembly. Many stores offer these products but do not have a service that will help put the product together. Let them know that you can offer this service to their customers. They will then refer you to any customers that request this assistance. You complete the project and the customer pays you for the finished product.

You should have all the tools you will need for assembly in your garage or basement so there is no initial cost for tools. Most assemblies only use a screwdriver and maybe a hammer unless they provide special tools for their product.

Next you will need some business cards. These are easy to create on a home computer (or you can use a printing service like the one offered at Office Depot or Office Max). If using a home computer, programs like MS Works, MS Word, or Publisher makes it easy to create business cards. You can purchase inexpensive business card blanks at any office supply to print on your own printer.

Visit any local retailer that sells furniture, and other items that require assembly and ask to speak with their department manager. Tell them what you are doing and give them several business cards. On a monthly basis

you provide them with additional business cards.

You could also take out a small ad in your local newspaper classified ads. Something simple like:

**FURNITURE ASSEMBLY – VERY REASONABLE FEE 555-555-1234**

## **The Pickup Artists**

Every Saturday morning a group of three friends visit yard sales - they don't buy but just look and make notes of what is available at each yard sale and ask when is the sale over.

In the afternoon of the day the sale is to end, they revisit the different sales they noted - about a half hour before they are ready to shut down.

This is where they shine.

They look at what didn't sell (usually quite a lot), and make a lump sum offer for everything.

The max they pay is \$50. Most people accept their offer because it means they don't have to haul the stuff back into the house or garage and pack it away again – or haul it off to Goodwill.

The goodies get loaded quickly and off to the next yard sale on their list.

That night they spend separating everything. Bigger items separately and smaller items in interesting box lots.

Tuesday it is delivered to a consignment auction which is frequented by locals as well as quite a few flea market vendors.

Friday they pick up their check less the auctioneers commission. Depending on the quantity and quality of the items, they average \$2,500 to \$4,000 per week.

# **Rain, Rain -- Don't Go Away**

Sometimes you can make money by simply being in the right place at the right time with the right product. Here is a way you can make \$100.00 profit within a couple of hours with this concept.

First, go to your local dollar store and buy as many rain ponchos as possible. You can usually get them two for a dollar.

On a rainy day, go to any baseball, soccer, or football game and stand outside the event on the street and sell your ponchos for \$2-\$3 each.

Or, go to your local mall and sell them to people exiting the mall. While they were inside, they probably didn't even realize it had started raining and will hate the thought of getting wet going to their cars.

Lots of people will be happy to pay \$2.00 or more to keep from getting wet.

You can even sell umbrellas. They go for \$5.00 each and you buy them for one dollar at the dollar store.

You may come home with your feet wet but your pockets will be full.

## **On Your Honor**

A man in Raleigh, NC has come up with a way to break into the vending business without having to invest thousands of dollars in vending machines. He places honor system snack candy boxes in small offices that don't create enough volume to justify a coin operated vending machine.

The honor system boxes are simply cardboard boxes filled with about 70 snacks. Customers deposit their money in the box and make their own change.

David Kochak of United Snacks of America says the honor system works. He has over 2000 customers in the Raleigh, North Carolina area.

United Snacks of America buys wholesale snacks for 20 to 45 cents and resells them for 75 cents each. They keep the price of all their snacks the same in order to keep things simple.

Snacks they offer include Popcorn, Candy Bars, Lance Crackers, Potato Chips, Lifesavers and Gum.

One way to help keep your customers honest -- and help secure accounts - is to give a portion of the proceeds to charity. If you display the charity prominently on the box, people will be unlikely to try to cheat the system.

I have located a company that specializes in Honor System Vending. Sheridan Systems of Buffalo, NY supplies snack boxes, coin boxes and many other accessories to the Honor Vending industry. You can find them online at: [www.sheridansystems.com](http://www.sheridansystems.com)

## **Every Man's Concierge**

People are busier than ever and the world around them hasn't changed. Groceries still need to be bought, deliveries still need to be made, gifts still need to be bought, etc. You can take advantage of the needs of these hyper-busy people by running an Errand Service.

In essence, what you do is run errands for people and get paid for it. Think it sounds like a kid's business? Well, you won't make kid money! If you are in a good sized metropolitan area with steady clients, you can make \$15, even \$20, an hour!

You won't need much with which to start. You'll need a reliable car or SUV. The only real expenses at the start are: business cards and a cell phone. Make a list of large businesses in your area: ones with large numbers of well paid executives, such as banks, headquarters of large manufacturers, etc. Then compose a letter detailing your services. List as many timesaving services as you can think of:

- Grocery pickup
- Dry-cleaning delivery and pickup
- Post Office errands

Gift-shopping services  
Food pickup and delivery, etc.

Note: Don't transport people or children unless you have the proper licenses.

Be competitive with your pricing. Call other delivery services in the area and find out what and how they charge, whether hourly or by the job. Make your prices competitive and your services personal, and you'll get the edge.

Four other good ideas for publicizing your services:

- 1) Advertise in charity event publications read by executives
- 2) Post your business card on free bulletin boards at dry cleaners, grocery stores, bakeries, upscale food stores and deli's, etc.
- 3) Produce press releases about your services showcasing a unique aspect of your business, i.e. you specialize in delivering wedding cakes, for example, and get them to all the newspapers and local magazines in the area
- 4) Advertise your services in senior publications (or penny saver newspaper)

## **Unique Money Making Kit**

One day I saw a guy selling something that immediately caught my attention (and of a lot of other people). There was nothing unique about the stuff he was selling. What was unique was the way those small things had been made.

This guy was selling disciple crosses (patented by the company [www.disciplescross.com](http://www.disciplescross.com)). This company (Disciple's Cross) provides all the material and instructions about how to prepare disciple crosses. So you can buy this kit from this company and prepare the crosses yourself. The company also offers to buy the crosses that you make in this way.



You can make these crosses at home and mail them across to the company who will then pay you if the crosses pass their quality test. So, that's cool profit. You can also sell these crosses by yourself i.e. instead of selling them to the company (who might or might not need them at that time); you can sell them in the local markets too. In fact, it's much better to sell these crosses in local markets because not only will you earn more profits but will also do away with the dependency on acceptance of crosses by the company. You can either sell the crosses by setting up stalls in local fairs and trade shows or you can offer commission to shopkeepers (gift shops and other related shops) for selling these crosses for you. Local churches, local Christian book stores, boutiques and fund raisers are other marketing/sales avenues for you.

You can start with keeping the price as \$5 or something like that, as an introductory offer, and then move on to ramp it up to \$10 per piece. But don't go beyond \$10. You can offer variety in terms of the chains that go with the crosses. You can sell either just the pendant or the complete necklace. You might use your creative mind to add or alter the design in some way or use different colors.

Once your business gets going, you can look at getting the material at wholesale rates. Just look in the local yellow pages or on the internet and you should be able to find some wholesale dealers in your area. Disciple's cross too can provide you with material at a very good price.

**Tip:** Christmas can be used as a good opportunity for selling these crosses. Just package them into an attractive gift package with a thread to hang these on Christmas trees.

You can advertise through newspaper inserts or by posting flyers to bulletin boards at grocery stores and laundry mats. Moreover, spread the word around by sending pamphlets to friends and acquaintances. These pamphlets can be simple computer printouts on colored paper. A simple website will help in reaching out to the whole world. Moreover, you could accept orders and payments through the website (e.g. using paypal).

So just take this business idea and run with it.

# Yellow Page Courier

Anyone with a driver's license and a car can do this: Delivering phone books!

It only comes around once a year and lasts for about two months. You can generally pick whatever route you want, and you bag them and leave them on people's doorsteps.

The best part is you do it on your own time schedule and in your neighboring areas, so you aren't spending a lot of time driving and wasting gas.

When you've completed a route, you go back, choose another one and deliver that one and continue until all of the books are delivered.

You can choose whether you want to deliver a large route or a small one. This is a fairly easy way to pick up some quick extra cash.

In my area, phone books are delivered in August/September. Call your local phone company for details.

A friend of mine has discovered a way to turn a similar money maker into a full time business.

He works as an independent contractor delivering free weekly newspapers, entertainment magazines, penny savers, real estate magazines, etc. in my area. He works 2 or 3 days a week, sets his own hours and pulls in over \$50,000 a year with his paper delivery business.

To get started with this venture call the publishers of the free papers in your area and ask if they are looking for independent delivery drivers.

Once you get one route other papers will seek you out.

# **Make Money Selling Hot Niche Info Products That You Can Get For Free**

Here's another product I've been selling for years on eBay – Old How To Info that is in the Public Domain.

The best thing is I get the product for free. Now, I had to do a little work to get this product into a "salable form" but once that work was done (it took me about a day) I can keep selling this product forever. And, I can also find other products on the same and similar subjects and sell them as well.

One of the products I'm selling is called...

## ***Illustrated Doll Making Instructions***

That's right! It's a 28 page manual on how to make dolls. I found this manual in the Public Domain.

If you have never heard of the Public Domain, you are in for a real treat:

You probably already know that most US Government Printing Office publications are in the Public Domain. This is because these publications were funded with US taxpayer money so WE ALL own them and as long as there is not a copyright notice on the publication we can reprint and sell them.

That is pretty common knowledge -- but did you know there are many, Many, MANY regular paper and ink books on popular topics that are also in the Public Domain?

Because of US Copyright laws, ANY book published in the US BEFORE 1923 is IN THE PUBLIC DOMAIN! And, any book published in the US between 1923 and 1963 is also in the public domain IF its copyright was not renewed 28 years after the date of publication. (You can read the US Copyright code for yourself at: <http://www.copyright.gov/circs/circ22.htm>)

This means if you find a book in the public domain on a particular hot niche market, you can LEGALLY copy, republish and sell the book!

## How Do You Find These Public Domain Book?

Here is one resource I use to find books that are in the Public Domain:

<http://www.abe.com>

Abe Books is a network of used book dealers. You can search the inventory of ALL the book dealers in the network by using the Search Tool at:

<http://dogbert.abebooks.com/servlet/SearchEntry>

Let's say you are looking for books in the Public Domain about the craft of Tole Painting. (Tole Painting is a folk art method of painting decorative designs on tin or other metal objects, such as utensils, coffeepots, and similar household items. It was popular years ago and is starting to see a resurgence of interest.)

Using the link to the search tool above enter the keyword phrase "tole painting" (without quotes) into the keyword box. Also, enter the date range 1800-1922 in the Published Date. Why enter a date range? Because if a book was published BEFORE 1923 (in the US) it is definitely in the Public Domain and no copyright search is required to see if the work was renewed.

Click the Start Search button and it will bring back all the matching titles. In this particular example there is one book listed:

*TOLE-PAINTED GARDEN FURNITURE (ISBN:0806972858) Bingham, Areta Bookseller: AVON HILL BOOKS (Cambridge, MA, U.S.A.) [Shipping Rates & Speeds] Price: US\$ 16.00 Book Description: Sterling 1902. As New in As New dust jacket. Illustrated with colored photographs.worksheets and detailed patterns. ; 4to; 144 pp. Binding is Hardcover. Bookseller Inventory #9777*

*(Note: your search results will vary depending on the current inventory of the book dealers)*

This looks like a great book on the subject of Tole Painting! We can see that it meets the criteria for a Public Domain work: It was published in 1902 -- well before the 1923 "drop dead" date for published books. And it was published in the US -- Cambridge, MA to be exact. It is very important to only look for books published in the US as copyright and Public Domain

laws vary with other countries. There is no doubt this book is in the Public Domain.

Now, you can purchase this book from the dealer for \$16.00 plus shipping and handling if you wish but there is another way to get this book for free if you are limited on funds. Here's how:

Print out all the information about this book: the title, author, publication date, publisher, ISBN number and call your local library. Tell them you would like to request this book through Inter library Loan. They will search for the book through a network of participating libraries and if one of the libraries has a copy they will loan it to your library branch who will then loan it to you.

Now, since this is a loaned book there is a limit on how long you can keep it -- usually 10 days -- but that will give you enough time to check it out and determine if it looks like something you would like to sell. Then you can CAREFULLY scan the loaned book or purchase a copy from an [Abe.com](#) listed used book dealer.

### **Getting the Book into a Salable Format**

You will need a scanner that has Optical Character Recognition (OCR) software. (Most do -- check your instruction manual) Set your scanner to scan each page of the book into an MS Word document. This will put the text into the Word document and allow you to edit it as needed. Once you have the book converted into digital format you can print it out or convert it into a PDF document to resell.

Your republished public domain work does not need to be fancy. People are interested in the information contained in it -- not pretty production values. My Illustrated Doll Making Instructions manual is just 28 pages (8 1/2 x 11) printed on one side in black and white that I print from my home LaserJet printer. I tuck the pages into a binder and ship it off to the customer. My total production cost is about 50 cents and I have made as much as \$25.00 a copy selling this item on eBay.

For more ideas check out this eBay seller's listings -- he sells tons of Public Domain content on eBay:

[http://www.ebay.com/sch/schmetterlingtag/m.html?\\_nkw=&\\_armrs=1](http://www.ebay.com/sch/schmetterlingtag/m.html?_nkw=&_armrs=1)

# Clueless in Seattle

People seek out help from all kinds of advisers: From spiritual advisers to psychics to numerologists to Dr. Phil. Why not a Dating Advisory?

A Dating Adviser would tell the guy what he should do to impress the girl. What he should wear on a first date, what to talk about, what NOT to talk about. Bring flowers on the first date or not? Movies or dinner (or both)?

If you were to place an ad in the personals section of your local paper reading...

*Guys – What do women really want? I know.  
Free dating consultation. Email [xxx@xxx.com](mailto:xxx@xxx.com)*

...I bet you would get swamped with replies.

What you could do is offer a free report that tells men **10 ways to impress a woman on a first date.**

Then offer a 15 minute before date telephone consultation and a 15 minute after date telephone consultation.

You would charge \$20 -- \$30 for both sessions.

Another option would be to act as a dating surrogate – where you actually go on a “pretend” date with the guy and provide him with a real time evaluation.

Of course, never give out your home address to a stranger. The best way to approach this idea is to meet the client in a restaurant or coffee shop.

# A Home for Orphaned Cell Phones

What happens to all those used cell phones that people have when they upgrade to a new one or change plans or providers? They usually get thrown in a drawer somewhere where they will remain for years. However, on eBay, there is a thriving market for used cell phones of every type imaginable.

Since many people change phones every year there is always a steady supply of perfectly good used cell phones. Many of them are new models that have only been out for a few months or a year at the most.

It's amazing that these phones, which most people just toss away, can bring \$50, \$75, \$100 or even more. The sell through rate for used cell phones on eBay is very high -- 76.9% at the time of this writing.

How do you find used cell phones?

First off, you probably have two or three lying around your house that you don't use but didn't really want to throw away because your mother taught you that if it isn't broken, then you shouldn't throw it away. Chances are, your friends also have some cell phones taking up space at their houses.

Like everyone else, you probably also have that one friend that upgrades the minute something new comes out, even if their current phone is two weeks old. Your friends will thank you for getting one more piece of clutter out of their lives.

Another way to get used cell phones on a consistent basis is to place a classified ad in the newspaper that states that you pay cash for used cell phones. Do some research on how much used cell phones are generally selling for on eBay, and then set a price that is about 1/5 that amount. So, for a phone that sells for \$75.00 on eBay I would pay no more than \$15.00. You can add a little extra if the phone is a great model and subtract a little if it is nothing special. This way, people get a few dollars in their pocket for their used cell phones (and they don't have to feel guilty about their mom giving them a hard time for throwing away a perfectly useful item).

You can also set yourself up as a cell phone recycler and make money from other people's used cell phones in your area.

Study the different cell phones that are selling on eBay and compile a list of all the cell phones that sell well along with their final selling prices.

Now, make another list of each model of phone and the **highest** price paid **divided** by five. This is your list of cell phones you will buy and what you will pay for each. You will essentially be paying 20% of the maximum price you will receive.

What you are doing is setting yourself up as a Cell Phone Recycler.

Here is how to collect cell phones...

Contact a worthwhile charity in your area. Charities for children work best so let's use the local Juvenile Diabetes Foundation as an example.

Phone them and ask to speak to the person responsible for fund raising.

When you reach the correct person, explain you are in the cell phone recycling business and you would like to make a donation for every cell phone you collect to the local chapter of the Juvenile Diabetes Foundation.

Explain that you will do all the collecting and all you need from him is the go ahead to use the name of the charity in your collection efforts.

Also explain by collecting the phones, you are helping to keep potentially hazardous materials out of the environment.

Finally, explain you will donate between \$1.00 and \$20.00 for each phone depending on the model and brand. Once you get the go ahead from the charity you are all set to begin collecting.

There are a couple of ways to handle this:

One way is to have some 1/3 flyers (i.e.: 3 flyers to a page) printed up explaining Acme Cell Phone Recycling (whatever name you decide to use) is donating up to \$20.00 for every used cell phone the charity collects.

Along with the flyer include a large clear plastic bag. You can get these bags at Office Depot or Office Max. Explain they can put the cell phone in



the baggie and place it outside at their mail box and you will pick it up the next day so as not to bother them.

Another way you can collect is by teaming up with a local Dry Cleaner or high traffic retail store and offer a special discount card available only to people who donate a cell phone. You can place a collection box in the dry cleaners or retail stores' location.

Used cell phones are a booming niche market. Be sure to spend some time on eBay researching the market and then go for it. Get started now and you can have a great income stream in no time.

## **My Town Booklet**

Here is a neat opportunity for someone who lives in a small town or community.

Jim Erskine self-published a simple little booklet in his community about -- Christmas.

Actually, it wasn't *just* about Christmas. It was about Christmas a long time ago -- the way it used to be celebrated. And, it wasn't just about how it used to be celebrated. Instead, it was how it used to be celebrated in his home town (Bowling Green, KY).

Physically, this little book was nothing fancy -- just a 40 page, 8.5" x 5.5" format saddle-stitched booklet which he had printed at a local print shop. But that didn't matter. What made it appealing to folks in his community wasn't the production quality of the book -- it was what was INSIDE that counted.

Inside his book were accounts and stories about Christmas -- 50 years... 75 years... 100 years ago and even earlier -- which took place right there in Bowling Green. Nothing earth-shaking, mind you -- just reports of parties and celebrations that were held... interesting anecdotes.... prices of Christmas gifts from local department stores 75 years ago... kids' letters to Santa Claus which had been printed in the paper... that sort of thing. The

book was also well illustrated with some wonderful vintage holiday ads and illustrations used by local businesses in the area way back when.

In short, it was really nothing special--unless you happen to live in his home town. THEN, it became something you would treasure!

But amazingly, that simple little 40 page book, which took Jim less than a month to research, write, and have printed put a whopping \$3,267.00 in his bank account....without having to sell a single copy!

As a matter of fact, the entire print run of the book was ALREADY SOLD when Jim started working on it – and he had \$2,500 in his pocket before he even sat down to write it!

Jim's little Christmas book was BIG NEWS in his community. It was reviewed in the local paper... Jim appeared on local TV and radio talk shows to publicize it ... and everywhere he went, people told him how much they enjoyed his little "trip down memory lane". Because of that book, Jim developed a solid local reputation as a published author -- opening the door to all sorts of other writing projects and even some consulting work!

And even better -- it is the kind of project he can re-do over and over again, whenever he wants to...

Jim's super simple little booklet project outlined above is something YOU can easily duplicate in YOUR community.

You can dig up all sorts of "old" information about your community... Maps, stories, newspapers, old postcards, photos, school yearbooks... put together your own "My Town" booklet and sell copies as a church or school fund raiser.

# Buy Low, Sell High

Professional buyer and seller John McTighe makes money by buying used items in his area and selling them for a profit. Here is his simple – but powerful -- money making process...

Every week John places the following ad in the WANTED TO BUY section of the free shopper papers in his area.

*Buying: Things you don't want. Household goods, appliances, tools, equipment, and other misc. Call xxx-xxxx*

The key to this ad is the wording, "Things you don't want." This eliminates the people who think you are just going around buying stuff for your health. The people you are looking for are people who have items just laying around -- things taking up space they would rather use for something else.

When they call, simply tell them you buy things people don't want anymore. Tell them you can't pay a lot for the item but you would be glad to take a look at it. Then ask them what they want to get for the item. Only offer them 75% of the price you could get if you advertised the item in the paper yourself.

Most of these people are glad to just get something for an item they would have to haul off and throw away anyway. If they can get 10 bucks for an old -- but working washer -- they are happy. If the item doesn't work, offer to haul it away for free if you think you can fix it. If not, just walk away.

Selling your items should be easy if you have bought them correctly. That is, the old saying, "You make your money when you BUY an item, not when you SELL it" applies here. If you have bought your items at a sufficiently low price that allows you to sell them BELOW market value, they will practically sell themselves.

Place an ad in your local shopper or newspaper listing all the items you have for sale. If you only have 1 or 2 items wait until you have a group of items before advertising. Your ad might read something like this:

*MUST SELL: Sears Washer, \$50.  
Compact Refrig. \$20. Microwave \$10.  
Sony DVD Player \$90. TV \$25  
All clean and in working order.  
Call xxx-xxxx*

It's a good idea to have a "cheat sheet" by the phone listing all the details about the items. When someone calls, you will have all the information at your fingertips and can answer their questions.

If they are interested in an item, they will want to arrange a time to come over and look at it.

When the buyer comes over, they will usually offer you a price lower than your advertised price. If it is reasonable, you may want to consider taking the money. Or, you can reject the offer or make a counter offer. That is up to you and how much time you want to invest in getting every penny out of the item. For me it is better to make a quick \$50.00 than a slow \$100.00.

That's it. A simple -- but extremely powerful -- money maker you can use anytime you need extra money.

## **Merchandise – FREE for the Taking!**

Here is a simply technique you can use to get free merchandise. It will take some work but you don't have to do all the work -- you can hire out the hard part.

STEP 1. Using your computer, make up a flyer on plain white 20# bond paper, \*three\* flyers per sheet, with this exact wording:

-----  
My name is (your name). I will clean out your storage areas and haul away all the junk you don't want for ONLY \$20. If your closets, basement, attic, back porch, garage, barn, storage sheds, or other areas are cluttered with junk give me a call. I'll help you reclaim that wasted storage space.

Evenings & Weekends (So you can supervise)

Thanks,

Your Name  
555-555-5555

---

Before you have the fliers printed, sign your FIRST NAME only above your name and phone number.

STEP 2. Have the flyers printed and cut (remember, there are 3 flyers per sheet --- each flyer is only 1/3 of a page).

STEP 3. Using a flyer delivery service (or do it yourself or hire someone to do it), have the flyers delivered door-to-door in the neighborhoods you would like to work (hint: neighborhoods with senior citizens) Put out as many as you can afford, but 1,000 would be the absolute minimum.

STEP 4. When you take the calls, make it clear you don't haul away garbage or yard trash. The \$20.00 you charge is a minimum fee and if the job doesn't have a lot of salable merchandise you can charge more, walk away or hire a couple of teenagers to do the work.

However, in most cases you will be amazed at the salable merchandise you will be cleaning out. Almost everything you haul away will be worth something. In addition to the Electrical Appliances that can be sold by placing ads in shoppers and newspapers, you will also run across other items:

Scrap Metals can be sold to the scrap dealers. You'll find them in your telephone book yellow pages. You don't have to sell to these people. Just take the scrap to them. They will weigh it and pay you what its worth.

Old Magazines can be sold on eBay (sell multi-issue lots)

Old Clothing & Shoes can be sold to the various Used Clothing Stores. Again, you'll find them in the yellow pages. — They only buy clothing by the pound, but, remember, you paid “nothing” for your merchandise, so the few dollars you get is free & clear profit.

## **Part 3: Found Money**

If you're like most people you probably have money lying around that you don't even know about. In this section we're going to look at various places where you may have money stashed away – and how to find this hidden cash.

### **Forgotten Cash**

One day I received a scary looking manila envelope in the mail from the IRS!

The first thing that went through my head as I ripped the envelope open was "Audit!" Much to my surprise there was another smaller envelope inside addressed to my old apartment in a different state. An address I had not lived at in almost 10 years. Inside the second envelope was a letter from a former employer. The letter read:

Mr. James Jones  
125 Birch Drive Apt. #14  
Wytheville, VA 24382

Dear Mr. Jones

As a former employee of (Company Name Omitted) at one time you invested money in a 401K/retirement account with us. However, when you left the company we made numerous attempts to locate you regarding the money you have in our 401 K/retirement account. This is your money and I would like to forward it to you as soon as possible. Please contact me to obtain information on how to process a total distribution of your account as soon as possible.

Feel free to call me at (phone number omitted)

Sincerely,

Tami  
Benefits Coordinator

I received the letter on a Thursday afternoon and by the time I called Tami she had already left for a long weekend. So, I had to wait until Monday to find out I had \$1,378.27 coming to me. Not bad for money I didn't even know I had.

Tami was smart. She knew the IRS probably knew my current address. So she sent them a letter asking if they would forward a letter to my last known address. It worked. She found me and everybody is happy (I was ecstatic!)

But, you know what? Tami was the **third** Benefits Coordinator the company had since I left! The other two did nothing to track me down. And, believe me, it wasn't hard. So, for every "Smart Tami" out there who actually makes some effort to track down people who are owed money, there are two "Lazy Suzy's" who could not care less if you get your money.

Could you have some money waiting for you? It's very possible. I have heard 1 out of 3 people have money hidden away in some account they

have forgotten about. Besides 401K funds you may have forgotten assets in:

- Social Security Administration (unclaimed benefit checks)
- IRS (undelivered refund checks)
- U.S. Postal Service (dormant postal money orders)
- Bureau of Public Debt (matured savings bonds)
- FDIC (unclaimed deposits from failed banks)
- Pension Benefit Guarantee Corp. (unpaid benefits)
- HUD (mortgage insurance premium refunds)
- Federal Bankruptcy Courts (unpaid distributions to creditors)
- Securities & Exchange Commission (lost securities)

To begin your searches, go to <http://www.missingmoney.com/>

MissingMoney.com is a national, state-sponsored database to help owners of missing or abandoned money find these assets at no cost.

Besides the state you reside in now, also check every state where you lived, where you worked, and where you conducted business. In addition check all the following states:

- New York
- New Jersey
- Illinois
- Texas
- California
- Delaware

The reason for doing this is that if a holder does not have your address on file, your property will then go to the holder's home state which many times will be the state in which the parent company is headquartered.

But, don't stop there. A database is only as good as the data provided to it and most contain only a partial listing of lost assets. The best plan of action is to submit search requests in writing. When you do, provide:

- All possible variations of your name
- Name changes due to marriage or divorce
- Your middle initials
- Your nickname(s)



- Common misspellings of your name
- Your current address
- Former addresses
- Social Security Number

To find the address for your states unclaimed funds division search the web for "unclaimed money" and your state.

Where else might you look for Found Money?

Call your local utilities and see if you paid any deposits when you signed up with them. If you are a good customer, they should be willing to refund you any deposits you gave them.

Also, check your mortgage escrow statement

If you have a mortgage, you will get an escrow statement from your mortgage company once a year. The document shows you how much you paid in taxes that year.

Mortgage companies traditionally "over escrow." To find out how much they are legally allowed to escrow, take your real estate taxes plus your insurance and add them up. Then divide by 12. Then multiply this number by 116% because mortgage lenders are able to take up to an additional 16 percent as a buffer. This should give you a rough idea of the amount they can require you to pay into escrow each month. If they are taking more then you calculate, you should call and find out why. It is to the banks advantage to maintain as high an escrow account as possible because they get to use this money interest free until the time to pay the escrow accounts. Make sure they are not taking more than they are allowed.

Also, mortgage lenders sometimes forget to pay your taxes on time. (This happens much more then you could imagine) Penalties and interest accrue and the bank may debit your escrow account for any extra charges and fees they forget to pay.

You should check your escrow statement every year to make sure the bank is paying the taxes on time and if they are not, make sure your escrow account is not getting dinged for interest and penalties. If it is, demand to be reimbursed by them.

You can find more information about escrow accounts at the US Dept of Housing and Urban Development (HUD) website:

<http://www.hud.gov/offices/hsg/sfh/res/respafaq.cfm>

## I Believe That Belongs to Me

It never ceases to amaze me that normally frugal people will allow the government to use their hard earned money all year long for free. Then they feel grateful when the government returns their money without paying any interest!

This is what happens to you if you are not claiming all the exemptions you are entitled to on your income tax withholding form. If you get a refund check every year you could be enjoying the benefit of having this money all year long instead of waiting to get it at the end of the year.

Talk to your employer and increase the number of exemptions you claim in order to get an instant increase in your take home pay. Just be sure you don't raise your exemptions beyond what you are legally entitled to deduct.

While I am on the topic of taxes, here is one tax deduction most people overlook when filling out their tax return: **charitable contributions**.

If you give clothes or other items to a charity like the Salvation Army, you are allowed to claim the resell value of the items – not necessary what you would get for the item at a yard sale but what the used item would bring in a used store or Thrift Shop. What you should do is place a fair value on every item you donate and itemize these donations each year.

The first year I did this; I cleaned out my closet and was able to claim over \$3000 in charitable contributions. In my tax bracket this \$3000.00 was worth \$1000.00 in reduced tax obligations which translated into \$1000.00 in hard cash. Had I known about this deduction before tax time, I could have increased my withholding exemptions and **received an \$83.00 a month raise**.

You should, of course, consult a qualified tax advisor to make sure you are eligible for this deduction.

# PMI Windfall

***(Note: If you own a home and are paying a mortgage read this carefully. You may be paying more then you need to and you could be putting that extra money into your pocket instead of the banks)***

Have you ever heard of Private Mortgage Insurance? Private Mortgage Insurance (or PMI) is insurance a homeowner is usually required to buy if their down payment is less then 20% of the appraised value of their home.

PMI offers protection to the bank from homebuyers who cannot afford to put at least 20% down on a home. If the homeowner defaults on the loan, PMI pays the bank the difference between the down payment and 20% of the appraised value of the home.

For example, say a bank holds the mortgage on a \$100,000 house.

The borrower put a 10% down payment on the house. If the bank has to take back (i.e.: foreclose on) the house, the Private Mortgage Insurance policy would pay the bank \$10,000 which when added to the \$10,000 down payment equals \$20,000 or 20% of the appraised value.

This allows the bank to resell the house for \$80,000 instead of the \$90,000 owed on it. This in turn allows the bank to get the Real Estate (known as Real Estate Owned or REO) off its books faster and clears that money to be used for another mortgage.

Banks typically do not like to own real estate. They are in the business of lending money and the sooner they can turn the REO into cash which can then be loaned to someone else the better off they are.

In short, PMI allows lenders to lend to borrowers who could only afford a 5 or 10 percent down payment. Statistically, homebuyers who put less that 20% down are more likely to default on their loans. The borrower pays the premiums for PMI which is usually added to the monthly mortgage payment.

Here is the important part:

***Lenders are required to cancel PMI when your loan balance is less than 78 percent of the home's market or appraised value.***

Read that last part again: "the home's market or appraised value."

Now, is your home worth the same as it was when you bought it?

Probably not! The average home value is up 37% over the past 5 years.

That would mean the 20% threshold would probably be met just by the appreciation in the value of your home.

For example, let's say you bought a \$200,000 home 3 years ago with a 5% down payment. If the house would now appraise for \$250,000, your down payment + your principal payments + your appreciation would equal 30%, more than enough to reach the PMI cancellation threshold.

***This could be a significant savings: as much as \$180.00 a month on a \$200,000 mortgage. That is just like Free Money.***

If you're still paying PMI on your mortgage, you may be able to cancel it and realize a significant savings.

Figure out how much your house is worth now and calculate 22% of that amount. If your equity (equity = the appraised value of your house minus the principal balance of the mortgage) is more than the amount you just calculated you may be able to drop the PMI payment from your mortgage.

*Warning: It's critical to understand what your lender's requirements are when trying to cancel PMI based on your home's appraised value. Be sure you understand these requirements and be certain your home value has appreciated enough for the PMI to be dropped before spending money on an appraisal. Also don't hire an appraiser without making sure the bank will accept the appraisal as the basis for canceling your PMI policy.*

## **A Penny Saved is a Quarter Earned**

I think this section is going to shock you. I know when I set out to write it I didn't realize how much of an impact a few dollars saved could have. At

least not until I set my pen to paper and worked out the math for myself. And when I did, I was absolutely shocked to find out the average family can easily double their disposable income simply by saving a few pennies here and a few pennies there.

I am sure you have heard the old adage, "a penny saved is a penny earned." Me too -- about a thousand times. But, what I have just recently come to realize is that old adage is wrong! A penny saved is NOT a penny earned! No, what's closer to the truth is...

### **A Penny Saved is a Quarter Earned!**

How can that be?

Indulge me for just a minute and let me...



...run the numbers.

Let's say you and your spouse earn \$60,000 a year. That puts you right in the middle of the 27.5% tax bracket. So of the \$60,000 you earned, Uncle Sam scrapes \$16,500 off the top to pay scientists to study the mating habits of African humpback grasshoppers. You are left with \$43,500 to spend on frivolous things like food, shelter, clothing and cable.

Now, since you have to have shelter, food, clothing and cable these things are called necessities. For the most part and as long as your family stays the same size, these necessities will cost pretty much the same from month to month. Sure, your electric bill may be higher in the summer or winter but over the course of a year you can pretty much depend on it being, on average, x dollars.

If we were to think of your household as a business, these so called "necessities" would really be "fixed expenses." Fixed expenses are expenses a business incurs no matter if the business makes a single penny or not. Typical fixed expenses for a business are loan payments, rent, utilities, and insurance.

Now, let's say the monthly fixed expenses for your household are as follows:

Mortgage	\$1200.00
Electric	\$100.00
Telephone	\$90.00
Car Payment 1	\$350.00
Car Payment 2	\$275.00
Car Insurance	\$50.00
Cable	\$50.00
Water	\$25.00
Property Taxes	\$150.00
State/Local Tax	\$175.00
Gas	\$25.00
Medical Insurance	\$175.00
Food	\$360.00
Clothing	\$100.00
Car Maintenance	\$100.00
House Maintenance	\$100.00
Misc.	\$100.00
.	-----
Total Monthly Fixed Expenses	\$3,425.00

Note: You may notice some of the items on the list could be thought of as variable expenses. In business, variable expenses are expenses that change from month to month depending on such factors as the number of products produced or the number of customers serviced. Since your household doesn't vary that much from month to month (same number of people, same spending habits, etc) these expenses will be pretty much the same each month and they can be thought of in the same light as fixed expenses.

So your yearly expenses (fixed and variable) will be:

\$41,100.00 ( $\$3425.00 \times 12$ )

So out of \$60,000 that your household earns, your disposable (or net) income is as follows:

Gross Income	\$60,000.00
Income Tax	(\$16,500.00)
Expenses	(\$41,100.00)
	-----
Net	\$2,400.00

Therefore, you have \$2,400.00 left over not allocated to some expense. Put another way, you have managed to "net" 4% (2400 divided by 60000) of your gross earnings. If your household were a business, it would have a net profit of 4%.

Now, I hope you kept up with me through all that. If you didn't, please go back and read it again because it really does make sense. You need to understand that part in order to get to the next part. And the next part is the fun part because you are going to see how to easily multiply your disposable income by a factor of 2 or 3 or more.

Ok. Given that after you pay all your household expenses, you only get to keep a tiny 4% of your income, what would happen if you were able to save \$20.00 a month off your phone bill?

I'll tell you what would happen:

***The entire \$20.00 a month would fall right down to your disposable income! That's right! Every single penny you save would go straight down to your bottom line.***

That's because all of your fixed costs have already been met. And, as icing on the cake, you don't have to pay tax on the saved money because the tax was paid when you earned it. It's all free and clear!

Think about it: saving just \$20.00 a month after 12 months you would have an extra \$240.00 of disposable income. Using our 4% net profit figure from above, that would be like earning an extra \$6000.00 a year -- but, without having to work any harder or any longer! By simply saving \$20.00 a month you have added the equivalent of \$6000.00 to your income! Don't believe me?

Do the math:

$$\$240.00 \text{ divided by } .04 = \$6,000.00$$

Want to double your income? Just cut your expenses by \$400.00 a month. You would save \$2400.00 a year which would be the same as earning an extra \$60,000 per year using our 4% net profit figure:

$$\$2400.00 / .04 = 60,000.00$$

You would now have \$4,800.00 (\$2,400 + \$2,400) which is the equivalent of earning \$120,000 in our scenario.

Now, I realize if you really did earn \$120,000 a year, even after taxes you would probably have more disposable income than \$4,800.00 because your expenses would not go up at the same rate. The point is... a dollar saved is worth much, much more than a dollar earned. A dollar saved is more valuable because the entire dollar falls down to your disposable income. If you discount all I have said about fixed expenses and just look at the tax implications, \$1.00 saved is still worth \$1.27 and 1/2 cents earned in a 27.5% tax bracket.

Now, does that not motivate you to want to save money? And you know what -- it's not as hard as you think.

The rest of this chapter is devoted to different ways you can save money on your monthly expenses. See how many of these ideas you can implement and watch your disposable income multiply month after month.

## **Heating and Air Conditioning Savings**

1. Adjust your thermostat to different temperatures during the day and night. The heating system uses the most energy of the house. Therefore, you need to find ways to limit its operations.
2. Consider adjusting your thermostat to 68F (20C) during the day and 61F (16C) at night.
3. Change the furnace filter frequently so air can efficiently flow through the entire system.



4. Convert your furnace room into a dryer. You can tie ropes from one end to the other end of your furnace room and hang your laundry on them for drying. By doing this, you will save the electricity required to run the dryer. T-shirts take about one night to dry, and jeans take about two nights. Avoid hanging the clothes too close to the furnace unit so air can circulate properly.
5. Set your thermostat to 78-80 degrees Fahrenheit during the hot season. When away from home for extended periods, turn the thermostat up to save energy.
6. Set your thermostat to 68-70 degrees Fahrenheit during the cold season. When away from home for extended periods, turn the thermostat down to save energy.
7. Your heating and cooling systems require annual checkups to maintain peak efficiency. Research has shown if your refrigerant level is just 10% less than what it should be, your system's efficiency can be decreased by up to 50%.
8. During the summer, close drapes or blinds on the sunny sides of the home or apartment.
9. In the winter, open shades and curtains to let in the warmth of the sun. Close them when the sun goes down or doesn't shine.
10. Repair or replace weather-stripping when needed.
11. Be sure outside door thresholds are tight. Exterior window and door frame caulking should be maintained in good condition. Caulk where frame meets wall.
12. The outdoor portion of your air conditioner should be kept clear of debris. Keep a 2' clearance to allow for proper air circulation.
13. Change the furnace filter at least every 30 days.
14. Install ceiling fans (less likely to run A/C a long time)

Electricity Savings

1. Turn down or shut off your water heater overnight. After everyone in your household has taken a shower, turn down the temperature of your water heater. You can even shut it down because the tank water is still usually warm enough for use in the morning. If you properly schedule the turn off time, you can save up to 20 hours of energy use.
2. Use your microwave oven more often. Over 80% of the energy of stove burners is lost to heating the surrounding air. On the other hand, a microwave oven directly heats up the food so using it often can save you up to 90% of the electric use. Find recipes allowing you to use your microwave oven.
3. Leave breathing room for your refrigerator. Your refrigerator works constantly to keep your food cold, so it is a heavy user of electricity. To help your fridge run more efficiently, leave room in the back and on the top for air to circulate. An efficient fridge uses less electricity to keep a constant cold temperature.
4. When you aren't using your Personal Computer, laser printer, or copier machine, turn them off. Just turning this equipment off at night and on weekends can save you up to \$100 a year. It costs from 1 to 2 cents per hour to run a computer. That might not sound like a lot of money, but for 24 hours a day, 365 days a year, the cost is \$131 a year. Many people have more than one computer in their home as well as printers and/or copiers.
5. Switch to energy-efficient lighting. Compact fluorescent bulbs are comparable to incandescent in terms of color of light and bulb size. However they use approximately 75% less energy. If you don't want to exchange fixtures, use lower watt bulbs.
6. Use dimmer switches. You will extend the bulb life up to 12 times and reduce electricity use.
7. Use white lampshades and lower watt bulbs. White lampshades give off more light.
8. Defrost refrigerators regularly. Don't let more than 1/4 inch of frost build up. Frost acts as an insulator, making the refrigerator use more energy to maintain temperature levels.

9. Keep the refrigerator and/or freezer as full as possible (without overloading).
10. Set the refrigerator to cool to about 36-40 degrees F and the freezer to 0 degrees F.
11. Clean the condenser coils of the refrigerator when dirty. Coils need cleaning at least once a year.
12. Check the refrigerator gaskets for a tight seal. Close the door on a dollar bill. If you can pull the bill through easily, cold air is escaping from the refrigerator. Have the seals replaced.
13. Use "air dry" on the automatic dishwasher. On many models this saves approximately 20 minutes of heat-on time.
14. When using the oven, bake several items at the same time. Preheat for only 5 minutes, and turn off the oven 10 minutes ahead of time. Toaster ovens, microwave ovens and slow cookers use less energy than the oven.
15. Wash clothes in cold water as much as possible.
16. Clean dryer lint screen after each load.
17. Consider installing timers to control exterior lighting.
18. Your hot water temperature should be 140 degrees F if you have an automatic dishwasher and 120 degrees if you do not.
19. Insulate your water heater tank and all of the exposed water distribution lines from the tank. Note: look for any warning label on the hot water tank before installing the jacket.
20. Place 2 or 3 dry hand towels in with a load of wet clothes.....cuts drying time down almost in half.
21. Cook on an outdoor grill during the warm months. The food tastes better and it won't heat up the house.

## Water Savings

1. Fix all drippy faucets inside and outside your home.
2. Take showers instead of baths.
3. Change your shower head. If you replace your shower head with one rated as using fewer than three gallons per minute or lower, this will cut your water use in half. You'll also save on the hot water you don't use.
4. Utilize your automatic dishwasher only when you have a full load. Proper loading is required for efficient dishwasher operation. Place articles as recommended by the manufacturer so water can circulate freely.
5. Wash only full loads of clothes.

## Insurance Savings

1. Insurance companies offer discounts for various reasons such as loss free, good credit, smoke alarms, security systems, multi-policies (auto, car, business, recreational vehicles, rental properties, etc.) that can add up to big savings.
2. One way to lower your insurance rates at your current company is to check into increasing your deductible.
3. Ask your insurance agent to run a replacement cost estimate to make sure you are insuring your home for the correct amount.
4. You can usually achieve a substantial discount on your homeowner's coverage if you carry your auto coverage with the same insurance company.

## Phone Savings

1. Check your telephone bill for services you didn't order or no longer use. Mistakes happen. Whether a typo, miscommunication, or sales person under quota, the result can be an unintended charge on your phone bill.

2. Get rid of your home telephone. A typical land line incurs \$15 to \$25 monthly in access charges and taxes. Wireless phones are exempt from nearly all of these and offer free long distance as long as you don't exceed your usage allowance.

## Cash Register Rip Offs

I can't stress the power of *Making Money by Saving Money* enough. Here's another way to literally "find" extra money in your pocket every week:

It's a simple technique. Something most people don't do because they don't want to take the time. In fact, I just started doing this a few months ago -- and when I did I started putting an extra \$5.00 or more in my pocket every week.

What is it? Simple:

***Start checking your store receipts for errors.  
Especially grocery store receipts.***

I used to never look at my grocery store receipts. I just assumed they were always right. After all, they scan the item and the computer rings it up automatically. It should be a fairly accurate system, right?

Wrong! Grocery store prices are extremely dynamic. The grocery industry has gone to using VIP and loyalty cards and many times an item that is supposed to be on special is not entered into the system correctly. The first time I checked my grocery receipt for errors I found two items that I was over charged for -- for a total of \$6.50. After this I started checking all my receipts for errors and found that I was being overcharged an average of \$5.00 a week.