



Playtime To Paytime

How To Make Money From Your Hobbies and Ideas

By Gary Drumm

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Forward

This is not necessarily a book about hobbies. This is a book how to turn your hobby into income. Why a book about turning your hobby into income? Very simple, with the uncertainty of today's economic picture I wanted to write a book that shows people how to turn their ideas into a business that puts food on the table and maybe even a new Mercedes in the driveway.

My objective here is not to delve into specifics too greatly, such as cash-flow management, accounting, marketing, taxes, or writing a business plan, and I don't go into a great deal of specifics about starting and running any particular business, although I will touch on these subjects lightly. My intention is to get you to think in new ways about the possibility of owning your own business. To give you new ideas you may not have thought of, ideas that are outside of the traditional small business realm, such as "I love flower arranging, so I'll open up a flower shop".

I also provide you with some excellent resources for getting additional information on a particular hobby you're interested in making a career out of. There's a list of Internet links and the end of the book that will open you up to an entirely new world. Everything from where to get the money you need to start, to where to have DVD's, books, and even CD's printed on demand – thereby lowering your up front cost for many of the ideas I present here.

By my estimation there are literally hundreds of potential hobbies that people involve themselves in. This book will focus in on 50 of what I have determined are some of the most common hobbies people engage in and I cover a great deal more hobbies and ideas on the Member's Resource Center. I wanted to provide people with two or three ideas for each hobby. Some of the ideas are universal, such as becoming an "expert" in a particular area and writing a book on the matter. Others are not so obvious.

I'm limiting the book to these specific hobbies because if I tried to address every single hobby in the world, the book would be 10,000 pages long and no one would read it! I also do not address hobbies that some would consider to be immoral or illegal because I want this book to be available to everyone. If I wrote a book entitled "Hacking Government Computer Systems For Fun and Profit", I might get a visit by the FBI and, frankly, I don't have the time for that.

So, I hope you enjoy your journey through these interesting ideas. If you use one of these ideas to create your own business, please write to me and let me know about your success. Id' love to hear from you.

Enjoy the book.

Gary Drumm, Author/Publisher

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How To Use This Book

There are a couple of ways to use this book. You can use it to look up specific information on the topic you're searching for, or you can simply read it cover to cover.

The first part of the book "Getting Started" will show you how to determine what business is right for you and your circumstance, what kind of business structure to use, the basics of writing a business plan, and setting goals, and finally, a word on personal finances to help you organize your money so you can get your business started as soon as possible.

The second part of the book covers the basics of writing and self-publishing. Almost every single hobby covered in this book talks about being an author, so rather than just tell you to write a book, I thought I'd explain a little bit about the process.

The third part of the book talks about using the Internet to maximize your exposure. In this section I also talk about how to make money from your hobby using the Internet even without having a website.

And finally, the last part of the book is a sort of free form, fast paced, brainstorm. I give several moneymaking ideas for each hobby. Again, I didn't try to cover every single hobby in out there, I picked a few of what I thought might be common hobbies and then I looked for ways people are making money from those hobbies.

Don't forget to also check out the Member's Resource Center. If you don't see your hobby listed in the book, that doesn't necessarily mean that there's no way to make money from it, it just means that I probably didn't think about it at the time. That's what the MRC is all about. People email me and ask me to help them come up with moneymaking ideas for their particular hobby, and I go out find those ideas.

There's also a Member's Forum where you can share your own experiences or ask questions from other members. So, don't just give up if you don't see exactly what you're looking for in the book right away. I'm here to try and help you get into business. I guess you could say... it's my hobby.

Getting Started

Determining What Business You Should Go Into

Starting With Your Passion Is Your Best Chance of Success

This book will give you a tremendous amount of ideas to get you started in your own business. The reason I approach the book from the standpoint of turning your hobbies into money making ideas is because I believe that for people to truly be successful in whatever business they go into, they must love what they're doing. I've personally started dozens of businesses, but the most successful ones have always been businesses whose work I loved doing.

If you look at any professional that is at the top of their game there is always a common denominator. They really love it. In the movie Jerry Maguire, Tom Cruise plays a sports agent. His only client is Rod Tidwell, played by Cuba Gooding Jr. Maguire is working his butt off for Tidwell. In what I thought was a pivotal scene, Maguire pleads with Tidwell, "Help me, help you". He's trying to find a way to let Tidwell know that it's his lack of love for the game that is making his career go downward, a point he reiterates later in the movie.

If you play the game with your heart, not just with your head, then your best performance always comes out. And it's the best performance that makes people successful. So, when you seriously start going after your dreams, make sure that you're pursuing the right dream. After having done many of my own businesses, I can tell you, that your business had better be something that will make you want to get up at dawn, work your butt off all day, go to bed at midnight, and then get up and do it all over again tomorrow.

It's funny, earlier in my career I thought that I would be willing to do anything if it paid me enough money. But the reality is that this is not true. If you don't get some fulfillment from what you're doing, you will eventually burn out. After burn out comes failure. Why? Because if you don't really care about it anymore, you'll subconsciously begin to sabotage what you've built. I've seen this happen in my own life. I've also seen it happen to partners, which has ultimately cost us the business. They lose site of why they got into the business in the first place and begin to make poor decisions. So, start with what you love.

Determine The Best Structure

There are 3 basic business structures that you will need to understand before you get underway. They are Sole Proprietorships, Partnerships, and Corporations. In my opinion, the single best structure to use is a corporation, no matter what business you're in. But, it does take a little money to get a corporation set up, about \$1000. So what you can do is start out with one structure and, as you grow your business, move on to the other ones. Here is a list of some of the pros and cons about each.

Sole Proprietorship

Sole Proprietorship is...

Pros

Low startup cost – The startup costs of a sole proprietorship are extremely low, usually less than \$100.

Easy to set up – You go down to your county clerks office and file a DBA form, or fictitious name certificate, open a bank account, have some business cards printed, and BOOM! You're in business.

Complete control – No partners or shareholders to deal with. If you want to do something, you just do it.

Cons

Personal liability – The biggest problem with sole proprietorships is personal liability. If you're doing cleaning in an office building and someone trips and falls, you can get your pants sued off and lose everything, including your business. We live in a litigious society and, according to polls taken about how many people plan on getting rich, winning a law suit always seems to be in the top ten. This reason alone is why I don't like sole proprietorships. It's OK to get your start this way, but you'd better move to a more protective entity as quickly as possible.

Limited access to capital – You can borrow money from friends and family to get your business started, but that's about it. You can't go to the stock exchange, forget about banks, and people can't become your partners (otherwise, you'd have a partnership)

Complete control – Wait a second, I thought that was a pro? It is, but it's also a con. If you have complete control, often times you have no other resources to

draw from. You don't, won't, and can't know everything. It's just not possible. So this lack of knowledge can cost you big time!

Partnerships

A Partnership is...

Pros

Easy to set up – Partnerships, too, are easy to set up. In fact, you can download simple forms to develop your partnership agreement, then pay a small fee to a lawyer to make sure that all of the bases are covered.

Greater financial resources – If one person puts up \$1000 to start a business as a sole proprietorship, then the business has \$1000 of seed money. But if 5 people put up \$1000, then the company has \$5000 startup cash. This means that there is a greater chance of success because there is more cash available to operate the business.

A pool of skills to draw upon – As I stated above, if you're the only player, then you only your knowledge and experience to draw from. But if you have more than one person involved, you potentially have many talents to develop and grow your business.

Taxes – Taxes are passed through the partnership to the individual partners. If the partnership makes money, then you get paid, and file the information on your tax report at the end of the year.

Cons

More costly to setup – It will cost you a little more money to get your company set up. There are partnership agreements to be developed and filed. Tax ID numbers to be applied for, and bank accounts to be opened. But the cost is not all that much greater than a sole proprietorship

Partner liability – If your partner does something stupid, guess what... In a partnership, if someone creates a credit account in the name of the business, then the business is on the hook for it.

Personal liability – If you run into this situation above, guess what? You guessed it, you become personally liable. You could potentially lose everything you've

built, very quickly, to pay off the debts of the partnership. This happened to some friends of mine that I co-founded a company with. I left the company, shortly after I started, because I didn't think we were heading in the right direction and I was a bit immature at the time. Well, sure enough, the debts began to pile up, and the company was ultimately a statistic. Well, my friends became personally liable for the bills. They spent the next couple of years trying to get things paid off, without the benefit of a businesses revenue.

Partners – Here we go again. As I just outlined above, my partners and I had different ideas about where we should take the business. They wanted to go one way, I wanted to go another. So, I got out voted on the matter, and that was that. I vowed never to get myself into that situation again. It came very close to destroying a friendship that I had spent years developing. It's just not worth it.

Corporations

A corporation is not necessarily a big building with it's name on it, with it's stock being traded on the NYSE. They are simply some papers sitting in a file on a lawyer's desk. It is a paper-person. Corporations can own real estate, lease property, own vehicles, plants, equipment, etc. It can basically do anything a person can do, except get married and adopt children.

There are literally thousands of corporations in the U.S. today that are completely private. The fact is that the corporation is simply a tool that is used by the wealthy to protect assets. Corporations got their start back in the days when ships used to sail the seas in search of treasure. Wealthy individuals would launch the venture in the name of a corporation. This way, if the voyage failed, the investors would only be out the money they put up to launch the venture.

If you're serious about building a business empire, you need to organize as a corporation as soon as you can afford it. I would even go so far as to say, you can't afford not to.

Pros

Liability protection – Everyone who starts a business believes it will succeed. But the odds are that they will be out of business within the first year. So, if you're going to start a business, you need to be a corporation. Corporations provide you with personal liability protection that no other business entity can.

Director indemnification – In a corporation, you have a board of directors. In many states, you can write your by-laws in such a way as to indemnify directors from personal liability as a result of actions taken by the corporation.

Access to capital – You have greater access to capital as a corporation. You can sell stock to individuals, partnerships, and other corporations through private placements and IPO's. You can also obtain loans and grants. People are more likely to be interested in investing in your corporation because they believe that you are far more committed to your success if you go through the process.

Control – You can set your corporation up in such a way as to have total control, but still have access to the knowledge and skills of other people by having them serve on your board. Let's put it this way, if I start a corporation and have 1,000,000 shares of stock with a par value of \$.001 per share, I can transfer 500,000 of the shares to myself as compensation for "services rendered" as the company's CEO. Each share gets a vote on what the company is going to do on a particular matter. If I have 500,000 of the shares, I cannot be outvoted. So, I can vote myself in as CEO, President, or whatever other office I want to hold.

Privacy – Some states, like Nevada, allow you to own a corporation in complete confidence. Meaning they don't communicate with the IRS, or anyone, as to who the shareholders, founders, or directors are. You can form your corporation in Nevada and then have the corporation file as a foreign corporation in your state and maintain complete privacy. Why is this important? People can't sue you if they don't know who you are.

A WORD OF CAUTION – I AM NOT AN ATTORNEY. I DO NOT PROVIDE LEGAL ADVICE AND I AM NOT CERTIFIED IN ANY STATE TO ACT AS LEGAL COUNSEL. I AM PROVIDING THIS INFORMATION SIMPLY AS A REFERENCE ON WHAT IS POSSIBLE. YOU NEED TO SEEK THE ADVICE OF QUALIFIED LEGAL COUNCIL IN ORDER TO UTILIZE THIS INFORMATION.

Cons

More costly to set up – A corporation is the most expensive business entity to organize under, but even then you're only look at about \$1000.

Protection can be pierced if not properly operated – If not careful, you can lose the protection of a corporation. Such common ways this occurs are:

- Not paying your taxes. If you don't pay your taxes, you can lose your corporate charter, and creditors can start to come after you.

- Commingling – This is where you put up personal money to pay a business debt but don't properly document the transaction. Or, you use corporate money to pay for a personal item or expense, like a new big screen TV for your vacation home. It can also mean you commingle the corporation's money with your own by not keeping separate bank accounts.
- Personal Guarantees – This one will get you. If you sign for something that the corporation is going to use, then you will become personally liable for it.
- Not following corporate procedure – If you don't have regular board meetings, stock holder meetings, etc. or you don't denote the corporation and your title on contracts that you sign. Bottom line here, if you're going to have a corporation, follow the procedures.
- There are many other things you need to pay attention to make sure you don't lose your charter. Contact an attorney and make sure you understand all of the things that you need to do.

More costly to operate – As I covered above, with board meetings, stockholder meetings, separate bank accounts, etc., a corporation is considerably more expensive to operate.

Taxation – There's a term known as "double taxation" with corporations. What this means is that money the corporation earns is taxed twice, once when the corporation pays its income taxes, and then again when you pay your personal taxes that include any dividends that company pays out. Let's say for example that the company has taxable income of \$100,000. And that the tax rate is, for example, 10% (it's actually going to be higher than this), that means that the corporation is going to have to pay \$10,000 in taxes. But wait, there's more. The corporation decides to pay a dividend of 50% of its after tax earnings to its 100,000 shareholders, or about \$45,000. If you own 50% of the stock, your dividend will be ½ of \$45,000, or \$22,500. If you're in the 28% tax bracket, you'll have a \$6300 tax bill from your dividends.

Now, there are some things you can do to avoid the double taxation issues, such as file as a sub chapter "S" corporation. This allows all of the earning to be passed to the shareholders, rather than the corporation having to pay it. This will require the assistance of an attorney or CPA to get set up properly and make sure you follow all of the rules.

Writing your business plan

If you were going to drive from Dallas to Los Angeles, would you just wake up one morning, get in the car, and start driving? Of course not, you'd make a plan!

There are dozens of books about how to write a business plan. In fact, there's even software you can buy, such as Business Plan Pro, that will ask you a series of questions about your potential business and help you build a basic template you can use. Here, however; we're going to touch on the key areas of your plan.

But you don't have to get professional software to write a business plan. In most cases, the purpose of the plan is to layout the roadmap for where you want the business to go. You don't have to develop a long, drawn out plan like a public company might do. Just a simple plan that identifies the following information:

1. What product or service you're going to sell
2. What you want to accomplish with the business
3. Information on the market you're going in to (who is your competition?)
4. How you're planning on marketing your product or service
5. Determine how much money you need to start and do some simple projections about what you expect to make.

That's it! Give yourself a basic roadmap and you'll be half way there. Again, you're not writing a business plan necessarily to raise capital, so you don't need to go to business school to layout your plan. Keep it simple.

Developing your business goals

Once you've determined what kind of business you want to go into and you've put together your business plan, the next step is to establish some goals. Goals are extremely important for success, no matter what endeavor you undertake.

So, to develop your goals what do you need to do to get started? A goal is nothing more than a milestone that you want to accomplish. So a simple goal for your business might be "Get my business setup and bank account opened by the 15th".

I like to keep the goals simple. Simple is easy to remember, easy to accomplish, and easy to figure out. So start by asking yourself a few questions:

1. What is my ultimate objective with this business? – This might seem to be an obvious question, but you'd be surprised how many times people overlook it. Your ultimate objective might be "Make a million dollars and retire in 10 years" (Of course, if you're doing what you love, would you really want to retire from that anyway?), or "Be able to leave my current job and work my business full time within the next 5 years". It all depends on your personality, your dreams, and even the business you choose to go into. Your ultimate objective lets you know what you're expecting from the business.
2. How much money am I going to need to start this business and how am I going to raise it? While, on the surface, this question doesn't seem to be goal oriented it actually gets your mind thinking in an important direction that will ultimately lead to a goal and that goal is to raise the money to start your business.
3. Another excellent question is "Who can help me accomplish my mission?" Again, this doesn't appear to be a goal oriented question, but again it gets you thinking about who can help you with your business, and leads you to the goal of building your team.

There's a lot more on goal setting that could be discussed, but I wanted to give you some basic ideas to get you started. I would recommend anything by Anthony Robbins or Zig Ziglar with regards to goal setting for more information.

The Government Process

The government process can be complex and confusing if you've never done anything like this before. You'll want to start by contacting your local County Clerk's office and asking them about any business licenses, D.B.A or assumed name registrations, and local, county, and state laws concerning the type of business you're wanting to do.

You want to make sure that you're not violating any laws or ordinances. For example, it's a violation of Federal law to improperly dispose of CRT computer monitors because they contain lead and they can hold an electrical charge for several days once they're unplugged. When I owned a retail computer store, it was common practice for us to simply dump the monitors in the trash, until we found out we couldn't do that.

You might be tempted to just blow off the government stuff, thinking "I'm just a small business, they're never going to come after me for missing these 2 or 3

steps”, WRONG! You can be fined, open yourself up for lawsuits, and even face criminal charges if you don’t take the extra hour to make sure you follow the law. So just seek out the information in your area and save yourself the headache.

Personal Finance Tips, Tricks, and Secrets

You might be thinking, “Why do you need to go into personal finance stuff in a book that’s supposed to tell me about turning my hobby into a business?”. The answer is simple, if your personal finances are a mess, it’s going to be extremely difficult to start and run a successful business.

The Universal Law of Money

So let’s start with a universal “Law” of money that’s been told over and over again in just about every single financial planning book on the market: Pay Yourself First!

The principle behind Pay Yourself First is simple, when you get your paycheck, before you pay any of your bills, fill up the car with gas, or even buy groceries, take a percentage of your check and stick it away in a savings or investment account.

The usual percentage recommended is 10%. Now, 10% seems like a lot when the majority of people are literally living paycheck to paycheck but you have to ask yourself “Am I really going to miss this money?”

Let’s say you’re working for \$8 an hour and working 40 hours a week. That’s about \$320 a week, or \$1280 a month before taxes. After taxes, your take home pay will be about \$262 a week or a little over \$1000 a month. 10% of your income, at this level could be difficult, depending on your expenses, but it’s not impossible. It just boils down to your priorities.

If you can save that \$100 a month, in a year’s time, you’ll have \$1200 saved up, if that’s what you need to start your business, then you’re off and running!

How To Accelerate Your Debt Reduction

Another cardinal rule that financial planners talk about is the debt elimination fund. Again, take 10% of your income and pay that towards your debts.

Now, here's a cool little trick you can use to wipe out your debts faster, and get yourself on a better footing. I personally know of at least 5 "gurus" who are selling this information for hundreds of dollars, but you're getting as part of this book, how cool is that?

I call this the debt elimination super charge. Let's say you've got a couple of credit cards and a car payment. You've got one card with a \$1000 balance, another card with a \$250 balance, and a car with a \$6000 balance. Now let's just make the math simple and say that your payments are running you \$150 a month on the car, \$15 a month on the \$250 card, and \$30 a month on the \$1000 card.

Item	Balance	Payment
Card 1	\$1000	\$30
Card 2	\$250	\$15
Automobile	\$6000	\$150

Take your debt elimination money and apply it to one item you can pay off first. In this case, it would be the \$250 card. So instead of sending \$15, you would send (using the \$100 a month example above) \$115. You'd have the first card paid off in 2.18 months.

Next, you want to take the money you were paying on the \$250 card and apply it to the \$1000 card, since it's the next logical payoff choice. This way, instead of sending \$30 a month on a \$1000 balance, you're sending \$145 a month. At that rate, you'll have the \$1000 balance paid off in 6.8 months

Now, you're 8.98 months into it and you've already got two of the debts paid off. Only one more to go! The automobile is sort of a necessary expense, many people view automobiles as a kind of long-life disposable item, however; there's no need to carry the debt around. So you take the \$145 you were sending the card 1 and 2 and send it with your regular car payment of \$150. It'll take about 20 months to pay it off completely.

And that's all there is too it. You just establish a debt elimination amount, add it to the lowest balance item, then take all of the money you were paying on the lowest item and apply it to the next lowest balance item along with that items regular payment. Do this over and over again until all of that debt is gone! If you can increase your income at the same time your running this simple, effective process you'll wipe out your debts in no time.

The Real Gift of Charity

Lastly, most financial planning books also discuss the idea of charity. Charity is a wonderful thing because what it actually does is communicate to the brain that there's always enough and it's this very attitude of abundance that propels people to achieve great things financially.

Of course the biggest benefit of charity is that it helps others and by helping others, who are most likely in a worse situation than you are in, you're giving back to your community. I like charity work because it keeps me grounded and grateful. Helping someone else through a difficult circumstance or giving them the resources they need to overcome the obstacles life has thrown them reminds me of how good I really have it and, as a result, I'm more thankful for what I have.

That's not to say that I view it completely from the shallow "me" perspective, because charity isn't about me, it's about someone else. It's about giving and expecting nothing in return. Yet, even though I expect nothing, I am given so much more than I gave.

Raising capital

Capital, cash, "moola", money. It's the life's blood of business. Without it you'll find it incredibly difficult to meet your goals. But how much money do you need? Where do you get it?

There are 5 basic ways to get the money you need:

- Credit cards/Personal debt/Loans
- Savings
- Family
- Friends
- Partners

Now, I don't recommend going into debt to start your business if you can avoid it, and I'm not suggesting or recommending debt as the best way to get your business started. It all depends on your individual situation, your aversion level to risk, and your ability to repay if the business goes belly up and fails. You want to plan for success but prepare for failure. If your business fails you don't want to be wiped out financially.

Savings is probably the best source of capital because it's money that you've stock piled. If you don't have any savings, ask yourself "Do I have to launch this business right now, or can I afford to wait until I can save up the startup money?" If you can wait, do it. Take a few months to put together the money you need.

Your startup costs should be kept as low as possible while still being useful to getting your business off the ground. Many of the business ideas I lay out in this book can be started for under \$1000 and can be done part time at home, thereby limiting the amount of startup cash you'll need and allowing you to keep your day job while you build your business.

Advertising secrets

Would you like to advertise your new business on radio and TV? Can you imagine the exposure you would get? But advertising on radio and TV costs millions of dollars, right? Wrong! I discovered this little known secret of advertising that has brought hundreds of thousands of dollars as a result and my cost was minimal. The one important thing you have to remember about advertising is frequency. The more times people see it, the more likely they are to call or come by. But how do you get frequency on a budget?

Radio and TV Tips and Tricks

Radio advertising. – Everyone thinks that to advertise on the radio you've got to be prepared to spend thousands of dollars a week. With prime-time spots running as much as \$600 for a 60 second spot in my area, I thought we would not be able to afford it, until I discovered the power of overnight advertising. I found that on some stations, I could advertise for as little as \$10-\$20 per spot! One station, which turned out to be my most profitable one, ran \$5 per spot for overnight ads. At \$5 a spot, I could afford to own the overnight market on that station. Here's how I did it.

Week 1						
	Monday	Tuesday	Wednesday	Thursday	Friday	Total
12:00 AM	\$ 10.00		\$ 10.00		\$10.00	\$ 30.00
1:00 AM		\$ 10.00		\$ 10.00		\$ 20.00
2:00 AM	\$ 10.00		\$ 10.00		\$10.00	\$ 30.00
3:00 AM		\$ 10.00		\$ 10.00		\$ 20.00

4:00 AM	\$ 10.00		\$ 10.00		\$10.00	\$ 30.00
5:00 AM		\$ 10.00		\$ 10.00		\$ 20.00
	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$30.00	\$ 150.00

Week 2

	Monday	Tuesday	Wednesday	Thursday	Friday	Total
12:00 AM		\$ 10.00		\$ 10.00		\$ 20.00
1:00 AM	\$ 10.00		\$ 10.00		\$10.00	\$ 30.00
2:00 AM		\$ 10.00		\$ 10.00		\$ 20.00
3:00 AM	\$ 10.00		\$ 10.00		\$10.00	\$ 30.00
4:00 AM		\$ 10.00		\$ 10.00		\$ 20.00
5:00 AM	\$ 10.00		\$ 10.00		\$10.00	\$ 30.00
	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$30.00	\$ 150.00

What I did was very simple. I took advantage of the scheduling on a two week cycle. In the first week I advertised on Monday, Wednesday, and Friday at 12, 2, & 4 AM and on Tuesday and Thursday at 1, 3, and 5 AM. Then, on week two I reversed the schedule, Monday Wednesday, and Friday I advertised at 1, 2, and 5 AM and on Tuesday and Thursday at 12, 2, and 4 AM.

What this simple scheduling trick did was give the listeners of a station the impression that we were on the radio all the time. I had several customers come in my store and say "You guys are advertising like crazy, it must be costing you a fortune". \$300 a week, not a fortune, especially when I was pulling in sales of \$4250 per week with a gross profit of about \$1400. That's \$1400 per week! \$5600 per month gross profit on \$300 per week in advertising.

I liked it so much, I expanded the operation to other stations. We did so well on that venture that we were averaging \$25,000 a month in revenues. That's \$300,000 per year, all from a simple understanding of advertising scheduling.

Using The Internet To Gain Massive Exposure

Still another advertising secret is online "pay-per-click" ads. You develop a simple website that describes your product or service, give customers a way to contact you or purchase from you online, and then develop a series of keywords that people might search for when looking for your product or service.

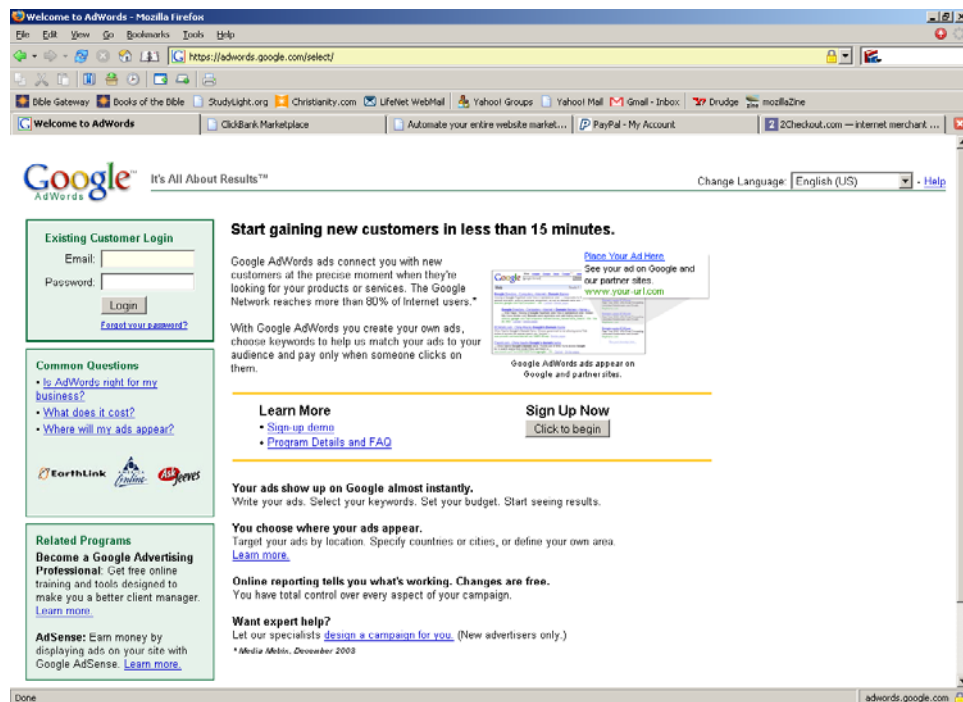
You then take those keyword and set up an account with Google (<http://adwords.google.com>) and Overture (<http://overture.com>), build your keywords into direct marketing campaigns. With Google, you buy a click on a

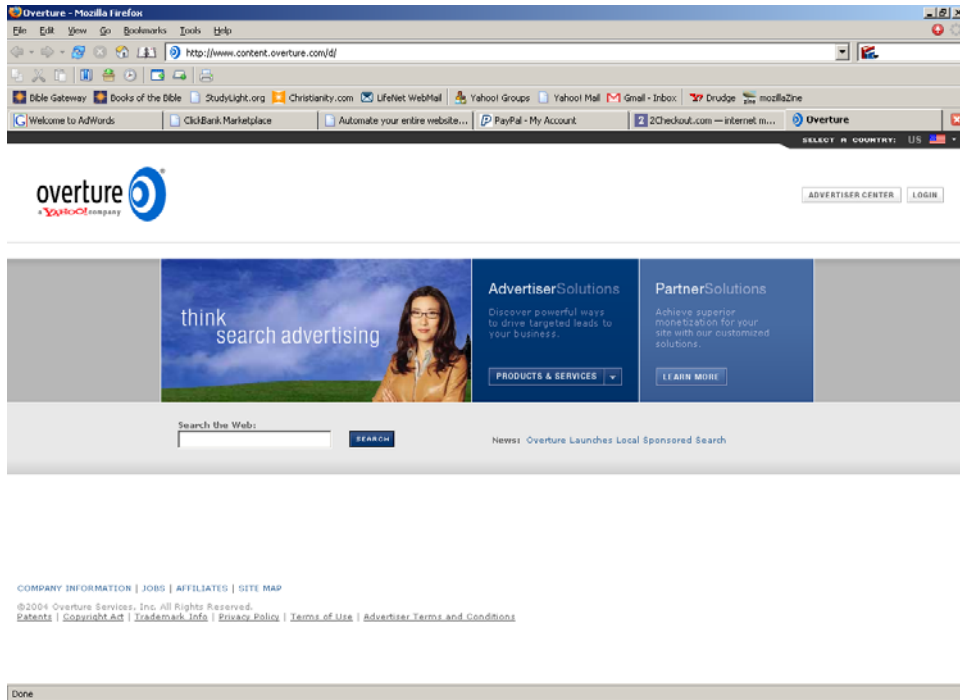
particular keyword for as little as 5¢ and on Overture for as little as 10¢. Set your budget and then just sit back and wait for the orders or inquiries to start coming in.

Now, you're asking, "Is it really that simple?" The answer is yes! Currently I have PPC (pay-per-click) ads running that sell this manuscript, computer and electronic equipment, baby stuff, and even books and telecommunications services. This simple, yet powerful technique has earned me hundreds of thousands of dollars over the years.

Using Google and Overture

There are two major sources for online advertising using PPC: Google and Overture





I like to start out with Google. Google's Adwords program allows you to get set up quickly, easily, and inexpensively. It's only \$5 to open an account and the minimum bid for a particular keyword is only 5¢. Overture costs \$50 to setup and has a 10¢ minimum bid for keywords.

Overture does, however, have some excellent tools that are free to anyone who wants to use them, but I'll get into that a little later...

Let's start with Google:

When you first log in to Google (<http://adwords.google.com>), you're met with the Campaign Management screen. Here, you see a snapshot of all of the campaign you currently have running and other information.

Google AdWords: Campaign Summary - Mozilla Firefox

https://adwords.google.com/select/CampaignSummary

info@christianbookstand.com (Customer ID: 965-260-0139) [Log Out](#) - [Contact Us](#) - [Help](#)

Campaign Management **Reports** **My Account**

Campaign Summary | [Tools](#) | [Conversion Tracking](#) Search my campaigns:

All Campaigns Show all campaigns: Dec 6, 2004

[Create New Campaign](#)

Pause Resume Delete Edit Settings

Show statistics for: Dec 6, 2004 Dec 6, 2004

<input type="checkbox"/>	Campaign Name	Current Status	Current Budget	Clicks	Impr.	CTR	Avg. CPC	Cost	Conv. Rate	Cost/Conv.
<input type="checkbox"/>	Ipsed Gift Sets	Paused	\$10.00 / day	22	1,903	1.1%	\$0.32	\$7.00		
<input type="checkbox"/>	Baby Stuff Store	Active	\$3.00 / day	13	671	1.9%	\$0.05	\$0.65		Track which clicks turn into successful leads or sales. Learn more.
<input type="checkbox"/>	Free food	Active	\$2.00 / day	4	141	2.8%	\$0.05	\$0.20		No, thanks
<input type="checkbox"/>	Campaign 1	Paused	\$1.50 / day	0	0	-	-	\$0.00		
Total - all 4 campaigns			\$5.00 / day active campaigns	39	2,715	1.4%	\$0.20	\$7.85	0.00%	\$0.00

Reporting is not real-time. Clicks and impressions received in the last 3 hours may not be included here. There is a 24 hour delay in conversion tracking reporting.

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Done adwords.google.com

If you click on “Tools” under the Campaign Management tab, you’re taken to the Tools screen.

Google AdWords: Tools - Mozilla Firefox

https://adwords.google.com/select/Tools

info@christianbookstand.com (Customer ID: 965-260-0139) [Log Out](#) - [Contact Us](#) - [Help](#)

Campaign Management **Reports** **My Account**

Campaign Summary | [Tools](#) | [Conversion Tracking](#) Search my campaigns:

Tools

Optimize your Ads

- [Keyword Tool](#)
With the right keywords, you can really improve your clickthrough rate. Get ideas here.
- [Edit Campaign Negative Keywords](#)
Now you can manage your negative keywords--which help you reduce wasted clicks--at the campaign level.
- [Traffic Estimator](#)
Thinking about trying a new keyword? Enter it here and see an estimate of how well it might perform.

Analyze Your Ad Performance

- [Ads Diagnostic Tool](#)
Are your ads showing for a particular search? Find out here.
- [Conversion Tracking](#)
It's time to make your campaign more efficient and improve your ROI. Learn which ads are the best at helping you reach your goals.

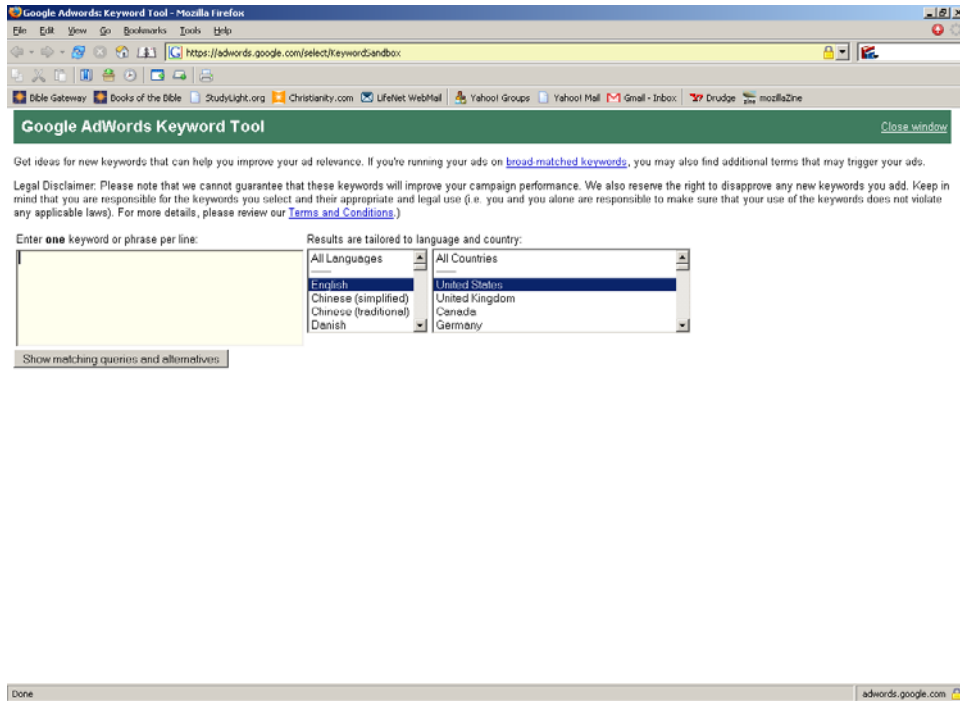
Modify Your Campaigns

- [Find and Edit Max CPCs](#)
Update single or multiple Max CPCs throughout your account all at once.
- [Change Keyword Matching Options](#)
Quickly and easily update your keyword matching options.
- [Find and Edit Keywords - New!](#)
Update single or multiple keywords throughout your account all at once.

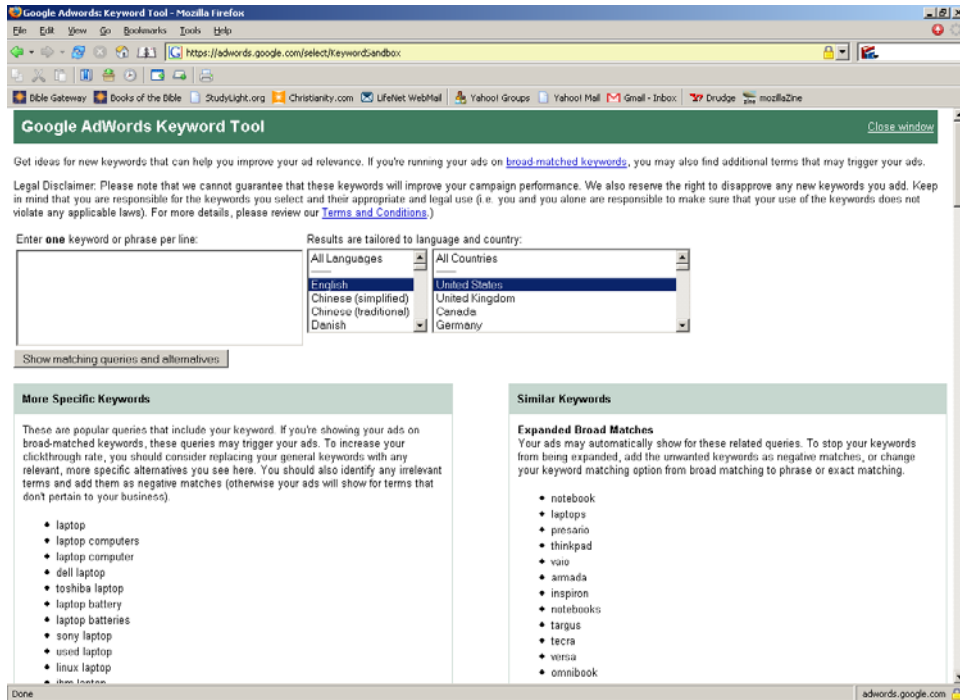
Done adwords.google.com

Here, you'll find two very useful tools: The Keyword Tool and the Traffic Estimator tool.

Let's start with the Keyword Tool:



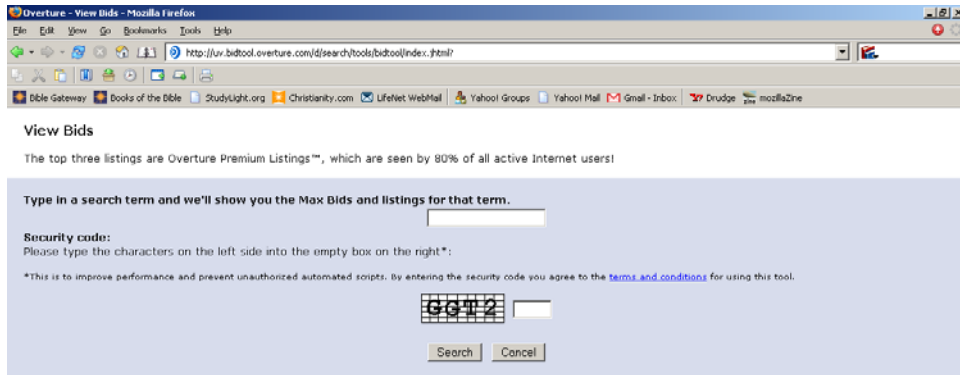
Here, I can type in a keyword that I think someone might search for that concerns whatever I'm selling. Let's say, for example, I'm selling laptop computers. I type in the term "laptop" and then have Google tell me what people are searching for that might be related.



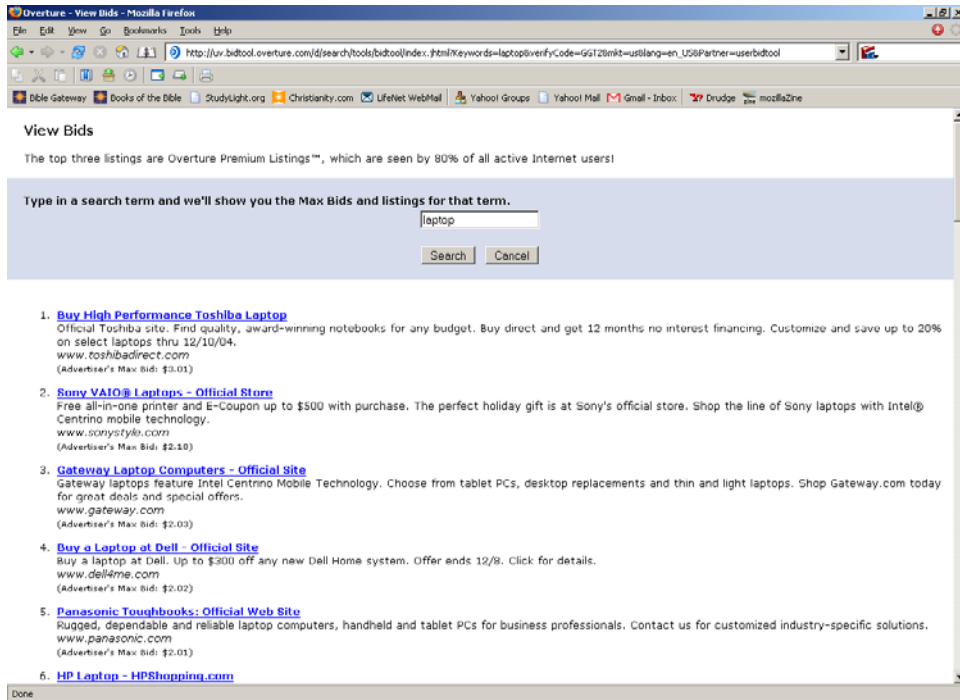
What I'm met with is a large list of potential keywords regarding laptops, somewhere in the neighborhood of 300 or so.

Next, I'm going to want to figure out what kind of traffic I can expect given a particular bid rate. I do this by going to Overture's Bid Tool

(<http://uv.bidtool.overture.com/d/search/tools/bidtool/index.jhtml?>)

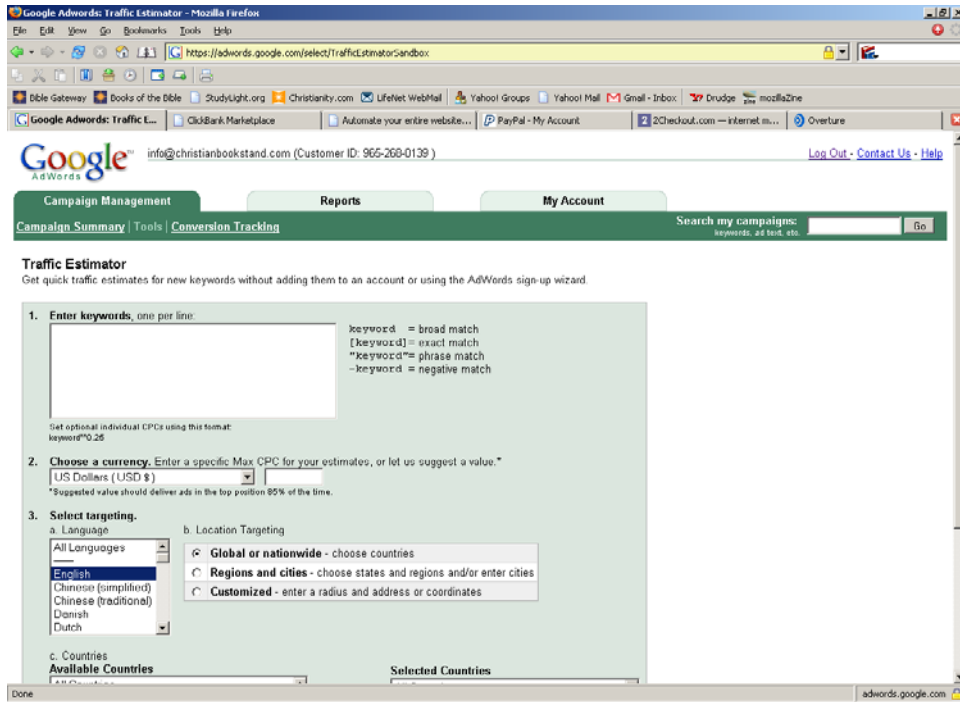


I type in laptop and Overture will show me what the current highest bids are for that keyword on their network:



As you can see, \$3.01 is the highest bid at this time for the word laptop. So this give me a good indication as to how much I would need to bid in order to get in the top listings.

After this I would pop back over to Google and use the Traffic Estimator tool.



This tool is great! I already know that people are paying \$3.01 for the word “laptop”, but now I want to know what I would need to pay in order to get close to the top ad results when they type it in Google.

Google AdWords Traffic Estimator - Mozilla Firefox

https://adwords.google.com/select/main

info@christianbookstand.com (Customer ID: 965-268-0139) [Log Out](#) - [Contact Us](#) - [Help](#)

Campaign Management | Reports | My Account

Campaign Summary | Tools | Conversion Tracking | Search my campaigns:

Traffic Estimator
[+ Review settings](#) | [Download as csv](#)

Max CPC: USD \$4.80
 Recommended daily budget: USD \$35,300.00

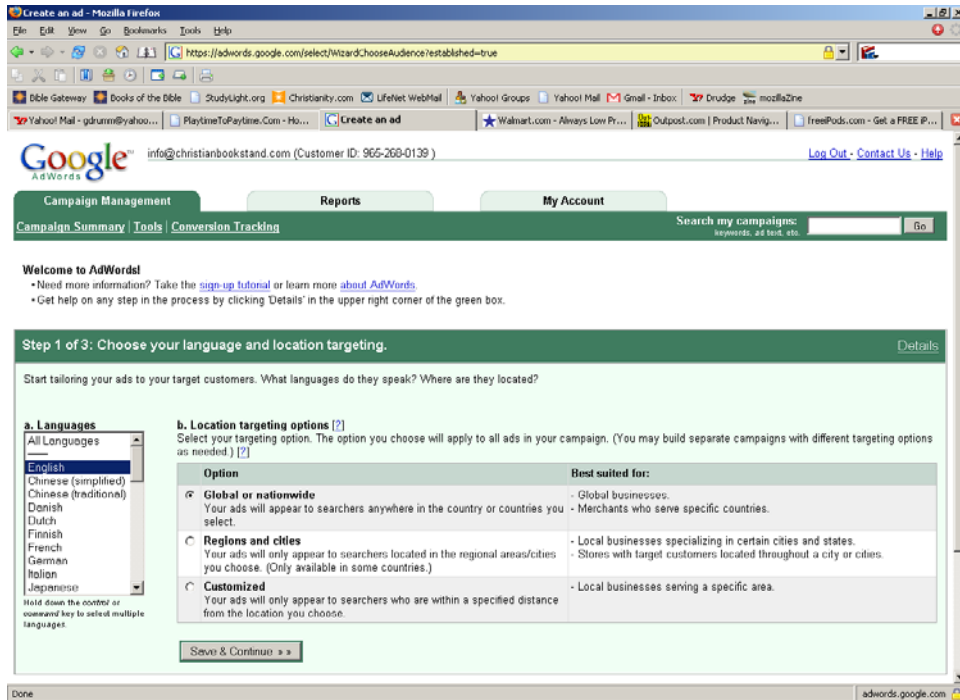
Keywords	Clicks / Day	Avg. CPC	Cost / Day	Avg. Position
Overall	11,000.0	\$2.14	\$23,532.65	1.1
laptop	11,000.0	\$2.14	\$23,532.65	1.1

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As you can see from this example, I'd have to spend \$2.14 to get the top position. The great thing about PPC advertising is that you don't have to be in the top position to get results. As long as you're in the first 8 listings, you should get a pretty good amount of traffic.

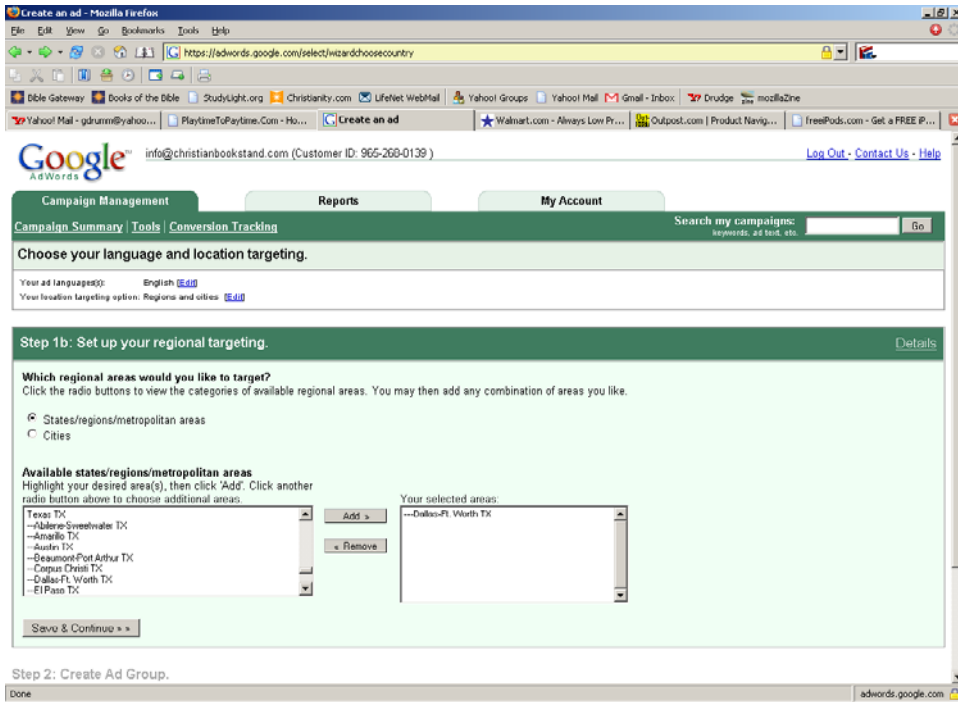
Once you've determined the amount of money you're will to spend, it's time to set up your campaign.

Go to the Campaign Summary screen and click "Create a new campaign"

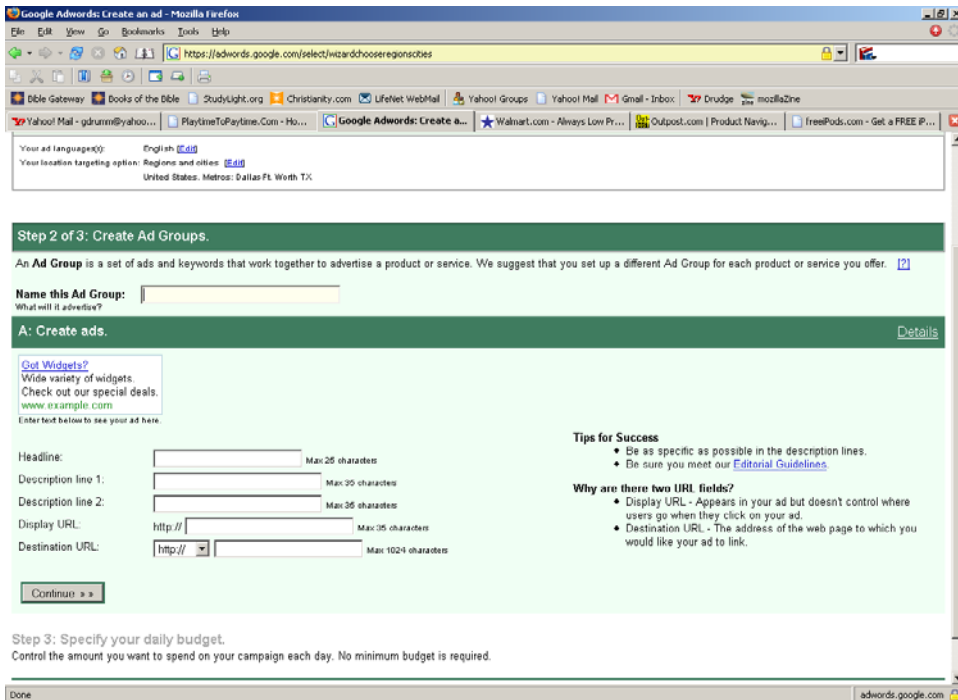


You're now looking at the creation screen. Here you have the options of which language you want your ad to be in, the geographic region of the world you want to market to, and you can even customize your ad so that it only shows up in your area (great for a local business owner who would otherwise get little use out of world-wide Internet marketing).

Let's say I have a laptop and I want to sell it in the Dallas, TX area. I would limit my region to D/FW Texas.



Now I'm going to write my ad.



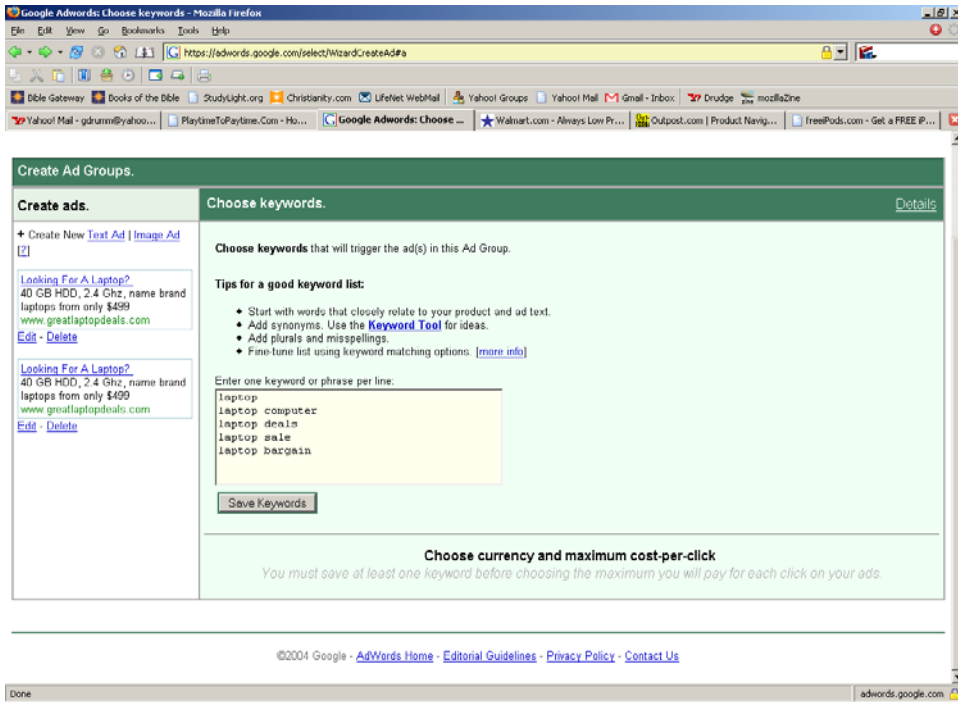
When you're writing an ad, it's a good idea to have a really strong opener, something that calls the person's attention to your ad and makes them want to read more. One of the best openers is to ask a question. Almost like you're confirming what they're searching for.

So, in the case of "laptop", I might say simply "Are You Looking For A Laptop?". This does a couple of things. One, it draws the reader's attention to your ad and Two, it confirms what they are looking for. We want to confirm what the reader is looking for because if the reader clicks on your ad, you want them to be a potential customer, not a random browser. Each click costs you money, so you want to maximize the clicks from real potential customers and minimize the clicks from those who are not ready to buy.

So let's look at how this might appear.

The screenshot shows the Google AdWords 'Create an ad' interface. The page is titled 'Google AdWords: Create an ad - Mozilla Firefox'. The main content area is 'Create Ad Groups'. Under 'A: Create ads.', there is a preview of the ad: 'Looking For A Laptop? 40 GB HDD, 2.4 Ghz, name brand laptops from only \$499 www.greatlaptopdeals.com'. Below the preview, there are input fields for 'Headline', 'Description line 1', 'Description line 2', 'Display URL', and 'Destination URL'. The 'Headline' field contains 'Looking For A Laptop?'. The 'Description line 1' field contains '40 GB HDD, 2.4 Ghz, name brand'. The 'Description line 2' field contains 'laptops from only \$499'. The 'Display URL' field contains 'http://www.greatlaptopdeals.com'. The 'Destination URL' field contains 'http://www.greatlaptopdeals.com'. There is a 'Continue >>' button at the bottom left. On the right side, there are 'Tips for Success' and 'Why are there two URL fields?' sections.

Then, I'm going to plug in my keywords that I've already done the research on.



Next Google suggests how much I should pay for specific keywords, but I can change this number to whatever I want. So let's go with a cost of \$1.25

The screenshot shows the Google AdWords 'Create Ad Groups' interface. A 'Traffic Estimator' table is displayed with the following data:

Keyword	Clicks / Day	Average Cost Per Click	Cost / Day	Average Position
laptop	4,900.0	\$0.93	\$4,520.10	2.6
laptop bargain	1.8	\$0.87	\$1.55	2.5
laptop computer	140.0	\$0.93	\$130.12	2.5
laptop deals	9.7	\$1.01	\$9.72	3.5
laptop sale	17.0	\$1.01	\$17.14	2.8
Overall	5,068.5	\$0.93	\$4,670.62	2.6

The interface also shows a maximum cost-per-click of \$1.25 and a 'Save & Continue' button.

As you can see, at \$1.25 per click, I could consistently be in the 2nd position and, if I had the budget – even with only doing this ad in the Dallas, Texas region, I could receive 5068 clicks a day.

Let's take this study to its next logical conclusion, If I'm selling a laptop for \$499 and I know I can drive 5000 clicks a day to my website then what could I reasonably expect to make?

The answer is, it all depends on how much money I'm earning on each sale. 5000 clicks does not mean that I will get 5000 order, on the contrary, the average conversion rate for computers and electronics is only 1%, or 50 orders in this case.

Understanding Conversion Rates

The conversion rate is the number of people who visit your site and turn into paying customers. So, even though I may have 5000 unique visitors, in all likelihood I can only expect about 50 of those visitors are going to buy.

5000 visitors would cost me about \$6,250 in advertising costs. Let's say that I sell the laptops for about twice what I paid for them from my supplier. That

means that my gross profit for each laptop is about \$249.50. If I sell 50 laptops at \$499 then I've brought in \$24,950 in revenue, \$12,475 of which would be gross profit. Next, I have to take the cost of advertising (\$6,250) out of my figures, which leaves me with a net profit on the sale of \$6225 for the day. Not bad for a day's work.

Of course, this is an extreme example used to illustrate a point that this stuff does work. What you must be cautious of is paying too much for your ads. If you pay a lot of money for your ads because you're using some popular keywords, then you have to get your conversion rate up or you'll lose money.

Practical Guide To Writing and Self Publishing

How To Write a Book

While you might think that writing a book is a difficult task, it's really quite simple. All you have to do is start by developing a simple outline of what you're going to write about, come up with some sub-headings, and then start writing.

Learn some of the basic writing techniques, like punctuation, paragraph formation, and basic grammar, and you'll bang it out in now time. You'll also want to think about including pictures, graphs, charts, and diagrams in your book, to help further explain sections which might be a bit confusing to your readers, and write to an eighth grade level since that's the most common level books are written too.

Once you've completed you book, have a few family and friends review and give you some feedback. You're not looking for criticism, per say, but rather constructive feedback that you can use to revise the book before you publish it. You want the book to be well received by the people who are buying it since they're shelling out their hard earned money to get the information you're trying to convey.

In the end, writing a book basically comes down to just getting it done. With a job, kids, spouse, civic and church activities, and family responsibilities can

sometimes seem absolutely overwhelming. But, if you're serious about getting it done, you'll find the time, even in exhaustion. As I write this it's 3:30 AM on a Thursday. Why am I up at 3:30 in the morning? Because I want to get the book done. I'm excited at the prospect of finishing this product and getting it into the marketplace.

My motivation is to educate, inform, and get paid! Yeah, I said it, I can't wait to get paid for this book, but I'm not writing the book to get paid, that's just a benefit and a way to keep score. I'm writing the book because I love to share information with people. I love to learn new things and educate people with that information. In short, I love what I'm doing. It's my passion. It's what motivates me to get up early or, in this case, stay up late.

How To Self Publish

Self publishing sounds complex and difficult until you understand that it's basically just formatting and printing the book. In today's world, with the Internet and online transactions, it's possible to self-publish without ever printing a single copy. This is done using e-books.

An e-book is what you're reading now. You most likely saw an ad about this particular book, clicked on it, read the sales pitch, and then hit the "buy now" button. When you did that, my service provider was sent a message that said this user has paid for this product so send them the link to download the book.

If you want to actually sell printed copies of your book, you contact a book printer and negotiate the price. It's based on the formatting, size, and number of pages. The trouble with conventional publishing is that it takes so long to get your book to the market.

With e-books, I can literally wake up one morning, spend the day writing a book, convert it into e-book format (typically Adobe PDF) and have it up for sale by the afternoon, depending on how much time I'm willing to put into it.

That's why I like e-books so much. They're simple and inexpensive. If you want to publish though, and you want to see your book for sale on, say, Amazon.Com. You're going to need an ISBN number. Go to ISBN.org and order an ISBN number for your book and you'll be standing in the tall weeds with the big dogs.

How To Get Distribution

Distribution can be done a couple of ways, depending on what form you decide to publish in. If you want your book in the stores, you're going to have to get a distributor.

I use BookSurge.Com. They offer a number of quality options for the self-publisher including setting you up with Amazon.Com, Alibris.Com, and RR Bowker (isbn.org). They can even get my books into libraries and offer worldwide distribution through a number of international distributors.

I don't recommend going directly to Barnes and Noble, Bookstop, or other large chains because they're going to kill you on the discount they want. Say you're retailing a book for \$29.95 (the price of this book incidentally). The large chains are going to want a huge discount off the cover price, usually around 50% or more. Figure the book cost you \$7 to print and the big retail chain is only paying you \$14.97 per sale. You end up only making \$7.97.

I say stay away from traditional "hard copy" book distribution until you're absolutely certain you have a successful book in electronic format.

To sell your e-book is very simple. Go here:

<http://myQuickPayPro.com/x.cgi?adminid=515&id=95324>

and setup an account. Next go here:

<http://www.2checkout.com/cgi-bin/aff.2c?affid=149939>

and setup a merchant account.

What do these two things offer you? The first one, MyQuickPayPro offer gives you a fully automated system that handles the back office transactions. When your customer clicks on the "Buy Now" button on your website, this system takes care of the transaction, and sends the customer the link to get their product.

It also gathers information about the customer for you to put in a database, allows you to track where that customer came from, allows you develop auto-responder emails, marketing messages, and a ton of other great resources to help you automate an online business.

The second one, 2Checkout, is a credit card authorization and payment gateway. MyQuickPayPro passes the credit card info to 2Checkout who then authorizes the transaction. Once completed, MyQuickPayPro gives the customer their authorization and lets them complete the download of your e-book.

What about the cost? MyQuickPayPro costs \$47 a month and 2Checkout charges a \$49 one-time setup fee, 45¢ +5.5% of the sale. This is relatively minimal when you consider the huge profits that you earn with e-books.

Let's go back to our \$20 example. The transaction cost is only \$1.55 per sale. Now, factor in your upfront cost of \$49 and your \$47 a month and you'd have to sell 5.2 books in your first month to break even on your setup cost and then only 2.5 books a month to cover your monthly service charges.

Once you got all of this stuff setup, you're ready to start selling your e-book. Your next question is "Does it work?" Well, to let you in on a little secret, this is how you ordered this e-book. (*You did ORDER this e-book didn't you? If not, you need to read the copyright notice and got to <http://www.playtimetopaytime.com> to get your very own legal copy.*)

Auxiliary businesses from your successful book

Once you have a successful book there are several things you can do to expand on that success. Let's say, for example, you sell 25,000 copies of your book, no small task to say the least, but what are you going to do with those 25,000 potential customers?

The very first thing you need to do is make sure you can get in touch with them. Keep a database of their physical and email addresses. This way, when you come up with some add on to your book you can quickly and inexpensively contact people who have already bought from you before.

Some of the things you can do to expand on the success of your book are:

- Produce a home study course
- Develop an audio (CD or cassette) version
- Develop a seminar around the ideas or information
- Write an additional book with more information on the same subject
- If you had an e-book only version, put out a print version as well.

Let's say you sold 25,000 copies of your e-book online for \$20. Assuming you make about 90% profit, that's \$18 profit per e-book, or \$450,000. Now, let's also say you put together a home study course that goes into much greater detail than your book did and you decide to sell it for \$400, home study courses typically sell for much more than books. If just 10% of the people who already bought your book turn around and buy your home study course, that would bring in an additional \$1,000,000 in revenue.

So you can see, expanding your successful book into other products and services can quickly generate a lot of extra income and the cost is greatly reduced because you don't have to recapture those customers.

Using The Internet To Maximize Your Exposure

Using Newsgroups:

Using newsgroups and Internet boards, such as Yahoo Groups, MSN groups, AOL newsrooms, and other such places is a great way to get the message out about your business, and, at the same time, begin to build your reputation as an expert.

I participate in a number of groups and chat rooms dealing with a variety of issues, from business, to spirituality and, I've even had some of my postings picked up by websites outside of those groups and posted as articles on their website.

One very simple thing you can do is place your website address on the bottom of your newsgroup postings. This is called your signature. I operate an online Christian bookstore and have participated in many Christian newsgroups. The URL (or rather website address) of my website is posted with every post I make, and I have had hundreds of website visitors and dozens of customers from this very technique.

Obviously, you want to be careful not make your posting an advertisement, as this is considered spam, which is an unwelcome commercial posting, and could actually cost you customers in the long run.

Developing a website:

Of course, to advertise a website, you need to have a website. The best source I've found is GoDaddy.Com. They regularly sell you the rights to domain names (such as playtimetopaytime.com) for an extremely low rate, usually around \$8 or \$9 a year and they will do your website hosting for as little as \$3.95 a month. For those of you who are not familiar with website design or development, they have a program called "Website Tonight" which actually provides you with very simple templates you can use to build your site in a couple of hours.

Keep your link to PlaytimeToPaytime.Com, as I will continue to update it with other great deals and offers as they become available.

Email marketing:

Lastly, Email marketing is a powerful and effective tool for getting your message out to your intended audience. Of course there are now laws that affect how you can do email marketing. You want to avoid spam, once again. People hate getting commercial ads in their email that they didn't ask for.

I was around when the Internet first began and the general idea was that the Internet was going to be the new entertainment medium, kind of like TV, so email ads were considered like TV ads. But alas, a few bad apples put an end to it all.

Nowadays, it's necessary to make sure that you're sending email to "opt-in" recipients. This means that the people you market to must have previously agreed to receive your message. Otherwise they can nail you.

Most email providers, like Yahoo, MSN, AOL, Google, and even Internet Service Providers, now provide massive spam protection which means if you sent out 20 million emails, statistically only about 20,000 people will actually read it and maybe 20 will respond. Those are pretty low odds, so just don't spam people, they hate it.

So, now you've got a broad stroke overview of what goes into setting up a business, how to market that business, and how to paid for stuff you sell online. Now, on to the fun stuff...

Hobbies

Air Conditioning

I have an uncle who has been doing Air Condition for over 20 years. He teaching an A/C class at his home town college. Yet, he's the one who gave me the initial idea to write. It seems he developed the course materials for the college's A/C class, and decided to publish them. His idea being that if his materials were good enough, others would pay for it.

Now, I'm not sure whatever became of his publishing venture, or if he ever got it off the ground or not, but I liked his idea. I thought, "what a great way for someone who has a lot of knowledge and experience in a particular trade to gain some extra income.

Now, some people might classify A/C as more of a profession than a hobby, but I know people who do it because they enjoy tinkering around with air conditioning systems. It's just something they enjoy doing. Anyway, the reason it made the list was because of my uncle. This was his idea, so his "hobby" deserved top billing.

So how can you make money with your A/C hobby?

Well, like my uncle, you could write a book on the subject. Perhaps you could write a book about the history of air conditioning, or a how-to book, or a book about the future of air conditioning systems. You get the idea.

Another, more traditional way to make money in A/C is to start your own service business. Now, there are likely laws in your state that require licensing and permits, but if you really love the subject, you'll probably know just about everything there is to know about it anyway.

Yet another way is to teach people about it. You could try to get a job at the local community college, like my uncle, or you could put on seminars or training sessions for people who want to know more about the subject.

Animal Care

Here's a great way to make money and do something good for the world around you at the same time.

Start an Animal Rescue Organization

My wife is involved with an animal rescue organization that rescues soon-to-be terminated dogs from the local pound, doctors them up, and then holds pet adoptions every weekend. So how does this translate into money? You make money from the donations of individuals and corporations such as large or local pet stores and from the adoption fees you charge potential families. Now, you may not get rich doing this, but, if properly managed and organized, you can get paid for doing this.

Start a Animal Foster Care Facility

Still another way to make money from this hobby is to act as a foster care center or kennel. You charge an adoption organization a nominal fee for the care and housing of the rescued animals. You get to help our furry friends and make a little money at the same time.

But could you make a god living doing this? Absolutely! If the group is well organized and has a dedicated staff of volunteers you can draw a nominal salary from the organization, which you set up and effectively control. Often times, the point with this type of hobby is not necessarily to make money, but you should get paid something if you're running the show to compensate you financially for your time.

Art Collecting

Collecting, of all kinds remains one of America's all time favorite hobbies. But how can you turn it into income?

Exhibits

If you have some really good pieces of art, you show your collection in museums. At the show, if you have the licensing rights with the artwork, you can also sell t-shirts portraying key pieces, calendars with the whole collection, and other "consumer" goods

Auctions

Still another way to make money collecting art, probably one of the most common ways, is to find rare items and resell them through auctions. If they are extremely valuable, odds are they will also be extremely expensive to acquire. Which is where you could bring in partners to complete the purchase and line up a buyer before you buy. This would be brokering a deal, putting a buyer and seller together and getting a piece of the action yourself.

Mass Merchandising

Another great way to make money with an art collection is to license it to mass production prints manufactured and sold. Again, you'll want to make sure that you have the licensing rights with your purchase. If you have the only original of a particular item, it's likely that you do have the rights, after all, you own it.

Author

A staple with just about any money making idea for hobbies is to write a book. Maybe there's a particular collection that you enjoy, contact the owner, or the owner's agent, and tell them that you're writing a book on the collection. The fact is, collectors love to show off their collections to the world, and if you can get to them early enough, you could be the one showing that collection for it's owner, and getting paid a nice royalty from books sales.

Automobiles

Cars are cool, aren't they? I love cars. I have pictures of cars in my home office; I've always been interested in the sexiness of European cars like Ferrari, Lamborghini, and Mercedes. How do you turn this love into money in your pocket?

Fix Up Reseller

Here we go. If you like tinkering. You could go to local automobile auctions, buy cars that maybe need some fixing up, do the work, and then resell the car through the newspapers. How simple is this? Well, I've been to auctions where automobiles have sold for as little as \$100. Granted, the cars need some minor fix up, like a new alternator or maybe even a new engine. But to pick up a car that could perhaps be sold for as much as \$800-\$1200 for \$100, and put say \$500 worth of parts and labor into it, someone could make quite a decent part time income from this.

Author

Still another way to make money from cars and trucks is to write a book about a particular car. How cool would it be to travel to the Ferrari plant in Italy to do research on your book about the Ferrari 308? How about doing it tax free!

Racing

How about stockcar racing! True, it takes a degree of skill and training and will likely take you a little while to get to the level where you can race and actually make money from it, but this is not necessarily about getting rich quick, it's about doing what you love to do and getting paid for it. The father-in-law of a very good friend of mine used to own an insurance company that he ran for 20 some odd years, but his real love, his true passion was racing. So, he sold his business and started a racing company, participating in sanctioned races. I actually worked in his pit crew one weekend, just to say I had done it before. The point is, he took his passion and turned it into a business.

Celebrity Watching

Oh, this is going to be fun. Imagine making money by keeping up with celebrities. We see them on TV and in movies and many people want to know how to get closer to them. Well, this is one way to get close without getting slapped with a restraining order, go into the business of celebrity.

Become a Publisher

Perhaps you could start your own celebrity magazine. While this seems far fetched, don't dismiss it too quickly. Magazines are not necessarily something printed and placed on a newsstand anymore. You could start an online magazine for less than \$200, do all the development yourself using readily available tools, and begin contacting talent agencies, publicist, and other industry insiders to find out what's going on out there. Then, you simply write about it in your magazine. Or, even better, have freelance writers that are looking to get published write the articles for you.

Autographs

Still another way to make money from other people's celebrity status is autographs. There is a ready market for autographs from just about every celebrity out there including ones that have passed away, which are sometimes

the most valuable. If you don't establish your own "fanzine" as described above, find one for a particular star. Many times the people who run these sites know how to get in touch with the stars and can tell you how to get autographed 8X10 glossy photos. Then, simply find a buyer. You're basically out the cost of a stamp to mail a letter, or maybe less if you can get their email address somehow and ask directly via the Internet.

Mass Merchandising License

Another great way to make money from celebrities is to get a license to use their images on all kinds of great products (t-shirts, coffee mugs, hats, posters, etc.). If you can get a license agreement, you can make a lot of money.

This actually works pretty well. I once worked for a guy who managed to get licensing deals with the FIFA, the people who put on the World Cup tournament every 4 years. He sold T-shirts, hats, and other collectables and made a good income doing it.

Ceramics

I had a difficult time coming up with ideas about this one at first, but I think you'll like what I did put together. Ceramics is still a very popular craft hobby. Many people do it every week. When I was a child, my Mom used to go to ceramics class to get out of the house for a couple of hours. I remember her taking my brother and I with her once, and that is how I came up with the first way to make money from ceramics...

Ceramic Class Childcare

Start a ceramics class daycare. You work it out with local shops to run a daycare in the back of their store for the moms who bring their kids. In the daycare, the kids can have some fun ceramics to work on themselves or some other activities

Crafts Artists

Market your own ceramic ware designs. If you sculpt using ceramics, you could market your own designs by either sculpting them yourself or having a manufacturer do it for you on a royalty basis.

Market your completed projects as "hand painted" specialty items. This is great because you get to do something you love doing, no doubt painting ceramic

ornaments before having them “fired”, and you can enjoy a nice income from your work.

Start a Class

If you have access to a facility, you could begin holding your own ceramics classes. People pay you to attend the class, and you may even make some extra money selling items to the class for them to work on. You don't have to own a store to do this, although that would be an excellent way to get into it.

Cigars/Smoking

Ironically, a subject that's near and dear to my heart. I love cigars! I can tell a Cameroon wrapper from a Connecticut shade grown wrapper by the smell. I like the expensive, hand rolled Dominican models of Cuban cigar makers such as Davidoff, Hoyo De Monterey, Dunhill, and Cohiba. So how could I turn this passion into money?

Author

Are you seeing a pattern yet in some of my ideas? Write a book! Writing a book on a subject you have interest in is the single fastest and easiest way to make money from your hobbies. If you don't know how to write, find a friend who does and collaborate! If you don't know how to get it published, wait until you get to the end of this book, I'll show you to publish it yourself!

Retailer/Wholesaler

Become a retailer/wholesaler. While this may seem cash intensive, it may not have to be. You could set up an arrangement with a wholesaler; open your own online store, and “BAM!” you're retailing. Cigar wholesalers can be found all over the place. Ask your local cigar shop, in a non-threatening conversational way, about where they buy their product from, or look for cigar retailing trade publications and call distributors. Or, better yet, go directly to the manufacturers and ask them what wholesalers they would recommend.

Cigar Show Promoter

Put on cigar shows. This would be a great way to make some money. Put on a special show or seminar on cigars. Get local area cigar stores to put up some

product or co-sponsor the event and then charge a modest cover charge for the people who come.

Cigar Tour Travel Agent

Start a travel agency that specializes in Cigar haven tours. This is a little more involved, but still very doable. If you know anyone in the travel industry, you could try to partner up with them to put these tours together. You would do all of the advertising, they would handle the bookings, and then you split the profits. All you have to do is advertise of your trips in local, regional, or national cigar magazines.

Mass Merchandising

Obtain merchandising rights from manufacturers and sell novelty items with the logos. This is another staple idea that you will see over and over again in this book. Contact the manufacturers and ask about their licensing requirements for using their logo. Make them a deal where they will get XX% of the gross sales and you will do all the work and assume all the risk. It's great for the company because they make money. It's good for you because you make money, and it's good for the customer's because they get something they want, like a poster with all of the different sizes and types of Davidoff cigars.

Retailer

Oh, and every cigar lover's fantasy... Open a cigar store. A couple of fellow "cigar-philes" and I have talked about doing this for years. After doing some research, we determined that, in our area, it would take about \$30-50K to get it opened the way we want to do it. It's still in the development stages, but I assure you, I will open a cigar store in the near future.

Coin/Currency Collecting

Coin and currency collecting is a huge hobby in which several thousand people participate. For the person looking to make some extra income from this popular pastime, this means that you have a very large potential market. Here are some things you could do to profit from this goldmine.

Become a Dealer/Broker

Become a coin dealer. While this may sound a bit expensive, and it certainly can be, it's not really all that difficult. If you don't personally have the cash, you can start out by brokering deals to other interested hobbyist. Pick up a coin collector's magazine and contact people who are already dealers to find out what they have for sale, then, place your own ad in these magazines. When people call, and they will, just put a deal together. Charge a modest fee for finding what the buyer is looking for, then watch the money start rolling in.

Open a Catalog Service Business

Still another way you can get your start is to offer cataloging services to dealers and collectors. For a small fee, you will put together a catalog of someone's collection of coins or notes. It's a fun way to spend a lot of time working with something you enjoy.

And yet another way is to act as a proxy bidder for a collector. Attend auctions in your area and bid on behalf of the dealer or collector you're under contract for.

Computers

There are literally hundreds of ways to make money with your digital obsession.

Become a Shareware Programmer

If you like programming, write a simple application that would be usable by a number of people, list it on Download.Com as shareware, and watch the downloads start hitting your server. Now, only about 10% of people who download shareware ever pay for it, but let's take a quick look at the numbers to see what that could possibly translate into. If 10,000 people download your application and 1000 of them pay your \$29.95 registration fee, that's \$29,950. Now, that's not quite enough to retire on, but you get the idea.

To increase the number of people who pay, you might put a time lockout on the program. This would allow them to use it for, say, 60 days without paying. Once the 60 days is up, the program disables itself and they have to pay to continue using it. Find an area that many people are interested in, and that you have some knowledge in, and write the program. It's a ton of fun.

If you want to build software that sells, but know how to write code, you could possibly use Instant Software Builder. Check it out by going to:

<http://www.affserver.com/affiliatenet/link.php?ref=226&productid=4>

Become a Consultant

Still another way to make money in computers is to become a consultant. There's a saying in the industry that "consultants are agents of the devil", but that's simply because they pretty much get to do what they want to do, get paid a lot of money, and are usually not tied up in all of the office politics that employees are caught up in. When doing this, it's a good idea to start small and work your way up. What do I mean by this? Simple, start out by getting a contract with a small business to handle it's computer systems, then build your client base. As your base grows, you can quickly begin to hire additional personnel to handle the workload.

Charge a nominal fee to small businesses. You're not trying to make a killing off of one client. As news travels of your impeccable service, your extremely reasonable rates, and your professionalism, you'll soon have more business than you can handle. I started my career in the computer industry this very way. Within a few short years, I had obtained a high ranking position with a telephone company as it's Vice President of Information Systems. I also parlayed some of those skills into opening up my own computer retail shop and made hundreds of thousands of dollars.

Become a Custom System Builder

You could also become a custom system builder. Have you ever heard of Dell? That's how they got started. Mike Dell was building custom systems while he was in college. Today, he's one of America's top billionaires. Find wholesalers that can get you high quality parts for a low rate, then put all those parts together, mark it up a little bit so you can make a profit, and start advertising. The phone WILL ring if your prices are competitive.

There are literally so many ways to make money with your computer, I simply cannot list all of them in this book. Otherwise, it would be titled "How to Make Money With Your Computer."

Cooking

Write A Cookbook

Oh this is going to be fun. If you love to cook, the easiest and best way to start making money right away is to write or publish a cookbook. As of the writing of this book, the #1 cookbook on Amazon.Com is “The Soprano’s Family Cookbook”. Think about that for a second. The best selling cookbook on the market right now is from a TV show with fictional characters! They’re not even real. So what do you think? Do you think you have enough recipes in your 3x5 card box to fill a cookbook?

What if you enjoy cooking, but you’re not really all that good? You can still put out a cookbook. When I was in grade school, my teacher developed a class cookbook. It had the favorite recipes from each student. My mother put in her broccoli casserole recipe. She didn’t make any money from it, nor did any of the students. In fact, it cost money. The school put it all together and sold it to the families. The profits were put into the class budgets. Not a bad idea.

Become a Caterer

If you really love cooking, and you’re pretty good at it, you could start a catering business. Hire yourself out at weddings, birthday parties, funerals (grim, I know, but they gotta eat), and other social events. Simply make up some business cards and advertise at party stores, and bridal shops. You could start doing this very quickly. My wife’s grandmother was forced into retirement and didn’t what she was going to do, so she started cooking for a living. Something, I must say, she’s very good at! Proof, you don’t have to go to chef school to be a cook.

Decorating

Have you ever found yourself sitting at a party thinking, “Man, this sofa would look so much better over by that window.”? You may have a knack for decorating.

Start Your Own Decorating Business

You could start your own decorating business. Again, get some business cards printed up and start going to home shows in your area. Pass out as many cards as you can. Maybe even ask some non-competing exhibitors if you can leave some cards on their table.

Write A Book

You could also go with what always seems to work... Write a book on decorating. What colors to use. How to layout furniture to maximize space, or any one of a thousand other specialized decorating ideas.

Become a Columnist

You could also become a columnist writing for decorating magazines, newspapers, and other periodicals. Pick up a copy of The Writer's Market and find magazines and newspapers dealing with your favorite subject and start getting the message out.

Doll Collecting

If you love dolls, something I personally have no interest in, but I can still show you how to make money from it, you could do a number of things to get paid.

Collection Exhibit

You could showcase collections. Either your own, or someone else's. Charge a nominal fee for view the collection, pay a royalty to the collector you're showcasing (or to yourself), and keep the profits. How's that for simple. Look in doll magazines and find collections that that are being featured, then contact the owner and find out if you can license their collection for a tour or showing.

Become a Dealer/Broker

You could also become a dealer/broker. Putting buyers and sellers together. Or, you could write a book on a specific famous collection. Again, contact the owner and tell them you'd like to write a book about their collection, they make money from royalties off the book sales, you make money from royalties and other collectors get to see something that they will find very exciting.

Drawing

I have a friend of mine from high school who was a very good artist. Today, he's working for a web development company putting his artistic skills to good use. In

addition to his job, he also paints religious paintings that he sells on his website and, just for fun, he does chalk art. It's a lot of fun, for him, and he's doing what he loves to do, draw.

Become an Illustrator

You could also be an illustrator for books, or a cover art designer for record labels. The possibilities are almost endless. Imagine if you did a painting and it became very popular with a specific market. Then, you opened up a store to sell your paintings and you also began producing high quality prints of your work. You could be the next Thomas Kinkade.

Do Custom Designed T-Shirts and Apparel

Another great way is to sell your own designs as t-shirts, caps, calendars, and other items. If you've got some artwork that you think might do well, you can go to:

<http://www.cafepress.com/cp/info/storeref.aspx?refby=fuzzyduck>

and sign up to open your own CafeShop! These guys do on demand printing of all kind of stuff and ship it directly to your customers. And the best part is you can open a shop for FREE!

Fashion Design

Fashion is what keeps us all looking good (well, except for the 1970's, what were we thinking?). It's what draws us to each other, what keeps us feeling good about ourselves. In a way, fashion does make the world go 'round. Since you're reading this section in greater detail, I assume you have an interest in fashion, so let's go...

Become a Designer

You could become a fashion designer. It's not as difficult as you might think. If your designs are cool, they will take off. How many stories have you read about some previously unknown designer who suddenly became all the rage? If you actually think about it, weren't ALL fashion designers "previously unknown" to some extent? They certainly didn't start out at the top. So, you too can be a designer. So get out your drawing pad and start developing those templates!

Become a Buyer

If you can't draw, won't draw, don't want to draw, but you still love fashion, why not become a fashion buyer? Get your start at a department store and let your talents grow from there. Or, better yet, why not start your own store. The concept is simple. You know fashion, so you'll open a store that takes the shopping hassles out of your customer's way. This way, they come, pick out which color they want, pay you, and then leave. Again, department stores didn't start out as corporate monoliths, they started out as simple family shops. You could do the same thing.

Become a Dealer/Rep For New Designers

If you lack the capital to get your own store going, perhaps you could become a dealer for an up and coming designer. You contact department store buyers and try to get the fashion in the store. Not too difficult, low start up cost (all you have to do is find the designer) and, most importantly, FUN! An easy way to get started would be to go to mom and pop shops and start the next craze there

Fishing

So you love putting a hook in the water. Nothing thrills you more than getting up at 4 AM on a Sunday morning and heading down to the lake. Now, you're wondering how you could possibly make money from this passion.

Become a Fishing Guide

One of the all time best and least expensive ways to make money fishing is to become a fishing guide. You take people to the best spots and help them fill their boat with fish. My brother, father, and I like to take an "annual" fishing trip together about every 2 years. We always have a great time, but we never catch anything. So, we've decided that next time we're going to hire a guide so we can catch something. The guide's job is know their particular lakes so well that they can guarantee fish. You're job is to become the best fisherman on the lake and then show other people where to go. The best part is, people will pay you good money to do this.

Become a Fishing Gear Consultant

Another way to charge a fee is to become an equipment consultant. This is just a fancy way to say you're the guy who shows people the best equipment to use,

for a fee. If you could combine this service with your guide service and enhance your income in incredible ways.

Become a Fishing Video Producer

Still another way to make money is to become a video producer or TV show host. When I was a kid my father loved to watch fishing shows. There was a former pro who went around to different lakes and showed people the best way to fish it. The video can go one step further. Say, for example, you produce a simple video on fishing lake “catch a fish” You work out a deal to sell it in the local bait shop. When newbies like us come into the shop we see the video and plunk down our \$20. You get paid!

Flower Arranging

Perhaps the most obvious way to make money as a flower arranger is to become a florist. But, with the Internet and companies like 1-800-flowers, the local flower shop is quickly becoming a thing of the past. So what can you do to make money bloom from your flower hobby?

Become a Consultant

You could become a flower arrangement consultant. Don't laugh, people actually get paid to coordinate floral arrangements for weddings, funerals, and other events.

Become a Custom Designer

Another way to make money is to become a custom designer, of sorts. You design bouquets for brides, mums for homecoming, and corsages for prom night. If you have some really great designs, you could sell them through local flower shops, or simply open your own gig and advertise your designs.

Gardening/Landscaping (general)

I absolutely hate mowing my lawn. I have tons of what I think would be great ideas for landscaping, but I just don't have the eye for good landscape design. So, what can I do to remedy this situation? Pay you to do it for me!

Become a Landscape Consultant

If you've got a green thumb, then people like me want to talk to you. We don't know what plants are going to look good in our garden. What's the best low-maintenance vegetation to put around a walkway in my back yard? How do I keep weeds from taking over the side of my house that never gets used? If you know the answer to these questions, then, for goodness sake, share with those of us who do not. Open a landscaping business and give us a hand. We'll pay you for it!

Start a Landscape Maintenance Business

If you don't have a good eye for design but you do know the best time of year to put down rye grass, then consider opening a landscape maintenance business. Basically, you don't do design, you just maintain a design that someone else has already done and put in place. This could also include seasonal work, such as mowing services, which are great money-makers. How many 13-year-old kids go pushing their lawnmower around the neighborhood to try and drum up some cash for the summer? Lots! How many full-time lawn maintenance businesses flake out half way through the season? In my experience, lots! Just get yourself out there. If you provide a good service for a reasonable rate, people will pay you to do something you already enjoy doing.

History

History is one of those areas where one can spend their whole life studying the lives of those that have come before us. Depending on whether you're a Creationist, or an evolutionist, you have thousands to billions of years worth of history to study. So why not figure out a way to make your living in the library?

Author

One of the best ways to make money with history is to write about it. If you're something of an expert on the War of 1812, then write a book or report about it. Let others who have an interest in your area come to you for answers. I use the author example a lot in this book because it's really the fastest and easiest way to start making money on just about any hobby.

Become a Speaker

Once you're written your book, you could expand into the speaking circuit. This is an extremely lucrative field. You start out by giving simple presentations to peers, and before long, you could be producing a special for The History Channel.

Become a TV Producer

Which brings us to our next idea. Become a video/TV producer. You develop a documentary on your favorite subject area, pitch it to a TV station, or produce a video tape version then sell it. Have you ever bought a video on one of your favorite history subjects? Odds are you have. Well, what if you could be the one getting the check? That's the whole idea here. There are hundreds of books on video production and script writing. Buy one, learn how it's done and start letting the rest of us know about the war!

Home Improvement

If you really enjoy doing home improvement type projects, why not hire yourself out as a "handy man"? You can make pretty good money and you get to do projects you enjoy.

Become a Contractor

Still another option is to become a full- fledged contractor. You bid for jobs on different projects and either perform the work yourself, or hire contract labor to do the work, while you keep a nice piece of the pie.

If you're really good at one particular aspect of home improvement projects, ie. Wall paper, flooring, grout, etc., you could hire yourself out as a specialist in that particular area. This is more or less a "specialist handy man" idea, but there are a lot of people who get up and go to work each day doing their own thing in the home improvement arena.

Produce How-To Videos

Still another idea is to produce your own how-to videos or manuals. This is pretty easy to do. All you need is a camera, a computer, and some editing software. Then, put your video out there for the entire world to see. You don't even have to have them mass-produced anymore, you can just go to:

<http://www.CustomFlix.com/Index.jsp?ref=42810>

and they'll press your DVD on demand, meaning you don't pay for it until somebody orders it. How cool is that?!

Home Recording

I used to have a little recording studio in my home office. I would do all kinds of things with it and a number of them could have been real money-makers.

Start a Studio

One thing you could do with a home recording studio is, of course, hire yourself out to local bands. You charge a reasonable rate to let them come in and record their music. For some fantastic information on this, I recommend the Studio Business Book by Jim Mandell, it's got tons of information on setting up a successful studio.

Become a Studio Engineer

Many professional studio engineers started out with their own home recording studios. You learn about running the equipment on your own equipment, and then apply for an intern position at a medium sized studio. After you've worked in the environment for a while, you can move up the chain, so to speak, and begin working for larger and larger studios. Eventually, you can even work your way into a producer role with a major recording label.

Hunting

I have a good friend of mine who's an avid hunter. Whenever there's a opportunity for him to get out and go hunting for the weekend, he'll take it every chance he gets. He and I were talking a few years ago and I told him he should start taking a video camera with him on his hunting trips and recording the techniques and tricks he used to be a successful hunter. Then, put it all together into a video and sell it.

Author

Of course the staple thing that almost anyone can do is write a book. If you're passionate about hunting, write a book about it and self publish it. Then get out

there and tell people about it and you'll be amazed how many people will lay down their hard-earned cash for your insightful book.

Become a Dealer

Another great idea is to be an equipment dealer. You get yourself set up with local hunting shows and sell your stuff. Those same hunting shows are also a great place to meet potential suppliers for products.

Become a Hunting Guide

Lastly, you could be a hunting guide. If you know a particular area very well, people will pay you to take them out so they can get the most out of their hunting experience. The friend I mentioned earlier about video does this from time to time and brings a little extra money doing it.

Husbandry

Dealer/Broker

Husbandry is the management of livestock. There are a lot of people in this business, and it does have its risk, but you can still find a way to carve out a decent living for yourself in this massive field. One of the easiest ways to get started is to act as a dealer/broker.

What you're doing as a dealer is basically putting buyers and sellers together and charging a nominal fee for the transaction. You get yourself in with the local community and let them know that you're a broker. Then, people will let you know about animals they have for sale or animals they're looking for. You may want to check your local laws and make sure that a license isn't required or, if one is, how you can go about getting one.

Stable owner

With considerably more startup capital, you could buy some farm land in your area and become a stable owner. People pay you a fee on a monthly basis to house, care for, and clean their animals. Again, you need to check local laws to make sure that no license is needed in your area.

Feed store

Another more costly startup, but still very lucrative business would be to acquire or establish a feed store. Area stables, dealers, and owners come to you to buy the food to feed their animals.

Start by finding out who the best wholesale suppliers are and contacting them about becoming a retailer.

Show promoter

A show promoter is someone who puts together trade shows. Stables pay to have a booth at your show, dealers pay to do deals at your shows, and local farmers come to the shows and pay you to attend.

It's really a great way to make money. You rent a facility, advertise your show in trade publications, and start letting people know that the show is coming to town.

Internet Surfing

Professional surfer

You might be asking, "Is he serious?". And the answer is absolutely. Believe it or not there are many people who are basically paid to surf the Internet, either directly or indirectly.

Yahoo, for example, has professional surfers who basically visit websites, and then determine the best place to include those sites in the directory. A more indirect way of being a professional surfer is doing what I do. I comb the Internet for information about particular topics of interest, find a way to merge that information with other useful information, and then write books, special reports, and articles about the combined subjects.

For example, this book started out as an idea to learn about different ways to make money using your hobbies and ideas. I then take these real world examples, combine them with specialized knowledge about business that I gained over the last 15 years of my life, and then compile all of that information into a single book that anyone can understand.

Webmaster

Becoming a webmaster doesn't mean you have to go to college for 4 years and learn complex software development languages. Anyone can become a

webmaster, even without knowing how to write a single line of computer or HTML code. Although, if it's something you're really interested in, and excited about, you'll probably already be studying this kind of information on your own time.

Here's an example. One day, I was driving down the highway with a friend of mine and I posed a question to him, "What business would you like to go into that would have you so excited that you'd get up early in the morning, work hard all day and into the night, and then get up the next morning so excited that you couldn't wait to do it all over again?". His answer was computers.

From that, he found a job doing technical support for Microsoft and then helped me get a job there as well. We learned everything we could. He learned computer programming, software design, and eventually website development. I learned computer hardware, networking, and troubleshooting. We eventually took this knowledge, brought in another friend and established an Internet development business in the early 90's.

He had become the ultimate webmaster! That's what he became interested in. Over the next few years he parlayed that knowledge and experience into a successful career. He's written books, magazine articles, and even done live instruction – speaking at conferences all over the world, and getting paid handsomely to do it.

Karaoke

Rentals

I enjoy Karaoke, it's fun, and I love to sing in front of people. I was actually a lead singer in a band for a few years, so it really takes me back. One fantastic way to make a good living very quickly is by taking your professional grade Karaoke equipment and start renting it out for parties, weddings, and other large public and private events.

You can also work out a Karaoke night at local bars and restaurants and get paid for renting and running your equipment for the location. It's a lot of fun.

Semi-Pro performer

Believe it or not there are semi-professional Karaoke performers. This works kind of the same way the rental plan works, but you're singing all of the songs. If you

a good performer, and a decent singer, people will actually pay you to perform at their events.

Granted, you're probably never going to become a star or get a major label record contract as a Karaoke performer, but you can make a name for yourself, and you can actually get paid to sing for others.

Knitting/Sewing

Template designer

As a template designer, you layout templates for others. They then pay you for your designs. You can market your templates directly to local sewing shops, set up a website with your templates and sell them there, sell them at trade shows, or sell them in trade magazines.

The start up cost is relatively low, depending on how you decide to market as sell your designs. If you're selling them in local stores or on the Internet, you can get started for a few hundred dollars. Once you've made a reputation for your designs, you can then start moving into the bigger markets like trade shows and trade journals

Crafts Maker

You can also design, knit, and sell your own creations. Hand made products have an excellent selling price, depending on the quality, and since they're one of a kind creations, they may even become more valuable as time passes.

My wife's grandmother has done this to make extra money. She knits a blanket, pillow cases, throws, and other personal items and then sells them to people in the local neighborhood.

Author

Of course, as with so many other hobbies, a great way to make money is to write a book. Write a book about template design, sewing and knitting techniques, or even great collections of other people's work. The start up cost is low, and the returns have the potential to be very good.

Martial Arts

Instructor

I once took martial arts lessons from a man who was a Dallas cop, but also was one of the few higher ranking belts in this particular form of martial arts. He had also won numerous tournaments.

Her got started by going to the city and asking them about how to put together a martial arts class in the city recreational center. Before long he had enough students to open his own dojo (that's like a martial arts studio, for lack of a better word). The students them paid him directly each month.

Retailer

Martial art retailing is still an excellent way to make an income. You contact wholesalers and manufacturers and ask them for a catalog and then you can begin selling to local martial arts schools, trade shows, or even on the Internet. It's a relatively low startup cost. One of the trick to selling on the Internet is selling the product before you actually have it.

A customer orders, say, a sword on your website. You then collect the money from the sale, contact your supplier to buy the sword, have it drop shipped directly to your customer, and then you keep the difference. This is how a lot of catalog and Internet company's do business when they're getting started so they don't have to lay out tons of cash for inventory that may otherwise sit on the shelf for weeks or even months.

Author

Again, you can write a book. If you've reached a certain level of expertise, write a book about what you know. Bruce Lee actually did this his book has sold hundreds of thousands of copies. Of course I'm not suggesting that you have to be a Bruce Lee's level, arguably one of the true masters. But if you're reasonably good and you know what you're talking about people will buy your book.

Military

History expert

Military history is an interesting study, what battles took place where and at what time, it's fascinating stuff. You can make money by being a history expert. Writing books, doing seminars, giving talks, all of these areas allow you to make a nice living.

Dealer

Another way to make money from a military interest is to become a dealer in military paraphernalia. You've seen the military surplus stores, where people sell boots, clothing, medals, and more. And the great thing is that you can get the stuff from the U.S. Government or buy stuff from individuals.

Model Rockets

Designer

I had a friend who used to do model rockets with his kids. He got so into it that he began designing his own custom rockets. The next logical step is to turn that into a business. Even though the starter kits are fairly inexpensive, the more advanced rockets can get pretty elaborate and pretty expensive.

As a designer, you would come up with innovative, interesting designs and sell them. You can market your designs at trade shows, local hobby shops, and sell your designs on your own website.

Repair service

You can even make money repairing other people's damaged rockets. Of course this isn't at the level of many start doing model rockets, but for the more advanced hobbyists, you could make money repairing their damaged rockets.

Author

Once again, one of the best ways is to, of course, write a book on model rockets. You could write about interesting designs, history, techniques, sources, and other information.

Model Trains

Designer

If you're in to model trains, you could make a nice living as a layout designer. You market your services to local model train clubs, individuals, and even corporations.

Author

Writing a book about model trains is another way to make money.

Collector

Making money as a collector is a great way to get into a business. As a collector, you buy old train sets and either restore them, or sell them as is. Of course you can also keep the ones you really enjoy.

Video Producer

My son loves model trains. We found a video series that a guy had put together for his kids called "I Love Toy Trains". The video is pretty cheesy, but then it's not really made for adults, it's made for kids. You simply take a video camera to different displays and film the different aspects of the model.

Repair Service

You can also make a good living by repairing model trains for others. Of course this would require some technical expertise, but with the thousands of dollars people invest into this hobby, you could have a virtually endless supply of customers.

Music

There are tons of ways to make money in music. So many, in fact, that there are tons of books on the subject. It seems, however; that most people only fantasize about becoming a superstar, and the odds are against you. But you can still make a great living in music.

Musician/Artist

So you wanna be a rock star? To make it as a musician, it takes a lot of work, talent, and a little luck. There are a few different ways that musicians make their money. Record sales, of course is one way, but they also make money from concert ticket sales, merchandising, performance, mechanical, sync, and print royalties, and even endorsements.

To “make it” as a musician, you need to start small, build a following in your area, and then grow that following. The rock band Creed has an interesting story that follows this technique very closely. When they signed their deal with their record company, that took part of that money and bought a tour bus.

Their manager, who was a former night club owner, started booking them for shows in small venues throughout the U.S. After they finished playing small venues, they kept booking to larger and larger venues until eventually they were selling out arenas and selling millions of CD's as a result.

There is a sacrifice to making it as a musician, all those weeks and months on the road could take a toll on relationships, employment, and even your band itself. But if fame and fortune is what you're seeking, the road is the price that you have to pay.

Writer

You can make money as a musician without being a performer. There are numerous professional music writers out there that make quite a good living doing what they love to do, without making the sacrifice of the road.

My cousin told me the story of a man at a Christian conference who managed to write songs for a famous Christian music artist. The guy would play part of a song that the audience would recognize, and then, while the audience was applauding his performance, would say, “Thank you very much, I'm glad you like that song. That one paid for my house.”

This is what's known as mechanical royalties. An artist pays the writer for the use of their song. It's done on a per CD basis. Which means, if I write a song and a major artist puts it on their CD, then I get paid about \$.07 per CD. So, if the artist sells 1 million copies of the CD, I would get paid about \$70,000 for that one song. Not a bad payday.

Producer

A record producer is someone with knowledge of music and recording engineering. They have a good sense of what makes a song a “hit” and they know how to manage different aspects of the recording and song writing process. As a record producer, you help the musician focus the energy into producing the best quality songs and performances, and you direct the engineer on how best to record certain aspects of the music.

If you’ve got an ear for music and a little management skill, you could market yourself through local recording studios and independent labels and get yourself a nice piece of the action for a successful release.

Many record producers get an upfront fee for their services, plus they get a small percentage if the royalties from sales. It’s a great way to be in the music business without actually being a musician. If you get a few hits under your belt, you could eventually be approached by one of the major labels to work one of their releases, and then you’re pretty much guaranteed a nice living.

Label Owner

Starting your own record label sounds like a dream to a musician. The idea of controlling your music, keeping a huge chunk of the sales of your CD’s, it can be a very seductive idea.

Here’s what the record business basically comes down to: Selling CD’s. It doesn’t take a lot of money to get started, but you’ll need some cash to pay for CD runs, production, recording, and marketing.

You start out by finding an act that you believe in, sign them to a deal, and then get them in the studio. While the band is laying down the music, you work on the cover artwork, the distribution, and get the replication set up. Once the band is out of the studio, you take your master and have it “mastered”, the process where the levels are adjusted, the balance is tweaked, and the effects are done. After that you put together a limited run, get your distribution set up, and begin marketing it.

The best company on the market right now for independent music distribution is, without a doubt, CD Baby (<http://www.cdbaby.com>). They list your product on their website and you simply send customers there to order it. CD Baby charges \$4 for the sale.

There are dozens of books on starting your own record label, but I'd recommend *How I Make \$100,000/year in the Music Business (Without a Record Label, Manager, or Booking Agent)* By David Hooper and Lee Kenedy, but there are also many other great books on this subject which you can find on the member website.

Distributor

Becoming a distributor is another great way to get into the music business. Take, for example of CD Baby. Derek Shivers, was a struggling musician who was looking for a sales outlet for his band's music.

So he taught himself how to program a website, got set up to take credit card orders, and put his bands CD up for sale on the site. Pretty soon, other musicians began coming to him to see if he would sell their CD's too. Today, he has over 1 million "indie" titles available and makes \$4 on every one sold. Not bad for a guy who was just trying to sell his own music.

Philosophy

Author

If you're a deep thinker, you could write a book about your philosophical ideas. Dr. Wayne Dyer and Depak Chopra are both excellent examples of men who have built their careers as authors in the Philosophy arena

Speaker

You can also make money as a speaker in this area. Good public speakers can earn \$100,000 a year or more.

Photography

Event photographer

This is perhaps one of the easiest businesses to start in the world. All it takes is some business cards, a camera, and a little perseverance and you can make

money right away as a professional photographer. You photograph weddings, graduations, baptisms, and even family portraits.

Developer

If you have the know-how and equipment, you can open your own photo center. People drop off their film and you process it and print their pictures. You can even sub-contract out the work to other firms who will do the processing for you.

News photographer

If you're a news junkie, and a photographer, you can make a good living as a news photographer. If you're just starting out, do some work for a small newspaper on a part-time basis, to build your resume. You can also freelance. Many photojournalists, as they are called, are freelancers who photograph events, celebrities, and other interesting items.

Politics

Commentator

We've all heard the political commentators on the news, experts who have this or that to say about one event or another. Sometimes, they do their commentary for free, still other times, they collect fees for their expertise. Some commentators even go on to get their own radio programs. Stations are always on the lookout for new talent, so why not take your love of politics and start commenting on it.

Author

You can also make an excellent living as a political writer. Writing a book about some social, political, or economic event is a staple of making money. True, many people who write books in this arena are insiders, but there are a number of people who are just ordinary citizens who begin writing about their belief on the important issues of the day. Who knows, you may sell only a few thousand copies, but that's a pretty good payday.

Politician

Of course the ultimate job for someone who's interested in politics, is to become a politician. You could run for Mayor, City Council, School Board, or even Dog

Catcher. I guess technically it's "owning your own business" since by definition politicians are public servants, but you can make money at it.

Pottery

Collector

Like many other artistic endeavors covered in this book, you can make a good living by becoming a pottery collector.

Dealer

If you really decide to get into pottery, you can become a dealer. You find local or national pottery artisans and sell their works to retailers.

Retailer

Finally, you could become the retailer yourself. You could open a retail store in your area, or start a website and sell all over the world.

Psychology/Self Help

Author

Of course we've all heard the gurus on late night TV tell us how we can change our lives. All you have to do is pick yourself up when you're down, figure out what specific steps you took to make that change, and then write a book telling us all how you did it.

Whether it's quitting smoking, becoming a millionaire, or even finding a great job that you love. People are always looking for interesting, inspirational stories and they love them even more when someone tells them how it was done.

Talk Show Host

Ever heard of Dr. Phil or Frasier Crane? Of course the latter is a fictional character, but there are many self-help gurus who have radio and TV talk shows. Of course, you're effectively in the "radio business", but think about how many outlets there are for information these days. Someone has to provide the content for all of the radio and TV stations, why not you?

Self-Help Guru/Life Coach

You might remember a book a few years back about men being from one planet and women being from another. It was hailed as a masterful insight into relationship dynamics and personality conflict. It was written by a man who had his PHD, but guess what, he didn't attend college to get his degree! He obtained it from a college that hands out degrees based on life experience.

Now, I'm certainly not suggesting you do the same thing, but I just want you to understand that fancy degrees and titles do not mean everything. At one time, I was a project manager for a major telephone company. There I was, a guy with no college degree, working at the same level, and even above in some cases, as people who had B.S. degrees, MBA's, and Electrical Engineering degrees. And I was telling some of them what to do.

Experience means a lot more than paper. That's not to say that there is nothing to a college education, there is and it's never too late to start, if that's what you really want. But don't let your education level hold you back.

You may have heard of Tony Robbins. He's a motivational speaker, author, and sought after trainer. He helps people overcome their phobias, deal with their problems, and achieve great things. Yet again, he does not have a degree in psychology. What he has is a load of knowledge and a good marketing plan.

Real Estate

Investor

You've seen the late night info-commercials. You've heard how people make millions of dollars as a Real Estate investor. Well, I'm going to sum the whole thing up for you in the next few paragraphs.

There are basically three ways to make money as a Real Estate Investor: Buy property below market value with the intent of reselling it for more than you paid. Buy property under contract for deed with the intent of renting the property out. And finally, don't buy property at all, acquire the property under a lease/purchase agreement.

Of course, there's a lot more to it than these simple explanations, but I'm going to briefly touch on each if them.

Buying property under market value to resell:

This involves going through newspapers, contacting lawyers, handing out business cards, etc. What you're looking for is what is commonly referred to as a "don't want", that is, somebody who no longer wants to own their property. You then examine the property and make an offer. If the seller accepts, you've got yourself a goldmine. This technique involves locking the property up by getting the seller to sign the acceptance of your offer. Once you have their signature on that piece of paper, you then begin looking for someone to buy that property from you for a higher price.

Buying the property and renting it out:

This is basically the same thing as above, but what you're looking for here is cash-flow. If I buy a property under contract by having the seller hold a mortgage then I need to pay that mortgage. Let's say I buy a property that's worth \$100,000 and negotiate a deal with the seller to sell it to me for \$95,000. Say my mortgage and insurance is going to cost me around \$900 a month. If I can rent that property for \$1100 a month, then I make \$200 a month in profit. As long as I continue to pay on the loan, the seller doesn't really care.

The Lease/Purchase Agreement:

This works basically the same way as buying under contract and renting, except that you're not actually buying the property, you're leasing it. If you can get the deal where you can lease it for less than you can make in rents, then you've got it.

There's a WHOLE lot more that goes into Real Estate investing, way too much to cover here. Check the member resource website for more great ideas, links, and information on this lucrative opportunity.

Bird dog

A "bird dog" is someone who finds properties that investors would be interested in buying and then let's those investors know about the properties. A good friend used to do this and made anywhere from \$100 - \$500 per deal she brought her investor friends. Once she had saved up enough money where she felt comfortable, she became an investor herself.

Mortgage broker

A mortgage broker is someone who helps people find the money to buy homes. You could check out your state's requirements, get your license, and be in business in a matter of weeks!

I have a very good friend of mine who started a mortgage brokerage without even being a mortgage broker! He was simply a lead generator for another broker and got paid a commission on every deal that funded. Once he built his lead business to a certain point, he started hiring his own brokers and now averages over \$30 million in production each month!

R/C (Planes, Trains, and Automobiles)

Designer

If you're into R/C toys, like my 2 year old is, you could make a good living being a layout designer.

Custom Builder

You can also make money building custom R/C equipment. I know a guy who was really into model rockets who began doing custom rockets and selling them at hobby shows. One rocket came with a wireless video camera so the users could watch the take off from the vantage point of the rocket leaving the ground. Now, he makes a nice living selling these custom rockets.

RC Park Owner

Still another fun and exciting way to make money with RC is to open an RC park. There's a couple of great ones where I live where you pay a nominal fee and you can run your RC car, or boat on their incredibly cool course designs.

Religious Studies

Author

You could write a book about a particular aspect of your religious beliefs and sell to other believers. Many ministers do this and make a nice living from their

royalties, but with the knowledge you've gained about self-publishing, your royalties could be even bigger.

If you do write a book that you're planning on having printed, contact me and I'll be happy to give you a spot in my online Christian bookstore.

Minister

Becoming a minister is a lot of work, you need to have a good understanding of the material so that you can teach it to your congregation, but if you can put forth the effort, you can a good living as a professional minister.

Now, I'm certainly not suggesting that you become a minister from a purely financial perspective, or that you become one of those TV preachers that beg for donations on the same day they're signing the paperwork to purchase their Ferrari, but if you feel like you're being called to do this work, then you certainly should look into it.

Evangelist

An evangelist is basically a minister without a church. They go around preaching and teaching and often work with local churches to get people to come to their events. Evangelists make their money from donations, just as ministers do, but their mission is usually to come in to a town, put on an event to stir up the locals, and then move on to the next town.

True, many evangelists get a bad rap because of the temporary nature of their work, but there are many more evangelist who are doing their job with the right objective.

My father has a friend who fits the latter category. He doesn't operate a church where believers come and sit down on Sunday morning to hear him preach, but rather he goes into major cities and "street preaches". His objective is ministry, not money, and for that he has been richly rewarded.

Sailing

Tour Guide

If you love sailing, you could become a sailing tour guide. As a guide you take people out on your boat and show them the beauty of your local lake or ocean.

Author

Of course, another great way to make money from your love of sailing is to write a book about it. You could write a book about great places to sail, sailing techniques, sailing history, and more. If you can do it, you can probably write a book about it.

Self-Improvement

Study Course Developer

If you're in to helping people become all they can be, why not develop a study course that shows them how to improve some aspect of their lives? This is where Anthony Robbins has made a fortune. He wrote a book entitled "Unlimited Power" when he was in his 20's and the book became a huge success.

Next he developed one of the best all time selling study course on the planet: Personal Power. He began advertising his study course on TV using ½ hour infomercials, and the rest is history.

Seminar Speaker

You can also become a motivational speaker. There are organizations such as the National Speakers Bureau, where you can become a member and begin doing speaking engagements for fantastic fees.

Of course, a great way to get started in this exciting career is to attend your local Toastmasters club and learn how to speak effectively in public. Then begin giving speeches at your local Chambers of Commerce, Lions Clubs, Rotary Clubs, and other organizations. Once you've built a reputation for being a good speaker with a solid message, people will begin paying you to come and speak to their group.

Shopping

Corporate Buyer

A corporate buyer is someone who professionally shops for businesses. They look for the best deals on everything from computers to office supplies, to underwear. You get a list of wholesalers and manufacturers and then start marketing your services to area businesses.

Personal Shopper Service

A personal shopper is similar to a corporate buyer, only they perform the service for busy individuals. They help them quickly find the right clothes, pick out anniversary gifts, and even shop for toothpaste. Perhaps the main difference is that they're not necessarily looking for the best deal, many times they are only looking to get it done.

Home Delivery Service

A home delivery service is related to a personal shopper, but many times this type of service is going to be for groceries and like items. There are even big name businesses offering this for their customers, but as a home delivery service you'll work from the customer's perspective.

Sports and Trading Cards Collecting

Broker/Dealer

A sports card broker/dealer is someone who usually has a large network of other card owners and basically puts buyers and sellers together.

Collection Author

You could also write a book about famous card collections or make collections famous with your writing.

Sports (Football, Baseball, Hockey, Basketball, Golf)

Sports Writer

Being a sports writer doesn't necessarily mean that you go to work at a newspaper every day, you could be a freelance writer. A freelance writer might first hook up with a small, local paper so that they can get "Press" credentials. The credentials get you in the door so you can actually go to the game for free!

Minor League Player

If you've got some sports talent, you could be a minor league player. I live around the Dallas, TX area and, every year, the Arena League football team has open tryouts. So I could go down and try to become a professional football player, how cool would that be?

Commentator

Of course, you can also become a sports commentator. Try by approaching a small radio station in your area and ask them about putting together a sports show on the weekends.

Stock Marketing Investing

Stock Investor

Being a professional stock market investor requires some startup money, for sure, but there are a now computer programs that help you get started so whatever money you do have is better protected.

I started investing in the stock market in 1998 with \$300 and by the time I got out of the market (to use the cash for retail business I was starting) I had completed over \$25,000 in transactions and even made \$1800 in one day. Of course, I studied how it works and learned about technical analysis so I could learn how to identify trends, but it can be done.

Stock Analyst

An analyst is someone who has a good understanding of how the markets work. They understand technical and statistical analysis and they have an excellent understanding of how business works.

So here's an example of how an analyst might work. They're looking at two telecommunications companies and they see that the trend for telecom stock is up, but the market is over extended, meaning there's more service availability than potential customers. Now, just to make it interesting, let's say one of the businesses decides to buy out the other business. The analyst has to take in all of this information and issue a recommendation.

Newsletter Editor

Have you ever heard of Motley Fool? A group of guys who were into to stocks and investing decided to start posting their recommendations and analysis on their newsletter website. Their information was accurate, so they soon became extremely popular.

Theater

“The essence of all art is to have pleasure in giving pleasure” – Dale Carnegie

Ah, the theater. The lights, the anticipation, the stage. It’s an exciting place. When you’re there, you’re home. Why not make a living at it?

Become an Actor

Perhaps the most notable way to make money in theater is to become an actor. But that takes hard work, doesn’t it? Of course it does. James Gandolfini, the star of the HBO series “The Sopranos”, was a bouncer at a nightclub in the 80’s when a friend took him to an acting class. He was intrigued and immersed himself in the life. Now, after 20+ motion pictures, mostly in supporting roles, he is the star of one of America’s favorite TV series and earns millions of dollars per season. So, is it possible? Yes! If you’re really dedicated, you can be a star. Even if you’re not truly dedicated, you can still make a pretty good living at it.

Become a Playwright

If you’ve got some writing skill, and a good idea for a story, you could become a playwright. My father, a man I admire greatly, used to write poetry in his younger years. Later, he was asked by the pastor of our church to write a play. It was challenging and fun. Now, in truth, he never made any money from it, he didn’t really do it for money, but the play became popular and was presented a couple of times at different churches. The point is if you have a story to tell, and you can put it down on paper, you could make a good living as a playwright.

Become a Producer

Still another way to make money in theater is to become a producer. The producer is usually the person who’s putting up all of the money for the play. Now, while it’s true that the idea here is to get started with little money, let me run

this idea by you. If you've got a decent script, you are good talker and can get a venue (like a community theater), and you know some people who've got a little extra cash sitting around, you too could become a producer.

Actor Vin Diesel was also a bouncer (there's a lot of former bouncers in this business) and a starting actor. He decided to write, produce, direct, and star in his own independent film called "Multi-Facial". It was low budget, but it caught the attention of Hollywood heavyweight Steven Spielberg, who wrote a part for Diesel in "Saving Private Ryan". The point here is Diesel used his own money to get his vision out into the world, and it's paid off big!

Become a Director

Speaking of Spielberg, why not become a director? He got his start at an early age, directing his first film at 16. It's just something he loves to do. You can do the same thing.

A word of caution on Hollywood dreams.

The theater is a place built on dreams. Lots of people want to be a star, but few ever make "the big time". But, for all of those who never make it, there are still thousands of people out there who are making a good living doing what they love to do. They may never be household names, or see their ideas on the big screen, or in people's DVD players, but they still go out and do it every day. If you've got a dream, and the desire to make it happen, you can make it.

Travel

Travel Book Author/Video Producer

Imagine being able to travel the world, see all of the cool hot spots, and get paid for it! That's what travel authors and video producers do. You travel to distant lands, make notes of the fun things to do while you're there and then come home and write a book, or edit your video and then sell it. You not only get to effectively travel for free, you even get paid to do it.

Travel Planner

A travel planner is similar to an author or video producer, only they plan vacations and trips for others. Handling logistics, flights, hotel stays, and car rentals, a travel planner gets everything set up for the traveler so that their journey is smooth and comfortable.

Travel Agent

A travel agent is similar to a travel planner, only they are actually in business with the hotels, airlines, a rental companies. They find the cheapest rates or best buys and then handle all of the details for the traveler.

Video Photography

Commercial Production

If you enjoy video photography, you might consider starting your own commercial production studio. I once had a TV commercial for my computer store. The guy who did the production for us had been in business for a few years, but he told me that he basically got his start with a simple setup and then just grew his business from there.

Wedding Videos

Wedding videos are probably the fastest and easiest way to break in to the video photography business. Just buy some first rate equipment, get yourself a computer and some editing software, and then start running ads in local bridal magazines and bridal shops. Do a good job, and you'll quickly build a referral business that could bring you a very nice income.

Watching TV/Movies

Author/Series Expert

If you have a particular TV series or movie that you enjoy, you could become an expert on the show or film and write a book about it. One guy, Anthony Schneider, even wrote a book entitled Tony Soprano on Management – Leadership Lesson Inspired by America's Favorite Mobster, based on the popular HBO TV show, "The Sopranos".

Autograph Collector

Believe it or not, you can even make money as an autograph collector. You simply write your favorite stars asking them for an autograph, or two, and then sell those autographs. I myself have bought autographs from famous people. If

your favorite star or historical figure is no longer alive, you can buy their autographs from wholesale dealers, mark them up, and sell them retail.

Movie Reviewer

As a movie reviewer, you basically get paid to go to the movies. You sit down, watch the film, and then develop a review of it. To let people know you're out there, you could put up a website offering your review of particular films and charge users a nominal fee for all of your reviews.

I know of one Christian movie reviewer who does something similar to this but he also offers "family friendly" alternatives to popular films from a Christian perspective.

Water Gardening

Design Service

When I owned my Internet development business, one of our first clients was a water gardening business. We helped them develop a website to sell their services. As a design and installation service, you help your clients determine the best design for their particular landscape and then install that design for them. People pay thousands of dollars for quality water gardens.

Maintenance Service

In water gardening maintenance, you work with customers to maintain their existing water gardens. You keep up with filter changes, new materials, cleanup, etc. It's kind of like a pool cleaning service, but on a much small scale.

Woodworking

Sell Your Creations

If you're handy with wood, and you've got some talent at creating wooden sculptures, you can sell your creations and make an excellent living doing it. I've seen wooden sculptures being sold at trade shows, malls, and even home decorating stores. It's something of a artisan trade, but people pay several hundred dollars for quality sculptures. Do that a few times a month, and you'll have yourself a nice business in no time.

Write a Book or Produce a Video on Technique

While you're selling your artwork, why not write a book, or produce a video on woodworking techniques? In it you explain the basics, show them how to apply those basics, and maybe even give them complete plans for how to do a particular project.

Writing

Write a Novel

If you have a knack for telling stories, then you might try your hand at writing a novel. A novel is a fictional story that can take place in any place, at any time, and involve just about any type of character. Writing novels is so popular, that it's considered one of those life-long dreams that people tend to put off until it's too late. Don't let this happen to you! Start developing those characters and storylines. Who knows, you could write the novel that becomes the next blockbuster movie!

Write Poetry

Do you like to write poetry? Well how about compiling all of your works into your own book. People are always interested in new artists. Once you've completed your compilation, use the information in this book to produce and market your creation.

Write a Magazine Column

If you want to write for magazines, then you have to get a copy of the Writer's Market. It's loaded with information on what magazines are looking for, how much they pay, and what their lead time is. It's a valuable resource for the serious freelance writer

Zen Gardening

Designer

Lastly, I thought I'd throw this one in just for fun. I enjoy Zen gardening. It's relaxing and fun. But it's also beautiful to see and just appreciate. So, for my

last suggestion in this book... If you've got a appreciation for Zen gardening, why not become a designer. Or better yet, why not launch a landscaping business, as suggested earlier, and offer Zen gardening design as a side item.

More Great Resources

The fun doesn't stop with the book, for even more ideas, more detailed information about particular lines of work, articles, and other great resources, check out the Playtime To Paytime Member's Resource Website at <http://www.playtimetopaytime.com/members>.