Emergency Cash Generators

Quick Little-Known Ways to Bring Home Extra Cash Anytime You Need It!

Version 3.0
By
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FINALLY, I WILL CONTACT YOUR WEB HOSTING COMPANY, DOMAIN NAME REGISTRAR AND CREDIT CARD MERCHANT ACCOUNT PROVIDER TO HAVE YOUR OPERATION SHUT DOWN.

QUESTIONS OR COMMENTS? YOU CAN CONTACT ME AT: JJONES@BUSINESS-IDEAS.BIZ.

Introduction

"Money making opportunities are all around you.
But, it's up to you to accept these
opportunities when they present themselves."

It's a busy Saturday night in a local dance club and Jack Hynes stands near the cigarette machine. Jack knows something the rest of the patrons in the dance club don't know. This little piece of intelligence will make Jack $25 -- $50 tonight. Maybe more. What shocking secret does Jack have? What crucial information does Jack possess?

Jack knows that at 11:00 P.M. the cigarette machine will run out of the 2 most popular brands of cigarettes. He knows this because it has done so every Saturday night for the past 6 months. The dance club always sells out of the two most popular brands of cigarettes on Saturday – the busiest night. The club itself doesn't have the keys to replenish the inventory in the machine so they have to wait until Monday to get it restocked.

Jack stands by the machine with packs of cigarettes stuffed in every pocket. When someone steps up to the machine, Jack tells them it is out of XX brand but he has an extra pack he will sell them for $5.00 -- the same price as the machine charges. Jack buys cartons of cigarettes from the local wholesale smoke shop. This translates into about $2.00 a pack.

Jack has found his own personal money making niche. Granted it only works one night a week and it's not very glamorous. But Jack isn't doing anything dishonest or illegal. In fact, the management knows about Jack's little side business and they have never said anything. It's a service for them because it keeps customers from complaining about the lack of their favorite brand of cigarettes. Jack isn't "bootlegging" cigarettes because he buys them legally from the wholesale store. All applicable taxes are paid. Finally, Jack's customers are happy because they get the brand of cigarette they want.

Money making ideas are all around if you just open your eyes and look for them.

Here's another example of someone who took a simple idea and ran with it:

John Harper worked as a bartender in a local bar where the owner was always complaining business was too slow. One day John was using a payphone in the back of the bar when he noticed a little round sticker on the phone with the name of the telephone company. This gave him an idea to increase business for the bar.

John took round Avery peel and stick labels – about the size of a quarter – and used his computer to print an ad on the stickers. His ad said –

"Tahiti Brando's – Strongest Drinks in Town. 555 Main Street, Charlotte, NC."

He printed up 1000 labels and went around town sticking them at bus stops, ATMs, on mirrors in rest rooms, walls, fences – anywhere.

The stickers brought business in and the owner of the bar paid John $100.00 for the campaign. John soon found himself making labels for all kinds of other businesses including Taxi Cab companies for which he would stick labels with the Taxi Company's phone number on payphones.

John told me he was making a killing with this little underground business until he graduated from college and had to move out of town and get a real job.

In this e-book you are going to find many different methods people use to generate cash quickly. Most are completely "above board" and legal although a couple blur the line of legality. These are clearly labeled as such and are included "for information purposes only."

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

You will find these techniques to be a breath of fresh air. These are methods I have come up with myself or personally known the people who use them. You are not going to find the same old worn out ideas you can get for free on the Internet. There are a couple of ideas you may think you have seen before. But if you read through them, you see I have added my own twist making them unique and more profitable.

You will also find these techniques require little or no start up cash. Some may necessitate you having a computer with Internet access but I can safely assume you already meet that requirement. Likewise with a telephone. Ten to twenty bucks is probably all you will need to start most of these little ventures -- if that much.

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

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

Emergency Cash Generator #1: "Immediate Income"

Emergency Cash Generators is your first ticket to making easy money today! It is as easy as 1 – 2 – 3. Sign up and earn a hefty 50% commission every time someone buys Emergency Cash Generators through your affiliate link.

The 50% Emergency Cash Generators affiliate commission means $19.99, minus a ClickBank order processing fee, resulting in about $18.00 per sale paid directly to you – not bad for simply recommending a great product.

The "how to" promote affiliate programs is covered in more detail in a later section. Plus, there are a couple of relevant videos on affiliate marketing in the resources section:

www.emergencycashgenerators.com/resources

It is super easy to sign up for the free Emergency Cash Generators affiliate program which, by the way, is managed by the best affiliate program manager on the Internet:

ClickBank.

If you are not a ClickBank member, sign up **(also free)** here:

http://hop.clickbank.net/signup

After you have received your Clickbank ID (also called Nickname) you can use the following link to promote Emergency Cash Generators:

http://hop.clickbank.net/?YOURID/extramoney

(Note: replace the words "YOURID" in the above link with your ClickBank ID)

For more information about the Emergency Cash Generators affiliate program -- including sample ads, free articles, banners and much more – visit the Affiliate Resource Center at:

www.emergencycashgenerators.com/affiliates

Start promoting Emergency Cash Generators now using these simple, quick and easy ways:

- Include your affiliate link in your email signature file.

You are probably familiar with e-mail signature (or "sig") files – they are the few lines of contact information many people put at the bottom of every e-mail they send.
Simply include your Emergency Cash Generators affiliate link in your email sig files.

Example:

Quick Cash Generating Techniques you can use anytime you need extra money.
http://hop.clickbank.net/?YOURID/extramoney

A neat 'trick' to make your signature more effective is to include a P.S. before your signature. Something like: "**P.S.** Interesting website below…"
This is psychologically proven to get read.

That's all there is to it! Of course if you already use a sig file with your contact info you may want to add the above to the bottom of your current signature.

Most e-mail software programs allow you to create and use sig files and will insert the signature automatically. Consult your email program help file for details. (search for: signature)

Here is another simple, quick and no cost way to promote Emergency Cash Generators:

- Include your affiliate link in online discussion board posts.

Most discussion boards allow people who participate in the discussion to include a link at the end of their post. This link can be anything you want. It is perfectly acceptable to include your affiliate link to Emergency Cash Generators. For example:

> Quick Cash Generating Techniques you can use anytime you need extra money.
> http://hop.clickbank.net/?YOURID/extramoney

One word of caution: Don't post to forums just so you can include your affiliate link. Make sure you actively participate in the discussions.

These Directories contain links to discussion boards of wide ranging interests:

http://www.internet.com/forums/
http://www.un-marketing.com/messageboardlist.html#List

Remember, visit the Affiliate Resource Center for more marketing ideas:

www.emergencycashgenerators.com/affiliates

Emergency Cash Generator #2: "Jeepers Peepers"

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

The day after you close on your house you begin the dreaded moving process. That night, after a long hard day of moving, you decide to treat yourself and the friends who helped you to a couple of pizzas delivered to your new house. You and your friends sit down to relax and watch a little TV. About 29 minutes later the doorbell rings. You go to answer the door and that's when you realize -- there is no peephole in the front door. What's up with that? You always had a peephole when you lived in an apartment.

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

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

Fast forward to 2 months later…

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

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

Would you buy one?

Maybe. Maybe not.

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

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

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

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

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

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

No Peephole!

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

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

You need to find out where the new houses in your area are being built and target these neighborhoods. You can find out this information in one of 2 ways:

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

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

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

Here is a proven script that you can use:

YOU: "Hello, my name is _____ and I'm with Safehouse Security . We do the door viewer installation for this area and I just installed one for your neighbor down the street..."

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

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

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

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

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

YOU: "Since I was already in the neighborhood I can let you have it for only $29.00 installed. It only takes two minutes to install and I can do it for you right now."

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

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

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

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

OBJECTION A:

PROSP: "I have to ask my husband"

YOU: "Well, I can appreciate that. But, I install more of these door viewers for the lady of the house because they are made with you in mind. Your husband is concerned with your

safety, isn't he? Just tell him you got tired of opening the door to strangers. Tell you what: Let me install it now and I will knock $5.00 off. It'll save me that much in gas if I don't have to drive back out here."

OBJECTION B:

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

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

OBJECTION C:

PROSP: "How are they installed?"

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

OBJECTION D:

PROSP: "Do you have a card?"

YOU: "No, I just ran out. But, I'll tell you what I'll do... Since I am here and I have my tools with me, if you'll let me install it now for you and save me the gas and trip back out here, I'll install it for you for only $24.00 instead of $29.00. How does that sound, fair enough?"

OBJECTION E:

PROSP: "Can you come back later?"

YOU: "Well, we are from the other side of town and I was just driving by and saw you need a door viewer so I stopped. But, I'll tell you what I'll do... Since I am here and I have my tools with me, if you'll let me install itnow for you and save me the gas and trip back out here, I'll install it for you for only $24.00 instead of $29.00. How does that sound, fair enough?"

OBJECTION F:

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

YOU: "You know, the entire installation from start to finish only takes 2 minutes. If it takes any longer than that, it's FREE! Fair enough?"

OBJECTION G:

PROSP: "I'm not interested."

YOU: "Okay. I'll tell you what... I'll install it for $24.00 instead of $29.00. How does that sound?"

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

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

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

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

If they don't buy just go to the next house on your list. Remember, this is a numbers game and you are in control. The door viewers only cost you about $5.00 each so you

can afford to let them "haggle you down" if you wish. Heck, even if you sell one for $10.00 that's a $5.00 profit for about 5 minutes work. I'll take it all day long.

If you make the sale, jog down to your car to get your tools. You want to make sure they wait at the door for you. Don't give them time to back out before you start drilling.
To do the installation, first ask the wife to step up to the door so you can measure it for her height. Then drill a straight hole through the center of the door. On a wood door, drill from the inside out and stop drilling before the bit goes completely thru. Then go to the outside and finish the job. This will keep the door from splintering.

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

How profitable can Door Viewer Installation be? One Saturday from 11:00 a.m. to 5:00 p.m., the guy who came up with this venture personally sold and installed 28 door viewers.

I am not saying you will do this well. That is up to you. But, the opportunity is out there. The door viewers are waiting to be installed. With just one install an hour you could make $200.00 a day. Not bad at all.

Update 2.0

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

First, there is a new type of door viewer available I want to tell you about. This thing is a *monster* and you really have to see it to get the full effect but basically it is an optical instrument which allows you to stand several feet away from your door and see a camera's eye view of the other side. It has a super wide viewing angle of 132 degrees of visibility with no distortion allowing you to get a clear and magnified picture of who is outside your door. There is no known competitor except for a surveillance camera.
This unit does NOT need batteries or power – it operates totally by optics.

The company wholesaling this device is called Image Wonders Enterprises and you can visit their website at

http://www.imagewonders.com/

A sample unit from Image Wonders costs $12.95 + $4.85 shipping. However, they also offer substantial discounts for a dozen or more units.

To install it you will need a special kind of drill bit called a Hole Saw which you can also order from Image Wonders.

This is really a great unit. In fact, I bought one for my front door. I can be in my living room watching TV and see whoever is at the front door – 15 feet away! Once you see one of these units you will understand it's desirability to potential customers – especially women. These units can be sold for $39.99 and up installed.

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

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

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

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

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

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

As I quickly learned after publishing the first version of this report people absolutely HATE the thought of going door-to-door selling anything – even something as valuable as the Residential Door Viewer Installation Service. ☺

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

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

Here is a sample flyer that you can use:

Hello,

My name is _____.

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

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

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

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

Thank you,

_____
(Your First Name)
(Your Phone Number)

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

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

This flyer will get read because people will view it as a personal note NOT as advertising.

Update 3.0

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

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

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

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

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

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

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

At this point they will either recognize the benefit of having one or not so tell them you can install it right now for only xxx dollars. (I suggest $49.99)

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

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

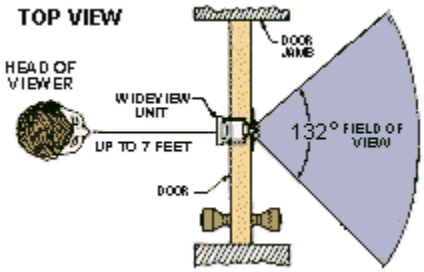
Super Wide Angle Back Door Viewer Allows You To See Out Your Back Door – From Up To 8 Feet Away!

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

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

Low cost substitute for expensive surveillance cameras.

Made of high quality fire resistant materials.



Only $49.99 Installed. Call 555-555-5555 to Schedule Your Installation.

Emergency Cash Generator #3: "Frequent Flyers"

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

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

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

Here is the math:

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

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

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

The key is to package the flyers together in a plastic bag – like the bags newspapers are delivered in on a rainy day. Hang the bag on the front door of the houses.

For fast distribution deliver the flyers to areas having dense housing units like condo communities or apartment complexes. One large condo community could have 1000 or more units which you could deliver to in less then a day. You can get clear plastic bags from Office Max or Office Depot. Offer to distribute their sales flyer for free in exchange for 1000 bags.

Case File

Instead of joining an expensive fitness club a young health conscious Chicago couple figured out a way to stay fit and earn some extra money at the same time.

According to an article in McCall's magazine the couple started a circular delivery service -- *with a twist*: They deliver their advertising circulars by bicycle. The circulars are attached with rubber bands to the doorknobs of houses in a 4 sq mile area.

In two months the couple made $1400 profit delivering up to 800 circulars a day. Their clients include local retail merchants, restaurants and grocery stores.

Emergency Cash Generator #4: "Coupon Mini-Booklets"

Here is another way to work the distribution idea:

Instead of delivering the flyers in a plastic bag create a coupon mini-booklet by taking the flyers and cutting and stapling them together.

To see what I mean, take a piece of paper and fold it in half lengthways. Now fold each half in half again, lengthways. Now fold it in the middle sideways. Open it up and you can see you now have 8 sections that could be printed and cut. (see sample page at end of this article)

You could now get 30 coupons from 4 pieces of paper. You will also need a front and back cover but with 4 pieces of paper cut into eight sections each you would have 2 sections left over. Each coupon booklet would have 30 coupons plus a front and back cover. Four pieces of paper per booklet at 3 cents per page would cost you $120.00 for 1000 booklets.

To get customers make up some “dummy” booklets using your computer and coupon offers from your local newspaper, shopper and/or co-op direct mailings. (Such as Val-Pak)

Take these dummy booklets around to retail stores, dry cleaners, restaurants, etc. in your area and tell them you are running a special where you will deliver 1000 of their coupons within a few square block area of their store for only $25.00.

Here are pictures of a coupon mini-booklet I came up with:

Your actual coupon books should be printed and cut by a print shop for a professional look. You can also use colored paper (yellow is the best) to make your coupon mini-booklets stand out.

On the next page is a sample layout sheet for a coupon mini-booklet.

Carmel Parkway Coffee Shoppe
9207a Carmel Parkway
704-555-1212

Buy One Specialty Drink Get One Free
With this Coupon. One per Customer.
Expires: May 31, 2004

Carmel Parkway Dry Cleaners
9207b Carmel Parkway
704-555-1213

Shirts Laundered for Only 99 Cents
With this Coupon. One per Customer.
Expires: May 31, 2004

Carmel Parkway Video Rental
9207c Carmel Parkway
704-555-1214

Rent 2 Movies Get the Third Free
With this Coupon. One per Customer.
Expires: May 31, 2004

Carmel Parkway Pizza
9207d Carmel Parkway
704-555-1215

$2.00 Off Any Medium or Large Pizza
Not Valid w/other offers. One per
Customer. Expires: May 31, 2004

Carmel Parkway Tanning Salon
9207e Carmel Parkway
704-555-1216

Buy 1 Get 1 Free Tanning Session
One Per Customer. Not Valid w/other
offers. Expires: May 31, 2004

Carmel Parkway Nail Salon
9207f Carmel Parkway
704-555-1217

$5.00 Off Deluxe Manicure
One Per Customer. Not Valid w/other
offers. Expires: May 31, 2004

Carmel Parkwy Chinese Restaurant
9207g Carmel Parkway
704-555-1218

$2.00 Off Any Dinner Selection
Not Valid w/other offers. One per
Customer. Expires: May 31, 2004

Carmel Parkway Fitness Center
9207h Carmel Parkway
704-555-1219

Free 1 Week Membership
Not Valid w/other offers
Expires: May 31, 2004

Emergency Cash Generator #5: "Step on a Crack"

Just about every house in every neighborhood in the U.S. has problems with cracks in their sidewalks and driveways. Homeowners absolutely hate to do this sort of repair! It usually costs them more to go and buy the materials than it costs for you to do it for them. Hence, plenty of work for someone offering repair service to homeowners.

You can begin this easy, underground repair business for just a few bucks.

Here is what you need:

- Bag of Cement
- Hammer
- Broom
- Chisel
- Sand
- Gravel
- Wooden Boards
- Trowel

Drive through any neighborhood with your tools in your car and look for cracks or broken sections in the sidewalk or driveway.

When you spot one, talk to the owner and tell him your company does on the spot repairs. Tell him you can do the job for $20 - $30. Explain the crack will eventually widen and become more expensive to repair. Also point out the liability involved if someone falls and gets hurt because of the crack.

How To Patch a Broken Sidewalk or Driveway:

If the crack is less than 2 inches in width take your chisel and widen it. Then, mix some cement, sand and gravel according to the directions on the bag of cement. Add water until the mixture reaches the right consistency. Clean the crack and dampen it with water. Next spade the concrete into the hole and smooth it with the trowel. Clean up the area with your broom and place a board over the crack to protect it while the concrete hardens.

Collect your fee and go to the next house.

A quick and easy money maker. While you're there -- be sure and check the front door for a door viewer!

Emergency Cash Generator #6: "Club VIP"

The concept for this technique came about while I was in the restaurant business about 12 years ago.

I was the manager of a small "mom and pop's" type restaurant doing pretty well until a competitor moved in next door and started really cutting into our business. We decided to fight back with a promotion aimed at local businesses.

Now, if you have ever done any advertising -- in the newspaper, direct mail, Penny Savers -- or other traditional methods, you know the response rate is very low compared to the circulation. A direct mailing that pulls 2 people out of 100 is considered outstanding.

Newspapers and other printed media usually pull way less than 1%. I remember placing a 2 for 1 coupon in the local newspaper that only pulled in 2 customers out of 200,000 circulation!

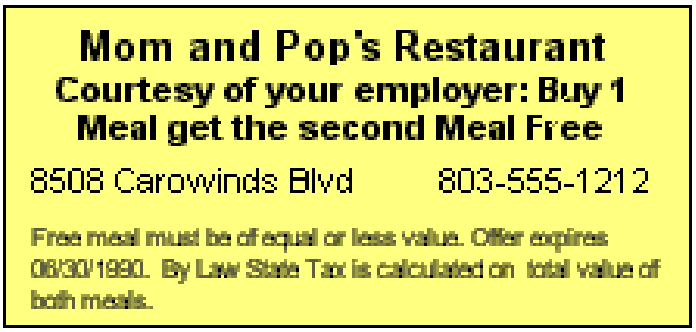
Not wanting to repeat our past failures we decided to try something a little different. We printed up business cards with our logo and the text:

> *Courtesy of your employer: Buy 1 meal and get the 2nd one free.*

At the bottom of the card there was the normal disclaimer type text:

> *Free meal must be of equal or less value then paid meal.*
> *Offer expires 06/30/1990.*
> *By Law State Tax is calculated on total value of both meals.*

The card looked something like this:



Then we drove around to all the office parks within about a 3 mile radius of the restaurant and passed the cards out to all the businesses and offices.

What we would do is walk up to the receptionist, introduce ourselves as managers of the restaurant and tell her we would like to give 2 for 1 VIP cards to all the employees.

We must have passed out cards to 200 offices and not a single one turned us down. Many of them included the discount cards in their employee's pay envelopes. The rest either passed them out or put them in each individual employee mail box. We achieved almost 100% distribution.

We passed out the first batch of cards on a weekday afternoon -- right after lunch. The next day I was scheduled to be in at 12:00. At 11:30 my phone rang. It was the general manager calling to see if I could come in ASAP because they were slammed. Truthfully, it didn't even cross my mind it was the cards bringing in the extra business. I just assumed it was a full tour bus which we would sometimes get during summer.

I arrived at about 11:50 and noticed there were no buses parked in the parking lot -- but the line of customers was out the door!

As I walked in and saw people -- local business people -- waiting to be seated I remembered the cards. All these people were there to use their discount cards.

We were slam busy up until about 2:30. Finally, we got everybody fed and then scrambled to adjust the schedule to handle the added volume for the next few days. Then we went out and passed out more discount cards.

Our lunch business continued to be brisk for the next week. After the dust had cleared and we counted the cards that had been redeemed, we were absolutely shocked to find 22% of the cards had been used! That is an amazing redemption rate by any standards. The cost was just what it costs us to have the cards printed less distribution.

Why was the response so good? I have a few ideas:

1. The phrase "Courtesy of your employer" makes it sound like the employer arranged for the employees to receive the discounts cards. This makes them more valuable than if you just passed them out yourself.

2. The receptionists "talked it up" to the employees because they recognized what a good deal it was.

3. We were actually getting out there and meeting people face to face which is good PR.

How does this translate into you making money?

Easy -- create a VIP discount card you pass out to local businesses -- and they in turn give to their employees. You want to make it look like this card is a perk or benefit the business offers their employees.

Here is a sample of one such card:

S. Charlotte VIP Card -- $10.00

This Special VIP Card is sponsored by your employer. Use it to at participating retailers to save 15% or more on your purchases. Expires 07/31/2002. See attached sheet for specifics and participating businesses.

Notice the $10.00 price. This price is just a "suggested price." You don't actually charge for the cards. It's worth $10.00. But the employee doesn't have to know their employer didn't pay $10.00 for it! The suggested price is on the card to increase perceived value. If the employee thinks the card costs $10.00, she is more likely to use it.

Now what you do is get out your local newspaper, shoppers, penny savers and anything else with print ads. Call the businesses that have advertised in these papers and tell them you are distributing 5,000 VIP cards to the employees of local businesses and you would like to include their offer on your card. The cost is $25.00 for 5,000 cards distributed to local employees. The cards will expire in 1 month.

The offers for each individual business can be included on a separate piece of paper that is 1/3rd of an 8 1/2 x 11 sheet which you can staple to the cards. You could get 100 or more offers on each 1/3rd page sheet.

The best way to work this is to spend a day calling the businesses and selling spots on your VIP card sheet. If you can sell 10 the first day you have earned $250.00. Get their ad copy over the phone. Just ask them if they would like to run the same offer that was in the newspaper. Tell them you will be out the next day to collect the money. The next day, go out and collect the money and spend the rest of the day on the phone selling more.

At $25.00 each, if you only got 25 ads, you would gross $625.00. Your costs would be about .03 cents each for the business card and attached sheet. That works out to $150.00 for 5000 so your profits would be $475.00. You could easily distribute 5000 VIP cards in a day by going to businesses in business parks and to factories with a lot of employees.

This is a super simple but extremely profitable business anyone with a little drive and spunk can do tomorrow.

Emergency Cash Generator #7: "Take Me Drunk, I'm Home"

Any experienced bartender can tell if a customer has had "one too many" and should not drive himself home. They will appreciate knowing about a service where you come to the bar (at any hour) and drive the customer home IN HIS OWN CAR.

The main reason drunks do not like to take a cab home is because they have to leave their car at the bar -- all night. They doesn't want the hassle of having to get a ride the next morning to pick up their car. Plus, people just don't like the idea of leaving their car in a parking lot overnight. The car may be stolen or vandalized. Also, many cab drivers avoid drunks because of the hassle -- and the very real possibility they may get sick in the cab!

Your service solves these problems completely. Since you will be driving the customer's car, who cares if he gets sick? And, next morning, instead of wondering where he left his car, the customer can start his day as usual, except perhaps for a hangover. He will not need to take another taxi back to the bar to pick up his car.

To market your services have some business cards made up that say,

> *Too Much To Drink? I Will Drive You*
> *Home In Your Own Car.*
> *$15.00 Minimum Plus Mileage.*

Give several cards to each bartender in your area. Also, ask the manager if you can tape a card by the payphone.

Problem: Since you will be driving the drunk's car, how do you get back home?

There are several possible solutions. Working as a team, have a friend or your spouse follow you in your car to the drunk's house and then to the next customer. Or, you could use a moped or a folding bicycle you can carry in the customer's car trunk. Or, use a tow bar to haul your car behind.

Your hours will be from about 9:00 PM to 3 or 4 in the morning depending on when the bars close in your area. Your best nights will be Thursday, Friday and Saturday. You may want to print your hours and days of operation on your business cards. Use a voice mail box or answering service to take calls.

Another idea is to give the bartenders a small commission -- say $5.00 per customer. This will insure they will call you instead of the cab company. If you are prompt, you will get all the business you can handle. You should be able to pull in $200.00 -- $300.00 a night.

Emergency Cash Generator #8: "Promotion Commotion"

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

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

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

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

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

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

First, he did not call himself a salesman. He called himself a "Promoter" and basically what he does is goes to restaurants, public golf courses and even dry cleaners and tells them he will advertise their business for FREE. All they have to do is honor the discounts on the card.

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

Makes sense to me.

He gets a lot of people who tell him to "go jump in a lake" but about one of every fifteen businesses agree to it. Then his company prints up between 1 and 3 thousand of the cards depending on what the business owner wants.

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

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

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

Anyway, why am I so excited about this business?

First things first. Let me tell you all the things wrong with this business:

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

2. And then there is the... wait a minute, there is the problem with... and the...

You know what? I can't think of any other problem with this business!

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

Except for the employees. There lies the problem.

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

So I thought and thought. I thought some more. Then I took a shower and thought. Then I went to bed and went to sleep thinking and at exactly 3:00 in the morning my subconscious grabbed me by the throat and said:

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

Bingo!!!

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

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

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

Dry Cleaner Promotional "Bounce Back" Card

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

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

Emergency Cash Generator #9: "The eBay Arbitrage"

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

There are arbitrage opportunities in other markets as well.

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

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

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

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

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

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

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

But as a seller, think about who would want your advertising sign. Collectors? Sure, but what about people who have a recreation or billiard room? Possibly. How about people who are more interested in the subject matter of the sign then the collectible nature of it? Absolutely!

For example, right now on eBay there are several people listing old tin advertising signs -- the kind of signs you used to see on barns. Only these signs are replicas so their value to collectors is very little or none. This is apparent as you look though page after page of

listings with 0 bids. But, occasionally, you will see one with 7 or 10 or 14 bids and a final winning bid of 20, 30 or even 40 dollars. The signs are exactly the same.

What gives?

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

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

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

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

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

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

Want to see a live example of an eBay Arbitrage?

Click the link below for a video presentation of me using the eBay Arbitrage technique.

Watch and learn as I:

- Bid on and win an item for less then 10 bucks.
- Reposition the item using certain techniques I will show you.
- Sell the item for over four times what I paid for it.

I think this video is a real eye opener.

You can view the video in the resource section at:

www.emergencycashgenerators.com/resources

Emergency Cash Generator #10: "The Cash Collector"

If I were absolutely broke and needed to raise $100.00 -- $200.00 right now – within the next few hours -- I can think of no better way than with this Cash Generator.

In his book, “Influence -- The Psychology of Persuasion” Robert B. Cialdini defines 7 Principles of Persuasion. He also describes a powerful technique – know as Rejection-then-Retreat -- that combines two of those principles to create a literal money making machine you can turn on anytime you need extra cash.

However, before I can get into the details of this Cash Generator, I need to explain the two principles bringing it to life.

The first is called the Reciprocity Principle.

Simply stated, the Reciprocity Principle obliges us to repay what another person has provided us. For example, if someone sends us a Christmas card this year we feel compelled to add them to our Christmas card list for the next year.

Anthropologists have found this feeling of indebtedness is not simply a matter of good etiquette – it is a uniquely human adaptive mechanism which allows for the division of labor and the sharing of goods and services through the creation of interdependences within a society.

As society developed, the Reciprocity Principle allowed one person to give something of value to another with the knowledge something else of equal value would be returned in the future. I give you a deer skin today to keep you warm and next week you give me a medicinal herb to relieve my cold. This allowed society to advance at a much greater rate since goods and services could be freely exchanged with the knowledge they would be repaid in kind.

The Reciprocity Principle is alive and just as strong today. Even in our economically advanced society. After all, when someone does you a favor, don’t you feel obliged to return it?

This principle is a strong persuasion technique that can be used to get someone to comply with your request. Its implementation is simple -- if you want someone to do something for you, do something for them first.

For example, one simple way to make money with this principle is to go through a neighborhood and pick up trash. Then go door to door and ask people in the target neighborhood for donations.

You are sure to make some money, particularly if you have a good story. For example, if you explain you were laid off from your job and are picking up trash to support yourself so you don't have to go on public assistance. This will elicit both the Reciprocity Principle and empathy.

But, there is another more powerful way to use the Reciprocity Principle. You do it by combining it with another of Cialdini's principles -- The Perceptual Contrast Principle. The Perceptual Contrast Principle states that when presented with two items that are somewhat different, we will perceive the second item to be more different than it actually is. For example, if you lift a light object first and then a heavy object, you will estimate the second object to be heavier then if you had not lifted the light object first.

Salesmen employ this principle by first showing a potential customer the most expensive model of a particular item in their inventory. Then when they show the customer a lower-priced model it seems much less expensive then if they had simply showed them the lower-priced model to begin with. The customer is more likely to buy the lower-priced model – even if it isn't the *lowest* priced model available.

We can combine these two powerful Principles of Persuasion – The Perceptual Contrast Principle and The Reciprocity Principle -- into what Cialdini calls the Rejection-then-Retreat technique and in the process create a virtual money making machine.

Imagine this scenario:

You walk up to a house in a middle class neighborhood and ring the doorbell. A lady answers the door and says "Hello, can I help you?"

You say, "Hello, my name is Tom Smith. I'm with the Clean Neighborhood Committee and this weekend WE will be picking up litter in YOUR neighborhood as part of OUR city beautification campaign. We are looking for volunteers to help. Would you be available Saturday from 9:00 a.m. until about 3:00?"

What you will probably hear is a sheepish voice explaining in detail the family's plans for the weekend which unfortunately preclude their participation in your little community service extravaganza.

As she is apologizing for the fifth time you say, "Oh that is quite all right. Instead of volunteering their time, some people are making a small donation to offset the cost of our supplies. We are providing work gloves, overalls, trash bags, and other items so our volunteers don't have to go out of pocket. Would you like to make a contribution?"

[[Now, it is very important when you say this you stand sufficiently away from the door frame so as not to be sucked into the house by the vacuum created when she suddenly disappears to get her purse. At the very leas,t brace yourself by holding onto the door or some other solid object.]]

Seriously, this is a powerful technique. Let's break it down and see why it works so well.

First, you start off by telling the person who answers the door you will be picking up litter in her neighborhood. This immediately brings into play the Reciprocity Principle. You are doing her a favor for which she is unable to reciprocate. This creates an imbalance in her "reciprocity center" and causes distress. But, you then employ the Perceptual Contrast Principle by making a second – but smaller – request.

The second request is viewed as being much smaller than the original request. The second request also gives her an easy way to relieve the pain she feels at having been unable to reciprocate the initial favor.

As icing on the cake, the second request is also viewed as a concession on your part. And, just as a favor must be reciprocated, so too must a concession be reciprocated. Therefore, the person feels compelled to make a concession to you and accept your second much smaller offer to allow her to donate money instead of volunteering her time.

Notes:

- I am not suggesting by the above you scam or cheat people. On the contrary, after they have given you their money you should spend a Saturday picking up trash in their neighborhood.

- In the unlikely event someone says "Yes" to your request for volunteers I have two words for you: Free Labor! Take them up on the offer. Get their phone number and give them an area of the neighborhood to work picking up litter. (but at least buy their lunch ☺)

- Don't think there is enough trash to pick up? You aren't looking hard enough. Trash is everywhere: cigarette butts, chewing gum wrappers, water bottle lids, etc. can be found along the side of every street and road. It's there if you look for it.

- Read Influence -- The Psychology of Persuasion by Robert B. Cialdini. It will open up a whole new world to you. You can get it from Amazon or any other online bookstore.

- You can increase the effectiveness of this technique even more by wearing a badge or t-shirt that identifies you as a member of the Clean Neighborhood Committee. (This actually brings into play still another powerful persuasion principle: People's willingness to acquiesce to an Authoritative Figure.)

- I have just given you an extremely powerful money making technique. Use it wisely.

Emergency Cash Generator #11: "Alternate Cash Collector"

There is another way to work the above money maker for those of you who don't want to have anything to do with door-to-door sales (OK, most of you.)

This method is not as effective as the previous idea but it should still work well to generate some cash quickly.

What you do is go to the neighborhood in question and start picking up trash. Be sure to make yourself very noticeable by waving at people as they drive by while you are working. After you have spent several hours and have a nice big bag or 2 of trash, have someone take a picture of you standing by the full trash bags.

Next, write a letter explaining who you are and why you are picking up trash and ask for a donation. Here is an example of one you can modify:

Hi,

My name is John. You may have seen me in your neighborhood this week picking up trash.

That's me in the picture below with some the bags I collected and hauled off.

Whether you noticed me or not, I am sure you are wondering why I was picking up trash in your neighborhood. There are actually two reasons:

I am very environmentally aware and like to do my part to make this a better and cleaner world in which to live.

Since I was laid off from my job last month, I thought I would do something worthwhile with my time instead of sitting on the coach, watching Jerry Springer and feeling sorry for myself while collecting unemployment.

I would like to continue doing this service while I am looking for a job in my chosen profession.

However, picking up trash doesn't pay my bills so if you would like to make a donation to help me in my endeavor it would be much appreciated. I have enclosed a self addressed envelope for your convenience.

Thank you,

John

P.S. I have also enclosed a magnet you can put on your refrigerator and show your support.

(Picture goes here – black and white is fine.)

The refrigerator magnet part is optional but it should really help to create a guilty complex that practically forces them to put money in the envelope. You can get magnet sheets from Office Max or Office Depot which can be run through an ink jet printer. Here is a quick one I did. You can probably do much better:

To summarize:

Head to a middle class neighborhood and start collecting trash.

Once you have a nice big bag or two, have someone take your picture standing next to it.

Create your letter and make copies. Be sure to include the picture of you standing next to the trash at the bottom of the letter. This is very important to establish credibility.

Make your refrigerator magnets.

Print up your self addressed envelopes.

Put everything – the letter, magnet, and self addressed envelope -- in another regular sized envelope.

Take your envelopes back to the neighborhood you are working and leave them at resident's front doors.

DO NOT place the envelopes in the mailbox. You can tape the envelope to the mailbox post but the best thing to do is put them somewhere noticeable at the front door (inside a screen door or taped to the door knob, etc.)

That's it. This should put some money in your mailbox in just a day or two.

Emergency Cash Generator #12: "Have a Cigar (but save the box for me)"

I stumbled onto a great little money maker in my city and you probably have the same opportunity in your area: Buying used cigar boxes from cigar stores and reselling them on eBay.

It seems wooden cigar boxes have become a much sought after craft item. People use them to make everything from jewelry boxes to purses to clocks. What I have found is most cigar stores don't know the true value of these normally discarded boxes so you can pick them up for practically a song or even free in some cases. You can sometimes find these boxes laying on the floor beside the counter in cigar stores waiting to be hauled off to the trash.

The type of boxes that go for the most money are the wooden ones with metal hinges and a latch although I have seen certain unusual paper cigar boxes bring over $15.00.

Cigar boxes that command a premium price on eBay are the *Oliva Maduro* and *Romeo y Julieta*. I have seen these boxes go for $25.00 -- $35.00 each and sometimes you can pick them up for $5.00 or less. Do a search on eBay for "cigar box" to see what various cigar boxes are going for and to see photos of different cigar boxes so you will know what to look for when you go into the cigar stores.

Check the cigar stores in your area – there may be money just laying on the floor waiting to be picked up.

On the next page are some pictures of a few of the cigar boxes I have bought and sold using these techniques.

I even figured out how to turn old cigar boxes into Custom Designer Purses and created a downloadable video to show you how to do it as well.

My new video series is entitled: "How To Make Cigar Box Purses for Fun and Profit" and includes:

- Step-By-Step Instructions on How To Create a Variety of Cigar Box Purses
- My Secret Sources for Obtaining Empty Cigar Boxes Inexpensively
- How To Attach a Variety of Handles Including Beads, Straps, Bamboo and More
- Insider Tips and Tricks to Save You Time and Money
- How To Easily Add an Image To Your Cigar Box Purses
- 13 Innovative Ways to Sell Your Cigar Box Purses

For details visit –

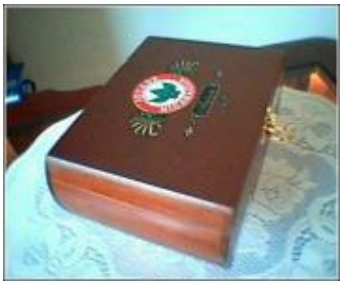
http://www.makingcigarboxpurses.com

Here are just a few of the cigar boxes I have acquired and sold over the past few month…

From left to right: Gurkha Master Select, Ashton and Romeo Y Julieta

From left to right: Cohiba, Blue Helix and La Palma

From left to right: Hemingway, Arturo Fuente and Excalibur



From left to right: Oliva 'G', Oliva 'O' and Joyade

Emergency Cash Generator #13: "The Pickup Artists"

Every Saturday morning a group of 3 friends visit yard sales - they don't buy but just look and make notes of what is available at each yard sale and ask when is the sale over.

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

This is where they shine.

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

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

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

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

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

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

Case File

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

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

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

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

Emergency Cash Generator #14: "Used Book Spotter"

Speaking of yard sales, you can usually find used books for a quarter each or a whole box for a buck or two at your local yard sales.

Some of these books can be sold to Used Book Stores for $5.00 or more each. Look for nonfiction books, how-to books, children's books, recent (within the past year) novels, and books with a local flavor. Buy hardcover books only – and only one's in good to excellent condition.

Textbooks can be sold on Exbook.com. Exbook.is a matching service for selling and buying textbooks. There is no fee for listing a book. But, there is also no mechanism for credit card payment. Exbook puts the buyer and seller in touch with each other and you work out the details. Usually, a check is sent to seller who then ships the book. Be sure to let your buyer know what the postage will be. Here is the link to Exbook:

http://www.exbook.com/default.asp

Older books (anything before about 1960) may be sellable on eBay as collectibles. And occasionally you may find something with real collector value. (see **Update 3.0** below for more information about selling books on eBay)

Most sellers of collectible books check eBay and other online marketplaces to research prices and availability.

The following book search sites can also help you do your research:

www.Addall.com -- searches 41 book-selling sites, including biggies like Amazon, Barnes & Noble and Half.com. It also searches the used/rare book sites, including Abebooks and Alibris.

www.BestBookBuys.com -- claims to search "dozens of stores," including Amazon, Barnes & Noble, Half.com, Powell's and Walmart. It has some nice features like "Hot Deals," which reviews special offers like free shipping on the various book-selling sites, and "Buy Back," which lists book sites that will buy back your books (mostly text-book dealers).

www.Bookfinder.com -- searches for new, used and rare books from around the world.

www.Fetchbook.info -- searches 62 bookstores online.

Update 3.0

Here is another way I have found to make money with used books: dealing in used "how to" books and selling them on eBay.

I like dealing in "how to" books because they are relatively easy to find, their value can be quickly determined, they can be purchased for $1.00 or less and the market is broader then purely collectable books. Whereas a collectable book is of interest mainly to collectors of rare books a "how to" book is of interest to people who want to learn a certain skill AND it may also be of interest to collectors of books in general or on a specific subject.

"How to" books will generally not bring the money that pure collectable books will but I have been surprised by the amount some "how to" books have sold for. For example, a quick search on eBay turned up these gems:

A 1948 Hat Making Book sold for $72.00
A book on Salmon Fishing sold for $42.00
A book on Building Log Cabins sold for $177.00
A book on How to Find Giant Bucks sold for $51.00
How To Service Your Own Tube Amp (stereo amplifier) went for $49.00
1981 Book Titled "How To Perfect Your Golf Swing" went for $36.00

You can get "how to" books from:

Thrift Shops
Yard Sales
Estate Sales
Library Sales
Used Book Stores

Note: BookSaleFinder at http://www.booksalefinder.com/ has a list of book sales by state.

Now lets look at the types of books you will be looking for:

Pre 1980 (the older the better) OR Out of Print
First Printing is a plus
Hard Cover
Dust Jacket is a plus but not mandatory
How To / Informational / Hobby Books
Out of Print best but not mandatory

Note: Only pay $1 at the most for a book of unknown value.

Here are some specific types of books to look for:

Hobbies
Photography
Auto Specific Books ("How to Keep Your Volkswagen Alive" Book)
Blacksmithing
Clock Building and Repair
Woodworking
Magic
Treasure Hunting
Ironwork
Pipe Smoking
Prospecting
Antiques
Coins
Buttons
Medals
(just about any collectable)
Amateur Radio
Golf
Sailing (Yachting,Marine Life, etc)
Fishing (specific type)
Unusual Hobbies (rope making

Craft Making (specific)
Dolls
Leathercraft
Loom Weaving
Quilting
Baskets
Lamp Shades
Doll Houses
Unusual or "lost art" Crafts (Tole Painting, Hat Making)

Art
Drawing
Painting
Sketching

Unusual
How To Stay Alive In Vietnam
How to Draw Occult & Horror
How To Belly Dance
How to Strip For Your Husband

Home and Garden
Home Decorating
Home Remodeling

Garden Trellis
Architecture
Koi Pond
Bonsai

Misc
How To Repair (doll repair, watch repair, Violin repair)
How To Play (violin, banjo, harmonica, etc)
Old Maps
Lost Treasure
Early Aviation

Self Help and Motivational
Tony Robbins
Jay Abraham

Now let's discuss how to list your books on eBay and how to position them for the maximum profit.

Think Fast: When you think of listing "how to" books on eBay which category comes to mind?

If you are like most people you would say the "Books" category. That is where most people list their books – "how to" or not. In fact I see most "how to" books listed on eBay in the Books > Fiction/Non-Fiction category.

But, if you think in terms of your prospective buyer who is interested in, for example photography, he or she is probably not searching in the books category for products about photography. They will probably peruse the Sub Categories under Cameras & Photos for items of interest. And, one of those sub categories just happens to be Manuals, Guides & Books. So, the best place to list a book about photography would be the sub category Manuals, Guides & Books under the main category of Cameras & Photos.

In fact, I just listed and sold a book about Black and White photography on eBay. My item, listed in the proper category, sold for $11.00 and had 4 bids. Another person selling the exact same item BUT listed in the Books > Fiction/Non-Fiction category had 1 bid and sold for $4.00.

So be sure to list your "how to" books in the category that is **specific** to the subject of the book. Many times there will not be a sub category for books on a certain topic but you can always find an appropriate sub category to list them under. If all else fails there is usually an "Other Item" sub category under most main categories.

Before you list your "how to" books do a quick search on http://www.abe.com and/or http://www.alibris.com to see what used book dealers are getting for the same book. You may find that you have something of collector interest that you can sell for a higher price. At the very least a quick Alibris or Abe search will give you an indication of what price

to start your auction at.

As a general rule if I find a book is listed at less then $20.00 on Alibris or Abe I will start my auction at $1.99. That gives me a small profit even if the book only sales for the opening bid. Books that are valued at more then $20.00 I will generally start the bidding higher and I will also do more research to see if others have successfully sold the book on eBay in the past. If they have and the book closed at a relatively high price I will study their auction to see if I can figure out what they did that I can duplicate.

The next area you should look out when listing your "how to" books is keywords. You want to get as many relevant keywords in the item listing as possible. You can find a list of the most searched keyword phrases on eBay at: http://buy.ebay.com/. These are the top keywords that people are using to search for items on eBay. Look through this list and see if you can find other relevant keywords that you can include in your auction title. For example, one of the top keywords (as of right now) is ***Vintage*** If you have a book that is 40, 50 or more years old including the word ***Vintage*** in your title would be appropriate and may help your listing get more exposure.

Another thing that I do to "keyword load" my auctions is to scan the Table of Contents of the books I list and include the scanned text in the description. (note: scan as a document not an image) The Table of Contents is a goldmine of highly relevant keyword phrases. While I am at it I also scan the Dust Jacket description of the book and the cover image. I include the image as a Gallery Picture (extra 25 cent cost but worth it) and I use the Dust Jacket Description as the first part of my Auction Description. That along with a couple of lines about the condition of the book and the Table of Contents makes up my auction description.

In Summary

Find Hardcover "How To" book at:
Thrift Shops
Yard Sales
Estate Sales
Library Sales
Used Book Stores

Never pay more then $1.00 per book.

Scan:
Cover
Dust Jacket Description
Table of Contents

List books on eBay in a Subject Specific Category (not in the Books Category)

Good luck with your "How To" Book selling Adventures.

Emergency Cash Generator #15: "The Grass is Always Greener"

Do you live in a popular tourist area or an area considered particularly desirable to move to? If so, you have a ready made money maker just waiting for someone to tap into.

People who are looking to move all have one thing in common: They will need a place to live when they get there. You can supply the information they need for their initial research of the housing market in the desirable area.

What you do is run classified ads in newspapers in areas people are looking to move to.

Your classified ads would look something like this:

> *Moving to North Carolina? I'll mail you real estate magazines from Carolina towns. Thousands of listings. Full color photos. Mail $10 to: Jones, 8508 Park Rd, Charlotte, NC 28210*

If your area is desirable enough, people may be willing to pay you for such a service.

You can get the Real Estate magazines for free from the companies that publish them.

Another angle to work is to target areas that cater to specific activities.

For instance, look in golfing magazines for the top 10 places in the US to play golf and then advertise in the classified section of those magazines offering real estate publications from those areas.

Case File

Sydney R., of Jacksonville, FL publishes a series of Job Outlook reports that contain the names, addresses and telephone numbers of employers in desirable areas. His reports are targeted to people who are looking for a new lifestyle or a chance to escape the cold weather.

Each report is 4 to 6 pages long and printed front and back on 8 ½ by 11 paper. The reports contain basic information on submitting a resume, general information about job opportunities in the state and the contact information for employers. Current reports include: Florida, California, Texas and Arizona. He advertises his reports in small weekly newspapers in the Northeast, Northwest and Midwest during the winter months.

Emergency Cash Generator #16: "The Pressure is All Mine"

Here's a little money maker that will make you good money and keep you outside in the fresh air. The business is pressure washing drive ways. Equipment is minimal and can be carried in the trunk of the average car.

You will need a power washer of course, gas operated is best. At least 2000PSI and 3000 is even better. This piece of equipment is going to cost you a little, but you can buy used at a flea market (2500PSI) for $125 or less or you can rent one by the day. Make sure it has a soap or chemical suction hose on it.

You'll also need a garden hose, at least 50 ft. plus some miscellaneous items such as a 5 gallon bucket (for soap), towels or rags, and a long handled brush (for the tough spots).

To market your service, print up and distribute fliers door-to-door. (See Emergency Cash Generator #2 for an example of a flyer you can modify for this money maker.)

You can charge $25.00 -- $50.00 depending on the size of the driveway. In fact, I would print up 2 flyers – one with the price for a small driveway and the other with the price for a large one and distribute appropriately.

Hello,

My name is James Jones.

I pressure wash drive ways for people in this area. If you would like your drive way pressure washed please give me a call. Since I will be working this neighborhood for the next week or so I can give you a 50% discount off my usual price of $50.00. Call me at _____ and I will schedule your pressure washing for only $25.00.

Thanks,
James

James Jones
Phone number

Another service you can offer is power washing patios. Many condos have small patios which you can charge $15.00 -- $25.00 for pressure washing. A small patio will take you about 10 minutes to wash.

Emergency Cash Generator #17: "The Bulletin Board Ad Caper"

You have probably noticed many local grocery stores, laundry mats, barber shops, delis and other businesses in your area have bulletin boards you can post your ads on for free. There are ads for furniture, dog walkers, houses for sale or rent, cars, etc, etc.

These boards are almost always jam packed with ads and I know people read them because the large fliers have a place at the bottom for people to tear off the phone number and most of these have several of the phone numbers torn off. This is proof positive these ads get read and acted upon.

What you do is get a copy of your local newspaper and search the classifieds for people selling their automobile, renting their house, selling furniture, etc. Call them and offer to post an ad on 15 – 20 bulletin boards around town for a fee of say $20.00.

This will give them much more exposure then the one time classified ad in the paper – and probably at much less cost.

You can make up the ad using the copy from their newspaper classified ad. Put this on an index card along with all other pertinent information. At the bottom, write in their phone number several times length-ways and cut these so the numbers can be easily torn from the card.

Then mail the advertiser a self-addressed stamped envelope with an invoice for the ad.

To get them to pay quickly tell them you will include double the number of boards on which their ad appears if they send their payment in today.

You can make a route of all the bulletin boards in your area and once a week place new ads and discard the old ones.

Case File

A Columbus, Ohio company sells business card advertising space on its 90 *Card-Boards* located in high traffic areas such as fast food restaurants and grocery stores.

Each Plexiglas *Card-Board* holds up to 70 different business cards in plastic “take one” slots. As one card is taken another card (from the same advertiser) falls down to take its place.

The merchants who allow the placement of the Card-Boards at their location receive a commission from each advertiser.

Emergency Cash Generator #18: "T-I-M-B-E-R!"

If you have a chainsaw and a pickup truck you have everything you need to make some guaranteed money. All you have to do is drive through older middle class neighborhoods on the weekend and look for people working on their lawns.

People who care for their own lawns have mowers and weed eaters and maybe even leaf blowers but what they don't have is a chain saw. Just about every house in older neighborhoods have tree limbs that have fallen and are littering the yards. Many of them are too heavy for the homeowner to haul off and even if they could, they don't know where to take them.

You can easily make $50.00 -- $100.00 an hour cutting up and hauling off these fallen limbs and trees.

With a good chainsaw you can cut up even the largest limb in a few minutes. Even a whole tree that has fallen can usually be cut up in less than an hour.

In fact, last winter we had an ice storm that wreaked havoc on the trees in our neighborhood. I live in a condo complex and we called a tree trimming service to see what they would charge us to haul off the fallen limbs and trees. They quoted us a price of $9,000.00!

We ended up buying chainsaws and doing the work ourselves but that shows you how much money there is in this business.

You can call your local sanitation department to find out where to haul this debris.

Case File

Three men in Georgia stumbled onto this little niche business. They started a firewood delivery business that they work on weekends only and that doesn't require them to cut the wood.

They buy already cut firewood in the country -- where they can get it cheap -- and resell it for up to four times their cost to city dwellers and businesses with wood burning fireplaces such as Restaurants and Inns.

"Sneeze Reduction Service"

There is more and more concern today about the quality of indoor air. More people have allergies today then ever before and the term “mold spores” has become a buzz word in the news. You can capitalize on this by offering an Air Duct Cleaning service.

You will need a ladder, shop vacuum (which you can rent from an equipment rental store) with an extra long hose, respirator and screwdrivers.

To clean the air ducts, first make sure the system is turned off. Then start at the air conditioner or heating unit itself and clean the blower wheel with the shop vacuum. Be careful not to damage the unit or disconnect any wires. You will also need to either clean or replace the filter. Filters can be purchased at a hardware store. They are cheap enough you can buy the most common sizes in bulk and have them with you when you need one. If the unit has a washable filter, take it outside and wash it off.

Next, remove each register/grill from the walls, ceilings and/or floor. Reach inside with your shop vacuum hose and clean as far back as you can reach. When finished, wash off the registers/grills, dry and replace.

WARNING: Any house built before 1979 may have asbestos insulated ducts. It takes a trained expert to detect and handle asbestos so avoid any house built before 1980.

Professional duct cleaners charge $75.00 -- $100.00 but if you go door to door and solicit business, you could charge $25.00 -- $50.00. A flyer similar to the following should also be successful for those who don’t want to sell door-to-door.

Hello,

My name is James Jones.

I do the Air Duct Cleaning for people in this area. If you would like your Air Ducts cleaned please give me a call. Since I will be working this neighborhood for the next week or so I can give you a 50% discount off my usual price of $80.00. Call me at _____ and I will schedule your Duct Cleaning for only $40.00.

Thanks,
James

James Jones
Phone number

Emergency Cash Generator #20: "Money from the Gutter"

In the spring, summer and fall, house gutters get filled with leaves, pine needles and other debris. This debris can cause serious damage to both the gutters and roof. You can perform a simple service by cleaning these gutters.

You'll need a ladder, rake, trash bags and work gloves. Drive around middle class neighborhoods and look for houses having lots of trees by or near the house. This is a sure sign t the gutters will be filled with leaves and debris.

The going rate in my area is $35.00 for a small house up to $75.00 for a large one. In fact, one guy has been advertising these prices in the Val-Pak mailer for several years – A sure sign there is plenty of work available.

To clean out the gutter, simply climb on your ladder and scoop out the debris. Bag the debris as you go and when finished, rake up and bag what has fallen to the ground. You can also offer an additional service of re-securing loose gutters pulling away from the house. Or, you can do this as part of your service.

You should be able to do a small 1 story house in less then 30 minutes and a large one in 45 minutes to an hour. Avoid houses with more then 1 story as it will be too dangerous to clean the gutters and will take much longer.

This is a simple service most people hate to do themselves. By charging a cut rate price of $25.00 to $50.00, there is no reason why you couldn't make $100.00 to $200.00 a day. You can get customers by going door-to-door or by using a flyer similar to the one used above:

Hello,

My name is James Jones.

I do the Gutter Cleaning for houses in this area. If you would like your gutters cleaned, please give me a call. Since I will be working this neighborhood for the next week I can give you a 50% discount off my usual rate of $50.00. Call me at _____ and I will schedule your Gutter Cleaning for only $25.00.

Thanks,
James

James Jones
Phone number

Emergency Cash Generator #21: "Rain, Rain -- Don't Go Away"

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

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

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

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

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

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

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

Case File

A San Francisco homeless man – wearing an orange plastic vest and homemade cardboard name badge – positions himself outside hotels and gives directions to tourists who want to know how to get to certain locations by cable car. This unpaid civil servant gladly takes donations.

Along the same lines, a New York City man offers tourists the opportunity to look at various planets through a 10-inch telescope that he sets up along a busy sidewalk. Dressed in a white lab coat he gives a short lecture to people standing in line about what they will see. His suggested donation is $1.00 per person.

Emergency Cash Generator #22: "The Handbill Magnate"

Here is a quick money maker for anyone who lives in a big city such as New York or Los Angeles.

If you have ever lived in, or visited, any big city you know there are people who stand on the sidewalk all day long and pass out handbills. The handbills advertise restaurants, retail stores, Broadway shows, etc. The problem is, those poor people who hand these things out barely earn minimum wage. It's boring, monotonous, degrading and people hate doing it but sometimes it's the only work they can get. However, there is a way to make it much more lucrative.

Here is what you do:

Gather as many handbills as you can and then contact each of the shops, restaurants, etc. advertising this way and tell them they can advertise with you for 50% of what they are now paying AND you will guarantee more exposure then they are currently getting.

You need to pick and choose the types of businesses with which you will work. You want the types of businesses that are tourist oriented like restaurants, retail stores, etc. but these types of businesses generally advertise with handbills anyway.

What you will be doing is taking the handbills and turning them into a guidebook called something like, "Fun and Unusual Things To Do in New York City" or "Little Known Shopping Spots in Chicago" or "Where the Locals Eat and Shop in Los Angeles." Mix in a few interesting facts about the city and the particular area you are working in, some insider tips and tricks and, of course, use most of the guide to promote your client's businesses. These guides will be kept instead of thrown in the garbage like 90% of all the handbills that are distributed.

A 12 page guide could be put together with 3 pieces of 8 ½ by 11 paper. Each page could be folded in half and printed sideways which would yield 4 printed pages per sheet. You would then need to staple the pages together and viola! you have a nice 12 page guide. In quantities of 1000 they would cost you 10 cents each – max. If you can sign up 20 businesses at $25.00 a day, you will make $500.00 minus $100.00 for printing the guide leaving you with $400.00. Not bad money for standing out on the street all day and talking to strangers.

Actually, although this goes beyond the Emergency Cash theme of this report, you could create a very lucrative business out of this. At $400.00 profit a day PER AREA you have plenty of room to hire (or subcontract) people to pass the guides out for you for $100.00 a day or more. I guarantee this is more than they are making passing out regular handbills.

Emergency Cash Generator #23: "Ghost Hunters"

Arrange tours for people who want to visit areas known for being haunted. Everything from ghost towns to haunted courthouses and possessed train depots. Tourists are supplied, by you, with all of the background information.

You could put this together fairly quickly. All you really need is a van -- which you can rent -- and interested customers.

A van will hold about 10 people. You can charge $10.00 -- $20.00 a person for a half day outing.

Two tours a day would earn you $200.00 -- $400.00 and your only expenses would be the cost of renting the van and gasoline.

To get customers, visit local hotels and leave information about your "haunted tours" with the desk clerk. Visitors are always looking for fun and unusual things to do when they are staying in an area and your service certainly fits the bill.

You may even make a deal with desk clerks where you pay them a referral fee for sending customers your way. Give them some cards customers can use to get a discount on the tour. On the back of the card write the initials of the clerk who referred the customer. You will then know who referred the customer and you can pay them accordingly.

You can research haunted lore for your area on the internet. Just go to a search engine such as www.google.com and type in the name of your area plus the words "haunted" or "ghost" and you should come up with some interesting stories of local hauntings.

As an example, here is some information I pulled up for my area:

http://www.prairieghosts.com/charlotte.html
http://www.ghosthunters.8m.com/
http://www.thespiritrealm.com/NC.HTM

Come up with a spooky and interesting reference guide to give to your customers to remind them of the tour.

Emergency Cash Generator #24: "Sealed with a …"

Here is another service you can provide to Home Owners that most of them need but don't know how to do themselves.

Asphalt driveways need to be resealed every few year because the sealant wears thin due to the weather and ultraviolet rays. You can usually tell when asphalt needs to be resealed. It starts to look gray or lightens in color.

Everything you need to reseal a black top is available from then local hardware store. This includes:

Asphalt driveway detergent or household detergent
Driveway Sealer - typically one 5-gallon drum of sealer for every 750-1000 sq ft.
Push Broom
Water hose
Stiff bristle brush
Clean mixing stick
Seal coating roller

There is an excellent tutorial on sealing an asphalt driveway at:
http://www.easy2.com/cm/easy/diy_ht_index.asp?page_id=35694790

Use the flyer technique (described in detail in Emergency Cash Generators 16, 19 and 20 above) to get customers.

Sealing a regular size driveway will take 3 – 4 hours so you can change $200.00 -- $300.00 or more.

Case File

Two North Carolina men started a business that turns their artistic talents into a money making venture. They paint college sports team murals onto concrete driveways for homeowners who are looking for a unique way to express their fan fever.

Depending on the size and detail involved the two charge from $250 to $500 for their artwork. Working only on weekends they have a 6 month waiting list.

Emergency Cash Generator #25: "Non Profit Raffle"

Here is a great little money maker that will not only put money in your pocket quickly but also help a needy charity or non-profit organization.

Approach or call the leader of a local non-profit organization – such as the boy scouts or the high school band director – and tell them you are a fund raising consultant and you are looking for a non-profit organization to work with to raise funds. Explain you have a new fund raiser that will not cost them a penny but will raise $1000.00 -- $2000.00 or more in a very short period of time. You will need 8 to 10 of their members to help with the fund raiser this weekend.

Explain they will be selling raffle tickets for a drawing to win over $500.00 worth of gift certificates from area merchants. The gift certificates range from restaurants to video stores to tanning salons to bowling alleys and more.

Once you get a non-profit to agree, you approach local merchants and tell them you are working with the high school band (or whichever non-profit) and you are asking community minded merchants in the area to donate a gift certificate for $20.00 or more the non-profit will be raffling.

Finally, call every grocery store in your area (or at least the 5 or 6 biggest ones) and ask if your group can set up a table outside their doors to sell raffle tickets this weekend. Arrange to put 2 people at each grocery store to sell tickets.

Charge $2.00 -- $3.00 per raffle ticket and take 25% as your consultant fee. Make sure the group members do the actual selling of the tickets. Also, check your local regulations to make sure non-profit organizations are allowed to hold raffles. Most localities allow this.

Here is another raffle money maker that was sent in by one of my ezine subscribers:

Hold a raffle for some service you can provide. Say lawn mowing or car washing or even giving massages. Go door-to-door and say, “I am holding a raffle and if you win I will wash your car every week for the next 3 months. Would you like a chance for only $5?"

If you sell 200 tickets, you’ve made $1000 to wash one car once a week for 12 weeks.

Please note that raffles may be considered illegal in some areas. Check local regulations.

Emergency Cash Generator #26: "Cash for Hand-Me-Downs"

Seasoned moms know paying full-price for children's clothing doesn't make sense. It only takes one day on the playground for a $20 pair of Gap overalls to get stained and just one play date for an even pricier Express sweater to find itself in the middle of a tug-of-war.

While supplying children with clothing is a must, spending top-dollar isn't. When you purchase clothing from consignment shops, garage sales, or close-out stores and sell them on eBay, parents have a chance to buy less-expensive, high-quality clothes for their kids, while you have the potential to bring in big bucks.

For example, a pair of "Guess Jeans" khaki cargo pants sells for around $45 retail. At a consignment shop, they can be found for about $5. By paying the nominal fee and placing this item on eBay, the seller stands the chance of more than quadrupling his $$$.

Mothers across the U.S. and abroad benefit not only by gaining access to items not normally within reach, but they can also avoid having to search through racks of clothing at the flea markets and consignments shops. From the comfort of their home, they can bargain shop for brand-name clothing and pay less (while the kids are sleeping!). It's a faster, more convenient way for the over-worked mom to keep her little darlings dressed for success.

The teen market is especially attractive since kids between the ages of 12 and 18 change their tastes on a daily basis. Hoping to make a few bucks, they drop their like-new items off at the consignment shop, until a lucky individual with the time and patience to spend hours searching for the "perfect" outfit gives them a new home.

If you have the time and drive to do the leg work involved in gathering up these coveted fashions, you stand to make quite a profit. Whether in consignments shops, garage sales, closeout stores, or websites, popular fashions are out there waiting to be found.

Here is a great resource:

Sherah Taylor has set up a website for people interested in selling children's clothes on eBay for high profits. You can visit her website at:

http://www.auction-moms.com

Emergency Cash Generator #27: "On Your Honor"

Here is an interesting little venture I ran into just a few days ago.

Right outside a park in Charlotte, NC there is a house with a produce stand set up at the edge of the yard. Everyone going into or out of the park has to drive right by this produce stand.

But, the interesting thing is, no one mans the stand.

The wooden stand has several bins with tomatoes, corn and other fresh local vegetables. There is a nail on the side holding a bunch of plastic bags for passers by to put their produce. There is a scale for weighing tomatoes, a sign explaining how the honor stand works and a locked cash box securely attached to the stand in which to put your remittance.

I took this picture of the stand.

It's a neat little set up and I would imagine they do a pretty good business on weekends.

If you live near a park or anywhere having a lot of traffic passing by, you might consider something similar.

Emergency Cash Generator #28: "Water Water Everywhere"

The problem with ECG #26 (above) is you have to live close to an area having a lot of easily accessible pass through traffic.

That got me to thinking: Is there any way to capitalize on this pass through traffic without having to live near it? Then I remembered the greenway (park) I hike in. Or, actually, I should say *used to* hike in. It got so crowded I found another place to hike. But, there are probably a couple thousand people who go to this particular greenway every weekend -- maybe as many as 10,000. A lot of these people don't realize how hot it gets on the trail in the summer so very few bring water.

One interesting aspect of this particular greenway is in several places it winds through adjacent neighborhoods. In fact, there are places where you don't really know where the trail ends and the home owner's yard begins. I have often wondered why some enterprising kid didn't put up a lemonade stand.

Or a bottled water stand.

Actually, there is plenty of water along the trail – in a stream running alongside it. But, that water is filthy and undrinkable. On hot days the undrinkable water seems to taunt the thirsty hikers and walkers -- all the more reason to put up a bottled water stand.

What one could do is approach a homeowner living toward the middle of the trail and ask if you can use about a 10 sq foot area of his yard to put up a bottled water stand. Explain you will take care of everything and split the profits with him 50/50.

You can get cheap bottled water from discount clubs and sell it for $1.00 a bottle. A big 20 gallon tub filled with ice should keep the water cool for several hours. You'll probably have to replenish the ice a couple of times a day. You'll also need a lock box for people to deposit their money and a sign letting them know the procedure.

If this goes over well in one spot, you could have bottled water stands strategically placed in several areas along the trail.

Emergency Cash Generator #29: "On Your Honor (Part Three)"

One last honor system idea:

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

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

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

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

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

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

Update 3.0

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

Tttp://www.sheridansystems.com/

Emergency Cash Generator #30: "The Good Samaritan"

We used this method to make beer and pizza money when I was in college:

During football games, concerts, basketball games, etc. there are always people who have car problems in the parking lot after the event. Most of the time someone leaves their lights on and when they come out they have a dead battery. Or, they lock their keys in the car.

What we would do is go to these events right before they let out and watch and wait for someone to have a car problem. We carried around a set of jumper cables, a container of gas and a "slim jim" device to open locked car doors.

That was back in the early eighties and people were happy to pay $10.00 for assistance.

If I were to do this today I would go to areas with a high density of parking lots in which downtown office workers park their cars.

I would show up at about 5:00 and drive around looking for people who need assistance.

I am sure there are many people every day who have car problems and after a long day of work I know they would pay $20.00 for assistance.

Case File

A Philadelphia man has started a business that will pick up and deliver your car to a service station for repairs or maintenance and return the car to your house or business when the repairs are complete.

Calling his business **Auto Chauffeur,** John Millerick charges $40 - $80 depending on the distance from the customer's home or business to the service station.

Emergency Cash Generator #31:
"I'll Bet You 6 to 4"

Do you remember the US Presidential Race of 2000? Who could forget it? The lies! The insults! The deceit! And that was just from the news anchors!

The night before the election results were finally announced and Bush declared the winner, a certain group of gamblers went to bed secure in the knowledge the bet they had placed the day before the election was a 100% winner.

How did this group of gamblers know they would win the bet not only before the election was over but before the polls had even opened?

Easy:

They bet on both candidates!

Because on one particular day *before* the election it was possible to bet on both candidates with different bookmakers -- one in the US and one in the UK -- and cash in no matter who won.

Here are the details:

English Bookmaker:

Al Gore to win at 6:4
A bet of $800 on Gore would return $2000 if he won.

US Bookmaker:

George Bush to win at 6:4
A bet of $800 on Bush would return $2000 if he won.

If you had bet $800 on each candidate your outlay would be $1600.00 but your return would be $2000.00. A guaranteed $400.00 profit!

How can this be?

It's known as a *Fixed Odds Arbitrage.*

A Fixed Odds Arbitrage occurs when 2 or more odds makers have a variance in the payout odds on a particular event.

Why do these variances occur?

Because, odds making is not an exact science!

There can be differences in the techniques bookmakers use as well as how they interpret the data. Or the difference may be on a more subtle level.

For example, let's say there is a high profile boxing match between a hot US boxer and a well respected British boxer.

Gamblers in the US may be more inclined to place money on the US boxer.

Similarly, the faithful British gamblers might favor the UK boxer to win.

So, the British boxer has better odds with US bookmakers and the US boxer has better odds with the UK bookmakers.

As a result no matter which boxer wins, a bet placed on both boxers would return a profit. (As long as you bet the UK boxer to win with the US bookmakers and the US boxer to win with the UK bookmakers.)

These Fixed Odds Arbitrages are not easy to find, but they do exist if you know what to look for.

For more information on Fixed Odds Arbitrages visit:

http://www.greatgamblingsystems.com/zero_risk.htm

Update 3.0

I have located a resource that explains the finer points of Fixed Odds Arbitrages. You can find out more at:

http://www.freemoneyeveryday.com

Emergency Cash Generator #32: “Every Man’s Concierge"

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

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

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

Grocery pickup
Dry-cleaning delivery and pickup
Post Office errands
Gift-shopping services
Food pickup and delivery, etc.

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

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

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

Emergency Cash Generator #33: “The Match Maker"

Ever noticed the singles ads in newspapers, news weeklies, and on the internet? Maybe you've even placed or answered a singles ad yourself. The problem with these types of ads is they are anonymous and desperate sounding:

Take the following ad for example:

SWPM ISO SF reply to voicemail box xxx.

Honestly, I don't think I would want to go out with someone who would place an ad like that!

But, today's busy lifestyle makes it increasingly harder for singles to meet.

One woman has turned this problem into a lucrative business. What she does is target like minded singles and put them together in a relaxing environment for a fee.

One way she does this is by holding dinner parties in her house. She advertises in the personals section of her local newspaper with an ad that reads...

Meet Single Professionals at Invitation Only Dinner Party. Call 704-555-5555 to request invitation.

When an interested prospect calls, she interviews them to make sure they are sincere and possess conversational skills. If they meet her criteria, she tells them to send her a check for $75.00 which covers the dinner and cocktails. The fee also serves to eliminate the curiosity seekers.

Her once a week parties usually draw 20 - 24 people from which she nets $1000 - $1200 after expenses.

And, of course, she keeps a record of their names and addresses for future dinners.

Note: Most people are not going to have accommodations for 20 people for a dinner party. You can either cut down on the number of people or skip the dinner and just throw a cocktail party with finger foods. The important thing is to provide the environment for singles to interact.

Emergency Cash Generator #34: “Curbside Car Cleaning"

If you have a pickup truck, SUV or van you have just about all you need to start your own Curbside Car Cleaning Business.

The key to this business is to be completely portable so you can provide the service literally at the client's home or office.

You will need a 30-40 gallon tank to store water and a portable vacuum as well as a water hose, towels, and cleaning supplies.

Rates of $20-$30 for washing, waxing and vacuuming are very reasonable.

Offer your services to Real Estate Agents and you will have more business than you can handle.

Real Estate Agents use their vehicles every day to drive around their home buying clients. A clean car is a must. Approach the owner or manager of the agency and offer to clean her car for free if she will recommend your service to the other agents.

Case File

Here is a great twist on this idea that allows you to generate a continuing income stream offering this service:

Executive Car Services of Philadelphia contracts with corporate clients to wash their employee’s cars once a month as a special perk for their staff. He charges $20.00 per car for a basic hand wash and vacuuming. He targets companies whose employees use their cars in the day to day business operation, such as Real Estate companies and businesses that employ traveling salespeople.

Emergency Cash Generator #35: “Squeaky Cleaner"

For about $30.00 in supplies you can be in business for yourself and making a profit within a day by washing windows for homeowners, apartment renters and retail businesses.

The first step is to buy your supplies. Here is what you will need:

- Bucket or Pail
- Sudsy ammonia
- Isopropyl alcohol
- Dishwashing detergent
- Wooden Pole
- Brush that attaches to the pole
- 6 Inch Squeegee
- Rags and sponges

Practice by cleaning your own windows. Mix 1/2 cup sudsy ammonia, 1 pint 70% isopropyl alcohol, and 1 teaspoon dishwashing detergent into a gallon of water. Practice on your windows until you can really make them sparkle and the squeegee sing.

Once you are satisfied you have the technique down, call on residential prospects. Distribute flyers house to house in middle class neighborhoods.

Charge by the window or by the hour. $20 - $25 per hour or $2 - $3 per window is standard. Make extra money cleaning screens and doors.

Case File

One man earns a great second income by washing windows for retail stores on weekends.

He targets large strip malls and goes from store to store with squeegee and water bucket in hand offering to clean the windows on the spot for $18.00. His total time per job is about 10 minutes.

Emergency Cash Generator #36: “Get Paid To Stand In Line”

When I started my home based internet business I wanted to be able to accept credit cards online. I researched the various merchant account providers and signed up with one. In order to get the credit card funds remitted, I had to have a business checking account. When I went to the bank to open a business checking account, I found I had to have my business registered with the state and city before they would allow me to open a business account.

That's when I discovered that bureaucratic red tape is strangling our free market system. I am sure there are many would be entrepreneurs who simply give up rather than attempt to wade through all the archaic regulations.

Besides getting a simple business license, I had to also get a State Privilege License, a Sales Tax ID Number, a Federal Tax ID Number, a DBA registered with the county, and a Zoning Variance.

Wait -- a Zoning Variance? For an online business? Yep, that is how outdated the regulations are!

I spent 2 days going back and forth between this department and that department. I felt like a ball caught in a pinball machine. Every time I turned around, I would be bounced to another under worked, sour faced clerk who would invariably say, *"Now who sent you over here?"*

Eventually, I did get all my licenses and permits which in turn allowed me to get my merchant account.

But while I was waiting in line for what seemed like hours, I wished I could have made one phone call and had everything in place. I would have gladly paid someone to do all the leg work. This is the basis for a Permit Filing Service.

Every city has its own quirky rules and regulations regarding permits. Besides offering budding business owners a service that will take care of their new business permit needs, you can also offer your service to architects, electricians, plumbers, builders and anyone else who needs to file a building permit.

This is a valuable service for contractors. Just visit your local building permit office and you will see many impatient and annoyed professionals waiting in line when they would rather be out on the job site. Many of these contractors would gladly pay a fee to someone who would do their filing for them.

This is a fairly easy venture to start. What you will first need to do is obtain a list of local contractors and send each a letter introducing your services to them. You will want to include a fee schedule. Check in your area to see if anyone else is running a similar business and base your fees on your competition. You will probably not find anyone offering a service as unique as permit filing, but there may be other similar services such as errand or delivery services. You can base your fees on what they charge although I would charge more simply because this is such a specialized service.

There are no permit filing services in my area but there are errand services and they charge between $12.00 and $20.00 an hour. Based on this, I would set my fees at $20.00 -- $25.00 an hour. Or, you could base your fees on a per permit basis instead of hourly. You can also offer package deals where you obtain all the permits needed for a new business owner for a set fee.

When you talk to a potential client, be sure to let them know exactly what your service provides. If you are dealing with contractors, I would suggest you tell them they will have to have the permits already filled out and ready to be filed when you pick them up.

When you have a client, pick up the permit(s) at their office or job site, and take it to the department for filing. It's a good idea to also have a cell phone with you in case there are issues that come up with the permit. You will also need to get a check from the contractor before you go to the permit office unless you want to handle this expense and have the contractor reimburse you when you collect your fee.

Once you have completed the filing, return the paperwork to the contractor and collect your fee.

Your primary earnings will be from filing permits for contractors. However, you can also offer a consulting service to new business owners. This service would entail obtaining the various permits, licenses and ID's new business owners need to start a business.

There are different requirements for different businesses so you will need to research what is required for each client.

You can charge a package fee of $100.00 -- $150.00 to obtain all the necessary authorizations. In some cases, such as obtaining an alcohol license, there will be more than just a trip to a department required. Part of your service will be walking the client through the necessary steps to obtain the authorizations.

To market your service, leave your business card at building supply stores, in the permit office and anywhere else contractors might be found.

Also, leave your card at Office Supply Stores and other places people who are thinking of starting a business frequent. Have flyers made up and place them on bulletin boards in these locations.

Emergency Cash Generator #37: "Trash Runner"

Just when you thought you had seen it all...

A young man in Tampa, FL has hit upon an unusual and profitable business that targets the growing senior citizen population.

He charges seniors a fee of $10.00 per month to take their trash from the front door of their apartment or condo to the trash dumpster. He provides the service once per week on a predetermined schedule and has signed up 200 customers in 10 different complexes.

The key to this business: find apartments or condo complexes with trash dumpsters located a good distance from the units themselves.

Case File

16 year old teenager James Jenner earns extra money by charging his neighbors a $5.00 per month fee to have their city provided trash cans wheeled from the curb back to their house after each weekly pickup.

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

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

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

Emergency Cash Generator #38: "Make Crime Pay"

All you need for this is a police scanner, some common tools, some plywood and a pick up truck, van or SUV.

Oh, and it helps if you live in a crime infested area.

What you do is listen to the police scanner at night and when you hear reports of break-ins at businesses rush over and offer to board up broken windows and doors until they can be replaced.

You are offering a temporary but immediate solution to the problem by preventing further damage until the window can be replaced.

You will generally need to listen to the police scanner in the middle of the night as that is when most break-ins occur and when business owners will have a hard time finding someone to fix the damage.

When you hear a call come over the scanner, grab your tool box and go to the scene. The police usually call the owner of the business and he will be happy to pay you very handsomely to solve his immediate problem.

Case File

A St. Louis resident has turned this little venture into a full time business.

Bob Morris drives around St Louis in his pickup truck with a supply of plywood boards, tools and a police band radio. When a calls comes in to report a burglary or vandalism to a business in the area he is able to get to the scene quickly to offer his emergency board up service.

Emergency Cash Generator #39: "Bandit Posters"

Here is a truly "underground" money maker.

If you live in a large city, you have likely seen advertising posters stapled to boards at construction sites. The posters usually advertise a club or concert or band.

One man in New York City claims to make between $1200 and $2000 a week posting signs for local entertainers and clubs. He charges 75 cents to $1.00 per poster depending on volume.

If you approach club owners, promoters and bands, you should be able to make some quick cash posting their promotional signs.

But, be warned: You will most likely be working at night in less then desirable neighborhoods. Also, although rarely enforced, posting signs in this manner is usually against city regulations.

Case File

A San Francisco firm will post advertising notices and posters on up to 330 locations in and around the San Francisco and Marin County areas.

The Thumbtack Bugle charges $47.00 for 90 locations in Marin County; $47.00 for 120 locations in SF and $47.00 for 120 locations in the east bay area.

Emergency Cash Generator #40: "Dog Fitness Trainer"

How many 17 year old high school girls do you know who make $15.00 an hour? There is one in my neighborhood who does. She calls herself a dog *walker* but, in actuality, she is a dog *runner*.

Most dog walkers go to the client's house and take the dog for a short walk.

What sets this girl apart is she takes her client's dogs (3 at a time) to the local park and runs with them for 30 minute.

She has 21 regular clients paying her $5.00 each per day.

She uses her parent's SUV to pick up the dogs. She has a specific route and picks up the first 3 dogs. She takes them to the park and runs them for 30 minutes.

She then takes them back and picks up the next 3 and so on. She works 7 hours a day and makes over $500.00 a week during the summer while school is out.

This is an extreme example of making money walking dogs. But, you could also do this on a smaller scale and just walk one dog at a time in the client's neighborhood. Charge $5.00 -- $10.00 per day and schedule about 30 minutes per dog.

You can advertise by placing flyers in veterinarian's offices, pet shops, grooming parlors, or anywhere else dog lovers go.

Case File

A Tucson Arizona woman offers a Pet Sitting and Home Minding Service to people who are going out of town on business or vacation. Her, or one of her bonded associates, visits the house two to three tines a day to check on pets, take in the mail and newspaper, care for plants and generally make the house look lived in to discourage burglars.

Emergency Cash Generator #41: "Your Neighbors Trash"

Submitted by Janet T.

It's often said that, "One man's trash is another man's treasure".

This maxim is evident in the success of garage sales and second hand stores. But, what about selling second hand items that were never yours in the first place? Again, not exactly a new idea, but here is a new twist I did not realize until recently.

For most of my years, I have lived in single family homes. When an item was no longer useful to the family, but had not worn out, it was:

1. Passed along to friends or family .
2. Sold in a garage sale.
3. Given away to a charitable organization for resale.

Being brought up this way, this is how I thought the world worked.

Due to a marital separation, I have spent the last several years in an apartment.

To say I have been stunned by what people throw away would be an understatement!

Although I was never poor, my parents went through the depression. Items in good condition were simply never thrown in the trash. Period!

Here is my idea: Gather up usable items from the trash areas at nearby apartments and resell them.

Someone who lives in a home or has access to a small storage area and owns a pick-up truck could start this business with only the price of business cards.

1. Print up business cards.

2. Visit the managers of apartments in fairly affluent neighborhoods.

   Offer to make rounds on a regular basis to haul off usable items for them.

   The management at my complex has issued notices on more than one occasion stating that it's against the rules to dump furniture and other large items in or near the trash containers. If furniture is blocking access to the actual bin, the management gets charged by the waste company for moving it out of the way. The

management still has to hire someone to haul off the large items the waste company won't take.

Basically, you're obtaining permission to dig around in their trash bins. That way, if someone reports you to the manager, you're legal.

Make sure you leave business cards with the managers so they can call you if something needs to be hauled off sooner than your usual rounds.

Also make sure to note when the garbage trucks pick up at each complex. You can get the goods before they hit the garbage!

3. Take the items to your storage area to be cleaned up.

4. Hold a garage sale or rent space at a local swap meet and move 'em out. Anything that doesn't sell can be donated to charity and you get the tax write off!

Lest you think I'm talking about chintzy stuff here, let me give you a run down of some of the items I have picked up in just the past month:

- A chest of drawers made of solid wood that definitely needed to be sanded and painted. I have attached a photo of the work I did on it. I also added drawer pulls. (I used special paint to "age" it and added golf prints.) It came out so well, I gave it to a friend for his birthday. Even if you don't want to do anything to the furniture, sell it for a low price, as is!

- An absolutely beautiful carved wood (solid oak) square table. This table was tossed because the glass top broke. Replacing clear glass custom cut into a square shape is not expensive. In this case, it would be much less expensive than replacing the beautifully carved wooden legs.

- Twelve men's shirts still on the coat hangers. One of them, a major brand golf shirt, still had the $78.00 price tag attached to it!

- A metal wall towel and shelf unit suitable for bath or kitchen coated with white enamel with an attractive rose motif. Not a scratch on it!

- Three pairs of name brand jeans on the hangers. Like new!

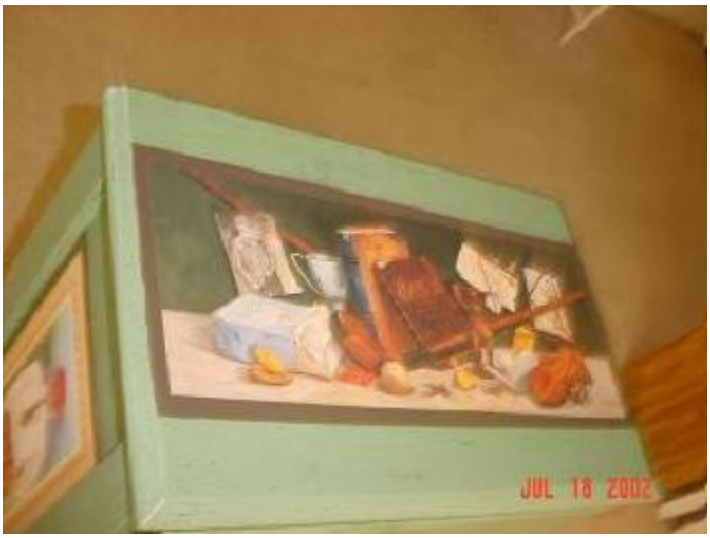
- Right now I'm sewing arm and head rest pieces to a black upholstered wing back chair. The chair was obviously discarded because wear on one arm exposed the stuffing. I purchased a remnant of coordinating black and white upholstery material at the local yardage store for $2.50. Very soon no one will be able to tell where the stuffing had shown. By the way, the chair is very comfortable! I think I'm going to keep it!

- A couple of days ago, I retrieved an infant car seat in perfect condition with the instructions still attached. I took it right down to the Salvation Army and received a receipt for my gift. Can you say tax deduction?

There are about 80 units in my complex with large trash receptacles. All of the items listed above came out of the trash bin closest to my apartment.

Who knows how many usable items I'd find if I visited all four! Have fun with this!

(Here are the pictures of Janet's refinished chest of drawers)



Emergency Cash Generator #42: "Yellow Page Courier"

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

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

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

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

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

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

Update 3.0

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

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

To get started with this venture call the publishers of the free papers in your area and ask if they are looking for independent delivery drivers. Once you get one route other papers will seek you out.

Emergency Cash Generator #43: "Garage Sale Traffic Guru"

Lots of people have Garage Sales every weekend but most of them have no idea how to do the most important thing: Attract Traffic to the Sale.

You could offer a service to the Garage Sale newbie whereby you guarantee they will be swamped with shoppers.

Here's how to do it:

Post 40 -- 50 posters advertising the garage sale within a 10 block radius of the property.

That is really all it takes to drive traffic to a Garage Sale. People are already out looking for them. If you have enough signs out advertising the Garage Sale, droves of people will show up.

Charge $25 per Garage Sale. You can get the posters printed up for about 5 cents each. Leave the address area as well as the date and time for the garage sale blank.

You then print up garage sale signs in quantity and customize them by putting in the address, date and time with a bold marker as needed.

Most people who hold a garage sale advertise in the newspaper. All you have to do to get clients is call them up and tell them about your service.

If you do 10 garage sales, you would gross $250. Not bad for driving around hanging some signs.

Note: Part of your service would also be taking down the signs after the garage sale is over.

Emergency Cash Generator #44: "Fake Beer Server"

This would probably be a technique best reserved for a college student or someone who knows the local bar scene very well.

You go to a bar on a busy night and "pretend" to be a beer server.

The best types of bars to do this in are the ones not having a dress code for the wait staff except for a t-shirt with the name and logo of the bar.

You can usually buy a t-shirt from these bars as a souvenir so just wear your t-shirt and you will blend right in with the wait staff.

The wait staff and other employees won't think it's anything unusual for a customer to wear one of their t-shirts because they sell them behind the bar.

But, other customers will think you work there if you approach them and say, "What can I get you?"

Then, take their beer order, make your way to the bar, place the order with the bartender and bring the beer back to the customers.

You can either charge them a surcharge over what the beers actually cost or just work off tips

Case File

A man in Denver, Colorado hit upon this idea to make money in local bars:

He hired several attractive ladies and outfitted them in nice formal dresses. Each lady was equipped with a basket that contained long stem red roses.

The ladies would visit several pre-selected "couples friendly" bars. They would approach the male and ask if he would like to buy a rose for the young lady for only $2.00

The Denver entrepreneur bought the roses from a local nursery for 25 cents and paid the ladies 50 cent commission.

Emergency Cash Generator #45: "Plasma Donor"

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

One old standby Emergency Cash Generator is donating your plasma.

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

You can donate plasma a couple of times a week.

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

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

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

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

Case File

According to an article in **USA Today** several websites has sprung up to sell products that purportedly help people cheat drug tests. Originally they supplied real (drug free) human urine to job applicants. But, since several states have made it illegal to sell human urine these "underground" entrepreneurs have gone to selling a synthetic substitute.

A search of Google turned up several of these sites. I will leave it to you to do your own research.

Emergency Cash Generator #46: "Amateur Sleuths Needed"

It was a rainy morning in July when I entered the rendezvous location -- a small coffee shop on 5th and Main. The joint was packed. People from all walks of life grabbing their first cup of coffee and hurriedly racing to their gray cubicles, committee meetings and sales calls. No one noticed when I slipped into the line.

Holding a briefcase in my left hand and a newspaper tucked under my arm I blended in like a chameleon. As far as anyone here was concerned, I was just another Joe stopping by for a cup of coffee before heading to the office. That's just the way I like it. You see...

...I'm a **part time spy**.

I get paid for visiting coffee shops, restaurants and bars. I also get paid for shopping at my favorite retail stores.

National and local companies hire spies (secret shoppers) to check the quality of their customer service and products.

Shoppers pose as customers or restaurant patrons, and report on their experiences. The shoppers are often paid for their time plus get to keep what they buy and eat for free.

For more information about Mystery Shopping visit: www.moneyandshopping.com
They teach you how to begin, have links to the best job sources and feature exclusive, first look top level jobs.

If you want to add more fun and good stuff to your life while earning some extra cash, check out: www.moneyandshopping.com

Emergency Cash Generator #47: "Have (Nail) Gun – Will Travel"

If you are good at home repairs and installing various household items, you can make good money simply driving around any middle class neighborhood and offering your services.

Put your tools in your car or truck and hang a sign on the outside that says...

Mobile Handy Man for Hire. Plumbing, Cement, Roofing, Painting, No job too small. Mobile number – 555-1212. Immediate Response

You can also distribute flyers door to door and place small ads in the newspaper classifieds. The going rate for this type of work is $20 -- $50 an hour depending on the job. You can make $200 - $300 a day or more with this simple money maker.

Case File

According to **Entrepreneur Magazine** a man in Portland Oregon has started a mobile handyman service called, *Rent-a-Husband*. His business targets single and widowed women who have simple repair and maintenance jobs that would usually be undertaken by husbands.

Emergency Cash Generator #48: "Professional Lint Remover"

Last year there were almost 15,000 house fires due to the buildup of lint inside the exhaust of clothes dryers. Dryers get very hot, and as lint builds up over time the heat can ignite the flammable lint.

Most people don't know this and it is only when they have to call an appliance repairman because their clothes aren't drying they find out the real problem is lint clogging up the duct. But, most repair companies don't even clean ducts. That is where you step in.

Cleaning out a dryer duct is really quite easy. All you need are some basic tools. A vacuum cleaner and a chimney sweeping brush with extension poles which you can get from your local hardware store are about it.

To clean a dryer duct, disconnect the duct from the back of the dryer. Then run the chimney brush all the way through to the where it vents outside. Scrub the lint loose. Then run the vacuum hose through and vacuum up the lint.

This should be a super easy service to sell door to door, especially if you stress the safety issue.

A flyer similar to the one on the following page should also be successful for those who don't want to sell door-to-door
.
You may even make a deal with appliance repair services where you pay them a referral fee for sending customers your way. Most appliance repair services don't clean out dryer vents so they should be willing to refer your service to their clients – especially if you pay them a small commission.

Last Year 14,863 Houses were Damaged or Destroyed by Clothes Dryer Lint Fires

Hello,

My name is James Jones and I do the Clothes Dryer Duct cleaning in this area.

When was the last time you had your Dryer Ductwork disconnected and cleaned? Doing so once every couple of years will help your clothes dry faster and also prevent costly or even deadly fires caused by the build up of lint in your dryer ductwork.

If you would like your Dryer Ductwork cleaned, please give me a call. Since I will be working this neighborhood for the next week or so I can give you a 50% discount off my usual price of $100.00. Call me at _____ and I will schedule your Duct Cleaning for only $50.00.

Thanks,
James

James Jones
Phone number

Emergency Cash Generator #49: "Bird-dogging"

I drive a convertible with a vinyl top and after a few years the top started to fray and split.

A few months after I first noticed the problem it had gotten so bad that water would drip in when it rained. Time for a new top, I thought. But, I quickly discovered that was easier said then done.

I called the dealer from whom I got the car and they wanted over $2000.00 to install a new top.

Then I called the shop that takes care of my regular maintenance and repairs and they suggested I might call an upholstery repair shop to see if they could stitch it up.

I did and they couldn't.

I searched through the Yellow Pages under the headings, Automobile Tops, Automobile Convertible Tops, Convertible Tops and every other combination I could find. Nothing.

Finally, I sat down with the phone book and went through every Auto related listing until I finally found the right category:

"Automobile Seat Covers, Tops and Upholstery."

I ended up getting the job done for $500.00. (And they did a great job)

If you have never owned a convertible you will probably not understand this but trust me (or ask a friend who has a convertible) – there is not a day that goes by you don't worry your top is not going to leak.

When you see that first little fray in your convertible top you absolutely panic. It becomes all you think about and the longer you wait to get it fixed, the worse it gets and every time you go to get in your car you stress out about it.

But, like me, you don't know who to call to get it fixed.

Enter this Emergency Cash Generator: Become a Birddog for auto shops doing this type of specialized work.

Contact them and negotiate a commission – say 15% -- they will pay you for referring customers. Then have some business cards printed up – with your name and phone number. Take these cards to shopping center parking lots and look for cars that could use the particular service.

This is known as “bird-dogging” because like a bird dog sniffs out prey for a hunter, you go out and sniff out jobs and job leads for businesses specializing in a particular area or industry.

The advantage of being a “bird dog” is you can spend your time more effectively acquiring new business and leave the time consuming dirty work to the experts.

Besides convertibles needing new tops, you could also look for newer model cars with dents or chipped paint, cars needing new tires, cars with a busted windshield, etc. You would have business cards printed up for each distinct repair shop with whom you have a relationship.

For example, here is a card for a Convertible Top Replacement Shop:

Looks like it’s time for a new top!
Webb’s Convertible Top Replacements does
excellent work and has the best prices in town.
Call them at 555-1212 for an appointment.

The phone number is actually your phone number. (Preferably a cell phone)

When someone calls, you take down their name and number and call the repair shop with the client’s information.

The repair shop handles everything from this point including mailing you a commission. Since you have the clients name and phone number, you can follow up and keep the repair shop honest in case they decide to not pay your commission.

Case File

A man in the Washington DC area offers a Car Negotiation Service where he will find new cars for clients and negotiate the price with the dealer. His target market includes executives who are too busy to shop for cars themselves and single women who don’t like to play the negotiating game. His fee is $200.00 which includes a detailed search of over 400 makes of cars. Once the search is narrowed down to a few cars he will take the client on a test drive (if they wish) and then negotiate the best deal with the dealer. His fee is more than offset by the savings he can obtain.

Emergency Cash Generator #50:
"How to Make Money Fixing Bloopers"

This is a great little technique anyone can use to make money. All you need is a PayPal account, a spell checker and access to the internet.

The service you will be providing immediately solves a very common and potentially profit draining problem for many webmasters. The problem is most websites have spelling errors and/or broken links. These problems are a huge turnoff for the website visitors. In cases where the website is an ecommerce site, these problems can drive customers away.

For example, here is a letter I recently received from a potential customer:

> James,
>
> I was visiting your website today and noticed that there were several grammatical errors including seven misspellings. There were also two broken links.
>
> I was very interested in purchasing your product however if your website is any indication of your attention to detail I do not believe I want to do business with you.
>
> Thank you,
>
> Mark

Ouch!!! That hurt. After I received this letter, I immediately paid a proof reader to go over my website and correct the errors. But, I also started thinking about what a great little money maker this could be.

Here is what you would do:

Go to the Overture search engine at www.overture.com. Overture is an advertiser supported search engine so every listing displayed leads to an ecommerce site. Type in any common search keyword or phrase in the search tool -- here are a few to get you started:

> ebook
> Internet marketing
> course
> ecommerce
> work at home

Those are just a few search terms to get you started. There are thousands more.
Next visit each site and copy and paste the home page text into a spell checker. If you have Microsoft Word, you can use it as a spell checker. To copy and paste:

1. Browse to the Website
2. Select all text by holding down the control key and pressing the A key.
3. Copy the selected text by holding down the control key and pressing the C key.
4. Go to Microsoft Word and open a New Document.
5. Paste the text by holding down the control key and pressing the V key.

Make sure your spell checker is turned on and look for any misspelled words. In Microsoft Word, misspellings are indicated by a red squiggle line under the offending word. Your spell checker may be different.

Make a list of the misspelled words.

Note: make sure they truly are misspelled words and not just words the spell checker doesn't recognize -- when in doubt, leave out.

Next, use a link checker to check the site for broken links. The best one I have found is Watson which you can use -- for free -- from:

http://watson.addy.com/

Next, send a nice polite letter to the webmaster explaining you've found, for example, 5 spelling mistakes and 3 broken links on his site. To prove you really have this information, include one of the misspellings or broken links.

Explain to the webmaster how unsightly these problems are and how they drive away potential customers and for a payment of $10 (or whatever you want to charge) you will email him a complete report which lists all the misspellings and broken links. Let them know you have already generated the report and you will send it to them immediately when they Paypal you the fee.

Once you get the technique down, you could probably do 10 websites per hour. If just one of these agreed to purchase your report you would make $10.00 per hour.

Emergency Cash Generator #51: "Magazine Recycler"

When I was doing research for this manual, I thought one good idea would be to sell old magazines to paper scrap recyclers. Just about everybody I know has a garage or attic full of old magazines and surely a paper recycler would give a few cents per pound for quality, slightly used, magazine paper.

No such luck. I called every paper recycler for 100 miles around and all but one told me they didn't buy magazines. The one that would, only bought in multi-ton quantities and paid only a few dollars per ton. Plus, I would have to deliver the magazines! Not exactly the easy money maker I had expected it to be.

But, as I was getting ready to chuck my entire 5 year collection of Maxim Magazine in order to reclaim my closet space, a thought occurred to me: "Worth anything on eBay?"

A quick search of eBay revealed a few issues were commanding collector prices. One with Kirsten Dunst on the cover was going for $20.00 and another with Christine Applegate was bringing $12.00. Most where selling for less then a buck if anything at all. But, by grouping together the non-collectable issues into interesting lots of 5 – 10 issues each, I was able to get rid of the entire collection. And made over $150.00 in the process!

Another way to make money with magazines is to cut out pictures and articles of popular celebrities which you can then sell on eBay. You'll need to have a nose for who is or will be popular but that should be easy to figure out if you read about upcoming movies and clip the pictures and articles of actors and actresses who will star in them.

Do a search on eBay for the keyword "clippings." You'll find thousands of auctions selling clippings on every celebrity imaginable. As an example, I found someone selling a collection of 125 Sarah Michelle Geller clippings from 1999 to present. There are 10 bids and the price is over $75.00. There is definitely a market for this kind of stuff and it sure beats selling magazines to the recycler for a few bucks per ton.

If you don't have any magazines lying around your house, go around to your neighbors and ask if they have any they want to throw out. Tell them you'll take them off their hands. For free, of course.

Or, put an ad in your local shopper newspaper you are looking for old magazines. You should get plenty of calls from people who are just looking to get rid of them to reclaim their space.

Emergency Cash Generator #52: "Clueless in Seattle"

The buzz word in the 20 and 30 something singles scene is "metro-sexual" and what it means for young men is now for the first time they can get in touch with their feminine side without fear of ridicule.

Metro-sexual means it's not 'gay' for a man to care about color coordinating his shoes with his pants. Or, paying $75.00 for a hair cut. A metro-sexual can read Oscar Wilde, drive a Dodge Neon and enjoy an occasional facial or manicure. He likes romantic movies and wearing shirts that bring out the blue in his eyes.

Yeah right!

Let me tell you what metro-sexual is REALLY all about:

Women!

That's it! Metro-sexual is about picking up girls. It's the latest game men play in their never ending pursuit of women.

Men have learned women appreciate a man who cares about his appearance. So, almost over night every single clueless man in the Western Hemisphere has adopted the metro-sexual mantra in order to prove he is a modern preppy man of the 21st century.

Of course, the truth is, this whole metro-sexual farce is just a big joke to most women.

Real women see it for what it really is – insecure men getting in touch with their "feminine side" and watching Queer Eye for the Straight Guy in order to impress the ladies.

What men really need is a confidant. Someone "on the inside" who can tell them what women really want from a man. Who better to do this than a woman? A female *Dating Advisor*.

It's not as strange an idea as you might think. People seek out advice from all kinds of advisors: From spiritual advisors to psychics to numerologists to Dr. Phil. Why not a Dating Advisor?

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

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

Guys – What do women really want? I know.
Free dating consultation. Email xxx@xxx.com

…I bet you would get swamped with replies.

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

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

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

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

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

Case File

A Manhattan man operates a unique service where he will ghostwrite a monthly personalized love letter to a loved one.

Clients fill out a questionnaire that gives him information about the recipient's likes and dislikes, favorite foods, movies and other intimate details. The letters are created with a computer and "boilerplate" love letters that have the recipients personal information strategically placed in the document. He charges $40.00 a year for his service.

Emergency Cash Generator #53: "I Believe That Belongs to Me"

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

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

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

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

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

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

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

Emergency Cash Generator #54: "Party Parking Valet"

Ever been to a party where there wasn't enough parking and you had to leave your car blocks away on the side of the street? It's hard to enjoy the party when you are worried your car might be broken into, stolen, hit or towed, isn't it?

What is needed is a parking coordinator/valet who would be responsible for driving the guest's cars a short distance to a local parking area (a church, school or empty lot close to the party) and delivering the cars back to the owners when the guests are ready to leave.

You'll need at least one helper to drive you back and forth from the lot to the party location. Of course you will also need a valid driver's license. It's also a good idea to talk to your insurance agent to see if you need to carry any supplemental auto insurance.

To get business, contact other businesses who cater to people hosting parties: Party Supply Shops, Equipment Rental Stores (they frequently rent chairs and tables for parties), Bridal Shops, etc. and offer them a nice commission for every referral they give you. You may even be able to work out a deal where you can leave flyers in their store.

A venture like this -- while providing a much needed service -- is also a status symbol for the well to do (or those who want to appear to be). For that reason alone, word of mouth will spread the news of your service like wildfire.

Case File

A California man has started a service that provides valet parking for social parties, movie premiers, concerts and other occasions in the Southern California area. He uses a team of college students, who work for tips, to provide the valet services.

Emergency Cash Generator #55:
"A Home for Orphaned Cell Phones"

Odds are you have an old, but perfectly functional, used cell phone (or two) just lying around your house in a drawer or cabinet collecting dust.

Nobody ever throws these used cell phones away because they still work! It's hard to throw away something still functional even if you don't have any use for it anymore.

Plus, did you know cell phones pose a real environmental hazard?

There are several highly toxic substances in cell phones including antimony, arsenic, beryllium, cadmium, copper, lead, nickel, and zinc.

Some of these substances belong to a class of chemicals known as persistent toxins, which linger in the environment for long periods without breaking down. Some of them — including the metals lead and cadmium — also tend to accumulate in the tissues of plants and animals, building up in the food chain to dangerous levels even when released in very small quantities.

These poisons pollute the air when burned in incinerators and leach into soil and drinking water when buried in landfills.

Pretty scary stuff! Please, don't throw your old cell phones away.

Sell them instead!

There are several companies that will buy your old cell phones.

One company will even buy non-working phones for a few dollars. Working models will bring from $5.00 to $130.00.

You can make immediate cash selling your cell phone to one of these recycling companies:

http://cellphone.scottrecommends.com
http://ecophones.com
http://www.cellfund.com
http://www.pacebutler.com
http://www.oldcellphone.com/

Go to these sites and spend some time exploring the service being offered. You will find each has a different price list for the phones they are currently buying so you will need to search each site for your phones.

If you can't find your model – or if your phone doesn't work -- you can usually still sell it to ecophones.com. They will pay $3.00 for any phone -- working or not – as long as it is not damaged (i.e. missing/broken antenna, bad LCD, water damage, broken/missing housing).

That is just the beginning of this money making opportunity. You can also set yourself up as a cell phone recycler and make money from other people's used cell phones in your area.

Here's how…

Study the sites of the companies listed above and compile a list of all the cell phones they buy as well as their prices paid.

Now, make another list of each model of phone and the **highest** price paid **divided** by two. This is your list of cell phones you will buy and what you will pay for each. You will essentially be paying 50% of the maximum price you will receive.

What you are doing is setting yourself up as a Cell Phone Recycling Facilitator. That simply means you act as a middle man (or woman!) between the people with cell phones to recycle and the recycling companies.

Here is how to collect cell phones…

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

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

When you reach the correct person, explain you are in the cell phone recycling business and you would like to make a donation for every cell phone you collect to the local chapter of the Juvenile Diabetes Foundation. Explain t you will do all the collecting and all you need from him is the go ahead to use the name of the charity in your collection efforts.

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

Finally, explain you will donate between $1.00 and $65.00 for each phone depending on the model and brand.

Once you get the go ahead from the charity you are all set to begin collecting.

There are a couple of ways to handle this:

One way is to have some 1/3 flyers (i.e.: 3 flyers to a page) printed up explaining Acme Cell Phone Recycling (whatever name you decide to use) is donating up to $65.00 for every used cell phone the charity collects.

Along with the flyer include a large clear plastic bag. You can get these bags at Office Depot or Office Max. Explain they can put the cell phone in the baggie and place it outside at their mail box and you will pick it up the next day so as not to bother them.

Another way you can collect is by teaming up with a local Dry Cleaner or high traffic retail store and offer a special discount card (see Emergency Cash Generator #8 for an example card) available only to people who donate a cell phone. You can place a collection box in the dry cleaners or retail stores' location.

For more information about cell phone recycling including how you can make $450 *daily* starting from scratch visit:

http://recycling-business-opportunity.com/

Emergency Cash Generator #56: "Skills for Rent"

If you have skills that are in demand in the modern workplace, you can generate additional income by simply calling around to local offices and asking if they need your services on a "freelance" basis. This simply means you take on work for the company and are paid after the job is complete. They are under no obligation to keep you on after the work is delivered and you are free to take on work with any number of other companies. You receive no benefits or perks – you simply work for a fee.

What kind of skills are in demand?

With the downsizing that has taken place in the last few years many tasks that were handled in house are now either shifted over to another employee or simply not done at all. This causes the business to suffer. In the case where another employee is expected to pick up the slack, it often causes resentment or, at the very least, leads to unprofessional results.

A third, and better, option is to outsource these tasks. Technical writing, graphic design, software testing, customer prospecting, transcription, website design, and project management are just a few of the specialties being outsourced. If you can provide any of these, or other skills, there is probably work available in your area.

Besides traditional offices, there are online businesses open to outsourcing work as well.

A writer friend of mine found a very lucrative niche writing articles for industry specific websites in his particular specialty. He started off emailing and calling the website owners and asking if they could use articles on certain aspects of the industry. He would send them a list of timely article titles he could write on along with his per article rate. He soon found he had all the work he could handle providing regular articles to a half dozen websites.

Case File

According to an article in *The New York Times* a 22-year old college student makes extra money in her spare time writing invitations for parties, addressing Christmas Cards, typing personal letters, returning library books and performing other mundane tasks. She charges $12.00 per hour plus expenses.

Emergency Cash Generator #57: "Your Opinion Needed"

Would you like to make a few extra bucks every month just for voicing your opinions? If you are willing to participate as a member of a focus group or opinion survey you can do just that.

Focus groups are informal discussions consisting of a small group of people brought together to test a new product, evaluate an existing concept, or to share opinions on a variety of issues. Topics include views on computer software and hardware, ideas for new video games, taste testing and naming food products, travel, health care, advertising, telecommunications, among others.

Opinion surveys are like telephone opinion polls except they usually take place in a controlled environment like a conference or meeting room. You are simply required to sample a product or service and fill out a short survey. You can make from $20.00 to $50.00 for participating in an opinion survey. Focus groups usually take longer and pay from $40.00 to $100.00. But, besides the payment, they are also fun. Plus, you get to meet new people and voice your opinions. Marketing companies all over the country are always looking for new participants to take part in their groups.

One month I participated in two opinion surveys.

The first one was for a local radio station. I was in a room with about 15 other people. We all had on headphones that were hooked up to a big reel to reel tape player. We also had a little device with a knob that went from 1 to 10. Every time a song came on we had to rate the song by turning the knob to a number from 1 to 10. It took about 2 hours and I was paid $50.00.

The second one was a pizza tasting. This one was bigger, probably about 25 people. They would bring everybody a slice of pizza and we would rate the slice from 1 to 5. They did this twice more with different pizzas. I got paid $35.00 for that one and it only took about 30 minutes. Plus I got to eat free pizza!

Getting started is easy. Just look in your Yellow Pages Directory under the headings of "Market Research" or "Market Analysis."

Call or email the companies you find and ask if they are accepting survey participants. If they are accepting participants, they will give you instructions on how to get an application and where to send it.

Also, a great website that lists focus groups and opinion surveys along with a bunch of other paid participation opportunities is:

www.moneyandsurveys.com/

Emergency Cash Generator #58: "Retirement Home Entertainment"

Do you consider yourself a bit of a show off? Are you always the life of the party? How about providing a couple of hours of entertainment for senior citizens in retirements homes or senior citizens centers?

Note: I am not talking about Nursing Homes. I am referring to places catering to active seniors.

Here are a few ideas on the types of entertainment you can provide:

Karaoke -- You can get a new Karaoke machine for under $100.00 at Wal-Mart. Karaoke CDs can be purchased from http://www.karaokeunlimited.com (note: you will want to get golden oldie CDs)

Trivia Contest -- Host trivia contests and give prizes to the best players or teams. Prizes can be donated by area restaurants and retail shops catering to seniors.

Personal Safety Seminar – Seniors are particularly interested in anything to do with security. Teach them how to be safer, how to avoid identity thief, how to avoid getting scammed – the possibilities are endless.

The problem is most of these establishments work on very tight budgets so it is doubtful they would pay for your services. Don't even think about charging the seniors – most of them are living on a fixed income and could not afford even a nominal amount.

What you can do is offer the entertainment for free, but charge local businesses a small amount to sponsor the "printed material" that goes along with the entertainment.

For example, with Karaoke you could have the words to the songs printed into a booklet. Or, with the Personal Safety Seminar you could have a personal safety booklet printed up.

Then you get local businesses to sponsor the event by placing an ad in the booklet or song book.

The businesses don't even have to specifically cater to seniors. After all what business would say "no" to an inexpensive $25.00 ad in a publication that allow seniors to enjoy themselves?

Get 10 businesses to place an ad and you have made $250.00 bringing a little sunshine into the lives of seniors. Not a bad way to earn a few bucks.

Emergency Cash Generator #59: "Have Mop Will Travel"

No, it's not very glamorous work but the money is great and you probably already have everything you need to get started. I'm talking about cleaning houses. This is a venture you can do occasionally or turn into a real part or full time venture.

There are always people looking to have someone clean their homes for them. Many people today simply do not have the time to properly clean their homes and they will gladly pay a good fee to someone to do it for them.

Getting started in this venture is easy. You'll need everyday cleaning supplies, 409 is good all purpose cleaner, plus specialty cleaners for the bathroom and tub or shower. You'll also need a broom, mop, vacuum, and duster – all things you probably already own.

To get jobs, make up some flyers and post them on bulletin boards in restaurants and grocery stores. Pass your flyer out to the receptionist in offices – they may know people in the office who may need your services.

Rates for house cleaning in my area range from $20 -- $30 per hour based on a 3 BR 2 BTH house which is basically a 2 hour job for an experienced cleaner. When you are starting out, you may want to charge less per hour since it will probably take you longer until you figure out a system. In my area a competitive rate would be $39.99 for a 3 BR 2 BTH house. This would include surface cleaning, dusting, sweeping, mopping, vacuuming, cleaning the toilets, tubs and bathroom sinks. Blinds, windows and appliances are extra, if you elect to clean them at all.

The first place you should solicit business from are the people you know. Neighbors, friends, co-workers or former co-workers. Make a list of everybody you know, call them up and tell them you will give them a great deal to clean their houses. Give them a discount but also ask them to refer you to their friends. Do a good job and gain a good reputation and this will build up to a regular clientele of customers.

For additional information – including how a 30 year old single mom of 2 earns over $5000.00 per month with her House Cleaning Service – visit:

www.200aday.com/

Emergency Cash Generator #60: "Hyper Dating"

The latest craze in the dating scene is called "Speed Dating." Basically, it involves going to a public location – such as a bar or coffee shop – and spending 5 minutes talking to 20 – 30 other singles.

The theory behind speed dating goes something like this:

When you go on a date, you usually know within the first five minutes whether your companion is someone you would like to see again or not. So why waste a whole evening spending time with someone you don't enjoy being with?

Speed dating allows you to get that first awkward date out of the way quickly and painlessly. If you are matched with someone who has potential, you probably will know it within five minutes. If not, since the date only lasts five minutes, you simply go on to the next prospect.

Here's a how a typical speed dating event works:

The agency sponsoring the event advertises for people who would like to attend a singles gathering where they can meet other singles in the same age range. The cost for the event is $25.00 -- $50.00 per person. The events are usually held at a local bar or hotel conference room.

At the event, the women are seated at individual tables. Males form a line and take turns spending 5 minutes at each table. The first male starts at table 1, the second at table 2, third at table 3 and so on. Once they reach the last table, they go to the first table and continue until they have progressed though all the tables. They are not allowed to skip a table but must spend five minutes at each table in turn.

The females have a timer and are required to indicate to the male when his five minutes are up.

The two spend their five minutes talking and asking each other questions. The idea is every male and female meet and talk to each other for five minutes.

When their time is up, both the male and female indicate on a form whether they would like to see that person again for a more traditional date. The male goes to the next table and the interview process starts again.

There are a few restrictions on what they can talk about:

1) Only first names are used.

2) They are not allowed to ask for any contact information.
3) They are not allowed to try to arrange another date.
4) They are not allowed to ask questions of a sexual nature.

You may think the third restriction is a bit strange since arranging for a traditional date is the ultimate goal of speed dating. However, it makes sense when you think about it: Some people have a problem saying "no" face to face so this restriction allows people to screen potential dates based on their true feelings instead of a fear of saying "no."

The speed-dating agency matches up the forms and compiles a list of who wants to meet whom. If they have a match. (i.e., two people have indicated they would like to see each other again) the agency reveals their contact information to each other. There has to be an "exact match" in order for this exchange of contact information to take place. So, if one person wants to meet another person, but the other person did not indicate they also want to meet that person on their form, no exchanging of contact information takes place.

After the agency has provided the contact information to the matching singles their job is done. It is then up to the singles to contact each other and arrange for a more traditional date.

You are probably asking yourself – how can you make money with this idea?

Since speed dating is a fairly new phenomenon, there are probably opportunities in your area to offer this service. In fact, you could probably put on such an event for little or no out of pocket cost.

First, you will need a place to hold the event. A large bar or restaurant on a slow night would be perfect. Many times Monday, Tuesday and Wednesday are very slow for bars and restaurants and a lot of these establishments have separate rooms set aside for private gatherings. You will want to make sure they have sufficient tables and seating to meet your needs (a small event with 20 people will require 10 tables) Approach the owner or manager and tell him your plan. He will probably let you use the space for free since it would not be used on a slow night anyway. In exchange you can encourage the participants to stay after the event for drinks or dinner.

Next you will need to advertise. Newspaper and radio advertising is expensive. But, what you can do instead, is post flyers on various bulletin boards advertising your singles event. Also, pass flyers out at offices around the area. Most of your customers are going to be young professionals who work at offices in the area so it makes sense to post flyers at these locations. You can also leave flyers at other places such as dry cleaners, beauty salons, deli's, etc.

Here is an example of a flyer you can modify for your use:

“Single? Meet and Mingle with 15-25 Other Interesting Singles”

New – no pressure dating event allows you to meet and talk to 15 – 25 other singles in a relaxed laid back environment.

With Hyper-Dating you spend five minutes each with up to 25 other singles. Then you indicate on your personal selection form if you would like to see them again.

It’s fast. It’s easy. It’s the new way of dating. No more nightmare “Dates from Hell.”

For more details call 704-555-5555.

When they call, you will need to give them more details on where the event will be held, date and time and cost. Also let them know what they should wear – work casual is suggested. Not formal but not scruffy. (No blue jeans or T-shirts allowed.)

You will also need to express this is a limited event and you only have room for xx males and xx females and you cannot guarantee their participation unless they reserve their place by mailing you a check. Get their phone number and follow up with them in a couple of days.

This way you are able to gauge the response to your event and get paid before you have much invested. You may also find men are more willing to pay then women. For this reason, it may be a good idea to initially let women participate at a reduced rate or even for free.

Once you have your location and your participants all you need to do is print up some participant forms which you hand out to every attendee and get the tables set up for your event.

Each table will need some type of timing device. You can probably find some cheap 5-minute timers at a discount store. Or you could time the five-minute sessions yourself and keep everyone on the same schedule. At the end of five minutes you call time and have the male participants go to the next table.

There is no law saying the women have to be the one’s seated at the individual tables. You can just as well have the men seated and the women going from table to table.

Note: the term “Speed Dating” may be trademarked. Use a slightly different name such as Hyper Dating or Extreme Dating.

Emergency Cash Generator #61: "Game Mistress"

Here is a great idea for someone who has ample space and a fun loving attitude. Host "game night" for groups of like minded or similarly interested people. For example, Bridge Night for older couples, Pop Trivia for teens and 20 something's and Spades for middle age card players.

You basically provide the playing implements and the venue for the event. Charge people a small fee to participate – say, $5.00 per event. Or start a club and change an annual membership fee plus a reduced per event fee.

If you don't have room to host these events in your own house, you could rent a private room at a local restaurant. As in the above Hyper-Dating idea, you may be able to get a private room for free on a slow night. You might also be able to get space from a local church or community center.

If you host the gathering in your own house, you can also make additional money by providing refreshments for an additional fee. Nothing fancy – just soft drinks, water, chips and pretzels would be sufficient.

One man advertises a singles game night called "Thursday Night Out." He rents a small convention room and once a week organizes a gathering of singles who like to play board games.

For a $5 admission *Thursday Night Out* supplies the board games and also makes money selling pizza and soft drinks. No alcoholic beverages are allowed.

He advertises with an ad in the Movie Section of the local newspaper.

Case File

Another man advertises themed singles parties by placing ad on bulletin boards around college campuses and in other areas that college singles hang out. For example, one of his parties tied into an upcoming college football game where he advertised a "Pre-Football Game Singles Party." The ad went on to give details of the party location and time and the admission charge.

Emergency Cash Generator #62: "Bar Jeopardy"

Bars – and to some extent coffee houses – are always looking for unique (and cheap) entertainment for their patrons. I have seen everything in local bars from hermit crab contests to magic shows to slot car racing. But, one of the most enjoyable events – and the cheapest to put on – is a trivia contest.

With a trivia contest, you simply have an MC who calls out questions which teams of participants answer on slips of paper. The questions are usually asked in rounds. Each round could consist of 5 – 10 questions.

At the end of each round, one player from each group takes their answer sheet to the MC and he tallies the totals for the round. Sometimes a prize is offered to each round winner with a larger prize going to the final winner. Other times a prize is only given to the winning team at the end of the night.

Prizes can be furnished by the bar or by the MC – or a combination. A typical prize for a round might be a bucket of beer or an appetizer. Larger prizes for the end of the game can be gift certificates, T-shirts, hats, etc. These prizes can come from the bar or be donated by other businesses in exchange for a promotional "plug" by the MC. They could also come from a local radio station that would also sponsor the event in return for a plug.

Trivia questions can be found on the Internet. You can have questions based on Sports, Science, TV Shows, Movies, History, etc. Just do a search for "trivia questions" in Goggle.com and you will come up with loads of ideas.

Your fee for a Trivia Contest would be paid by the bar owner and range from $50.00 -- $100.00 depending on the amount of time involved. This is a bargain for the bar owner compared to the cost of bands, karaoke and other forms of entertainment. A trivia contest such as this can turn a usually slow Monday or Tuesday night into a busy evening.

You will have to spend some time up front finding the questions and answers and organizing them into rounds. The contest itself should run 1 – 2 hours. Over two hours and your participants will start to lose interest. You goal is to build up a steady clientele of repeat customers who come in every week to play trivia thus keeping the bar busy on a slow night.

Emergency Cash Generator #63: “Catering Directory”

There are millions of offices across the country employing from one to one hundred or more people. Almost without exception these offices host events throughout the year which require the participants to remain on location at the office all day long. These events could be employee and/or customer training sessions, customer seminars, employee meetings, etc.

Usually when such an occasion arises, the office manager or receptionist is left in change of arranging for food to be delivered to the upcoming event. They usually turn to the yellow pages and look under the Catering category to find a caterer to deliver the food.

The problem is the Yellow Pages offers a less then perfect solution.

What's wrong with using the Yellow Pages to find a caterer?

Plenty.

To start with, most caterers only have a one or two line business listing with a phone number. Without calling them you don't know even the most basic of information like what kind of food they serve or their prices. Some caterers are not even listed at all. For example, many popular dine in restaurants offer catering but don't want to pay for the extra listing in the catering category so you will not find them listed.

Even caterers that have large ads in the Yellow Pages rarely have enough room to properly present their offerings. Plus, if you are looking for a particular type of food, barbeque for instance, there is no index to easily provide you with the type of foods each caterer offers.

What is needed is a Local Catering Directory. You might as well be the one to put it together and earn some quick extra cash.

The way you will be making money is by selling space in your directory to local caterers. After the directories are put together, you will deliver them to local offices and give them to the receptionist or office manager. They will be happy to have such a time saving resource for free.

First, you will need to put together a sample directory to show to your advertisers. The easiest way to do this is to call or visit local caterers and request a copy of their catering menu. Create a one page display of each caterers menu. You can use pictures from the menu and create an easy to read list of items available along with their prices.

Be sure to include the Caterer's contact information, telephone number, address, etc. Put together 5 or 6 of these in a 3 ring binder as samples. Find a nice picture of a caterer in a Clip Art Gallery and include it on the cover with the words, "Your Location Catering Directory" (using your city or area in place of "Your Location".) Include an alphabetical list of menu items in the front of the directory so people can easily find what they are looking for.

Take your sample directory and visit local caterers. Tell them you will be placing the directories in X number of offices right in their area and you can include their menu for XX dollars.

Let's say it costs you $2.00 to put together a directory complete with binder and 25 pages of caterers. Charging each caterer just $75.00 -- which is extremely reasonable considering the cost of Yellow Page advertising -- you would gross $1875.00. If you put together and deliver 250 directories your total cost would be $500.00 and your net would be $1375.00. Since you collect the money up front from the caterer you have no risk of losing money.

This is a very simple project you can put together in a couple of days and start making money quickly without risk.

Emergency Cash Generator #64: "Holiday Window Artist"

Think about Christmas, Valentine's Day, Halloween. The beautiful decorations everywhere, the sense of holiday spirit you feel just walking down the street. Imagine cashing in on every major holiday and a few in between, too.

Are you handy with the paintbrush? Why not do temporary art? Not only do many stores want holiday art, but some like to change displays with the season or celebrate smaller occasions such as anniversaries.

Painting a window saves the store owner a lot of time and product. Items placed in a sunny window fade and are no longer able to be sold after a time. But a painting can be replaced quickly and easily whenever they need a change.

It is a good idea to practice first on a piece of glass. Window painting differs from regular painting in that you begin with the details which are against the glass and layer back. Basically, you paint the picture backwards!

You might want to check out the website www.windowwoman.com to get ideas and look at some patterns. The best paint to use is acrylic craft paint, although tempera also works. Make sure you wash the window well before applying paint so you get the best look.

Now you are ready to begin. Paint your own windows and take photos to make a portfolio to show potential clients.

Clients may have a specific idea or picture they want you to transfer to the glass, or you may have just a theme to work with. If you like to have a good idea beforehand, try doing up a sketch on paper. Having a box of clippings of famous characters like Cupid and Santa is a good idea.

Base pricing on the size and complexity of the job. You will get better at making estimates as time goes on, but for now you should include time, materials and don't forget the time spent discussing ideas.

Put an ad in the newspaper around major holidays, but knock on doors, too. During holidays, stores are busy and may not have enough time to follow up on ads, but you will have better luck if you go to them.

To bring in extra cash during slow months, why not offer to paint home windows for birthdays or other personal holidays? The basic idea is the same, but on a smaller scale.

Painting windows is fun and what better way to enjoy your art? Not to mention the hundreds of folks who will be admiring it as they walk by.

Emergency Cash Generator #65: "Perfect Christmas Tree Finder"

For some people part of the joy of Christmas is going around to the various Christmas tree lots – or out in the field – and finding the perfect Christmas tree. Not me! I would much rather pay someone to pick the thing out and deliver it to me.

Besides Scrooges like me ☺ there are many people who would prefer to have a big live tree but don't have anyway to transport one – so they settle for a small cut tree or an artificial one.

If you have a truck or SUV you can turn this idea into a seasonal money maker by picking up and delivering the perfect Christmas tree to people who don't have the time or inclination to do it themselves.

You can advertise your Christmas tree picker outer service in your local newspaper – either in the classified ads section or if your paper offers a "Services" section, that would be even better. You may also try the local free shoppers or trading post type papers.

A simple powerful classified ad would read…

> *Christmas Tree Pickup and Delivery*
> *I'll Pick Out The Perfect Tree for You*
> *704-555-5555*

About the only special requirement for this type of venture – other than a truck, van or SUV in which to haul the trees – is an eye for picking out beautiful trees. You may be asked to pick out trees of certain height or diameter, so be sure to have a tape measure on hand as well.

Base your fee on the amount of time you spend at the tree lot and your traveling time. $25.00 per hour would not be out of line. People who would use this type of service would probably not be very concerned about the price. Of course, you will have to pay for the tree at the lot and then have the customer reimburse you. Or, if you deal with a particular lot – and since you will be dealing in volume -- you may be able to work out a deal to pay him after you have delivered the tree and collected from the customer.

Emergency Cash Generator #66: "Internet Joint Venture Broker"

Here is a practically untapped market on the Internet: Bringing together people who have information products for sale and webmasters and/or electronic newsletter publishers who have access to customers who may be interested in those products.

A "Joint Venture Broker" would bring together these people and show the newsletter publisher how to market the information product to his readers for a percentage of the profits. The Joint Venture Broker would collect a small commission from the information product creator.

Let's take a look at how a typical deal would work:

Let's say you stumble onto a website selling a video on the Internet about raising and training dogs. The author sells the video from her website for $49.99.

You look on the author's website and find a link leading to information about her affiliate program. You find she pays 50% commission for affiliate sales. (This may sound high, but 50% commission is actually quite common)

Next, you email the author and ask if she would be open to giving you a commission for finding webmasters and electronic newsletter publishers who would promote her video. The affiliates would still make the standard 50% commission and she would pay you a small commission for putting the deal together.

You start off asking for a 10% commission for every video the webmaster sells to his customers. She is willing to give you 5%. You finally settle on 7%.

Then you go to work finding webmasters who sell to the same market as the publisher whose video you are promoting.

Using your favorite search engine, type in phrases relevant to this market.

Your most obvious search term would be "dog training" but you would also try other search phrases such as:

puppy training
bird dog training
dog agility training
hunting dog training
dog training tip
dog training school
dog potty training
dog training supply

dog training equipment
crate training dog
house training a dog
dog obedience training
dog training collar
dog training
dog training video

Type the search phases into a search engine and look for people selling products similar to – but not exactly like – the publisher's product.

For example, someone who is selling an ebook or manual on dog training would be a better choice then someone who is also selling a video on dog training. The person selling the dog training video will probably view you as a competitor and will not want to promote the product to her customers because she views it as a threat. (In reality, this is not the case. A person who buys one dog training video is very likely to buy another dog training video if offered the chance. However, most people simply don't understand this concept. They view people who sell the same type of products as competitors when they should view them as allies. So it is better to find Joint Venture partners who sell similar but non-competing products.)

Let's say after searching, we have found a website selling an ebook about raising a puppy. We would find his email address from the site and send him an email introducing the joint venture.

Here is a sample letter I have used successfully in the past. My comments are in bold…

To: 'publisher@ezinename.com'

(This particular email was sent as a reply to the affiliate's ezine. If you want to greatly improve your chances of getting your email opened and read, reply to the ezine address. Most ezine publishers make it a priority to open and read mail from their own subscribers. Do not include the entire ezine in the reply. Just the first paragraph is sufficient.)

Subject: RE: Your Next Issue of Ezine

(the subject is automatically inserted with a RE: when you reply. Do not change this subject)

Hi Jim. I always enjoy reading your ezine but particularly liked this month's article, "10 Easy Steps to House Breaking Your Puppy." You have some great ideas.

(Short but very powerful paragraph. Notice how I personalized it by addressing the affiliate by his first name. Also notice I mention something specific about the ezine. This proves I read it and it validates his work.)

Jim, I am working with a publisher who has a product I think would be a great fit for your ezine subscribers. It's a new video by dog training expert Sheila Gains called "Dog

Training for Beginners." It contains over 2 hours of brand new Results Oriented dog training techniques. Every technique is completely explained and demonstrated by the author. It's really a great training tool especially for the new dog owner. Shelia pays 50% commission on a $49.99 sale and of course she handles the entire fulfillment process.

(Get right to the point. The above paragraph describes the JV offer in a nutshell)

Jim, we would like to offer you a complimentary review copy of "Dog Training Secrets Demonstrated."

The video can be downloaded from this link:

(you would provide the link here)

Or, if you prefer, I can mail you out a CD that will install the video on your computer. Just email me your address and I will ship it right out to you.

(Make it easy for the affiliate to say "yes". Give him a download link so he can review the product immediately but also offer to mail it to him. He may be too busy right now to download it so all he has to do is email you his address.)

Jim, feel free to reply to this email or call me if you have any questions. My personal cell phone number is 704-555-1212.

(Always include a telephone number. I give out my cell phone number because I always carry it and don't want to miss the call. It also helps to create a sense of urgency when you give them your cell phone number.)

Thank you,

James Jones

Then it's just a matter of helping the affiliate get set up to sell the publishers product. The procedure will be different depending on which affiliate program the publisher uses.

I have included a short video in the resources section that shows you how to set up a ClickBank affiliate account. ClickBank is one of the most popular affiliate management providers and signing up as an affiliate is free.

You can view the video in the resource section at:

www.emergencycashgenerators.com/resources

Emergency Cash Generator #67: “Crash Cash”

Submitted By Vondre' Whaley

If you are in business, you have to advertise to get business. Especially if you want to stay in business...right?

Of course!

Well, what if you had a totally FREE way to advertise and it didn't cost you one brown penny to bring in new customers to your business? That would be an offer you couldn't refuse...right? You can bet on it.

I have published on occasion what I call the "ACCIDENT GUIDE."

This is a little booklet or brochure that has all the vital information you need and all the questions you need answered in the event of an accident. It fits in the glove compartment of your car because that's the first place a driver looks when he's in trouble.

The guide also encourages the person to call the lawyer immediately.

These guides are given away for FREE for people to use and they actually work.

Okay...here are the details.

The lawyer gets his information on the Accident guide for FREE. As a matter of fact, the guide is usually named after the lawyer. For example:

Attorney Glenn Walter's Accident Guide.

All the lawyer does is give you a list of people or businesses he or she works with on a regular basis:

- Chiropractors
- Medical Doctors
- Real Estate Agents
- Private Detectives
- Insurance Agents
- Etc.

As the business owner and publisher of the guide, you contact these people on the behalf of the lawyer. These businesses are happy to pay $300 - $1,000 or more to sponsor the accident guide.

Think about it...

Would a chiropractor who gets over $30,000 worth of business from a lawyer each year turn down an opportunity to show him or her how much they care by placing an ad in the guide?

They'd be CRAZY, if they didn't do it!

This is a good example of "Circle of friends" marketing.

You contact the people on the list and make over $15,000 in sales. The guide only cost around $1,000 to publish. You do the math. It's a no-brainer.

I even wrote a course on this idea about a year ago and others are doing this now in their area. You can do it too.

Details are at:

http://www.nicheformula.com/accidentguide.php

Case File

A woman in Ashville, NC publishes an **Emergency Numbers** card that contains the phone numbers of businesses and government departments to call in case of non-life threatening emergencies. The 5-½ x 8-½ card contains the numbers for a 24 hour dentist, plumber, locksmith, all-night pharmacist, cable outage, and frequently used local government numbers such as drivers license renewal office, library, water and sewer problems, etc.

She makes money by selling ad space around the border of the card and to the 24-hour businesses that are listed.

Emergency Cash Generator #68: "Dumpster Diving for Receipts"

I have not been able to confirm this and I certainly wouldn't recommend doing it but I have heard from reliable sources (my Cousin Lennie in Chicago) in every major US city an underground network exists for the purpose of buying and selling office supply receipts.

The way it works is a person surreptitiously climbs into a dumpster at night after the office supply store has closed. He then rummages through the trash looking for receipts. The receipts he finds can then be sold to an underground receipt "broker" for 5 cents on the dollar. ($1000.00 worth of receipts would yield $50.00)

So you may be asking, who would want to buy these receipts? The broker buys them from the "dumpster divers" and then resells them for 10 to 15 cents on the dollar to business owners who can then claim the full value of the receipts as a business expense against their taxes.

Like I said, I would not recommend doing this, but I think it is amazing the ingenious ways people come up with to make money.

Case File

Here is a similar idea submitted by one of my newsletter subscribers…

"I used to work as a sales associate for a large chain electronics store. You probably know that these stores offer cash rebates on a lot of their items. These rebates have to be mailed in and most people forget about it and never mail in the paperwork to receive the rebates. So what you can do is hang around outside one of these electronics stores and offer people cash for their receipts and UPC codes for these rebated items. You can buy the rebates at a discount since you are offering immediate cash. Offer them 25% - 50% of the face value and many will take you up on the offer. Then, you simply submit the necessary paperwork and pocket the rebate."

Emergency Cash Generator #69: "Parking Lot Opportunist"

An acquaintance of mine stumbled onto this great little weekend money maker during NFL Football Playoffs.

He noticed during the first weekend of playoffs the sports bar he goes to was jam packed and the parking lot was overflowing. In fact, on Saturday night and Sunday, people were parking in the lot next door because the business there closed at 9:00 on Saturday and all day Sundays. This gave my friend an idea to make some money the next Weekend.

He contacted the owner of the business – a coffee shop – and told him what was happening –his parking area was being used without his permission as an overflow parking lot for the sports bar. He offered his services to watch over the business and keep this rowdy crowd from causing any damage.

He told the coffee shop owner he would park in the lot after the shop closed on Saturday night and on Sunday during the games and patrol the parking lot -- making sure nobody caused any damage.

The owner agreed to pay my friend $20.00 per day for this service – a very reasonable fee he thought!

When my friend arrived Saturday night, he brought with him a sign he placed at the entrance to the coffee shop parking lot. The sign read –

"Parking only $2.00."

My friend made $170.00 for both days selling parking spaces – for about 3 hours work per day. Plus, he also earned $40.00 from the coffee shop owner for his security guard services.

A very simple idea that turned into a $210.00 money maker.

You just have to keep your eyes and your mind open and the opportunities will present themselves.

Emergency Cash Generator #70: "eBay Misspelling Bee"

Here is another interesting way to make money on eBay: Exploiting the fact people can't spell!

Every day people inadvertently list "labtop computers," "art deko vases," "camras," "saphires" and "comferters" for sale on eBay.

These careless errors cost seller's big time especially if the error occurs in the headline of the auction.

You see, eBay has gotten so huge with so many listings, most people find the items they are looking to bid on by doing a simple keyword search. This simple search only looks for words in the headline of the auction.

If a person lists for bid a laptop computer, but inadvertently misspells it "labtop computer" in the headline, people who search for "laptop computer" will never see his auction. Even if he spells the item correctly in the item description, it will still not show up in a simple keyword search.

These misspelled auctions do get some bidders, but rarely very many. Often the buyers are those who look for spelling errors then buy the items cheap and re-list them on eBay, this time with the correct spelling.

This has opened up a whole new mini-industry: People hunt for misspelled items on eBay, buy the items for a fraction of their worth and then re-list them with the correct spellings.

One misspelling "bloodhound" has bought Hubbell electrical cords for a tenth of their usual cost by searching for Hubell and Hubbel. He now operates his entire business by laptop computers, having bought three computers listed as "Compact" instead of "Compaq."

With more then $23 billion worth of goods sold on eBay last year, there are probably plenty of misspelled auctions floating around at any given time. So give it a try your self. Use eBay's search tool to search for some common misspellings.

You may find your own "dimond," "bycicle," "perl neckless" or "antik."

Emergency Cash Generator #71: "Christmas Present Wrapping Service"

Here is an easy way you can earn some money during the Christmas Holiday season.

Christmas is the time of the year when everybody is in a huge rush for everything. If you can find some way to help people save time they will pay you well.

One thing that comes to mind is wrapping Christmas presents. You supply the paper, boxes, tape, etc and all they have to do is give you the presents and a list of names (have them code each present with a letter or number matching a corresponding code on the name list.)

Where to find clients? Here is a big hint: Single **men hate to wrap presents**. Put up flyers at places single men frequent: Dry Cleaners, bars, barber shops, used CD stores. A flyer on the door as they walk in will get noticed as will one on the counter as they wait to pay or pick up their merchandise.

In the local bars, make a deal with the bartenders to hand out your flyers to patrons -- they know who the single guys are. You can give them a small commission for referrals.

Case File

Here is a venture I have seen in various areas of the country – a Holiday Decorating Service. For example, one woman in Richmond, Virginia charges $150 -- $300 to decorate the outside of homes and lawns in her area. The homeowner provides all the lights and other materials and she provides the labor and creativity.

Emergency Cash Generator #72: "Letters from Santa"

Handwritten or typed in a handwriting font, write a Christmas letter to that special child and charge $6-$9 per letter.

Letters will include the letter itself along with a special treat(s) for the child. Perhaps a coloring sheet, stickers, removable tattoos, paper dolls you print on the computer. Anything you can send flat and won't cost you much to send. You might want to include several things.

Your clients will fill out a questionnaire with the child's name, age, favorite cartoon show (Santa may have to quit writing because it's time to turn on the elves' favorite TV show, "Dora the Explorer"), favorite cartoon character, names of 3 friends, names and ages of brothers and sisters -- or any other information you can translate into an interesting letter from Santa.

You might also ask if there is anything in particular you'd like Santa to mention, such as a good report card (or the lack of one!), that s/he needs to clean up his room more often or Santa might accidentally trip over some toy and be unable to finish his trip.

You can mention a favorite cookie or piece of cake Santa would love to have that night or ask the child to leave the coloring sheet out for Santa to take with him.

And, he'll try his best to bring the favorite toy (in the questionnaire) the child wants and be sure to be good during the holidays!

You can advertise at daycares, churches, Laundromats. Anywhere parents can be found!

Make your own business cards, too! You could offer $1 to the daycare for each letter ordered as a fundraiser or offer a free Santa letter to the Laundromat owner for letting you place your flyers there.

You can make order forms with a code for each store where you leave your flyers so you will know where each donated dollar goes. (Just up your prices a dollar to cover this.)

When your business gets going, your local newspaper may give you plenty of free publicity because your story will be interesting -- and the orders may come pouring in!

You can also do this for the tooth fairy, the Easter bunny, Cupid and other holiday characters to keep yourself busy all year!

On the next page is a sample letter from Santa. For a complete Letters from Santa Business Kit – including business manual, 8 different templates, custom graphics and everything else you need see: **http://www.kidsmailfun.com**

Hello and Merry Christmas {**Child's Name},**

I was just thinking about you in {**City**} today and thought I'd send you a special letter!

It's snowing here right now and all the reindeer are out playing in the snow. I thought I'd take the time to send you this letter to let you know how proud I am of you. Please keep up the good work on {**praise**}!

{**Teacher**} said you were trying your best and doing a great job!

Mrs. Claus is in the kitchen baking cakes and cookies and making the house smell all yummy and warm. Dinner is almost ready so I must close this and get washed up.

The elves have been working on your {t**oy1**} and {t**oy2**}. I hope you're going to like them!

If you wouldn't mind, would you please draw or color a special picture for me and leave it near the tree so I can pick it up on Christmas Eve? I love to put pictures all over the walls from all the children I've visited.

Your picture, {**Child's Name**}, will remind me of you all next year!

Be sure to get to bed early on Christmas Eve ... I don't come until you're fast asleep, you know. So the sooner you get to sleep, the sooner I can get to your house — and your house in {**City**}, {**State**} is right up near the top of my list!

I hope to be at your house very soon,

Santa

P.S. I am including some Reindeer Food for you to sprinkle in your yard. The reindeer can smell it from the air and will fly right down to your house in a flash! They know where you live, but smelling the food will make them hurry right along! Ho ho ho!

Emergency Cash Generator #73: "Let There Be Sound"

In case you've been living in a cave for the past few months, you probably have not noticed the latest trend for websites is the inclusion of audio content. Sometimes this content is a message from the website owner. Other times it may be a testimonial from a satisfied customer. Or, a last minute sales appeal or special offer.

What most people don't know is you can create this audio content using free tools you can get on the internet.

Before I tell you how to do this, let me tell you how to make money with this idea:

Basically, you provide a service where you record audio content for webmasters to put on their websites. This audio content can be in the form of a customer testimonial or a product review.

Next, you find websites that would be good candidates for an audio testimonial or review. The best types of websites are one's that don't currently have audio content and sell some type of digital product such as software, e-Books, downloadable manuals, etc.

To find these websites, go to the Overture search engine at www.overture.com. We talked about Overture in a previous section but to review; Overture is an advertiser supported search engine so every listing displayed leads to an ecommerce site.

Type in any common search keyword or phrase in the search tool -- here are a few to get you started:

ebook
internet marketing
software
course
email
ecommerce
internet
make money
business opportunity
work at home
telecommute
job
employment
ezine

Visit the websites and find a contact email for the webmaster. Write a brief email telling them what you do and asking if they would like you to create an audio testimonial or review of their product. Of course, they will also have to give you a copy of the product if they agree, but this should not be a problem because the product is digital and does not cost them to give you a review copy.

A competitive fee for an audio testimonial or review would be $20.00 -- $25.00.

Now that you have an idea of the type of content you can provide and how to contact webmasters you need to learn how to record the audio and put it on the website.

For this I have included a free ebook which you can download from the recourses section.

This ebook will show you how to do everything including recording the audio and getting the audio on the website. It even gives you tips on how to make the audio sound professional.

You can download the ebook from the resource section at:

www.emergencycashgenerators.com/resources

Emergency Cash Generator #74: “My Town Booklet”

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

Not too long ago, Jim Erskine self-published a simple little booklet in his community about -- Christmas. Actually, it wasn't just about Christmas. It was about Christmas a long time ago -- the way it used to be celebrated. And, it wasn't just about how it used to be celebrated. Instead, it was how it used to be celebrated in his home town (Bowling Green, KY).

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

Inside his book were accounts and stories about Christmas -- 50 years... 75 years... 100 years ago and even earlier -- which took place right there in Bowling Green. Nothing earth-shaking, mind you -- just reports of parties and celebrations that were held...interesting anecdotes....prices of Christmas gifts from local department stores 75 years ago...kids' letters to Santa Claus which had been printed in the paper...that sort of thing. The book was also well illustrated with some wonderful vintage holiday ads and illustrations used by local businesses in the area way back when.

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

But amazingly, that simple little 40 page book, which took Jim less than a month to research, write, and have printed put a whopping $3,267 in his bank account....without having to sell a single copy!

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

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

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

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

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

Jim has put together an e-book package that shows you exactly how to create your own highly profitable "My Town" book, with ZERO money out of your own pocket.

For more details visit Jim's website at…

http://www.homewaypress.com/localPD.html

Case File

Two New York men started a business that publishes cookbooks that are sold by organizations to raise funds.

The members of the fund raising organization submit their favorite recipes (most of the time "in the memory of "someone who has pasted away) and the company prints up the books. The organization pays a set fee for the books and then sell them in their community for two or three times their cost.

Emergency Cash Generator #75: "Hair Today Gone Tomorrow"

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

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

But, do people really buy this hair?

Amazingly, Yes!

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

She said…

> *People buy hair for different reasons. Some for wig making. Others for Victorian Hairwork art. Maybe some just have a hair fetish. Some use hair for doll wigs. I don't get involved with the buyers. I just post the ads.*
>
> *I heard $10 an inch is about average but that is good conditioned hair. Longer hair sells best. But I get all kinds who want to make a profit selling their hair, beard, cut off pony tails. A lot of sellers are single mom's or college students.*

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

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

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

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

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

Emergency Cash Generator #76: "Found Money"

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

> Mr. James Jones
> 125 Birch Drive Apt. #14
> Wytheville, VA 24382
>
> Dear Mr. Jones
>
> As a former employee of (Company Name Omitted) at one time you invested money in a 401K/retirement account with us. However, when you left the company we made numerous attempts to locate you regarding the money you have in our 401 K/retirement account. This is your money and I would like to forward it to you as soon as possible. Please contact me to obtain information on how to process a total distribution of your account as soon as possible.
>
> Feel free to call me at (phone number omitted)
>
> Sincerely,
>
> Tami
> Benefits Coordinator

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

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

But, you know what? Tami was the **third** Benefits Coordinator the company had since I left! The other two did nothing to track me down. And, believe me, it wasn't hard. So, for every "Smart Tami" out there who actually makes some effort to track down people who

are owed money, there are two “Lazy Suzy’s" who could not care less if you get your money.

Could you have some money waiting for you? It's very possible. I have heard 1 out of 3 people have money hidden away in some account they have forgotten about. Besides 401K funds you may have forgotten assets in:

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

To begin your searches, go to http://www.missingmoney.com/. MissingMoney.com is a national, state-sponsored database to help owners of missing or abandoned money find these assets at no cost.

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

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

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

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

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

- Former addresses
- Social Security Number

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

Where else might you look for Found Money?

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

Also, check your mortgage escrow statement

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

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

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

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

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

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

Emergency Cash Generator #77: "Kicking the Banker's Best Friend To the Curb"

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

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

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

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

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

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

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

Here is the important part:

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

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

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

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

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

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

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

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

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

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

Emergency Cash Generator #78:
“A Penny Saved is a Quarter Earned”

I think this section is going to shock you. I know when I set out to write it I didn't realize how much of an impact a few dollars saved could have. At least not until I set my pen to paper and worked out the math for myself. And when I did, I was absolutely shocked to find out the average family can easily double their disposable income simply by saving a few pennies here and a few pennies there.

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

A Penny Saved is a Quarter Earned!

How can that be?

Indulge me for just a minute and let me…

…run the numbers.

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

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

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

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

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

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

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

Yearly (3425.00 x 12) = 41,100.00

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

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

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

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

Ok. Given after you pay all your household expenses, you only get to keep a tiny 4% of your income, what would happen if you were able to save $20.00 a month off your phone bill? I'll tell you what would happen: The entire $20.00 a month would fall right down to your disposable income! That's right! Every single penny you save would go straight down to your bottom line.

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

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

Do the math:

$240.00 divided by .04 = $6,000.00

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

$2400.00 / .04 = 60,000.00

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

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

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

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

Heating and Air Conditioning Savings

1. Adjust your thermostat to different temperatures during the day and night. The heating system uses the most energy of the house. Therefore, you need to find ways to limit its operations.

2. Consider adjusting your thermostat to 68F (20C) during the day and 61F (16C) at night.

3. Change the furnace filter frequently so air can efficiently flow through the entire system.

4. Convert your furnace room into a dryer. You can tie ropes from one end to the other end of your furnace room and hang your laundry on them for drying. By doing this, you will save the electricity required to run the dryer. T-shirts take about one night to dry, and jeans take about two nights. Avoid hanging the clothes too close to the furnace unit so air can circulate properly.

5. Set your thermostat to 78-80 degrees Fahrenheit during the hot season. When away from home for extended periods, turn the thermostat up to save energy.

6. Set your thermostat to 68-70 degrees Fahrenheit during the cold season. When away from home for extended periods, turn the thermostat down to save energy.

7. Your heating and cooling systems require annual checkups to maintain peak efficiency. Research has shown if your refrigerant level is just 10% less than what it should be, your system's efficiency can be decreased by up to 50%.

8. During the summer, close drapes or blinds on the sunny sides of the home or apartment.

9. In the winter, open shades and curtains to let in the warmth of the sun. Close them when the sun goes down or doesn't shine.

10. Repair or replace weather-stripping when needed.

11. Be sure outside door thresholds are tight. Exterior window and door frame caulking should be maintained in good condition. Caulk where frame meets wall.

12. The outdoor portion of your air conditioner should be kept clear of debris. Keep a 2' clearance to allow for proper air circulation.

13. Change the furnace filter at least every 30 days.

14. Install ceiling fans (less likely to run A/C a long time)

Electricity Savings

1. Turn down or shut off your water heater overnight. After everyone in your household has taken a shower, turn down the temperature of your water heater. You can even shut it down because the tank water is still usually warm enough for use in the morning. If you properly schedule the turn off time, you can save up to 20 hours of energy use.

2. Use your microwave oven more often. Over 80% of the energy of stove burners is lost to heating the surrounding air. On the other hand, a microwave oven directly heats up the food so using it often can save you up to 90% of the electric use. Find recipes allowing you to use your microwave oven.

3. Leave breathing room for your refrigerator. Your refrigerator works constantly to keep your food cold, so it is a heavy user of electricity. To help your fridge run more efficiently, leave room in the back and on the top for air to circulate. An efficient fridge uses less electricity to keep a constant cold temperature.

4. When you aren't using your Personal Computer, laser printer, or copier machine, turn them off. Just turning this equipment off at night and on weekends can save you up to $100 a year. It costs from 1 to 2 cents per hour to run a computer. That might not sound like a lot of money, but for 24 hours a day, 365 days a year, the cost is $131 a year. Many people have more than one computer in their home as well as printers and/or copiers.

5. Switch to energy-efficient lighting. Compact fluorescent bulbs are comparable to incandescent in terms of color of light and bulb size. However they use approximately 75% less energy. If you don't want to exchange fixtures, use lower watt bulbs.

6. Use dimmer switches. You will extend the bulb life up to 12 times and reduce electricity use.

7. Use white lampshades and lower watt bulbs. White lampshades give off more light.

8. Defrost refrigerators regularly. Don't let more than 1/4 inch of frost build up. Frost acts as an insulator, making the refrigerator use more energy to maintain temperature levels.

9. Keep the refrigerator and/or freezer as full as possible (without overloading).

10. Set the refrigerator to cool to about 36-40 degrees F and the freezer to 0 degrees F.

11. Clean the condenser coils of the refrigerator when dirty. Coils need cleaning at least once a year.

12. Check the refrigerator gaskets for a tight seal. Close the door on a dollar bill. If you can pull the bill through easily, cold air is escaping from the refrigerator. Have the seals replaced.

13. Use "air dry" on the automatic dishwasher. On many models this saves approximately 20 minutes of heat-on time.

14. When using the oven, bake several items at the same time. Preheat for only 5 minutes, and turn off the oven 10 minutes ahead of time. Toaster ovens, microwave ovens and slow cookers use less energy than the oven.

15. Wash clothes in cold water as much as possible.

16. Clean dryer lint screen after each load.

17. Consider installing timers to control exterior lighting.

18. Your hot water temperature should be 140 degrees F if you have an automatic dishwasher and 120 degrees if you do not.

19. Insulate your water heater tank and all of the exposed water distribution lines from the tank. Note: look for any warning label on the hot water tank before installing the jacket.

20. Place 2 or 3 dry hand towels in with a load of wet clothes.....cuts drying time down almost in half.

21. Cook on an outdoor grill during the warm months. The food tastes better and it won't heat up the house.

Water Savings

1. Fix all drippy faucets inside and outside your home.

2. Take showers instead of baths.

3. Change your showerhead. If you replace your showerhead with one rated as using fewer than three gallons per minute or lower, this will cut your water use in half. You'll also save on the hot water you don't use.

4. Utilize your automatic dishwasher only when you have a full load. Proper loading is required for efficient dishwasher operation. Place articles as recommended by the manufacturer so water can circulate freely.

5. Wash only full loads of clothes.

Insurance Savings

1. Insurance companies offer discounts for various reasons such as loss free, good credit, smoke alarms, security systems, multi-policies (auto, car, business, recreational vehicles, rental properties, etc.) that can add up to big savings.

2. One way to lower your insurance rates at your current company is to check into increasing your deductible.

3. Ask your insurance agent to run a replacement cost estimate to make sure you are insuring your home for the correct amount.

4. You can usually achieve a substantial discount on your homeowner's coverage if you carry your auto coverage with the same insurance company.

Phone Savings

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

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

Update 3.0

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

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

What is it? Simple: Start checking your store receipts for errors. Especially grocery store receipts.

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

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

Incidentally, I mentioned before that the grocery store industry has gone to the VIP and loyalty card system. I just heard an expert on a radio talk show say that you can save approximately 2% on your groceries by patronizing grocery stores that do not use VIP or loyalty cards.

Emergency Cash Generator #79: "Kids + Fun = Money!"

During school vacations, most parents are at a loss for what to do with their kids. They seek out day camps, lessons and workshops. Anywhere so they can get the kids out of their hair for a few minutes!

If you enjoy kids and love crafts, you are in a perfect position to offer relief to these parents. It's also great if you have kids of your own. Enlist them to help you out.

By offering craft classes during school vacations, you can have a blast while earning. It is a great way to combine your two interests.

Begin by choosing an age range and hours. This is strictly dependent on your preference. If you prefer to work with preteens, you should set the age range at 9-12. For the younger kids, 6-9 is a good range. It is usually wise to keep the ages fairly similar to avoid problems.

As for hours, this also depends on you. If you have another job, set the hours around this. Generally, for younger kids, 1 hour is sufficient, but you can have longer hours with older ones, up to 2 hours. Keep in mind more complicated crafts can be done over a few classes, no need to rush and frustrate your young students.

How often during the week is another choice to make. You may offer one hour a day, or one class a week. If you like working with different ages, or if your class is full, you may offer more than one class per week. For example, 9-12 year olds on Monday, Wednesday and Friday, and 6-9 year olds on Tuesdays and Thursdays.

You will want to have affordable prices, maybe even a sibling discount. Include the cost of supplies, plus time. You will need to set a minimum number of students to be sure you make a decent amount of money.

Depending on the craft, this could be as low as three students. Also, set a maximum. More than about 10 students is difficult to work with and they will tend to get bored waiting for your help. Not to mention, ten hyper youngsters is more than enough for anyone. You can set prices by class or by week or month, depending on your schedule.

Crafts should be age-appropriate. Don't start four year olds making clay pots on a throwing wheel. Simpler things like felt ornaments would be suitable for this age. For ideas on craft projects, check out www.dltk-kids.com which has some fun, easy crafts and printable templates. www.enchantedlearning.com is another great website for crafts. They have a good listing of holiday crafts in addition to others. You can also find craft books in the library.

Decide what crafts you will be doing ahead of time and make up a schedule for one month. Run it in the local paper and post in schools and daycare centers. Have the price, contact number and location clearly marked.

It is a good plan to have parents pre-book their children so you know ahead of time how many students to expect. This allows you to add another class to your schedule if there are too many students. It also allows you to buy sufficient supplies.

Once you have your schedule and supplies, you're ready for the students! If a few hours a week during vacations doesn't do it for you, consider offering your services after school during the school year, to expand this money maker into a year round revenue stream!

Emergency Cash Generator #80: “Everybody's Surfin’!”

By Michael Ironfeather

Hey Dude! Surfs Up! Grab your board and let’s hit the beach!!...

No wait, not that kind of surfing! Internet surfing!! Everybody's doing it and it's your job to show them how! Check this out.

One of the most fun things I have been doing lately is teaching people how to use the internet. What? You don't know anyone who isn't already on the net? Wanna bet? I bet you know at least 10 people who aren't on the net, maybe they don't even have a computer. (Yet) There are hundreds more in your city!

This is how I got started. My wife belongs to 2 or 3 quilting clubs here in our town, mostly older ladies.

Most of these groups meet at the local senior citizen center and occasionally in someone's home. Sooner or later the talk at these meetings gets around to computers with the response usually, "Oh that's for the young kids", or "I'm too old to learn anything like that". Well you know all those remarks; we've even heard them repeated in TV programs.

Then there is the other end of the spectrum. I just built my 4 year old granddaughter her second computer, and my friends are amazed at her ability to use it! When she was just 1 year old I would sit her at my 'puter and let her play with the mouse, one day she managed to start my dial up and my browser!! LOL She was surfin' the 'net at 14 months old!!!

I'm not suggesting you start 'yet another' computer program consulting business. God knows we have enough people starving in that business now. BUT! Call one of them and ask if they will come over and show 'grandma' how to use 'Netscape'... see what they tell you... or ask them if they have 'classes' for pre-schoolers...

You're not going to get very many 'professionals' who want to do that. But I average $25 an hour teaching grandma and grandpa how to use the web. Interested??!! I thought you might be.

Think back to the first time you got on the web. I remember BBS's and before the "web", all those people to talk to, there must have been hundreds! Maybe thousands! ASCII art! And look at us now... pop-up ads, flash screens, talk-backs, java script and cookies… most of us are so used to all these things, we don't even notice many of them. But what if it was your first time again, and you were suddenly inundated with the "if this is flashing, you have won!!!" banner??

Or the "in your face" "never goes away" "self replicating" XXX site pop-up!! If you're like me you have a pop-up killer and a banner smacker program installed, so those of us who are used to these things just walk on by without a second look.

The majority of new users in the next 10 years will be over 50 years of age or under 6 years of age; think about this, mom and dad may have time to teach little Mary or Johnny how to use the web, but who's going to teach grandma and grandpa? And what if mom and dad aren't good teachers or don't have the time? One of my first "students" was 98 years old and his problem wasn't the web, it turned out to be his CPU. Bill is now 102 and still on the internet!!! I was in the service, in a battalion with 585 men and I have managed to find less than 40 of them on the internet.

The rest are just now starting to get computers, usually as gifts to or from grandkids. (all of these men are over 55)

Now where do you fit in to all this? Easy, you're going to teach "Internet Surfing"!

The qualifications are simple enough-- basic knowledge of IE and Netscape. Oh you may occasionally run into someone using Opera or one of the other 2 browsers, but they are either clones of IE or Netscape, so don't worry about it.

The other things you will need to know include chat room use, forums, email programs, bookmarks and/or 'favorites'. You will have to suffer through teaching AOL use also, enough to actually get the new AOL user onto the net anyway. (Once there, help them understand the difference between the internet and AOL)

You're going to need patience (lots of it sometimes) a good sense of humor and the ability to repeat yourself several times without sounding annoyed. Older users are not going to visit the sites you or I may visit, but you never know. Chat rooms can be frightening for the first time user, especially for someone whose typing ability is slowed down or who isn't ready for all the little shortcuts people use when in chat. You'll need to help them with newsletters and mail lists as well as how to use a search engine and safe surfing… the list goes on, all the things you and I do without thinking, the new user needs to learn.

Let's just make a list:

- Starting your browser (what is a browser?)(then what's AOL?)
- Your "home" (start) page
- Set up or 'preferences'
- Location bar (what's a URL?)(what's http?)
- Using a search engine (why do they have such silly names?)
- Right click to 'open in new window'
- How to 'Bookmark' or 'Favorite'
- Using bookmarks and favorites

- Using 'links' (oh great, I'm lost!!)
- Using 'back' (there's that 'right click' thing again)
- Ignoring banners
- Ignoring pop-ups
- Cookies (can they get my name and phone#?!?!)
- Security
- User name (why can't I just use my regular name?)
- Passwords (why can't I just use my regular name?)
- Forms
- ISP email and browser based or 'free' email
- Virus control (why would someone send me a virus?)(how does it work?)
- Spam (well it says click here to be removed!)
- Instant message programs
- Internet fraud
- Secure purchasing
- Email lists (my gosh that's a lot of mail in one day!!!)
- Chat rooms (it goes too fast!)(what is ";-)"?) (why don't they spell right?)

After teaching these basics, there is also the chance to follow-up with advanced skills; such as making your own web page, downloading and installing programs. Didn't realize you knew that much about the web did you?? And it's knowledge you can sell!

How do you get started?

Easy: Print up a small flyer, I always liked a 4"x4" flyer, easy for a customer to put in a pocket or purse and cheaper for you to print. Maybe do a graphic of a computer on a surf board (hey, corny sells <s>) Explain you help people of any age (stress "any") learn to use the web and your prices are reasonable (you could put the price on the flyer if you want) Determine your price by the area you live in. I get from $10 an hour to $45 depending on ability and # of people (I do classes too)

Once you have your flyer and prices set, start by putting flyers at the senior centers and the libraries; find the bulletin board at the local VA or Veterans hang out too. If you know someone who works or teaches in grade school ask them about passing out your flyers or be a 'show and tell' and explain what you do and hand out your flyers. Volunteer at the library and job placement program to help people use the computers, you'll be surprised how many paying customers you get from these places!

Take out an ad in the local 'free' paper and leave a flyer everywhere you go. I even leave one on the table when I go to a restaurant. I put a flyer in every envelope for bills I pay going to a local business.

Ask your friends to do the same. The more flyers you have out, the more business you'll get.

Have fun and "Good Surfin"!!!!!

Emergency Cash Generator #81: "Treasure Hunt"

By Clive M. Looker

On any weekend, throughout the year, you are liable to see a hunched figure, stolidly quartering, wind swept open areas or woodland, metal detector in hand, avidly searching for that, elusive, hidden treasure. If you bothered to stay and watch, at the end of the day, you would see a hunched, now thoroughly dejected figure, wend his or her weary way homeward, empty handed.

But you could change all that. You could be the metal detectors friend and salvation. Instead of searching an unknown area in vain, supposing you offered those hunched backed, dedicated hobbyists the opportunity to search a given area, where they are guaranteed to discover hidden treasure. Don't you think they would jump at the chance?

What Treasure:

Your intention is to hide coins of the realm, within a designated area, for the competitors to find. The final amount to be hidden is up to you, but say, for example, you decide on $50.

If you hide $2 in pennies, $2 in nickels, $10 in dimes, $10 in quarters, $12 in fifty cent pieces, $14 dollar coins, then detectors will be searching for a total of 318 coins.

Where To Hide It:

The area you choose must be large enough for about 100 treasure hunters to swing there instruments - plus room to spare. Permission to use the selected land will almost certainly be required and no doubt there will be a rental charge, so select your site with this in mind. Less rental = more profit.

Waste ground, common land, woods, fields, abandoned quarries and beaches would all be suitable, but if you live in an urban sprawl or city center and find open spaces more difficult to find than the treasure to be sought, then you could make use of a sports field or the local park.

How Much To Charge:

The cost of a ticket to search the allotted area will be dictated by the area in which the hunt takes place and the number of hunters you think will be attracted, but a charge of $10 per head for two hours detecting, would not seem unreasonable. If you decide on $50

prize money and $10 per head, then you only need to attract 5 competitors, to cover the prize money.

Promotion:

A poster or leaflet on every notice board in local shops, supermarkets, village halls and even your works staff room will bring your event to many interested parties attention.

When it comes to designing the leaflet, make sure you mention the attractive odds being offered. Take our own scenario for example. Tell the punters there are 318 coins just waiting to be found and the number of detectors will be limited to 100, which means there is over a 3 to 1 chance of finding at least some coins.

Competitors will see every coin they find, will be supplementing their original stake, and there is a good chance of coming out on the winning side

Free Publicity

Your first treasure hunt will no doubt be considered news worthy, so contact your local newspapers and TV network. Try to persuade them to give the event a mention the week before it is due to take place. Offering to donate part of the profits to a good cause or charity will usually do the trick.

If you succeed in attracting 100 competitors, your net profit, after land rental, prize money, good cause donation and advertising, could quite easily exceed $600. Not bad for a few hours work.
After the event you can wangle more publicity, when you are filmed or photographed, handing over the check to the 'good cause'. This will give you the opportunity to mention the next planned treasure hunt.

Fairs and Flea Markets

If you wish to test the water with a less grandiose scheme then try running a small treasure hunt at the next local fair or flea market. Borrow a metal detector from a friend or purchase a second-hand one through 'Treasure Hunting' or the local paper.

Press coins, on their edge into the grass - they will be more difficult to locate end on - within your allocated pitch and charge say $1.00 per half minute for the rental of the metal detector. To confuse the searchers and slow down the speed with which the coins are found, intersperse the coins with 10 penny nails, which you can purchase at any hardware store. These have wide heads and will be picked up easier by the metal detector than the coins on their edges.

On a good day you could maximize something approaching $60 an hour.

Car Rally/Treasure Hunt

Supply each hunter with a map indicating a number of places where tokens have been hidden. Anything from 6 to12 sites would be acceptable.

Clearly number each site on the map in numerical order and bury a number of 10 penny nails (a dozen or so, depending on the number of hunters) with the corresponding number etched on the head of each nail.

The hunters have to find one nail at every point and return to base. The first ones to do so wins a cash prize.

As before, you can charge each participant a given sum to enter. Offer, say, three cash prizes totaling $200 and you should get plenty of takers. If you charge $20 a head, you only need ten hunters to cover the prize money. The rest is profit.

Not only will your detectors find treasure. So will you!

Case File

A retired couple in Myrtle Beach, SC make extra money by renting metal detectors to vacationers. Many people are intrigued by the possibility of finding something really valuable with a metal detector on the beach and they gladly pay a fee of $5 per hour for the opportunity.

Emergency Cash Generator #82: "Selling Hot Niche Products on eBay"

By Karol Gajda

There's always a lot of discussion going on about what to sell on eBay. There are 2 "easy" ways (and THOUSANDS of difficult ways) to find out:

#1) Research and track small niche markets. Get in while they're profitable for you and get out when everybody else is trying to get in. Of course, the whole time you're in the niche, you'll be looking for a new one so you're a step ahead of the game. :)

#2) Research and track small niche markets and dominate those markets to keep competition at bay.

Here's an example of the type of thing I am talking about. This is a get in and get out short term type thing.

An artist by the name of Sarah Brightman is on tour right now. She is selling a limited edition tour CD called Harem at every show for $20.

These are going for $50+ on eBay right now. My girlfriend just sold one for over $60...and sold a previous one for around $45. I told her to buy as many as she could when she was at the show. She only bought 2. She's regretting it now. :)

eBay seller **all-about-eve** has sold almost $2000 worth of this CD in the past 2 weeks.

So how are you gonna get the CD? Go to one of Sarah's shows! You would check Ticketmaster to see if she's coming to your town:

http://www.ticketmaster.com/artist/742491

How did I find this? A little "inside" information and some research.

She had a special CD on her last tour that was selling really well on eBay. A quick search on eBay at the beginning of this tour showed she was doing it again...and they were selling well once again.

This works for LOTS of musicians.

I remember about 2 years ago Dashboard Confessional posters were going for about $20 on eBay. You could buy them from the official Dashboard Confessional Web site for $4.50 shipped. :) I have no idea why people didn't just purchase from the Web site instead of eBay, but who am I to stand in their way?

It's not hard to find opportunities like this EVERY SINGLE DAY on eBay...and on the Internet.

Maybe it's a little easier for me to stay on top of what's going on in the music world because I love music and have made a lot of money from music related merchandise on eBay.

The point is to research and track the activity of a market and find out what people are buying. You've gotta get in before they're buying like crazy so you can be ready and ride the wave to profits.

Karol Gajda is an eBay fanatic. His eBook Free Auction Profits, which is available at http://www.freeauctionprofits.com shows simple ways to obtain free merchandise to sell on eBay. To receive his FREE 16 day eBay course please visit http://www.auctionsuccessguide.com

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Emergency Cash Generator #83: "Photogenic"

Got a digital camera? Go out to your local business district and take pictures of retail and restaurant storefronts. Concentrate on storefronts that are neat and good looking. Using your home computer, print these out on 8 x 10 Kodak Glossy Photo Paper.

Put each photo in a nice frame and take it back to the store owner. If you offer the framed photo at a bargain price -- say $10.00 -- few business owners will be able to resist.

If they decline your offer, take the picture out and reuse the frame.

Case File

A New York City man is making a killing doing something he really loves. This former graffiti artist has turned his talents to painting murals on office buildings and retail establishments in the New York area. His creations average $1000.00 a job and take about 10 hours to complete.

Emergency Cash Generator #84: "Capturing Memories for Profit"

Here is another really cool idea for making money with a digital camera.

WebCityPhoto will pay you to take pictures of people having fun at fun places. All you do is take their picture and ask them if they would like to see their photo on the Internet. Then give them a card with the WebCityPhoto website address

That's it! No selling involved. When they visit the website they will see their picture and be able to purchase different sized prints of the photos you took.

WebCityPhoto pays you 50% of the sales and there are no upfront fees. All you do is register, print out your cards and start taking photos in your area. The website takes the order, fills and ships photos to your clients and mails you a check. All you do is take photos and upload them to a special website.

WebCityPhoto claims 1 out of every 3 people buys photos. The average sale is $12.00 and your commission is 50%. So 100 photos should yield 30 orders at $12.00 per order. Your take would be $180.00.

Some good spots to take photos are:

Beaches
Zoos
Parks
Ball Games
Family Reunions
Tourist Attractions
Conventions and Hotels
Company Picnics
Any local hot spot in your area.

For more details and to sign up visit:

http://www.webcityphoto.com/emails.html

Emergency Cash Generator #85: “Electronic Bookmarks for Profit”

By Stephan Miller

Everyone has passions and interests on which they can cash in, even if they don't have the time to write an ebook. Where is this gold mine hiding? In your bookmarks. In your favorites file. Whatever you call it, there is money hiding there, just waiting for you to cash in on it.

No matter how strange and unusual your interests are, there are others out there that share the same passions you have and if you can get them to the information quicker they will pay you, not much, maybe $5 but find 1000 of these people and you have created a small fortune.

What you are betting on is they don't have the time or knowledge to do the massive amount of searching you are willing to do. But they will pay you to find this free info for them.

I was skeptical when I started to try it. Why would someone buy a list of links? Because the search engines are becoming unruly. When is the last time you typed a few search words in and actually found everything you were looking for on the first search page? When some search engines became pay-per-click, that was another sign something better was needed. A site should be rated on content, not on how much money an advertiser pays or if you put all of the correct meta-tags in.

My first experiment was selling a list of links to wholesale performance automotive sites and articles I found on the web. I timed it right, too. Right after "The Fast and the Furious" came out. Total profit $1000 in four weeks on eBay.

Then I worried about feedback. Would my customers think I ripped them off. Guess what. I consistently get a higher percentage of customers that give good feedback quickly on my various link lists. This list was an example of using trends for profits. The trend is hot. There are millions of newbies.

They want the info fast. Upside: quick money. Downside: short term.

My second one was to do the same thing, but for my favorite vintage motorcycle. One model, that was all. Not for all makes and models. I have consistently made about $40 a week on eBay for about 8 months now off just this list. It always sells.

This is an example of finding a niche. Upside: long term, few or no competitors. Downside: no huge deposits.

So how do you start? First you need a desktop search program like Copernic, Webferret, or Arrow Search. There are probably others out there now, but these are my main three. I recommend Copernic because you can save your searches and customize everything in the program. If you do, go for multiple "exact phrase" searches until you find everything you need.

You will also need to break your favorites into separate file folders so you can organize them. Or get a bookmark program like AcqUrl. Do your searches and click the links. If a site looks promising, bookmark it to look at it later. Don't look too far into it at this point or you will get sidetracked into surfing. You can always surf later. How do you know when you have found enough? When you are near the end of your search and great sites are getting few and far between. But remember the more links you find, the more your customers will love you and the sites will the greatest contents do not always have the greatest search engine ranking.

When you are done looking, you can export you bookmarks from Internet Explorer or your bookmark manager. In Explorer, go to File and then Import/Export. It will create a html page with all of your bookmarks as links, but you are not done yet. Open the page in your html editor and as you browse through the sites, add a description and rating to each site and remove those sites which don't meet up to your standards. The page doesn't really have to look pretty, just informative and functional.

Now you can either sell your page as is or compile it into an ebook. The benefits of the first is you can send the list in an email or as an attachment. The benefit of the second is your customers can't resell your ebook. Yes, there is such a thing as compilation copyright. Write a short intro to your list and it is your property, but with just the page, your customers can strip the links and sell them as their own.

Either way you choose to go, you can use the process outlined in "Automated eBay Sales" to create quick profits. The book is available for free at the website.
www.profit-ware.com

Copyright 2004 Stephan Miller. Stephan Miller may be contacted at www.profit-ware.com. Stephan is an eBay seller, freelance programmer, writer, and webmaster at www.profit-ware.com -- Home of Hotbid Auction Market Analyzer

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Emergency Cash Generator #86: "Yard Sale Joint Venture"

Submitted by Lisa Frady

Here is how a friend of mine made money for several years:

My friend advertised in small papers and on the local radio swap shop show that she would have a yard sale for people who didn't have the time or patience or place and she would split the profits.

People would call, she would tell them the stuff had to be clean and in good shape, she would pick it up, put stickers on the items to identify different peoples stuff, and sell it and give them half the profit. She paid her mortgage for a couple of years doing two days work.

Update 3.0

You could also work this idea from the other end:

Instead of hosting yard sales for others find someone to sell your stuff at their yard sale on commission.

This is a great idea if you have plenty of stuff to sell but don't have time to have your own yard sale.

If you look in the classified section of your local paper or pay attention to yard sales in your area you will probably find people who have yard sales every single week. They basically run their yard sale as a part-time weekend business and they have to go out and find new things to sell every week.

Contact these people and tell them you have stuff to sell but no time to hold a yard sale and ask if they would sell your items on commission. You would pack all your items in boxes and deliver to them. They would be responsible for unpacking, pricing, displaying and selling the items.

For all the work they will be doing it would be only fair to offer them 50% of the profit. But, if you look at it from the small amount of work you will be doing it's basically free money for you plus you get rid of clutter in your house.

Emergency Cash Generator #87: "Consignment Assignment"

Here is another very interesting and easy way to make money on eBay: Sell other people's stuff.

This is a real example of someone doing just that. His name is Terry Gibbs. Terry specializes in antique toys. Other people contact him and give him a commission for selling their antique toy items. Here is his story:

> *James asked me to share some of my secrets to eBay success with you. Before I begin let me introduce myself. My name is Terry Gibbs and I buy and sell antiques and collectibles for a living. Mostly toys and trains but I sell all kinds of stuff. I started selling on eBay in 1998. Like most other sellers, I sold items from around my home and also sold trains and toys that I bought to resell. I have been buying and selling trains and toys since 1977 as a way to build my own collection.*
>
> *After I started selling on eBay, I was approached by friends without computers who wanted me to sell their items for them. They had heard the stories about the outrageous prices items some eBay auctions brought. They knew I could get more money for them on eBay than they could get selling the items themselves. An added incentive to them was I did all the work. All they had to do is say "I don't want this anymore, sell it for me;" and within a few weeks I converted their castoffs into cash.*
>
> *I was already selling on eBay, and I had developed a system for listing and dealing with sales that allowed me to list lots of items in a short time. The chance to make a few dollars without any investment was too much to pass up. I made some good money doing this and because I didn't have to tie up my money buying inventory I was able to use it to grow my train business.*
>
> *Consignment Selling Is the Perfect Way to Start Your Own eBay Business.*
>
> *There are no set up fees or investments. You won't need to risk your own money buying items to resell. You don't need a detailed knowledge of antiques and collectibles. You only need to know how to find the right category, write an adequate description and take some high quality photos.*
>
> *Selling on consignment will allow you to learn about antiques and collectibles without risking your own money. By selling other people's items you learn the value of items in the most practical way. By handling them and selling them. No matter how many price guides you read, and antique shows you attend, you will never get the feel for items until you sell them.*

When you sell on consignment, you provide a service that makes them additional money. When most people sell something, they sell to a dealer who needs to mark up the item in order to make a profit. This is not what happens on eBay. On eBay the END USER is the buyer and will always pay more than a dealer would. Even after paying a consignment fee, the sellers always make more money.

Additionally, dealers frequent eBay and will always bid on items up to the point where they cannot make money reselling them for a profit. This guarantees the final selling price will be above whatever a dealer would pay for the item.

This is the true benefit of eBay consignment selling. Finding the END USER. Before eBay this was a difficult and daunting process. With eBay, a simple listing placed in the correct category, with a good description and some high quality photos, is enough to get a few END USERS to fight over the item.

Things You Have To Know To Succeed With eBay Consignment Sales

When you sell items on consignment you risk your eBay name and reputation. You take these risks when you sell your own items, but you are in complete control of your actions. In order to lower your risks you need to get complete control of the items you are going to be selling. Here's an example:

A few years ago, I offered 1350 dollars for a train set figuring I could sell it for between $1800 and 2000. The seller, a man named George, said he wanted $1800 for it. I figured I could pick up a few hundred dollars fast by selling the train on eBay for him. I took some pictures and went home and listed the train set on eBay. A week later the train sold for $1875. I told the owner I would charge him 15 percent so I had made $281 dollars less eBay fees for 30 minutes of work. I was quite pleased with myself.

When the payment came in, I called George to arrange to pick up the train so I could ship it. George told me he had decided to keep the set. Now legally, George and I had a binding verbal agreement and I could have sued him in court and won. The problem was the eBay buyer was not going to wait six months while I got a judge to force George to hand over the set. I ended up sending the buyer back his money along with an explanation. The buyer understood, but I ended up getting nothing but aggravation from the experience. I vowed to learn from the ordeal. Now I always take possession of the consigned items.

You should always have a written contract. One of my friends was sued by a consignor who felt the commission was too high. The consignor agreed to pay 20 percent of the selling price, then when the item sold for $8500, got upset about paying $1700 to someone for doing 30 minutes of work. My friend won in court, but if he had had a written contract, it would never have gotten to court.

You'll also need to perfect ways to get items. At first your friends and co-workers will provide you with a good stream of salable items. After a while this stream will

dwindle and you will need to go out and find consignors. This is not as difficult as it may seem. Remember, by consigning with you, the seller gets more money than they would otherwise.

Many store owners have inventory they cannot sell. You can provide an outlet for these dead items. Manufacturers have equipment they are no longer using they will sell if you bring them a buyer. The possibilities are endless.

I have grown my consignment business to the point where I now contract out most of the listing chores. I am now consigning the consignment items to someone else. You can do this.

I have compiled all the strategies I use to find and sign up consignors in my book "The Complete Guide To eBay Consignment Sales." The book also includes the letter I use to introduce myself to thrift stores, and the legal contract I use to protect myself. I had a lawyer draw the contract up for me. The price of the book is a fraction of the cost of the contract. Follow the link below to start your own eBay consignment business.

Terry Gibbs is a dealer/collector of old toys and trains. Terry also teaches others how to buy and sell antiques and collectibles. Learn more about Terry's Antique and Collectible Buying Strategies on his website: http://www.iwantcollectibles.com

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Terry gets many of his items from Thrift Shops. He makes deals with the managers to hold the items for him to inspect before they go out on the floor. In return the store gets a higher price then they would have been able to get by selling the item from the retail store.

A simple but powerful idea.

Emergency Cash Generator #88: "Middle Man Commission"

Here is another very similar idea. This time it involves finding someone who produces a unique item and selling that item on commission. Here is a guy that worked up a deal like this in less then a day. His name is Pete Egeler. Pete figured out a way to leverage a friend's talent for making custom handmade fishing lures and created a new revenue stream for both of them. Here is how he did it:

> *A friend of mine wanted to sell some fishing lures on eBay, and asked me if I'd help by placing the ads for him.*
>
> *Took photos, placed the ad, and sat back. 8 hits the first night.*
>
> *Next day, I put up a "down-and-dirty" web page for him as a sub-domain on my site, then went back to eBay, and re-wrote my "About Me" page to point prospects to the web page.*
>
> *Over 150 hits on the ad, and the lure sold at $15.00, while over on the web page, we're charging $19.97+ for the lure. (They are custom made.)*
>
> *Since this started a week ago, we've received orders from the web site which continue to grow on a daily basis, and the initial signs point to about 35-40 orders per week.*
>
> *At $15.00 per lure, my friend will pull in between $450 & $600 a week for his custom, hand-made lures. (He was hoping to sell a half-dozen or so each week.)*
>
> *Just goes to show you what you can do with a niche product, eBay, and a little "creative" work.*
>
> *Yes, he's giving me a very healthy commission on the sales. :)*

You can turn this idea into an immediate money maker. What unique items do you have in your area that cannot be obtained anywhere else? Do what Pete did – find these items and make a deal with the creator to sell them on consignment. This is a Win-Win-Win opportunity.

Pete Egeler is the author of "Dumpster Diving for eBay Profits," detailing how folks can build an income on eBay with low or no-cost products. You can learn more at his web site: http://shmyl.com/ciaa

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Emergency Cash Generator #89: "Buy Low, Sell High"

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

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

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

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

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

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

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

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

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

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

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

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

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

But, wait – I know what you are thinking. You are thinking, "But James, I don't have any money to *buy* used merchandise. This won't work for me…"

Wanna bet? Keep reading…

Emergency Cash Generator #90: "Merchandise – FREE for the Taking!"

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

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

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

Your Name
555-555-5555

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

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

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

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

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

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

Old Magazines can be sold on eBay (see ECG #52 for details)

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

Emergency Cash Generator #91: "Money From Other People's Products

Imagine making $1000.00 a day selling something you don't own to someone who you'll never see, meet or speak to and without the risk of going to jail! It's being done every single day by people all over the world working at home from their computers.

Welcome to the lucrative world of Affiliate Marketing.

In affiliate marketing, a company pays an affiliate (you) to generate sales from a button, banner, or link placed on your website, newsletter, email or pay per click ad.

There are thousands of companies in hundreds of industries that will pay commissions to you for leads, registrations or sales.

It is extremely easy to become an affiliate.

There are several large Affiliate Program Providers (APPs) serving as go-betweens for companies and affiliates. For you as an affiliate, these APPs provide a valuable service. They collect payment from the merchant and consolidate affiliate reporting and payments.

An APP brings together the companies and affiliates to form partnerships.

A partnership works like this:

The affiliate places links to the merchant's website from their own website, newsletter, emails, or Pay Per Click ads such as Google AdWords.

When a potential customer clicks through the link, they are sent to a specified page of the merchant's website. When they complete the action desired by the merchant, (fill out a form, buy something, etc.) the affiliate is compensated.

The APP facilitates all aspects of the partnership and tracks all elements of the transaction.

Joining an APP is totally free and there are no personal purchase requirements. You just fill out a form.

In some cases, applying affiliates must wait a few days for approval, but usually acceptance is automatic.

The top five APPs are: Commission Junction (CJ), Clickbank, Linkshare, BeFree, and Performics.

CJ is the largest of these providers and manages the network, tracking and reporting on activities in real time, as well as handling monthly commission payments.

CJ tracks billions of affiliate link impressions each month for clients including leading online marketers such as: eBay, Capital One, Nextcard, and The New York Times Home delivery.

Every month Commission Junction either sends you a check or deposits your commission directly into your bank account according to your preference.

Because affiliates are so beneficial to merchants, many new merchants join CJ and other Affiliate Program Providers every week.

Affiliate Programs are the ideal way to make money quickly and easily online. No need to come up with your own product or concern yourself with any of the hassles or headaches involved in actually stocking, selling or distributing a product.

Just figure out a clever way to promote the product or service effectively, then sit back and collect your monthly commission checks. Or, better yet, have them deposited directly into your bank account.

In the next two sections we are going to look at some profitable ways to promote affiliate products and services.

Emergency Cash Generator #92: "Google AdWords Select"

Here is a clever and easy way to promote affiliate products and services. More then 200 million times a day people use Google and its partner sites to find what they are looking for on the internet.

Google AdWords Select is a Pay Per Click (PPC) advertising system maintained by Google. If you use Google you have probably seen the Adwords. They appear as little text ads next to search results on Google:

They also appear on AOL, Ask Jeeves, Earthlink, Teoma, Sympatico, and many other search engines. **Here is the exciting part…** With Google AdWords you don't have to have your own website to promote affiliate products. All you do is create your ads then choose keywords which tell Google where to show your ads. You only pay when someone clicks on them. You have total control over every aspect of your campaign. Real-time online reporting tells you what's working.

Here is an overview of the process:

You write small Google AdWords promoting companies, products and services. In your AdWords is a link , when clicked, takes the user to the product or service you are promoting. Your Affiliate ID is passed along with it. When the customer who clicked through your ad buys something on the site, or fills out a registration form, you receive a commission. If the customer did not buy at that time, no need to fret, many merchant sites place a "cookie" on the customer's computer for a certain period (such as 180 days). That means that, within the next 6 months, anytime the customer goes back to the site or registers, you still get a commission.

With the Google AdWords concept you can start earning money immediately without having to build a website because your ad links directly to the merchant website.

I have put together a short video that shows you how to find an affiliate product to promote and how to set up a Google AdWords campaign. You can view the video in the resource section at: www.emergencycashgenerators.com/resources

For more information about making money with affiliate programs using Google AdWords visit

http://www.googlecash.com

Emergency Cash Generator #93: "Mini e-Books"

Now I want to tell you another super simple way for generating automatic affiliate profits that build from day one. This technique involves giving away – for free – special Mini e-Books.

A Mini-Ebook is a short market targeted report that can be created quickly for the sole purpose of pre-selling affiliate products.

Imagine this – thousands of prospects download and read your Mini e-Book – and some of them buy the affiliate product you are promoting within the Mini e-book.

Let me show you an example of one of my mini e-Books. You can download it from:

http://www.business-ideas.biz/surveys

This free Mini e-Book is called, *Can You Really Make Money Filling Out Online Surveys?* It describes my experiences investigating and participating in online surveys. The important part is it has a link to a Survey Site I used to find the survey companies. That link is my affiliate link so anytime anybody clicks that link and orders I make 50% commission.

I created the Mini e-Book using Microsoft Word and then converted it to PDF format using a free utility called PDF995. You can download the PDF995 utility from http://www.pdf995.com/download.html. Once you download and install the software, you will see a new Printer Option called PDF995 when you print a document. Select this option and the software will create a PDF file from your document.

This Mini e-Book earns me money every month. Not a lot, mind you, but an extra $25.00 to $75.00 a month – sometimes more. The best part is after I created the Mini eBook and released it to the Internet, it became an automated money generator. People will download it day after day for years to come. Since my affiliate link is included in every downloaded copy, it will continue to make money for me perpetually.

Now imagine having 25 or 30 such Mini e-Books each one promoting a different affiliate program and earning you an extra $25 or $50 a month. You can see how that can add up fast can't you?

Extremely simple concept but very powerful.

Now, you are probably wondering what you do after you have created your Mini e-Book.

You need to promote it – i.e., let people know you have it and give them a way to download it.

One easy way to do this is to list it in **eBook Directories.**

An eBook Directory is a website that accepts ebook listings. These ebook directories are high traffic, so if you list your Mini e-Book people will visit and download it.

Here are several high traffic eBook Directories on which to list your Mini e-Book:

http://www.ebookdirectory.com/
http://www.free-ebooks.net/
http://www.jogena.com/ebookdir/ebookform.htm
http://www.wisdomebooks.com/add.html
http://www.mindlikewater.com/submitebook.html#Option%202
http://www.ebookpalace.com/cgi-bin/search/add_url.cgi
http://www.ebookjungle.com/submit.php
http://www.virtual-ebooks.com/addabook.htm

What kind of Mini e-Books can you create?

Anything that gives free, but quality, information about an affiliate product you can link to and earn a commission.

For more information about finding affiliate products to promote see the video from the previous section. You can view the video in the resource section at:

http://www.emergencycashgenerators.com/resources

Also, if you are really interested in earning extra money by creating free Mini e-Books you can find more valuable information here:

http://www.business-ideas.biz/miniebooks

Emergency Cash Generator #94: "Moving Out Money"

Here is a great money making idea sent in by one of my ezine subscribers, Skip Rosell. Skip is a real go-getter who is working on several business to business advertising sales projects.

Here is Skip's idea:

Use the classified section of your local paper online and find "Moving Sales" ads. These ads will have a street address and city but usually not zip code. Copy the address and go to

http://zip4.usps.com/zip4/welcome.jsp

Enter the address, city and state. This will give you the zip code. Copy the complete address into a spreadsheet or database.

Do all the moving ads in your paper. You will find them under merchandise for sale, yard sales, etc. The best way is to insert the word "moving" into the search box of your local online paper's classified section.

Now that you have the names and addresses of the people moving sort them by zip code according to area. You know your area and if there are several zip codes within say 20 miles then you can group them together in one list.

Now in the same newspaper search for "Cleaning". This will bring up all the ads that have cleaning in them. Most of these will be one-person businesses advertising cleaning services.

Copy these and bring back to a new spreadsheet or database. Almost all people that move clean the place up and a lot of them would prefer to hire someone else to do it.

Now you are ready to make some money. How much money you make is up to you. It will be decided by how much "work" you do. This is not hard work but you must start and work at it. You can do the same thing for all the painters, man with a truck, carpet cleaning, and many, many other businesses.

The best way to tell you how you make money with this business is to let Skip describe how it came about:

*I sold a cleaner an ad in my mini directory (**Editor's note: the mini directory is one of Skip's Advertising businesses**) and then he asked if I knew of any other low cost ways of getting business. Since I was in the classified section of my local newspaper I told him he*

could send a post card to all the people that are moving. I explained how to do this and he asked how much I would charge to do it for him. I told him fifty cent each to address and mail a lead generating post card. I then asked how many he would like mailed each week. Since he thought that these movers were about the best prospects he could get for his cleaning business, he said all I could get. I had to slow him down. I told him I can get about 15 per week in his zip code and I could work out from there and get as many as he wanted. The more he took the more travel he would have to reach each sale he made. We decided on 50 per week for a month's trial. Total $100.00 for a month.

I then printed up 15 sheets of 32lb stock with four post cards on each. Using an excel database I mail merged the addresses with a filter on the database for his zip code. Then did the same for the zip codes next to his until I reached 50. Total time to print and address the cards was 15 minutes. It took me a little time to get the names into the database and doing only one business would not be very profitable. So I called a painter. Tried to sell him my mini directory, failed, but told him about the post cards. Sold him on 50 post cards a week also.

Now why am I telling you about this business? I have too much on my plate right now to start & test another unknown business. But it looks promising and I would like someone to try it out to see if it can be profitable. The price has to be tested, the wording on the post cards need testing, etc.

(end of Skip's message)

Skip has given you the basic concept so now I want to expand a little bit and show you how to make this more profitable.

First off, instead of sending a postcard for each business what will work better is to come up with a *Moving Out Directory.* People who are moving need the services of many different types of businesses and your directory would list these businesses. Contact each of these businesses as Skip explained above and sell them on the idea of being included in your directory. Here is a list of possible businesses that offer services to people who are moving:

Pressure Washing
Gutter Cleaning
Heating and Air Conditioning Servicing
Off Site Storage Facility (or PODs)
Painting
Moving Service
Tree Removal
Lawn Service/Landscaping
Handyman
Driveway Pavement Repair
Deck Cleaning
Window Repair
Hauling

Roofing Repair
Property Management Service
Exterminator
Carpet Cleaning/Replacement
Real Estate Agent
Mortgage Broker
Appraisal Service
Home Inspection Service

If you can get one business from each of these categories to pay you 50 cents per directory and you mail 100 directories a month that would earn you an easy $1000.00 a month. These businesses should jump at the chance to be in your directory because:

1) You offer them exclusivity (only one business per category allowed)

2) They could do this themselves BUT it would cost them more then 50 cents per address.

3) All the businesses above advertise in my local newspaper. They are spending much more then $100.00 a month and they are not getting anywhere near the targeted exposure you could offer them.

That is the idea in a nutshell. GO FOR IT!

Emergency Cash Generator #95: “Modern Buried Treasure”

Here is a little-known technique for finding merchandise to resell on eBay or in your local area.

As you probably know Storage Units are rented to people who need extra temporary space to store their household items. You have probably rented one yourself or know someone who did.

What most people don't know is if the renter doesn't pay the monthly rental the storage company owner will auction the contents of the unit to the highest bidder. This allows anyone to buy used (and sometimes new) merchandise for pennies on the dollar.

Sometimes these units are auctioned "winner take all" where the entire contents are auctioned to the highest bidder. I have seen units go for as low as $25.00 for a small unit up to $300.00 for a unit with lots of meechandise and closed boxes.

Other times the auctioneer will pull items out of the unit one at a time and auction them individually.

One thing that is common to all auctions is the "grab bag" aspect. If there are closed boxes in the unit the auctioneer will not allow anyone to open the boxes. They are auctioned site unseen. If the auction is for an entire unit the bidders are not allowed to go into the unit to inspect the merchandise. You must assess the contents from the outside to determine if and how high you want to bid.

Here are some tips for assessing the contents:

Bring a high powered flashlight with you. The units are usually dark and since you can only view the contents from the outside a flashlight will help you spot clues that others may miss.

Look for "Name Brand" merchandise. This generally means that the owner of the contents is brand aware and appreciates higher quality merchandise. This is a big clue that other unseen items (such as items in closed boxes) are of higher value.

Look for well organised stacked boxes that are sealed. This indicates that the boxes haven't been tampered with by the Storage Unit Company prior to the auction.

Dust on the contents. Usually means that the contents have been stored for many years. There could be items in the boxes that are now collectible.

Addresses on boxes. If you can see an address that is from an upper class neighborhood it increases the odds that there are valuables in the unit.

Moving Company Boxes. A person who goes to the expense of hiring a moving company likely has some high quality items in the unit.

So where do you find these auctions? They are sometimes listed in the Auction Section of the newspaper. If a Storage Company goes to the expense of advertising the auction in the paper it usually means they have a lot of units to auction off. But it also means there will be a lot of bidders and more competition.

The best thing to do is call Storage Companies in your area and ask when they will be holding their next auction. Many times a storage company will have a small unadvertised auction with only a half dozen or so units up for bid. These can be real bargains because fewer bidders show up and you have less competition for the units.

Storage Unit Auctions can be a great way to pick up resellable mechandise cheap but you must be careful you don't get burnt. The best way to learn the ins and outs is by attending a few auctions as an observer only. Don't bid, just watch. You'll quickly learn what others are willing to bid for a unit of a particular size and with particular types or merchandise.

You can then determine after the bidding is over if a unit was over bid or if it was a bargain. Knowing this will help you determine how much to bid when you are ready to participate.

Emergency Cash Generator #96
"Tattoo You"

Here is how one man made extra money at the beach – while at the same time meeting beautiful single women.

He started a Temporary Tattoo Business on the beach in Atlantic City by setting up a sign that read…

Free Temporary Tattoos for Single Women!

The tattoos are displayed in a binder. As women come over to get their free tattoo he tells them they can pick a free small one from the first few pages of the binder or they can pick one of the larger tattoos for a fee.

The larger ones are priced from $3.00 for the smallest to $25.00 for the giant tattoo.

You can purchase the small "give-away" tattoos for 10 cents each. The other tattoos cost from 50 cents to a couple of dollars each and can be purchased from:

http://www.temporarytattoos.com/

Emergency Cash Generator #97
“Driving for Cash”

We've all seen brand-new cars being delivered, often 10 or more at a time, from the factories to the dealerships, on the back of long, car-carrying trucks. But have you ever seen recreational vehicles delivered that way? Or ambulances? School busses? Even limousines?

Since we know that none of those vehicles sprout on dealership lots like mushrooms, it becomes obvious, once we actually think about it, how they do get there. By being driven! Yet, people simply don't think about things they don't see. That makes this the world's greatest "sleeper" travel job. The work is performed in plain sight of everyone every day. But those new vehicles-in-transit blend in perfectly with all the rest of the traffic, and thus go unnoticed!

It takes a big workforce to get that job done. In the USA and Canada at least 100,000 people are doing this at any given time (and additional thousands in Australia and Europe), working either full-time, part-time, seasonally, on-call (when the regular drivers for a company are all busy, and a supplemental driver is needed), and even just on weekends, by people who work "9-to-5" jobs during the rest of the week.

The weekend drivers typically earn an extra $150-350 per week, by doing this! Knowledgeable full-time drivers typically earn $45,000 to $60,000 a year. And the income for couples is even more comfortable!

Imagine being able to set your own work hours, days, or even weeks, to conform to whatever schedule you'd like! Most of the people who do this job are independent contractors who enjoy almost unimaginable freedom.

There is a huge demand for independent drivers to deliver specialty vehicles to Dealerships. For more information about this little-known get-paid-to-travel opportunity see…

http://www.roadrat.com/

Emergency Cash Generator #98
"Magazine Broker"

Here is a money making idea from India that can be tweaked to work in the US and other countries: Two brothers in India started a magazine exchange business to allow people to share magazines from house to house. It seems, in India, magazines are a valuable commodity – one American magazine could cost as much as half a day's wages in India. Therefore, most people simply there do not have the money to spend on a lot of magazines each month.

What the brothers do is leave flyers on residence doors asking if they would like to have 15 magazines delivered to their doorstep every month for a small fee. The customer then indicates from a list of 65 magazines which 15 he would like to have delivered. The magazines are alternated from house to house every other day so the same magazine may be distributed to 15 different houses in the course of a month.

A venture like this would not work in the US and other industrialized nations because magazines and cheap and plentiful. I rarely have time to read the magazines that show up in my mailbox every month. Plus, the economics here would not work because the cost of delivery would be higher then the monthly fee that could be charged.

But, there is another way to work this venture. Instead of signing up households to receive magazines you could start a Magazine Distribution Service for businesses with waiting rooms. How many times have you been stuck in a waiting room waiting for a haircut or car maintenance and all the magazines were 6 months old? I know it happens to me all the time (my veterinary office seem to be the worst – the magazines there are more then *two years old*)

What is needed is a *Waiting Room Magazine Distribution* Service where for a small fee – say $20.00 a month – you will deliver 30 magazines to their waiting rooms. You can circulate the magazines for 3 months, adding new magazines to the mix using the following method:

In your neighborhood start a "Magazine Recycling" drive. Instruct your neighbors (by placing flyers on their front door) that you are collecting magazines for a recycling project and tell them to place their magazines in a plastic grocery or trash bag and leave the bag on their front porch on a specified day every week. You will come by each week and collect the bags – adding free magazines to your inventory while at the same time keeping the magazines out of the landfills.

On the next page is a flyer that Karol Gajda came up with for collecting magazines. Feel free to modify it to fit your needs:

This flier originally appeared in the AuctionNiches.com member's area.

FREE: Join our "Magazine Recyclers" community project.

I know what you're thinking…I don't have time to join any community project. But please wait and hear me out, it won't take but a minute.

My name is Karol Gajda, I'm your neighbor over at (fill in your street number and name) and I'm trying to do something about all the magazines that we throw away on a daily, weekly, and monthly basis. These magazines are unnecessarily filling our landfills when 99% of them can be recycled.

All I ask is that you put your magazines (any and every magazine you have and don't need) in a plastic bag, tie up the bag, and put it on your front porch every Thursday morning.

I will be by every Thursday evening around 7:00 PM to pick them up.

Yes, that's it!

I will then personally take all these hundreds of magazines to our local recycling center.

If you have any questions feel free to stop by and talk to me at (your street number and name again) or give me a call at (your number).

Thanks for helping!

Karol Gajda

P.S. Doesn't it feel great to help the environment in just 2 minutes per week? Join my community recycling project now by leaving your "throw away" magazines in a plastic bag on your front porch every Thursday morning.

Emergency Cash Generator #99
"Spyware Detective"

You have probably heard the saying that you can make money by "finding a need and filling it." Well, here is a huge need in the form of a problem that hundreds of thousands of computers users have. And they don't know how to solve this problem themselves even though the solution is fairly simple.

The problem is Spyware (also known as scumware or adware). Spyware is a term for hidden software programs that reside on the users computers and do things such as transmits user information via the Internet to advertisers or display pop-up ads. In many cases these programs slow down the user's computer and make it difficult and frustrating for the user to complete simple computing tasks. Users usually get these programs when they download free software such as games or music sharing utilities.

You can offer a low cost Spyware removal service to computer users in your area. For a fee of, say, $25.00 you will go to their location and remove this spyware from their computer. Removing the spyware is a simple task with the help of some free spyware and adware removal utilities. There are several of these utilities available but the two I recommend are:

Ad-Aware – available from: www.lavasoftusa.com
Spybot – available from: http://www.safer-networking.org/

You can download both these applications for free and put them on a CD which you can then install on your client's computers.

You can also offer a service where you install a firewall on your client's computers for an additional charge. A firewall is a **must-have** for any computer that is connected to the internet with a high speed connection (such as broadband or cable modem) to keep hackers from getting access to the computer. The firewall I recommend is:

Zone Alarm – available from www.zonelabs.com/store/content/home.jsp

To get business run an ad in the classified that reads…

Computer Running Slow? I will come to your location and remove Popups, Spyware and Adware from your computer. $25 Service Call. Call 555-555-5555

Emergency Cash Generator #100
"Drinks To Go"

Question: What do an engineer, a doctor, and a librarian all have in common? Answer: The same job.

No, that wasn't a trick question. Individuals working in each of these fields also work for The Bar's Open, a bar-for-hire business. And why do they moonlight as bartenders when they have other professions? Because not only can you make extra money, it's a whole lot of fun.

If you don't already have experience as a bartender it would be a good idea to get some training. Many larger cites have local bartending schools. There are some national schools as well. Check out www.nationalbartenders.com or www.abcbartending.com to find one close to you. Home training kits are also available through sites like www.bartendnow.com which will get you up to speed quickly.

Once you have the training, personally introduce yourself to caterers or bartending services. Personality is an important asset in securing bartending jobs. The Bar's Open (www.thebarsopen.com) likes to hire various business people as bartenders because they already possess a certain amount of professional decorum. As a rule, they also know how to make polite conversation and understand the importance of good service.

Advertising and reputation will put your services on the map. Bridal Fairs are good places to pick up customers. Creating relationships with top caterers and party planners is great, too. Teach your bartenders how to deal with excessive drinking and other problems, and your cup of proceeds will soon be overflowing.

The owners of The Bar's Open really love the bar business, but they especially enjoy working fundraising events. There is always someone in charge who will tell them exactly the way things should be run. Guests are usually in control and they are there to spend money. Sometimes the tips at these functions can be very nice. In addition, fundraiser attendees usually belong to more than one charitable or political organization. The perfect opportunities to snag potential clients!

The folks at The Bar's Open originally started their endeavor as a side business with the hopes of making some extra money and having a lot of fun. Years later they are still having a lot of fun and they have as much business as they want, and then some. With the right personnel and some good business sense, you could soon be raising a glass to your own bartending success.

Emergency Cash Generator #101
“Pick Up a Pick-Up of Cash”

This article originally appeared in “Quick Cash” by Brooks Owen. It is reprinted here with the permission of the author. Visit Brooks’ website at http://www.brooksowen.com/ for more great money making ideas.

“lf you own a pick-up, according to J. Nessler, of Knoxville, Illinois, there is no excuse for being broke.”

Nessler believes that so much that he recommends if you do not own a pick-up, consider a pick-up when you buy your next vehicle.

“You can save money doing your own hauling, have fun camping and most of all, you can make a good living with it!”

Nessler points out the following ways to make QUICK CASH:

1) Offer your services at auctions. Put your name on your truck and hang a sign on it that says, “For Hire”. Then go to auctions. Mingle in the crowd and let people know you are available to help them get their purchases home. Charge a reasonable fee, based on your time and mileage. And, remember, you have to get home after you deliver the customer and his purchase.

2) Offer your services as an "extra" to stores that handle large merchandise. Call on new and used furniture stores, appliance departments and other firms. Even if the store has its own delivery truck, there will be times when they get swamped. Leave your card with your phone number. Ask them to call you to get extra help.

3) Haul away "trash" for the treasures! According to Nessler, "Believe it or not, other people's trash can be your treasure. If it were not for trash, there would not be any junk yards and auctioneers."

He recommends that you check with the auction houses. Get their rates and hours. When you collect items, take them to the auction.

The best way to get things to sell, either for your own yard sale or at the auction house, is to visit yard sales. Leave a business card or phone number. Promise that you will haul away all the left over items, either for free or at a nominal charge.

Most of what you will haul away will be in fairly good condition, or the person having the yard sale would not have offered it.

“To do the yard sales," recommends Nessler, "get the local paper (usually weekends are best). Use a map and chart your route to each sale. This will save you time and gas.

"I can easily browse more than 50 sales in a morning. And I keep my eyes open for good deals and free items. Plus, I am not afraid to haggle."

4) Make garbage day your pay day. Nessler says you should take your pick-up to some of the better neighborhoods on trash day. Pick up items to sell.

“You will be amazed at discarded items. Many people will trash an item that does not fit into their remodeling efforts rather than take the time to sell it."

Nessler remembers, "I once furnished an entire three bedroom house with excellent quality, brand name furniture in less than a week and had enough left over to sell."

5) Start hauling without a truck. Nessler says it can be done!

A friend of Nessler, in Minneapolis, got fed up working for a man who did light hauling. So, he placed an ad in the paper for hauling. To his surprise, he was swamped with more than a 100 calls. And he did not have a truck.

He rented a small truck. In a few short weeks he had enough cash to buy his first truck.

Another way to make money without a pick-up is to form a partnership with people who do have trucks. You agree to do the advertising, make the contacts, do the bookkeeping and plan the schedule. The partners furnish the truck and brawn.